

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	11/1/2016 to 11/30/2016
Distribution Date:	December 27, 2016
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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	18,029	17,847	36,398,149	36,035,138	426,782	433,591	7.06%	7.07%	3.65%	3.65%	3.30%	3.30%	102.02	102.48
Unsubsidized Stafford	7,645	7,600	21,489,018	21,324,789	494,919	501,161	4.22%	4.23%	3.82%	3.82%	3.49%	3.50%	113.92	114.27
Subsidized Consolidation	22,186	22,005	225,836,817	223,274,654	1,839,004	1,851,959	43.65%	43.61%	4.43%	4.43%	3.36%	3.36%	156.34	155.90
Unsubsidized Consolidation	18,668	18,523	231,069,810	228,801,860	3,261,102	3,241,571	44.93%	44.95%	4.44%	4.44%	3.26%	3.26%	188.48	187.83
PLUS and Grad PLUS	101	99	488,558	484,545	12,180	11,104	0.10%	0.10%	5.12%	5.01%	4.92%	4.82%	82.03	77.62
SLS	62	61	210,228	209,208	2,814	3,229	0.04%	0.04%	3.69%	3.70%	3.62%	3.62%	109.10	110.34
HEAL														
Private (Non-FFELP)														
Total	66,691	66,135	515,492,580	510,130,194	6,036,801	6,042,615	100.00%	100.00%	4.36%	4.35%	3.32%	3.32%	165.05	164.61
Loans by Floor Type														
Floor	51,921	51,475	400,488,172	396,478,667	4,193,121	4,204,190	77.60%	77.63%	4.02%	4.02%	2.85%	2.85%	165.75	165.40
Non-Floor	14,770	14,660	115,004,408	113,651,527	1,843,680	1,838,425	22.40%	22.37%	5.53%	5.53%	4.96%	4.96%	162.59	161.86
Total	66,691	66,135	515,492,580	510,130,194	6,036,801	6,042,615	100.00%	100.00%	4.36%	4.35%	3.32%	3.32%	165.05	164.61
Portfolio by Loan Status														
Repayment														
Current	51,315	50,586	406,678,157	400,910,182	3,033,235	3,009,645	78.56%	78.25%						
31-60 Days Delinquent	1,491	1,532	10,825,333	10,046,190	143,614	115,279	2.10%	1.97%						
61-90 Days Delinquent	922	869	6,591,931	6,419,385	130,960	108,288	1.29%	1.27%						
91-120 Days Delinquent	919	633	6,874,090	4,096,222	204,991	99,775	1.36%	0.81%						
121-150 Days Delinquent	790	734	5,779,373	5,272,262	168,441	198,313	1.14%	1.06%						
151-180 Days Delinquent	728	629	4,777,615	4,719,171	142,261	150,372	0.94%	0.94%						
181-210 Days Delinquent	558	610	3,173,640	3,655,682	107,862	125,981	0.63%	0.73%						
211-240 Days Delinquent	456	456	3,078,055	2,613,029	127,547	96,315	0.61%	0.53%						
241-270 Days Delinquent	329	399	2,269,385	2,471,223	85,524	108,667	0.45%	0.50%						
271+ Days Delinquent	227	304	1,174,477	1,723,364	51,109	78,669	0.24%	0.35%						
Total Repayment	57,735	56,752	451,222,056	441,926,710	4,195,544	4,091,304	87.32%	86.41%						
In School	124	124	371,329	371,329	61,239	61,706	0.08%	0.08%						
Grace	51	29	95,328	51,706	12,452	6,483	0.02%	0.01%						
Forbearance	3,962	4,459	36,604,833	41,006,065	969,979	1,081,204	7.21%	8.15%						
Deferment	4,289	4,247	24,315,228	24,131,845	637,757	650,334	4.78%	4.80%						
Claims in Progress	500	494	2,832,836	2,591,569	136,942	128,538	0.57%	0.53%						
Claims Denied	30	30	50,970	50,970	22,888	23,046	0.02%	0.02%						
Total Portfolio	66,691	66,135	515,492,580	510,130,194	6,036,801	6,042,615	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	52,800	52,352	448,152,219	443,447,437	4,922,158	4,928,825	86.87%	86.87%
2 Year	7,665	7,606	32,271,188	31,914,006	521,651	516,719	6.29%	6.28%
Graduate	1,100	1,094	8,791,420	8,719,307	127,950	125,347	1.71%	1.71%
Proprietary	4,829	4,779	20,001,420	19,616,883	414,066	415,307	3.92%	3.88%
Unknown	297	304	6,276,333	6,432,561	50,976	56,417	1.21%	1.26%
Total Balance	66,691	66,135	515,492,580	510,130,194	6,036,801	6,042,615	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	1,442	1,432	4,181,784	4,136,356	141,326	142,014	0.83%	0.83%
LIBOR+1.74/2.34	19,318	19,124	43,058,647	42,562,880	583,719	595,395	8.37%	8.36%
LIBOR+2.24	1,041	1,040	13,615,131	13,426,231	268,568	281,504	2.66%	2.66%
LIBOR+2.64	38,821	38,519	416,754,052	412,450,239	3,820,564	3,777,586	80.64%	80.64%
T+2.20/2.80	1,765	1,746	3,759,202	3,718,582	43,409	45,373	0.73%	0.73%
T+2.50/3.10	206	205	523,593	512,280	11,805	12,384	0.10%	0.10%
T+3.10	3,758	3,730	32,026,989	31,756,782	1,074,684	1,090,617	6.35%	6.36%
T+3.25	301	300	1,438,341	1,432,535	74,483	78,738	0.29%	0.29%
T+3.50	39	39	134,841	134,309	18,243	19,004	0.03%	0.03%
Total Pool Balance	66,691	66,135	515,492,580	510,130,194	6,036,801	6,042,615	100.00%	100.00%

Borrower Benefits ‡

Rate Reduction Benefits

1% Qualified	24,970	24,788	250,214,442	247,924,125	995,702	1,007,830	48.17%	48.23%
2% Qualified	4,597	4,579	6,035,073	6,031,600	25,272	26,657	1.16%	1.17%
1% Eligible	885	860	17,845,264	17,022,355	415,996	403,656	3.50%	3.38%
2% Eligible	3,931	3,864	12,262,307	12,127,377	264,360	268,901	2.40%	2.40%
None Offered	32,308	32,044	229,135,494	227,024,737	4,335,471	4,335,571	44.77%	44.82%
Total	66,691	66,135	515,492,580	510,130,194	6,036,801	6,042,615	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	198	198	1,868,929	1,850,791	16,123	15,891	0.36%	0.36%
.50% Qualified	4,334	4,300	38,435,029	37,936,121	145,342	143,014	7.40%	7.38%
1.25% Qualified	23,239	23,045	212,136,273	209,651,677	488,034	491,775	40.77%	40.71%
.25% Eligible	695	693	5,867,339	5,832,609	168,034	178,425	1.16%	1.16%
.50% Eligible	5,609	5,563	50,725,605	49,936,323	1,110,191	1,092,003	9.94%	9.89%
1.25% Eligible	32,478	32,198	203,727,889	202,249,885	4,066,313	4,080,592	39.84%	39.97%
None Offered	138	138	2,731,516	2,672,788	42,764	40,915	0.53%	0.53%
Total	66,691	66,135	515,492,580	510,130,194	6,036,801	6,042,615	100.00%	100.00%

Principal Reduction:

2% Qualified	40	41	74,368	74,785	964	971	0.01%	0.01%
2% Eligible	481	476	1,399,257	1,373,631	42,391	43,255	0.28%	0.28%
None Offered	66,170	65,618	514,018,955	508,681,778	5,993,446	5,998,389	99.71%	99.71%
Total	66,691	66,135	515,492,580	510,130,194	6,036,801	6,042,615	100.00%	100.00%

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