

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	1993 Trust Estate		
Collection Period:	12/1/2019	to	12/31/2019
Report Posting Date:	January 27, 2020		
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Portfolio Activity									
	Principal Only	Principal Plus Accrued Interest and Fees	Weighted Average Statutory Rate	Weighted Average Effective Rate	Weighted Average Remaining Term (Mos)	Number of Loans	Number of Accounts	ABI	
Beginning Balance	364,953,486	370,292,372							
Loans Added with Recycling/Acquisition			n/a	n/a	n/a	n/a	n/a	n/a	n/a
Loans Substituted/Transferred In			n/a	n/a	n/a	n/a	n/a	n/a	n/a
Loans Repaid/Prepaid	(3,183,113)	(3,797,393)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Loans Sold Out			n/a	n/a	n/a	n/a	n/a	n/a	n/a
Current Period Defaults	(682,350)	(707,583)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	405,081		n/a	n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		1,061,435	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(63,990)	(41,401)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	361,429,114	366,807,430							

CPR	<u>5.90%</u> Current Month	<u>6.77%</u> Cumulative
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Gross Defaults/Claims and Net Rejected Claims			
	Default Amount During Period	Cumulative \$ Since 1/1/2011	Cumulative % Since 1/1/2011
Claims			
Subsidized Stafford	170,505	16,724,688	1.769%
Unsubsidized Stafford	140,197	18,557,943	1.963%
Consolidation	332,932	70,592,705	7.467%
PLUS and Grad PLUS	-	388,208	0.041%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(57,659)	-0.006%
Total Net Claims	643,634	106,205,885	15.246%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 682,350
Current period payments (recoveries) from Guarantor (\$)	\$ 1,196,471
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 102,096,526
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	0.05%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.02%	7.59
Grace	0.01%	5.00
Forbearance	8.53%	7.44
Deferment	3.40%	15.24
		W.A. Time in Repayment (months) (a)
Repayment	87.58%	181.13
Claims	0.46%	174.01
Total Portfolio	100.00%	

(a) Includes Grace period.