

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	11/1/2013 to 11/30/2013
Distribution Date:	December 26, 2013
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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	29,290	28,979	60,517,711	59,874,728	344,870	371,141	8.33%	8.31%	3.33%	3.33%	3.08%	3.09%	99.26	99.43
Unsubsidized Stafford	12,241	12,120	33,641,714	33,373,627	787,898	748,583	4.72%	4.70%	3.45%	3.46%	3.24%	3.25%	108.39	108.63
Subsidized Consolidation	29,336	29,202	325,190,592	322,907,620	1,564,367	1,604,650	44.74%	44.73%	4.42%	4.42%	3.35%	3.35%	172.76	171.89
Unsubsidized Consolidation	23,704	23,593	304,243,068	302,514,130	2,883,864	2,948,169	42.05%	42.10%	4.46%	4.46%	3.34%	3.34%	205.41	204.39
PLUS and Grad PLUS	207	202	863,884	848,849	14,351	15,380	0.12%	0.12%	4.66%	4.68%	4.41%	4.45%	70.17	70.71
SLS	84	84	289,152	288,452	4,204	4,337	0.04%	0.04%	3.27%	3.27%	3.22%	3.22%	78.20	77.68
HEAL														
Private (Non-FFELP)														
Total	94,862	94,180	724,746,121	719,807,406	5,599,554	5,692,260	100.00%	100.00%	4.30%	4.30%	3.32%	3.32%	177.18	176.43
Loans by Floor Type														
Floor	74,437	73,859	560,781,417	556,761,821	3,745,437	3,825,345	77.30%	77.27%	3.94%	3.94%	2.83%	2.83%	176.00	175.32
Non-Floor	20,425	20,321	163,964,704	163,045,585	1,854,117	1,866,915	22.70%	22.73%	5.54%	5.54%	5.01%	5.01%	181.22	180.22
Total	94,862	94,180	724,746,121	719,807,406	5,599,554	5,692,260	100.00%	100.00%	4.30%	4.30%	3.32%	3.32%	177.18	176.43
Portfolio by Loan Status														
Repayment														
Current	67,451	66,860	551,382,739	549,026,700	1,960,007	2,139,175	75.76%	75.97%						
31-60 Days Delinquent	1,836	2,262	11,532,094	14,070,209	138,220	134,185	1.60%	1.96%						
61-90 Days Delinquent	1,045	1,182	6,854,859	7,449,188	102,789	127,561	0.95%	1.04%						
91-120 Days Delinquent	906	810	6,232,586	5,227,176	115,864	106,214	0.87%	0.74%						
121-150 Days Delinquent	991	763	5,438,496	5,276,903	121,249	115,161	0.76%	0.74%						
151-180 Days Delinquent	554	846	3,211,843	4,838,591	80,801	138,611	0.45%	0.69%						
181-210 Days Delinquent	442	469	2,867,063	2,648,881	92,917	70,871	0.41%	0.38%						
211-240 Days Delinquent	464	363	2,536,888	2,251,452	84,377	85,817	0.36%	0.32%						
241-270 Days Delinquent	271	376	1,625,723	1,963,394	72,110	81,094	0.23%	0.28%						
271+ Days Delinquent	129	195	605,582	915,617	23,996	38,079	0.09%	0.13%						
Total Repayment	74,089	74,126	592,287,873	593,668,111	2,792,330	3,036,768	81.48%	82.25%						
In School	757	748	1,993,439	1,980,583	224,636	223,742	0.30%	0.30%						
Grace	363	169	1,098,064	494,597	120,586	48,833	0.17%	0.08%						
Forbearance	7,681	7,262	61,758,336	56,475,803	1,033,064	925,902	8.60%	7.91%						
Deferment	11,632	11,628	66,179,063	65,985,981	1,356,598	1,392,572	9.25%	9.29%						
Claims in Progress	304	211	1,051,983	1,278,913	47,436	38,686	0.18%	0.15%						
Claims Denied	36	36	150,433	150,349	24,904	25,757	0.02%	0.02%						
Total Portfolio	94,862	94,180	724,746,121	719,807,406	5,599,554	5,692,260	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Portfolio by School Type								
4 Year	66,436	65,967	528,956,512	525,380,706	4,130,448	4,177,438	72.99%	72.99%
2 Year	10,836	10,761	42,555,010	42,318,824	400,974	411,756	5.88%	5.89%
Proprietary	17,103	16,977	142,964,031	141,814,023	1,040,036	1,077,358	19.72%	19.70%
Unknown	487	475	10,270,568	10,293,853	28,096	25,708	1.41%	1.42%
Total Balance	94,862	94,180	724,746,121	719,807,406	5,599,554	5,692,260	100.00%	100.00%
Portfolio by SAP Index								
LIBOR+1.34/1.94	2,320	2,301	6,784,176	6,741,538	220,493	212,151	0.96%	0.96%
LIBOR+1.74/2.34	31,044	30,738	70,353,761	69,692,395	756,055	741,365	9.74%	9.71%
LIBOR+2.24	1,393	1,388	18,670,497	18,612,914	210,816	213,544	2.59%	2.59%
LIBOR+2.64	49,881	49,638	573,485,507	569,764,181	3,568,905	3,674,094	79.01%	79.04%
T+2.20/2.80	3,158	3,112	6,648,072	6,574,530	46,347	50,608	0.92%	0.91%
T+2.50/3.10	585	581	1,398,608	1,394,051	21,905	23,149	0.19%	0.19%
T+3.10	5,875	5,825	45,167,595	44,795,238	733,823	740,038	6.28%	6.28%
T+3.25	519	511	2,059,395	2,054,786	38,427	33,580	0.29%	0.29%
T+3.50	87	86	178,510	177,773	2,783	3,731	0.02%	0.03%
Total Pool Balance	94,862	94,180	724,746,121	719,807,406	5,599,554	5,692,260	100.00%	100.00%
Borrower Benefits								
Timely Payment Benefit								
1% after 36 On-time Payments	5,922	5,926	49,590,393	49,500,064	158,154	160,772	6.81%	6.84%
1% after 48 On-time Payments	24,783	24,804	267,620,798	267,133,322	547,263	556,323	36.72%	36.90%
2% after 48 On-time Payments	4,981	4,981	5,247,737	5,238,178	3,162	3,215	0.72%	0.72%
None Offered	59,176	58,469	402,287,193	397,935,842	4,890,975	4,971,950	55.75%	55.54%
Total	94,862	94,180	724,746,121	719,807,406	5,599,554	5,692,260	100.00%	100.00%
Automatic Payment Benefit								
25 bp	255	252	2,455,546	2,441,810	14,058	14,268	0.34%	0.34%
50 bp	5,559	5,538	53,613,433	53,246,015	165,712	161,613	7.36%	7.36%
125 bp	29,586	29,418	291,852,451	289,473,232	578,994	565,238	40.04%	39.98%
None Offered	59,462	58,972	376,824,691	374,646,349	4,840,790	4,951,141	52.26%	52.32%
Total	94,862	94,180	724,746,121	719,807,406	5,599,554	5,692,260	100.00%	100.00%
Principal Reduction:								
2% Principal Reduction †	332	331	749,880	747,290	9,570	9,146	0.10%	0.10%
None Offered	94,530	93,849	723,996,241	719,060,116	5,589,984	5,683,114	99.90%	99.90%
Total	94,862	94,180	724,746,121	719,807,406	5,599,554	5,692,260	100.00%	100.00%

† Includes all loans ever eligible for the 2% principal reduction. Data not available to breakout qualified and disqualified loans.