

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	3/1/2017 to 3/31/2017
Distribution Date:	April 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	17,083	16,856	34,678,815	34,218,548	427,963	389,067	7.00%	6.98%	3.65%	3.65%	3.30%	3.29%	103.39	104.08
Unsubsidized Stafford	7,316	7,237	20,680,242	20,464,662	494,180	469,772	4.23%	4.22%	3.84%	3.83%	3.52%	3.51%	114.91	115.57
Subsidized Consolidation	21,375	21,097	216,152,981	213,586,745	1,903,742	1,823,020	43.50%	43.47%	4.44%	4.44%	3.37%	3.37%	155.11	155.06
Unsubsidized Consolidation	18,035	17,834	223,016,724	220,780,535	3,193,411	3,179,113	45.13%	45.19%	4.44%	4.44%	3.27%	3.26%	186.31	186.28
PLUS and Grad PLUS	92	87	465,682	458,908	13,050	12,078	0.10%	0.10%	5.04%	5.03%	4.84%	4.82%	77.36	78.18
SLS	58	57	204,887	204,887	3,872	3,259	0.04%	0.04%	3.70%	3.70%	3.62%	3.62%	109.65	110.23
HEAL														
Private (Non-FFELP)														
Total	63,959	63,168	495,199,331	489,714,285	6,036,218	5,876,309	100.00%	100.00%	4.36%	4.36%	3.33%	3.33%	163.76	163.83
Loans by Floor Type														
Floor	49,742	49,154	385,032,189	380,865,316	4,163,415	4,054,142	77.65%	77.67%	4.02%	4.03%	2.86%	2.86%	164.49	164.52
Non-Floor	14,217	14,014	110,167,142	108,848,969	1,872,803	1,822,167	22.35%	22.33%	5.53%	5.53%	4.96%	4.96%	161.21	161.44
Total	63,959	63,168	495,199,331	489,714,285	6,036,218	5,876,309	100.00%	100.00%	4.36%	4.36%	3.33%	3.33%	163.76	163.83
Portfolio by Loan Status														
Repayment														
Current	50,212	49,793	401,039,380	396,204,490	3,574,377	3,501,284	80.72%	80.65%						
31-60 Days Delinquent	1,861	1,438	14,017,345	11,075,084	250,453	210,595	2.84%	2.28%						
61-90 Days Delinquent	854	1,000	5,990,580	7,545,395	156,961	157,225	1.23%	1.55%						
91-120 Days Delinquent	686	448	4,784,068	2,999,445	114,565	111,212	0.98%	0.63%						
121-150 Days Delinquent	516	449	3,329,647	2,535,263	79,068	71,705	0.68%	0.53%						
151-180 Days Delinquent	391	310	2,652,587	2,024,370	87,465	58,800	0.55%	0.42%						
181-210 Days Delinquent	242	267	1,538,554	1,503,837	56,250	45,470	0.32%	0.31%						
211-240 Days Delinquent	381	187	2,307,694	1,160,190	132,670	40,013	0.49%	0.24%						
241-270 Days Delinquent	315	276	2,046,776	1,841,542	74,836	126,404	0.42%	0.40%						
271+ Days Delinquent	368	287	1,821,696	1,661,967	82,159	73,894	0.38%	0.35%						
Total Repayment	55,826	54,455	439,528,327	428,551,583	4,608,804	4,396,602	88.61%	87.36%						
In School	95	100	292,221	306,828	43,797	47,838	0.07%	0.07%						
Grace	29	24	78,732	64,125	19,313	15,756	0.02%	0.02%						
Forbearance	3,283	4,049	28,596,717	35,381,540	567,163	651,406	5.82%	7.27%						
Deferment	4,165	4,093	23,227,372	22,909,257	600,119	618,213	4.75%	4.75%						
Claims in Progress	531	417	3,422,311	2,447,301	176,453	125,746	0.72%	0.52%						
Claims Denied	30	30	53,651	53,651	20,569	20,748	0.01%	0.01%						
Total Portfolio	63,959	63,168	495,199,331	489,714,285	6,036,218	5,876,309	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	50,667	50,048	429,869,210	424,766,114	4,899,940	4,774,986	86.74%	86.67%
2 Year	7,260	7,130	30,673,441	30,316,420	537,386	520,930	6.23%	6.22%
Graduate	1,053	1,044	8,505,182	8,435,925	136,767	131,616	1.72%	1.73%
Proprietary	4,651	4,611	19,179,229	19,005,335	395,556	381,793	3.91%	3.91%
Unknown	328	335	6,972,269	7,190,491	66,569	66,984	1.40%	1.47%
Total Balance	63,959	63,168	495,199,331	489,714,285	6,036,218	5,876,309	100.00%	100.00%
Portfolio by SAP Index								
LIBOR+1.34/1.94	1,377	1,351	3,982,303	3,950,437	140,671	135,022	0.82%	0.83%
LIBOR+1.74/2.34	18,378	18,167	41,118,273	40,719,089	584,479	533,936	8.32%	8.32%
LIBOR+2.24	1,004	986	13,032,272	12,695,035	281,850	280,966	2.66%	2.62%
LIBOR+2.64	37,479	37,008	400,360,200	395,675,170	3,801,684	3,730,563	80.63%	80.59%
T+2.20/2.80	1,651	1,640	3,532,732	3,494,851	45,281	40,362	0.72%	0.71%
T+2.50/3.10	177	171	403,907	404,150	12,129	12,406	0.08%	0.09%
T+3.10	3,559	3,515	31,213,734	31,227,273	1,066,530	1,036,457	6.44%	6.51%
T+3.25	295	291	1,422,520	1,414,376	82,139	85,261	0.30%	0.30%
T+3.50	39	39	133,390	133,904	21,455	21,336	0.03%	0.03%
Total Pool Balance	63,959	63,168	495,199,331	489,714,285	6,036,218	5,876,309	100.00%	100.00%
Borrower Benefits †								
Rate Reduction Benefits								
1% Qualified	24,123	23,808	240,472,524	237,748,501	1,024,292	1,055,050	48.18%	48.18%
2% Qualified	4,388	4,336	5,807,461	5,753,776	27,916	27,284	1.16%	1.17%
1% Eligible	773	755	15,179,657	14,909,794	432,997	441,814	3.11%	3.10%
2% Eligible	3,605	3,683	11,194,924	11,620,026	264,576	268,735	2.29%	2.40%
None Offered	31,070	30,586	222,544,765	219,682,188	4,286,437	4,083,426	45.25%	45.15%
Total	63,959	63,168	495,199,331	489,714,285	6,036,218	5,876,309	100.00%	100.00%
Automatic Payment Benefit								
.25% Qualified	198	197	1,933,401	1,923,121	17,603	18,019	0.39%	0.39%
.50% Qualified	4,164	4,122	36,539,395	35,966,326	129,809	137,261	7.32%	7.28%
1.25% Qualified	22,224	21,985	201,792,984	199,326,561	438,652	464,262	40.35%	40.31%
.25% Eligible	670	657	5,612,700	5,585,502	193,801	189,006	1.16%	1.17%
.50% Eligible	5,424	5,339	48,599,901	48,157,780	1,129,871	1,100,675	9.92%	9.94%
1.25% Eligible	31,147	30,740	198,095,780	196,329,814	4,095,117	3,933,729	40.34%	40.41%
None Offered	132	128	2,625,170	2,425,181	31,366	33,357	0.53%	0.50%
Total	63,959	63,168	495,199,331	489,714,285	6,036,218	5,876,309	100.00%	100.00%
Principal Reduction:								
2% Eligible	454	449	1,304,881	1,288,039	38,703	38,202	0.27%	0.27%
None Offered & Qualified	63,505	62,719	493,894,449	488,426,246	5,997,515	5,838,107	99.73%	99.73%
Total	63,959	63,168	495,199,331	489,714,285	6,036,218	5,876,309	100.00%	100.00%

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