

Issuer : State Board of Regents of the State of Utah
Indenture Name: 1993 Trust Estate
Collection Period: 1/1/2017 to 1/31/2017
Distribution Date: February 27, 2017
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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	17,594	17,370	35,590,718	35,194,652	446,041	444,615	7.04%	7.04%	3.65%	3.65%	3.30%	3.30%	102.65	103.01
Unsubsidized Stafford	7,483	7,423	21,087,886	20,933,669	498,767	500,912	4.22%	4.23%	3.84%	3.84%	3.51%	3.52%	114.48	114.79
Subsidized Consolidation	21,805	21,602	221,115,976	218,578,888	1,900,478	1,915,386	43.60%	43.54%	4.43%	4.43%	3.36%	3.36%	155.58	155.43
Unsubsidized Consolidation	18,345	18,188	226,935,502	224,836,152	3,240,396	3,293,527	45.00%	45.05%	4.44%	4.44%	3.25%	3.26%	187.41	187.05
PLUS and Grad PLUS	95	93	474,420	470,064	11,778	12,742	0.10%	0.10%	5.03%	5.04%	4.76%	4.74%	77.59	77.39
SLS	61	58	208,291	206,876	3,511	3,705	0.04%	0.04%	3.70%	3.70%	3.62%	3.62%	110.02	109.32
HEAL														
Private (Non-FFELP)														
Total	65,383	64,734	505,412,793	500,220,301	6,100,971	6,170,887	100.00%	100.00%	4.36%	4.36%	3.31%	3.32%	164.34	164.16
Loans by Floor Type														
Floor	50,894	50,346	392,902,744	388,899,519	4,236,795	4,292,199	77.64%	77.65%	4.02%	4.02%	2.85%	2.85%	165.09	164.95
Non-Floor	14,489	14,388	112,510,049	111,320,782	1,864,176	1,878,688	22.36%	22.35%	5.53%	5.53%	4.95%	4.96%	161.69	161.42
Total	65,383	64,734	505,412,793	500,220,301	6,100,971	6,170,887	100.00%	100.00%	4.36%	4.36%	3.31%	3.32%	164.34	164.16
Portfolio by Loan Status														
Repayment														
Current	50,971	51,054	408,653,626	408,108,005	3,454,956	3,605,921	80.57%	81.30%						
31-60 Days Delinquent	1,483	1,359	10,510,338	9,563,055	148,913	186,856	2.08%	1.93%						
61-90 Days Delinquent	911	937	5,465,736	6,590,476	85,388	118,688	1.08%	1.33%						
91-120 Days Delinquent	618	656	4,273,671	4,031,132	91,015	84,065	0.85%	0.81%						
121-150 Days Delinquent	438	486	3,123,780	3,158,246	81,830	87,672	0.63%	0.64%						
151-180 Days Delinquent	566	297	4,111,665	2,129,616	183,400	66,424	0.84%	0.43%						
181-210 Days Delinquent	450	453	2,983,536	3,273,076	100,539	170,829	0.60%	0.68%						
211-240 Days Delinquent	443	347	2,589,979	2,037,591	99,258	62,602	0.53%	0.42%						
241-270 Days Delinquent	411	373	2,379,984	2,249,947	101,280	90,138	0.49%	0.46%						
271+ Days Delinquent	376	388	2,139,851	2,073,903	110,184	91,763	0.44%	0.43%						
Total Repayment	56,667	56,350	446,232,166	443,215,047	4,456,763	4,564,958	88.11%	88.43%						
In School	119	113	359,609	342,596	59,543	58,314	0.08%	0.08%						
Grace	16	22	34,405	51,418	4,707	6,441	0.01%	0.01%						
Forbearance	3,922	3,389	32,267,421	28,376,895	780,408	666,710	6.46%	5.74%						
Deferment	4,067	4,291	23,226,029	24,620,166	622,877	667,921	4.66%	4.99%						
Claims in Progress	562	539	3,239,512	3,560,528	156,446	186,136	0.66%	0.74%						
Claims Denied	30	30	53,651	53,651	20,227	20,407	0.02%	0.01%						
Total Portfolio	65,383	64,734	505,412,793	500,220,301	6,100,971	6,170,887	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	51,775	51,270	439,323,141	434,557,363	4,965,367	5,027,216	86.86%	86.81%
2 Year	7,475	7,374	31,316,561	30,889,447	525,609	537,663	6.22%	6.21%
Graduate	1,083	1,060	8,660,532	8,578,177	131,879	132,948	1.72%	1.72%
Proprietary	4,735	4,716	19,576,325	19,465,388	414,930	409,961	3.91%	3.92%
Unknown	315	314	6,536,234	6,729,926	63,186	63,099	1.29%	1.34%
Total Balance	65,383	64,734	505,412,793	500,220,301	6,100,971	6,170,887	100.00%	100.00%
Portfolio by SAP Index								
LIBOR+1.34/1.94	1,410	1,404	4,088,581	4,050,702	138,756	143,417	0.83%	0.83%
LIBOR+1.74/2.34	18,825	18,637	42,118,179	41,635,994	589,616	593,991	8.35%	8.34%
LIBOR+2.24	1,020	1,015	13,291,312	13,157,006	282,826	273,973	2.65%	2.65%
LIBOR+2.64	38,263	37,883	408,708,110	404,437,643	3,835,442	3,890,560	80.65%	80.63%
T+2.20/2.80	1,692	1,673	3,629,520	3,585,574	44,952	45,404	0.72%	0.72%
T+2.50/3.10	178	177	406,018	403,485	12,316	12,237	0.08%	0.08%
T+3.10	3,655	3,609	31,607,930	31,394,257	1,095,521	1,105,085	6.39%	6.42%
T+3.25	301	297	1,429,060	1,421,888	81,662	85,512	0.30%	0.30%
T+3.50	39	39	134,083	133,752	19,880	20,708	0.03%	0.03%
Total Pool Balance	65,383	64,734	505,412,793	500,220,301	6,100,971	6,170,887	100.00%	100.00%
Borrower Benefits †								
Rate Reduction Benefits								
1% Qualified	24,564	24,352	245,738,750	242,894,900	1,039,194	1,041,203	48.25%	48.17%
2% Qualified	4,508	4,475	5,962,931	5,887,827	23,100	28,457	1.17%	1.17%
1% Eligible	839	814	16,633,916	16,225,447	411,531	438,503	3.33%	3.29%
2% Eligible	3,772	3,722	11,955,120	11,799,627	274,250	276,841	2.39%	2.39%
None Offered	31,700	31,371	225,122,076	223,412,500	4,352,896	4,385,883	44.86%	44.98%
Total	65,383	64,734	505,412,793	500,220,301	6,100,971	6,170,887	100.00%	100.00%
Automatic Payment Benefit								
.25% Qualified	194	194	1,838,119	1,828,722	16,628	16,509	0.36%	0.36%
.50% Qualified	4,270	4,213	37,422,244	36,878,975	143,509	140,866	7.35%	7.31%
1.25% Qualified	22,743	22,506	207,186,372	204,896,302	479,102	471,307	40.60%	40.56%
.25% Eligible	690	684	5,808,185	5,787,492	182,910	190,886	1.17%	1.18%
.50% Eligible	5,505	5,484	49,530,538	49,088,584	1,126,834	1,138,342	9.90%	9.92%
1.25% Eligible	31,845	31,519	200,957,434	199,077,601	4,110,730	4,183,631	40.09%	40.14%
None Offered	136	134	2,669,901	2,662,625	41,258	29,346	0.53%	0.53%
Total	65,383	64,734	505,412,793	500,220,301	6,100,971	6,170,887	100.00%	100.00%
Principal Reduction:								
2% Qualified	41	46	74,627	92,991	1,082	1,694	0.01%	0.02%
2% Eligible	472	465	1,361,947	1,331,772	41,255	40,252	0.28%	0.27%
None Offered	64,870	64,223	503,976,219	498,795,538	6,058,634	6,128,941	99.71%	99.71%
Total	65,383	64,734	505,412,793	500,220,301	6,100,971	6,170,887	100.00%	100.00%

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