

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	9/1/2018 to 9/30/2018
Distribution Date:	October 25, 2018
Contact Name:	David S. Schwanke
Contact Phone:	(801) 321-7286
Contact Fax:	(801) 321-7174
Contact Email:	dschwanke@utahsbr.edu
Website:	https://www.uheaa.org/investors

Portfolio Statistics

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued Interest		WA Statutory Borrower Rate		WA Effective Borrower Rate		WA Remaining Term (Months)	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Loans by Program Type														
Subsidized Stafford	13,549	13,381	28,134,694	27,869,830	376,846	377,992	6.78%	6.78%	4.88%	4.88%	4.50%	4.49%	110.33	110.85
Unsubsidized Stafford	5,949	5,898	17,181,899	17,062,752	410,617	404,448	4.18%	4.19%	4.98%	4.99%	4.62%	4.62%	123.22	123.61
Subsidized Consolidation	17,536	17,374	178,706,686	176,788,354	1,650,731	1,650,046	42.87%	42.81%	4.47%	4.47%	3.43%	3.43%	152.55	152.24
Unsubsidized Consolidation	15,184	15,040	191,146,520	189,584,771	2,507,220	2,459,363	46.03%	46.08%	4.47%	4.47%	3.30%	3.30%	181.84	181.59
PLUS and Grad PLUS	71	70	372,151	369,939	15,246	15,141	0.09%	0.09%	5.94%	5.93%	5.82%	5.81%	92.35	92.51
SLS	45	45	181,916	182,040	4,348	4,344	0.05%	0.05%	5.48%	5.48%	5.39%	5.39%	125.81	136.12
HEAL														
Private (Non-FFELP)														
Total	52,334	51,808	415,723,866	411,857,686	4,965,008	4,911,334	100.00%	100.00%	4.52%	4.52%	3.49%	3.50%	161.88	161.70
Loans by Floor Type														
Floor	40,428	40,001	323,997,704	320,660,135	3,429,441	3,382,207	77.83%	77.75%	4.23%	4.23%	3.07%	3.07%	162.45	162.23
Non-Floor	11,906	11,807	91,726,162	91,197,551	1,535,567	1,529,127	22.17%	22.25%	5.54%	5.55%	4.99%	5.00%	159.86	159.85
Total	52,334	51,808	415,723,866	411,857,686	4,965,008	4,911,334	100.00%	100.00%	4.52%	4.52%	3.49%	3.50%	161.88	161.70
Portfolio by Loan Status														
Repayment														
Current	41,876	41,891	337,767,555	338,740,275	3,109,322	3,111,413	81.03%	82.02%						
31-60 Days Delinquent	1,000	1,075	7,574,895	8,752,855	129,330	134,835	1.83%	2.13%						
61-90 Days Delinquent	643	671	4,781,946	5,567,438	81,517	121,921	1.16%	1.37%						
91-120 Days Delinquent	428	467	2,925,591	3,713,252	62,823	79,309	0.71%	0.91%						
121-150 Days Delinquent	455	349	3,324,491	2,375,986	97,850	62,887	0.81%	0.59%						
151-180 Days Delinquent	313	371	1,967,753	2,645,537	62,465	81,226	0.48%	0.65%						
181-210 Days Delinquent	294	235	2,503,822	1,421,508	69,412	54,660	0.61%	0.35%						
211-240 Days Delinquent	183	252	1,253,353	1,938,580	50,816	62,480	0.31%	0.48%						
241-270 Days Delinquent	107	153	914,237	993,401	36,384	38,262	0.23%	0.25%						
271+ Days Delinquent	89	105	617,666	853,066	29,995	42,592	0.15%	0.22%						
Total Repayment	45,388	45,569	363,631,309	367,001,898	3,729,914	3,789,585	87.32%	88.97%						
In School	51	50	156,790	159,358	25,812	29,965	0.04%	0.05%						
Grace	23	22	57,339	49,521	13,553	9,653	0.02%	0.01%						
Forbearance	3,861	3,144	33,493,205	26,381,307	557,423	500,216	8.10%	6.45%						
Deferment	2,657	2,693	16,387,413	16,375,010	485,397	455,200	4.01%	4.04%						
Claims in Progress	265	250	1,764,019	1,683,396	95,775	72,424	0.44%	0.42%						
Claims Denied	89	80	233,791	207,196	57,134	54,291	0.07%	0.06%						
Total Portfolio	52,334	51,808	415,723,866	411,857,686	4,965,008	4,911,334	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Portfolio by School Type *								
4 Year	41,367	40,960	358,422,465	354,997,969	3,899,497	3,804,251	86.12%	86.09%
2 Year	5,848	5,797	26,258,665	26,052,756	480,901	493,246	6.36%	6.37%
Graduate	835	831	6,757,741	6,730,910	126,004	119,766	1.64%	1.64%
Proprietary	3,854	3,782	16,093,115	15,861,407	333,990	347,211	3.90%	3.89%
Unknown	430	438	8,191,880	8,214,644	124,616	146,860	1.98%	2.01%
Total Balance	52,334	51,808	415,723,866	411,857,686	4,965,008	4,911,334	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	1,080	1,069	3,140,285	3,129,368	103,565	98,332	0.77%	0.77%
LIBOR+1.74/2.34	14,882	14,684	33,826,323	33,516,547	512,929	514,138	8.16%	8.16%
LIBOR+2.24	865	864	11,038,626	11,085,138	220,947	208,436	2.68%	2.71%
LIBOR+2.64	31,072	30,835	337,280,104	333,974,815	3,124,696	3,106,130	80.92%	80.88%
T+2.20/2.80	1,294	1,263	2,923,434	2,882,744	44,124	42,597	0.70%	0.70%
T+2.50/3.10	142	146	314,369	350,374	12,361	11,990	0.08%	0.09%
T+3.10	2,759	2,713	25,765,282	25,488,086	902,047	882,819	6.34%	6.33%
T+3.25	211	206	1,283,239	1,279,160	39,964	41,578	0.31%	0.32%
T+3.50	29	28	152,204	151,454	4,375	5,314	0.04%	0.04%
Total Pool Balance	52,334	51,808	415,723,866	411,857,686	4,965,008	4,911,334	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	19,818	19,610	201,165,502	199,076,469	947,621	919,543	48.04%	47.99%
2% Qualified	3,716	3,671	5,384,193	5,371,507	44,267	45,758	1.29%	1.30%
1% Eligible	411	398	8,422,752	8,086,731	232,034	217,812	2.06%	1.99%
2% Eligible	2,416	2,360	8,039,647	7,848,869	206,121	198,156	1.96%	1.93%
None Offered	25,973	25,769	192,711,772	191,474,110	3,534,965	3,530,065	46.65%	46.79%
Total	52,334	51,808	415,723,866	411,857,686	4,965,008	4,911,334	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	158	158	1,691,349	1,684,142	17,223	15,815	0.41%	0.41%
.50% Qualified	3,420	3,396	27,777,445	27,550,497	98,955	98,019	6.63%	6.63%
1.25% Qualified	17,883	17,656	164,357,234	161,898,289	410,024	350,568	39.17%	38.93%
.25% Eligible	559	553	4,942,576	4,889,158	125,003	120,714	1.20%	1.20%
.50% Eligible	4,596	4,560	42,988,658	42,520,450	980,346	994,974	10.45%	10.44%
1.25% Eligible	25,606	25,373	171,904,648	171,244,339	3,287,160	3,298,213	41.64%	41.88%
None Offered	112	112	2,061,956	2,070,811	46,297	33,031	0.50%	0.51%
Total	52,334	51,808	415,723,866	411,857,686	4,965,008	4,911,334	100.00%	100.00%

Principal Reduction:

2% Eligible	357	355	1,052,218	1,051,461	36,531	30,551	0.26%	0.26%
None Offered & Qualified	51,977	51,453	414,671,648	410,806,225	4,928,477	4,880,783	99.74%	99.74%
Total	52,334	51,808	415,723,866	411,857,686	4,965,008	4,911,334	100.00%	100.00%

† **Qualified** - loan has earned and is receiving a benefit **Eligible** - benefits are available, but not yet earned