

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	8/1/2019 to 8/31/2019
Distribution Date:	September 25, 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	11,739	11,587	25,200,928	24,821,878	443,654	439,013	6.69%	6.66%	5.21%	5.21%	4.75%	4.73%	115.75	117.43
Unsubsidized Stafford	5,227	5,158	15,655,688	15,499,119	432,357	426,332	4.20%	4.20%	5.28%	5.28%	4.85%	4.84%	129.42	131.47
Subsidized Consolidation	15,587	15,430	160,857,021	159,036,593	1,687,160	1,663,529	42.42%	42.36%	4.49%	4.48%	3.43%	3.43%	151.00	150.89
Unsubsidized Consolidation	13,632	13,507	175,774,866	174,392,598	2,596,822	2,607,998	46.55%	46.65%	4.49%	4.49%	3.30%	3.30%	179.06	179.31
PLUS and Grad PLUS	55	52	330,605	304,624	14,498	4,863	0.09%	0.08%	6.09%	5.90%	5.95%	5.75%	89.38	74.11
SLS	41	41	180,861	181,486	4,295	3,834	0.05%	0.05%	5.12%	5.12%	4.88%	4.88%	142.05	146.63
HEAL														
Private (Non-FFELP)														
Total	46,281	45,775	377,999,969	374,236,298	5,178,786	5,145,569	100.00%	100.00%	4.57%	4.57%	3.52%	3.52%	160.75	161.04
Loans by Floor Type														
Floor	35,661	35,280	295,087,655	292,263,259	3,608,885	3,627,742	77.95%	77.99%	4.29%	4.29%	3.11%	3.11%	160.89	161.20
Non-Floor	10,620	10,495	82,912,314	81,973,039	1,569,901	1,517,827	22.05%	22.01%	5.56%	5.56%	4.99%	4.99%	160.23	160.47
Total	46,281	45,775	377,999,969	374,236,298	5,178,786	5,145,569	100.00%	100.00%	4.57%	4.57%	3.52%	3.52%	160.75	161.04
Portfolio by Loan Status														
Repayment														
Current	37,236	36,760	307,151,603	302,970,078	3,461,964	3,463,526	81.06%	80.77%						
31-60 Days Delinquent	1,006	728	7,710,272	5,476,885	123,790	79,527	2.04%	1.47%						
61-90 Days Delinquent	531	659	4,322,012	5,497,890	76,432	104,848	1.15%	1.48%						
91-120 Days Delinquent	497	372	4,117,298	3,207,317	92,400	65,174	1.10%	0.86%						
121-150 Days Delinquent	292	382	1,653,488	2,884,521	38,901	85,271	0.44%	0.78%						
151-180 Days Delinquent	330	220	2,552,797	1,468,675	92,985	37,195	0.69%	0.40%						
181-210 Days Delinquent	224	268	1,348,129	1,800,042	43,290	60,270	0.36%	0.49%						
211-240 Days Delinquent	219	189	1,634,352	1,240,815	67,888	44,665	0.45%	0.34%						
241-270 Days Delinquent	181	172	1,144,042	1,186,033	45,486	60,311	0.31%	0.33%						
271+ Days Delinquent	220	147	1,204,451	737,218	54,789	33,772	0.33%	0.20%						
Total Repayment	40,736	39,897	332,838,444	326,469,474	4,097,925	4,034,559	87.93%	87.12%						
In School	40	28	100,385	72,542	24,485	16,770	0.03%	0.02%						
Grace	12	23	52,647	76,720	1,222	9,084	0.02%	0.02%						
Forbearance	2,952	3,411	28,348,309	31,838,212	427,034	473,164	7.51%	8.52%						
Deferment	2,229	2,063	14,879,355	13,958,363	496,713	476,929	4.01%	3.80%						
Claims in Progress	239	286	1,595,362	1,644,448	85,650	93,421	0.44%	0.46%						
Claims Denied	73	67	185,467	176,539	45,757	41,642	0.06%	0.06%						
Total Portfolio	46,281	45,775	377,999,969	374,236,298	5,178,786	5,145,569	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	36,535	36,137	324,344,307	321,190,362	3,940,878	3,928,836	85.67%	85.70%
2 Year	5,077	5,037	23,605,968	23,358,567	510,088	518,072	6.29%	6.29%
Graduate	742	732	6,251,725	6,165,628	127,372	115,225	1.67%	1.65%
Proprietary	3,454	3,396	15,103,643	14,880,021	404,863	393,903	4.05%	4.03%
Unknown	473	473	8,694,326	8,641,720	195,585	189,533	2.32%	2.33%
Total Balance	46,281	45,775	377,999,969	374,236,298	5,178,786	5,145,569	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	954	930	2,809,652	2,716,833	95,735	79,621	0.76%	0.74%
LIBOR+1.74/2.34	12,954	12,802	30,501,351	30,164,885	590,539	590,826	8.11%	8.11%
LIBOR+2.24	768	768	10,322,492	10,340,486	267,761	233,990	2.76%	2.79%
LIBOR+2.64	27,856	27,574	306,669,505	303,547,374	3,175,465	3,158,175	80.86%	80.84%
T+2.20/2.80	1,073	1,062	2,562,690	2,545,690	49,003	47,738	0.68%	0.68%
T+2.50/3.10	104	104	263,235	263,281	14,063	14,336	0.07%	0.07%
T+3.10	2,371	2,338	23,546,950	23,334,891	922,623	954,739	6.39%	6.40%
T+3.25	181	177	1,229,156	1,228,122	57,681	59,669	0.34%	0.34%
T+3.50	20	20	94,938	94,736	5,916	6,475	0.03%	0.03%
Total Pool Balance	46,281	45,775	377,999,969	374,236,298	5,178,786	5,145,569	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	17,568	17,390	181,798,652	179,984,971	893,152	910,657	47.68%	47.68%
2% Qualified	3,274	3,291	5,351,685	5,501,208	71,951	79,410	1.42%	1.47%
1% Eligible	260	255	5,952,701	5,860,826	229,556	222,569	1.61%	1.61%
2% Eligible	1,761	1,706	6,216,851	6,089,048	179,897	177,069	1.67%	1.65%
None Offered	23,418	23,133	178,680,080	176,800,245	3,804,230	3,755,864	47.62%	47.59%
Total	46,281	45,775	377,999,969	374,236,298	5,178,786	5,145,569	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	188	190	1,831,449	1,828,129	16,012	16,967	0.48%	0.49%
.50% Qualified	3,389	3,383	27,144,156	27,269,662	126,161	136,969	7.12%	7.22%
1.25% Qualified	17,272	17,227	156,899,523	155,948,161	477,551	486,827	41.07%	41.23%
.25% Eligible	438	430	4,206,892	4,145,257	143,479	127,850	1.14%	1.13%
.50% Eligible	3,800	3,727	36,687,361	35,733,286	949,986	932,882	9.82%	9.67%
1.25% Eligible	21,089	20,713	149,275,985	147,319,863	3,393,419	3,409,667	39.84%	39.73%
None Offered	105	105	1,954,603	1,991,940	72,178	34,407	0.53%	0.53%
Total	46,281	45,775	377,999,969	374,236,298	5,178,786	5,145,569	100.00%	100.00%

Principal Reduction:

2% Eligible	307	299	903,066	868,837	26,395	27,687	0.24%	0.24%
None Offered & Qualified	45,974	45,476	377,096,903	373,367,461	5,152,391	5,117,882	99.76%	99.76%
Total	46,281	45,775	377,999,969	374,236,298	5,178,786	5,145,569	100.00%	100.00%

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