

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	10/1/2013 to 10/31/2013
Distribution Date:	November 25, 2013
Contact Name:	Richard O. Davis
Contact Phone:	(801) 321-7285
Contact Fax:	(801) 321-7174
Contact Email:	rdavis@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	29,669	29,290	61,391,566	60,517,711	352,201	344,870	8.38%	8.33%	3.33%	3.33%	3.08%	3.08%	99.01	99.26
Unsubsidized Stafford	12,395	12,241	33,988,774	33,641,714	835,068	787,898	4.73%	4.72%	3.45%	3.45%	3.23%	3.24%	107.99	108.39
Subsidized Consolidation	29,492	29,336	327,862,137	325,190,592	1,570,363	1,564,367	44.74%	44.74%	4.42%	4.42%	3.35%	3.35%	173.16	172.76
Unsubsidized Consolidation	23,816	23,704	306,254,330	304,243,068	2,946,285	2,883,864	41.99%	42.05%	4.46%	4.46%	3.34%	3.34%	205.88	205.41
PLUS and Grad PLUS	210	207	871,772	863,884	13,475	14,351	0.12%	0.12%	4.65%	4.66%	4.41%	4.41%	70.38	70.17
SLS	87	84	296,544	289,152	4,485	4,204	0.04%	0.04%	3.26%	3.27%	3.22%	3.22%	76.62	78.20
HEAL														
Private (Non-FFELP)														
Total	95,669	94,862	730,665,123	724,746,121	5,721,877	5,599,554	100.00%	100.00%	4.30%	4.30%	3.32%	3.32%	177.45	177.18
Loans by Floor Type														
Floor	75,102	74,437	565,402,224	560,781,417	3,827,644	3,745,437	77.30%	77.30%	3.93%	3.94%	2.82%	2.83%	176.13	176.00
Non-Floor	20,567	20,425	165,262,899	163,964,704	1,894,233	1,854,117	22.70%	22.70%	5.54%	5.54%	5.00%	5.01%	181.98	181.22
Total	95,669	94,862	730,665,123	724,746,121	5,721,877	5,599,554	100.00%	100.00%	4.30%	4.30%	3.32%	3.32%	177.45	177.18
Portfolio by Loan Status														
Repayment														
Current	66,576	67,451	547,387,628	551,382,739	1,989,193	1,960,007	74.60%	75.76%						
31-60 Days Delinquent	1,745	1,836	12,069,965	11,532,094	125,362	138,220	1.66%	1.60%						
61-90 Days Delinquent	1,295	1,045	8,630,856	6,854,859	123,492	102,789	1.19%	0.95%						
91-120 Days Delinquent	1,253	906	7,050,197	6,232,586	128,654	115,864	0.97%	0.87%						
121-150 Days Delinquent	600	991	3,271,178	5,438,496	67,690	121,249	0.45%	0.76%						
151-180 Days Delinquent	580	554	3,664,041	3,211,843	100,182	80,801	0.51%	0.45%						
181-210 Days Delinquent	537	442	3,076,978	2,867,063	95,941	92,917	0.43%	0.41%						
211-240 Days Delinquent	383	464	2,311,110	2,536,888	85,307	84,377	0.33%	0.36%						
241-270 Days Delinquent	233	271	1,248,335	1,625,723	42,286	72,110	0.18%	0.23%						
271+ Days Delinquent	212	129	951,445	605,582	38,595	23,996	0.13%	0.09%						
Total Repayment	73,414	74,089	589,661,733	592,287,873	2,796,702	2,792,330	80.45%	81.48%						
In School	825	757	2,204,099	1,993,439	248,113	224,636	0.33%	0.30%						
Grace	421	363	1,246,976	1,098,064	130,466	120,586	0.19%	0.17%						
Forbearance	8,535	7,681	67,118,823	61,758,336	1,078,394	1,033,064	9.26%	8.60%						
Deferment	12,094	11,632	68,818,350	66,179,063	1,387,266	1,356,598	9.54%	9.25%						
Claims in Progress	344	304	1,464,709	1,278,913	56,850	47,436	0.21%	0.18%						
Claims Denied	36	36	150,433	150,433	24,086	24,904	0.02%	0.02%						
Total Portfolio	95,669	94,862	730,665,123	724,746,121	5,721,877	5,599,554	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	67,030	66,436	533,662,324	528,956,512	4,226,347	4,130,448	73.05%	72.99%
2 Year	10,885	10,836	42,476,156	42,555,010	394,204	400,974	5.82%	5.88%
Proprietary	17,279	17,103	144,232,660	142,964,031	1,072,429	1,040,036	19.73%	19.72%
Unknown	475	487	10,293,983	10,270,568	28,897	28,096	1.40%	1.41%
Total Balance	95,669	94,862	730,665,123	724,746,121	5,721,877	5,599,554	100.00%	100.00%
Portfolio by SAP Index								
LIBOR+1.34/1.94	2,352	2,320	6,850,841	6,784,176	233,739	220,493	0.96%	0.96%
LIBOR+1.74/2.34	31,389	31,044	71,277,025	70,353,761	786,292	756,055	9.79%	9.74%
LIBOR+2.24	1,396	1,393	18,821,570	18,670,497	216,301	210,816	2.59%	2.59%
LIBOR+2.64	50,197	49,881	577,790,788	573,485,507	3,582,107	3,568,905	78.95%	79.01%
T+2.20/2.80	3,191	3,158	6,714,903	6,648,072	47,976	46,347	0.92%	0.92%
T+2.50/3.10	585	585	1,395,899	1,398,608	25,623	21,905	0.19%	0.19%
T+3.10	5,940	5,875	45,570,922	45,167,595	773,646	733,823	6.29%	6.28%
T+3.25	530	519	2,063,847	2,059,395	52,814	38,427	0.29%	0.29%
T+3.50	89	87	179,328	178,510	3,379	2,783	0.02%	0.02%
Total Pool Balance	95,669	94,862	730,665,123	724,746,121	5,721,877	5,599,554	100.00%	100.00%
Borrower Benefits								
Timely Payment Benefit								
1% after 36 On-time Payments	5,918	5,922	49,680,723	49,590,393	161,609	158,154	6.77%	6.81%
1% after 48 On-time Payments	24,758	24,783	268,108,273	267,620,798	559,218	547,263	36.49%	36.72%
2% after 48 On-time Payments	4,980	4,981	5,257,296	5,247,737	3,232	3,162	0.71%	0.72%
None Offered	60,013	59,176	407,618,831	402,287,193	4,997,819	4,890,975	56.03%	55.75%
Total	95,669	94,862	730,665,123	724,746,121	5,721,877	5,599,554	100.00%	100.00%
Automatic Payment Benefit								
25 bp	256	255	2,467,315	2,455,546	18,757	14,058	0.34%	0.34%
50 bp	5,582	5,559	54,107,817	53,613,433	169,101	165,712	7.37%	7.36%
125 bp	29,753	29,586	294,472,201	291,852,451	577,328	578,994	40.07%	40.04%
None Offered	60,078	59,462	379,617,790	376,824,691	4,956,691	4,840,790	52.22%	52.26%
Total	95,669	94,862	730,665,123	724,746,121	5,721,877	5,599,554	100.00%	100.00%
Principal Reduction:								
2% Principal Reduction ‡	333	332	755,821	749,880	9,535	9,570	0.10%	0.10%
None Offered	95,336	94,530	729,909,302	723,996,241	5,712,342	5,589,984	99.90%	99.90%
Total	95,669	94,862	730,665,123	724,746,121	5,721,877	5,599,554	100.00%	100.00%

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