

Issuer : State Board of Regents of the State of Utah
Indenture Name: 1993 Trust Estate
Collection Period: 10/1/2017 to 10/31/2017
Distribution Date: November 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	15,659	15,464	31,617,158	31,240,377	364,810	366,381	6.85%	6.83%	4.13%	4.14%	3.76%	3.76%	105.46	105.97
Unsubsidized Stafford	6,739	6,687	18,970,702	18,833,399	423,742	437,436	4.15%	4.16%	4.29%	4.29%	3.94%	3.94%	117.56	117.84
Subsidized Consolidation	19,917	19,740	200,524,235	198,519,253	1,744,490	1,723,949	43.29%	43.25%	4.45%	4.45%	3.39%	3.39%	154.01	154.57
Unsubsidized Consolidation	16,959	16,814	209,995,103	208,488,352	2,930,590	2,755,947	45.57%	45.63%	4.45%	4.45%	3.27%	3.28%	184.36	184.42
PLUS and Grad PLUS	87	83	444,075	418,759	12,584	12,527	0.10%	0.09%	5.41%	5.34%	5.25%	5.17%	82.48	84.19
SLS	54	54	198,809	198,235	2,909	3,282	0.04%	0.04%	4.36%	4.36%	4.26%	4.26%	109.64	109.75
HEAL														
Private (Non-FFELP)														
Total	59,415	58,842	461,750,082	457,698,375	5,479,125	5,299,522	100.00%	100.00%	4.42%	4.42%	3.39%	3.39%	162.90	163.25
Loans by Floor Type														
Floor	46,181	45,714	359,188,928	356,098,487	3,805,900	3,678,315	77.69%	77.71%	4.11%	4.11%	2.94%	2.94%	163.59	163.99
Non-Floor	13,234	13,128	102,561,154	101,599,888	1,673,225	1,621,207	22.31%	22.29%	5.53%	5.53%	4.96%	4.96%	160.48	160.68
Total	59,415	58,842	461,750,082	457,698,375	5,479,125	5,299,522	100.00%	100.00%	4.42%	4.42%	3.39%	3.39%	162.90	163.25
Portfolio by Loan Status														
Repayment														
Current	47,075	46,873	374,645,071	371,610,538	3,449,381	3,332,270	80.92%	80.98%						
31-60 Days Delinquent	1,283	1,298	9,522,037	9,655,043	153,358	124,874	2.07%	2.11%						
61-90 Days Delinquent	768	703	4,394,619	4,768,270	74,609	81,144	0.96%	1.05%						
91-120 Days Delinquent	636	553	5,055,340	3,493,718	112,443	72,607	1.11%	0.77%						
121-150 Days Delinquent	432	512	3,540,508	4,021,847	112,842	98,802	0.78%	0.89%						
151-180 Days Delinquent	317	309	2,103,932	2,392,474	59,912	85,568	0.46%	0.53%						
181-210 Days Delinquent	274	225	1,632,672	1,601,838	74,684	50,000	0.37%	0.36%						
211-240 Days Delinquent	293	259	1,824,188	1,623,074	72,654	75,244	0.41%	0.37%						
241-270 Days Delinquent	181	208	959,038	1,319,165	36,162	57,270	0.21%	0.30%						
271+ Days Delinquent	116	154	587,264	880,197	39,976	40,108	0.13%	0.20%						
Total Repayment	51,375	51,094	404,264,669	401,366,164	4,186,021	4,017,887	87.42%	87.56%						
In School	74	63	228,540	190,784	31,615	36,588	0.06%	0.05%						
Grace	39	46	114,728	142,062	28,981	24,354	0.03%	0.04%						
Forbearance	4,033	3,883	35,065,199	34,634,421	519,228	534,393	7.62%	7.60%						
Deferment	3,554	3,486	20,347,650	19,998,999	595,117	580,466	4.48%	4.44%						
Claims in Progress	255	182	1,482,316	1,116,625	69,568	55,960	0.33%	0.25%						
Claims Denied	85	88	246,980	249,320	48,595	49,874	0.06%	0.06%						
Total Portfolio	59,415	58,842	461,750,082	457,698,375	5,479,125	5,299,522	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	47,126	46,690	399,677,165	395,902,470	4,417,918	4,263,566	86.49%	86.43%
2 Year	6,641	6,565	28,564,648	28,414,540	526,119	472,342	6.23%	6.24%
Graduate	948	941	7,765,349	7,660,104	118,383	121,671	1.69%	1.68%
Proprietary	4,316	4,250	17,619,079	17,559,497	336,914	350,984	3.84%	3.87%
Unknown	384	396	8,123,841	8,161,764	79,791	90,959	1.75%	1.78%
Total Balance	59,415	58,842	461,750,082	457,698,375	5,479,125	5,299,522	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	1,242	1,228	3,618,527	3,541,547	111,794	111,632	0.80%	0.79%
LIBOR+1.74/2.34	16,941	16,776	37,804,472	37,407,653	495,971	514,348	8.20%	8.19%
LIBOR+2.24	955	948	12,330,222	12,150,284	266,786	266,886	2.70%	2.68%
LIBOR+2.64	35,028	34,687	373,874,991	370,700,873	3,461,897	3,334,006	80.76%	80.79%
T+2.20/2.80	1,547	1,526	3,293,717	3,240,349	42,095	43,044	0.71%	0.71%
T+2.50/3.10	164	164	460,938	460,983	13,071	13,475	0.10%	0.10%
T+3.10	3,250	3,225	28,904,311	28,710,547	976,443	930,104	6.40%	6.40%
T+3.25	254	254	1,328,790	1,350,834	92,054	67,871	0.30%	0.31%
T+3.50	34	34	134,114	135,305	19,014	18,156	0.03%	0.03%
Total Pool Balance	59,415	58,842	461,750,082	457,698,375	5,479,125	5,299,522	100.00%	100.00%

Borrower Benefits ‡

Rate Reduction Benefits

1% Qualified	22,568	22,358	224,746,821	222,578,466	1,009,875	996,748	48.32%	48.29%
2% Qualified	4,159	4,127	5,576,433	5,568,652	31,423	31,972	1.20%	1.21%
1% Eligible	588	575	11,802,242	11,247,597	376,540	328,759	2.61%	2.50%
2% Eligible	3,241	3,116	10,418,928	10,027,324	257,541	262,743	2.28%	2.22%
None Offered	28,859	28,666	209,205,658	208,276,336	3,803,746	3,679,300	45.59%	45.78%
Total	59,415	58,842	461,750,082	457,698,375	5,479,125	5,299,522	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	189	189	1,895,425	1,884,109	15,843	16,998	0.41%	0.41%
.50% Qualified	3,904	3,841	33,207,871	32,551,931	132,825	122,372	7.14%	7.06%
1.25% Qualified	20,660	20,430	185,924,682	183,716,565	409,859	406,465	39.88%	39.77%
.25% Eligible	621	609	5,357,724	5,263,379	160,015	162,435	1.18%	1.17%
.50% Eligible	5,043	5,018	46,117,781	45,896,319	1,050,752	980,471	10.09%	10.12%
1.25% Eligible	28,874	28,631	186,889,939	186,035,261	3,673,358	3,571,111	40.79%	40.95%
None Offered	124	124	2,356,660	2,350,811	36,473	39,670	0.51%	0.52%
Total	59,415	58,842	461,750,082	457,698,375	5,479,125	5,299,522	100.00%	100.00%

Principal Reduction:

2% Eligible	408	412	1,198,098	1,223,545	34,024	35,164	0.26%	0.27%
None Offered & Qualified	59,007	58,430	460,551,984	456,474,830	5,445,101	5,264,358	99.74%	99.73%
Total	59,415	58,842	461,750,082	457,698,375	5,479,125	5,299,522	100.00%	100.00%

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