

Issuer : State Board of Regents of the State of Utah
Indenture Name: 1993 Trust Estate
Collection Period: 8/1/2017 to 8/31/2017
Distribution Date: September 25, 2017
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	16,020	15,820	32,375,456	31,945,047	372,806	362,140	6.87%	6.85%	4.13%	4.13%	3.75%	3.75%	104.77	105.31
Unsubsidized Stafford	6,889	6,804	19,360,420	19,121,909	429,902	426,869	4.15%	4.14%	4.29%	4.29%	3.94%	3.94%	116.57	117.22
Subsidized Consolidation	20,346	20,110	204,980,882	202,600,160	1,752,175	1,747,864	43.35%	43.32%	4.45%	4.45%	3.39%	3.39%	154.34	154.11
Unsubsidized Consolidation	17,277	17,111	213,914,936	211,873,643	3,024,832	2,988,925	45.49%	45.55%	4.45%	4.45%	3.28%	3.28%	185.01	184.70
PLUS and Grad PLUS	87	87	450,424	447,454	12,507	13,133	0.10%	0.10%	5.42%	5.42%	5.19%	5.25%	78.86	82.32
SLS	56	56	203,617	203,911	3,238	2,679	0.04%	0.04%	4.36%	4.36%	4.26%	4.26%	108.75	109.29
HEAL														
Private (Non-FFELP)														
Total	60,675	59,988	471,285,735	466,192,124	5,595,460	5,541,610	100.00%	100.00%	4.42%	4.42%	3.39%	3.39%	163.21	163.07
Loans by Floor Type														
Floor	47,197	46,639	366,581,439	362,785,179	3,889,960	3,847,221	77.69%	77.72%	4.11%	4.11%	2.94%	2.94%	163.90	163.74
Non-Floor	13,478	13,349	104,704,296	103,406,945	1,705,500	1,694,389	22.31%	22.28%	5.53%	5.53%	4.96%	4.96%	160.80	160.69
Total	60,675	59,988	471,285,735	466,192,124	5,595,460	5,541,610	100.00%	100.00%	4.42%	4.42%	3.39%	3.39%	163.21	163.07
Portfolio by Loan Status														
Repayment														
Current	48,214	47,112	382,284,925	375,035,359	3,529,211	3,487,445	80.90%	80.24%						
31-60 Days Delinquent	1,388	1,257	11,612,307	7,989,649	168,955	100,989	2.47%	1.72%						
61-90 Days Delinquent	769	840	6,041,708	6,341,358	131,210	119,467	1.30%	1.37%						
91-120 Days Delinquent	612	562	4,213,205	4,814,343	96,248	129,287	0.90%	1.05%						
121-150 Days Delinquent	450	445	3,289,175	3,066,188	112,184	81,848	0.71%	0.67%						
151-180 Days Delinquent	480	354	3,194,667	2,285,425	96,368	86,733	0.69%	0.50%						
181-210 Days Delinquent	263	332	1,595,996	2,232,099	54,762	78,895	0.35%	0.49%						
211-240 Days Delinquent	173	225	1,055,065	1,326,778	55,191	53,790	0.23%	0.29%						
241-270 Days Delinquent	149	132	737,626	780,276	30,376	43,719	0.16%	0.17%						
271+ Days Delinquent	203	122	1,206,900	591,731	60,713	32,096	0.27%	0.13%						
Total Repayment	52,701	51,381	415,231,574	404,463,206	4,335,218	4,214,269	87.98%	86.63%						
In School	96	73	291,863	229,545	47,371	30,536	0.07%	0.06%						
Grace	23	45	68,989	124,973	18,146	33,439	0.02%	0.03%						
Forbearance	3,916	4,589	33,320,608	39,008,711	495,007	556,600	7.09%	8.39%						
Deferment	3,598	3,531	20,469,241	20,498,843	588,182	590,410	4.41%	4.47%						
Claims in Progress	311	302	1,849,643	1,729,897	90,268	85,566	0.41%	0.38%						
Claims Denied	30	67	53,817	136,949	21,268	30,790	0.02%	0.04%						
Total Portfolio	60,675	59,988	471,285,735	466,192,124	5,595,460	5,541,610	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Accrued	
							Beginning	Ending
Portfolio by School Type *								
4 Year	48,087	47,589	407,928,605	403,490,656	4,469,311	4,446,974	86.48%	86.48%
2 Year	6,832	6,703	29,365,144	28,975,212	530,181	513,248	6.27%	6.25%
Graduate	990	969	8,032,561	7,911,602	138,230	128,571	1.71%	1.70%
Proprietary	4,400	4,358	18,107,420	17,910,437	373,282	362,359	3.88%	3.87%
Unknown	366	369	7,852,005	7,904,217	84,456	90,458	1.66%	1.70%
Total Balance	60,675	59,988	471,285,735	466,192,124	5,595,460	5,541,610	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	1,277	1,265	3,710,731	3,671,464	119,565	118,390	0.80%	0.80%
LIBOR+1.74/2.34	17,298	17,098	38,551,884	38,029,810	499,487	494,743	8.19%	8.17%
LIBOR+2.24	965	957	12,478,626	12,326,094	255,532	250,112	2.67%	2.67%
LIBOR+2.64	35,737	35,332	381,585,474	377,716,416	3,541,260	3,515,044	80.76%	80.81%
T+2.20/2.80	1,577	1,557	3,314,773	3,282,515	40,586	41,165	0.70%	0.70%
T+2.50/3.10	139	139	348,842	348,733	12,162	12,583	0.08%	0.08%
T+3.10	3,369	3,330	29,797,279	29,313,352	1,011,003	1,002,725	6.46%	6.43%
T+3.25	274	271	1,364,955	1,364,927	91,834	88,149	0.31%	0.31%
T+3.50	39	39	133,171	138,813	24,031	18,699	0.03%	0.03%
Total Pool Balance	60,675	59,988	471,285,735	466,192,124	5,595,460	5,541,610	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	23,073	22,804	229,402,565	227,228,423	1,048,809	1,036,904	48.32%	48.39%
2% Qualified	4,235	4,195	5,703,500	5,612,340	30,670	30,770	1.20%	1.20%
1% Eligible	628	608	12,770,616	12,163,146	414,120	401,240	2.77%	2.66%
2% Eligible	3,313	3,268	10,474,584	10,298,133	256,015	253,918	2.25%	2.24%
None Offered	29,426	29,113	212,934,470	210,890,082	3,845,846	3,818,778	45.46%	45.51%
Total	60,675	59,988	471,285,735	466,192,124	5,595,460	5,541,610	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	192	194	1,911,440	1,907,612	22,634	16,047	0.40%	0.41%
.50% Qualified	3,965	3,935	34,067,301	33,679,874	133,934	136,634	7.17%	7.17%
1.25% Qualified	21,170	20,973	189,834,418	188,341,667	400,581	402,007	39.89%	40.01%
.25% Eligible	637	623	5,462,371	5,382,148	152,008	153,642	1.18%	1.17%
.50% Eligible	5,143	5,082	47,147,618	46,440,660	1,072,863	1,065,538	10.11%	10.07%
1.25% Eligible	29,442	29,055	190,436,630	188,078,911	3,779,516	3,734,998	40.73%	40.66%
None Offered	126	126	2,425,957	2,361,252	33,924	32,744	0.52%	0.51%
Total	60,675	59,988	471,285,735	466,192,124	5,595,460	5,541,610	100.00%	100.00%

Principal Reduction:

2% Eligible	430	423	1,255,914	1,237,284	33,131	34,028	0.27%	0.27%
None Offered & Qualified	60,245	59,565	470,029,821	464,954,840	5,562,329	5,507,582	99.73%	99.73%
Total	60,675	59,988	471,285,735	466,192,124	5,595,460	5,541,610	100.00%	100.00%

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