

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	4/1/2019 to 4/30/2019
Distribution Date:	May 28, 2019
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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	12,410	12,202	26,523,732	26,111,048	411,984	418,199	6.79%	6.75%	4.88%	4.88%	4.45%	4.43%	111.30	112.53
Unsubsidized Stafford	5,519	5,426	16,428,637	16,212,313	425,993	430,797	4.25%	4.24%	4.97%	4.97%	4.57%	4.56%	124.16	125.95
Subsidized Consolidation	16,224	16,022	166,924,174	165,149,429	1,621,488	1,639,388	42.50%	42.47%	4.48%	4.48%	3.43%	3.43%	151.20	151.05
Unsubsidized Consolidation	14,162	14,002	181,157,874	179,698,951	2,552,022	2,563,450	46.32%	46.40%	4.48%	4.48%	3.30%	3.30%	179.68	179.23
PLUS and Grad PLUS	59	58	342,335	338,038	14,520	13,606	0.09%	0.09%	5.82%	5.82%	5.71%	5.69%	87.19	88.84
SLS	42	41	182,231	181,854	2,755	3,086	0.05%	0.05%	5.48%	5.48%	5.24%	5.24%	142.03	143.09
HEAL														
Private (Non-FFELP)														
Total	48,416	47,751	391,558,983	387,691,633	5,028,762	5,068,526	100.00%	100.00%	4.53%	4.53%	3.49%	3.49%	160.48	160.41
Loans by Floor Type														
Floor	37,341	36,816	305,700,882	302,797,463	3,522,443	3,518,045	77.97%	77.99%	4.24%	4.24%	3.07%	3.07%	160.84	160.78
Non-Floor	11,075	10,935	85,858,101	84,894,170	1,506,319	1,550,481	22.03%	22.01%	5.56%	5.55%	4.99%	4.98%	159.17	159.07
Total	48,416	47,751	391,558,983	387,691,633	5,028,762	5,068,526	100.00%	100.00%	4.53%	4.53%	3.49%	3.49%	160.48	160.41
Portfolio by Loan Status														
Repayment														
Current	38,943	38,853	319,616,544	319,323,815	3,373,490	3,494,158	81.44%	82.19%						
31-60 Days Delinquent	988	706	7,651,763	4,822,045	111,629	64,632	1.96%	1.25%						
61-90 Days Delinquent	792	613	5,930,442	4,466,995	103,438	96,157	1.52%	1.16%						
91-120 Days Delinquent	402	511	3,082,467	3,743,071	69,910	91,740	0.80%	0.98%						
121-150 Days Delinquent	399	317	2,585,356	2,407,683	58,490	70,372	0.67%	0.63%						
151-180 Days Delinquent	331	339	2,001,120	2,102,934	59,658	59,680	0.52%	0.55%						
181-210 Days Delinquent	200	294	1,872,636	1,907,373	71,375	66,431	0.49%	0.50%						
211-240 Days Delinquent	177	148	1,408,329	1,306,460	54,870	48,515	0.37%	0.35%						
241-270 Days Delinquent	170	119	1,442,834	1,128,689	79,581	51,137	0.38%	0.30%						
271+ Days Delinquent	118	133	804,007	710,293	35,666	38,241	0.21%	0.19%						
Total Repayment	42,520	42,033	346,395,498	341,919,358	4,018,107	4,081,063	88.36%	88.10%						
In School	51	51	149,262	149,262	25,159	25,291	0.04%	0.04%						
Grace	5	5	23,703	23,703	6,145	6,190	0.01%	0.01%						
Forbearance	3,027	2,871	27,786,052	28,312,660	383,928	354,205	7.10%	7.30%						
Deferment	2,505	2,464	15,651,856	15,585,638	465,081	469,078	4.06%	4.09%						
Claims in Progress	239	259	1,349,273	1,498,174	70,140	71,574	0.36%	0.40%						
Claims Denied	69	68	203,339	202,838	60,202	61,125	0.07%	0.06%						
Total Portfolio	48,416	47,751	391,558,983	387,691,633	5,028,762	5,068,526	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	38,242	37,752	336,434,186	333,256,600	3,859,547	3,884,557	85.80%	85.84%
2 Year	5,294	5,209	24,480,063	24,171,165	464,471	465,426	6.29%	6.27%
Graduate	781	773	6,498,698	6,417,035	134,681	134,207	1.67%	1.67%
Proprietary	3,632	3,552	15,461,681	15,249,898	355,551	363,419	3.99%	3.98%
Unknown	467	465	8,684,355	8,596,935	214,512	220,917	2.25%	2.24%
Total Balance	48,416	47,751	391,558,983	387,691,633	5,028,762	5,068,526	100.00%	100.00%
Portfolio by SAP Index								
LIBOR+1.34/1.94	994	985	2,932,373	2,901,935	98,429	101,513	0.76%	0.76%
LIBOR+1.74/2.34	13,650	13,465	31,969,183	31,631,780	553,408	569,855	8.20%	8.20%
LIBOR+2.24	804	783	10,520,750	10,313,937	209,045	221,074	2.71%	2.68%
LIBOR+2.64	28,986	28,595	317,227,020	314,186,606	3,115,505	3,131,952	80.77%	80.79%
T+2.20/2.80	1,156	1,133	2,715,446	2,687,751	46,866	48,520	0.70%	0.70%
T+2.50/3.10	120	120	370,954	371,788	14,589	14,410	0.10%	0.10%
T+3.10	2,499	2,471	24,424,357	24,270,667	933,149	924,554	6.39%	6.41%
T+3.25	181	179	1,246,865	1,231,915	49,874	52,011	0.33%	0.33%
T+3.50	26	20	152,035	95,254	7,897	4,637	0.04%	0.03%
Total Pool Balance	48,416	47,751	391,558,983	387,691,633	5,028,762	5,068,526	100.00%	100.00%
Borrower Benefits ‡								
Rate Reduction Benefits								
1% Qualified	18,323	18,099	188,545,209	186,888,954	894,678	912,002	47.77%	47.82%
2% Qualified	3,446	3,380	5,500,146	5,457,416	63,389	65,036	1.40%	1.41%
1% Eligible	310	297	6,778,722	6,715,059	226,658	230,933	1.77%	1.77%
2% Eligible	2,005	1,976	7,064,917	6,902,774	186,388	187,803	1.83%	1.80%
None Offered	24,332	23,999	183,669,989	181,727,430	3,657,649	3,672,752	47.23%	47.20%
Total	48,416	47,751	391,558,983	387,691,633	5,028,762	5,068,526	100.00%	100.00%
Automatic Payment Benefit								
.25% Qualified	184	184	1,754,683	1,757,997	16,718	16,649	0.45%	0.45%
.50% Qualified	3,425	3,435	27,549,639	27,636,899	117,235	118,352	6.98%	7.07%
1.25% Qualified	17,367	17,368	159,105,663	158,342,665	430,522	439,176	40.23%	40.43%
.25% Eligible	484	469	4,526,606	4,418,285	123,703	130,421	1.17%	1.16%
.50% Eligible	4,069	3,950	38,516,779	37,651,458	954,813	973,495	9.95%	9.83%
1.25% Eligible	22,782	22,240	158,234,553	156,018,262	3,343,854	3,345,553	40.74%	40.57%
None Offered	105	105	1,871,060	1,866,067	41,917	44,880	0.48%	0.49%
Total	48,416	47,751	391,558,983	387,691,633	5,028,762	5,068,526	100.00%	100.00%
Principal Reduction:								
2% Eligible	323	315	956,986	898,681	31,338	27,842	0.25%	0.24%
None Offered & Qualified	48,093	47,436	390,601,997	386,792,952	4,997,424	5,040,684	99.75%	99.76%
Total	48,416	47,751	391,558,983	387,691,633	5,028,762	5,068,526	100.00%	100.00%

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