

Issuer : State Board of Regents of the State of Utah
Indenture Name: 1993 Trust Estate
Collection Period: 11/1/2017 to 11/30/2017
Distribution Date: December 26, 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	15,464	15,250	31,240,377	30,999,761	366,381	363,806	6.83%	6.84%	4.14%	4.14%	3.76%	3.76%	105.97	106.45
Unsubsidized Stafford	6,687	6,612	18,833,399	18,723,388	437,436	422,524	4.16%	4.18%	4.29%	4.30%	3.94%	3.94%	117.84	118.65
Subsidized Consolidation	19,740	19,522	198,519,253	196,465,275	1,723,949	1,696,589	43.25%	43.20%	4.45%	4.45%	3.39%	3.40%	154.57	154.53
Unsubsidized Consolidation	16,814	16,641	208,488,352	206,692,571	2,755,947	2,693,344	45.63%	45.65%	4.45%	4.45%	3.28%	3.27%	184.42	184.28
PLUS and Grad PLUS	83	81	418,759	416,777	12,527	11,560	0.09%	0.09%	5.34%	5.35%	5.17%	5.19%	84.19	85.48
SLS	54	51	198,235	189,497	3,282	3,643	0.04%	0.04%	4.36%	4.36%	4.26%	4.26%	109.75	114.36
HEAL														
Private (Non-FFELP)														
Total	58,842	58,157	457,698,375	453,487,269	5,299,522	5,191,466	100.00%	100.00%	4.42%	4.42%	3.39%	3.39%	163.25	163.24
Loans by Floor Type														
Floor	45,714	45,161	356,098,487	352,804,141	3,678,315	3,616,333	77.71%	77.71%	4.11%	4.11%	2.94%	2.94%	163.99	163.95
Non-Floor	13,128	12,996	101,599,888	100,683,128	1,621,207	1,575,133	22.29%	22.29%	5.53%	5.53%	4.96%	4.97%	160.68	160.74
Total	58,842	58,157	457,698,375	453,487,269	5,299,522	5,191,466	100.00%	100.00%	4.42%	4.42%	3.39%	3.39%	163.25	163.24
Portfolio by Loan Status														
Repayment														
Current	46,873	45,649	371,610,538	364,041,912	3,332,270	3,206,238	80.98%	80.07%						
31-60 Days Delinquent	1,298	1,348	9,655,043	9,683,569	124,874	125,881	2.11%	2.14%						
61-90 Days Delinquent	703	715	4,768,270	5,048,808	81,144	69,952	1.05%	1.12%						
91-120 Days Delinquent	553	473	3,493,718	3,159,163	72,607	68,262	0.77%	0.70%						
121-150 Days Delinquent	512	409	4,021,847	2,574,923	98,802	57,016	0.89%	0.57%						
151-180 Days Delinquent	309	403	2,392,474	3,300,600	85,568	99,983	0.53%	0.74%						
181-210 Days Delinquent	225	223	1,601,838	1,611,011	50,000	71,710	0.36%	0.37%						
211-240 Days Delinquent	259	202	1,623,074	1,368,586	75,244	45,222	0.37%	0.31%						
241-270 Days Delinquent	208	198	1,319,165	1,223,637	57,270	59,657	0.30%	0.28%						
271+ Days Delinquent	154	163	880,197	933,462	40,108	46,969	0.20%	0.21%						
Total Repayment	51,094	49,783	401,366,164	392,945,671	4,017,887	3,850,890	87.56%	86.51%						
In School	63	65	190,784	206,417	36,588	28,208	0.05%	0.05%						
Grace	46	29	142,062	80,748	24,354	22,766	0.04%	0.02%						
Forbearance	3,883	4,557	34,634,421	39,641,366	534,393	613,048	7.60%	8.78%						
Deferment	3,486	3,443	19,998,999	19,368,021	580,466	580,670	4.44%	4.35%						
Claims in Progress	182	192	1,116,625	996,820	55,960	44,430	0.25%	0.23%						
Claims Denied	88	88	249,320	248,226	49,874	51,454	0.06%	0.06%						
Total Portfolio	58,842	58,157	457,698,375	453,487,269	5,299,522	5,191,466	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Portfolio by School Type *								
4 Year	46,690	46,153	395,902,470	392,148,353	4,263,566	4,165,105	86.43%	86.40%
2 Year	6,565	6,494	28,414,540	28,237,738	472,342	464,969	6.24%	6.26%
Graduate	941	935	7,660,104	7,596,279	121,671	119,046	1.68%	1.68%
Proprietary	4,250	4,179	17,559,497	17,358,970	350,984	344,675	3.87%	3.86%
Unknown	396	396	8,161,764	8,145,929	90,959	97,671	1.78%	1.80%
Total Balance	58,842	58,157	457,698,375	453,487,269	5,299,522	5,191,466	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	1,228	1,200	3,541,547	3,479,267	111,632	98,608	0.79%	0.78%
LIBOR+1.74/2.34	16,776	16,548	37,407,653	37,001,645	514,348	503,188	8.19%	8.18%
LIBOR+2.24	948	942	12,150,284	12,109,347	266,886	262,810	2.68%	2.70%
LIBOR+2.64	34,687	34,353	370,700,873	367,421,671	3,334,006	3,275,510	80.79%	80.82%
T+2.20/2.80	1,526	1,501	3,240,349	3,214,160	43,044	43,944	0.71%	0.71%
T+2.50/3.10	164	162	460,983	460,453	13,475	13,873	0.10%	0.10%
T+3.10	3,225	3,166	28,710,547	28,321,379	930,104	905,327	6.40%	6.37%
T+3.25	254	251	1,350,834	1,343,870	67,871	69,835	0.31%	0.31%
T+3.50	34	34	135,305	135,477	18,156	18,371	0.03%	0.03%
Total Pool Balance	58,842	58,157	457,698,375	453,487,269	5,299,522	5,191,466	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	22,358	22,122	222,578,466	220,492,780	996,748	973,701	48.29%	48.28%
2% Qualified	4,127	4,106	5,568,652	5,644,603	31,972	30,996	1.21%	1.24%
1% Eligible	575	555	11,247,597	10,895,166	328,759	314,309	2.50%	2.44%
2% Eligible	3,116	3,033	10,027,324	9,917,939	262,743	251,545	2.22%	2.22%
None Offered	28,666	28,341	208,276,336	206,536,781	3,679,300	3,620,915	45.78%	45.82%
Total	58,842	58,157	457,698,375	453,487,269	5,299,522	5,191,466	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	189	180	1,884,109	1,848,941	16,998	16,129	0.41%	0.41%
.50% Qualified	3,841	3,813	32,551,931	32,186,361	122,372	107,285	7.06%	7.04%
1.25% Qualified	20,430	20,189	183,716,565	181,920,277	406,465	392,383	39.77%	39.75%
.25% Eligible	609	603	5,263,379	5,257,400	162,435	160,623	1.17%	1.18%
.50% Eligible	5,018	4,973	45,896,319	45,618,702	980,471	968,866	10.12%	10.16%
1.25% Eligible	28,631	28,275	186,035,261	184,308,329	3,571,111	3,505,033	40.95%	40.94%
None Offered	124	124	2,350,811	2,347,259	39,670	41,147	0.52%	0.52%
Total	58,842	58,157	457,698,375	453,487,269	5,299,522	5,191,466	100.00%	100.00%

Principal Reduction:

2% Eligible	412	407	1,223,545	1,203,800	35,164	35,262	0.27%	0.27%
None Offered & Qualified	58,430	57,750	456,474,830	452,283,469	5,264,358	5,156,204	99.73%	99.73%
Total	58,842	58,157	457,698,375	453,487,269	5,299,522	5,191,466	100.00%	100.00%

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