

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	6/1/2019 to 6/30/2019
Distribution Date:	July 25, 2019
Contact Name:	David S. Schwanke
Contact Phone:	(801) 321-7286
Contact Fax:	(801) 321-7174
Contact Email:	dschwanke@utahsbr.edu
Website:	https://www.uheaa.org/investors

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	12,030	11,904	25,728,780	25,508,679	425,314	426,052	6.71%	6.70%	4.88%	4.88%	4.43%	4.43%	114.45	115.08
Unsubsidized Stafford	5,350	5,302	16,036,787	15,924,296	430,718	426,496	4.23%	4.23%	4.97%	4.97%	4.56%	4.55%	127.36	128.27
Subsidized Consolidation	15,868	15,730	163,689,203	162,408,704	1,645,167	1,672,443	42.46%	42.43%	4.48%	4.48%	3.43%	3.43%	151.20	151.03
Unsubsidized Consolidation	13,862	13,743	178,371,607	177,283,957	2,541,919	2,554,699	46.46%	46.50%	4.49%	4.49%	3.30%	3.30%	179.00	179.12
PLUS and Grad PLUS	57	57	335,181	333,441	13,192	13,546	0.09%	0.09%	5.81%	5.80%	5.69%	5.69%	89.38	105.76
SLS	41	41	181,330	180,997	3,665	4,253	0.05%	0.05%	5.48%	5.48%	5.24%	5.24%	142.81	142.13
HEAL														
Private (Non-FFELP)														
Total	47,208	46,777	384,342,888	381,640,074	5,059,975	5,097,489	100.00%	100.00%	4.53%	4.53%	3.49%	3.49%	160.59	160.69
Loans by Floor Type														
Floor	36,376	36,052	300,192,058	298,031,995	3,503,187	3,526,839	77.99%	77.98%	4.24%	4.25%	3.07%	3.06%	160.91	160.90
Non-Floor	10,832	10,725	84,150,830	83,608,079	1,556,788	1,570,650	22.01%	22.02%	5.55%	5.56%	4.99%	4.99%	159.44	159.92
Total	47,208	46,777	384,342,888	381,640,074	5,059,975	5,097,489	100.00%	100.00%	4.53%	4.53%	3.49%	3.49%	160.59	160.69
Portfolio by Loan Status														
Repayment														
Current	38,138	37,933	314,566,006	314,034,154	3,440,444	3,448,837	81.66%	82.09%						
31-60 Days Delinquent	1,037	1,037	7,631,986	8,026,242	119,147	104,267	1.99%	2.10%						
61-90 Days Delinquent	426	716	3,041,548	5,355,304	47,632	100,368	0.79%	1.41%						
91-120 Days Delinquent	469	342	3,263,710	2,207,111	87,554	44,672	0.86%	0.58%						
121-150 Days Delinquent	386	400	2,734,385	2,829,986	77,174	92,937	0.72%	0.76%						
151-180 Days Delinquent	239	332	1,753,839	2,228,708	58,842	73,940	0.46%	0.60%						
181-210 Days Delinquent	258	219	1,724,329	1,593,726	55,310	60,880	0.46%	0.43%						
211-240 Days Delinquent	275	233	1,988,814	1,586,019	73,985	52,882	0.53%	0.42%						
241-270 Days Delinquent	128	252	1,253,758	1,775,251	53,157	76,683	0.34%	0.48%						
271+ Days Delinquent	88	96	608,868	481,887	35,717	26,338	0.17%	0.13%						
Total Repayment	41,444	41,560	338,567,243	340,118,388	4,048,962	4,081,804	87.98%	89.00%						
In School	29	28	76,042	72,542	16,535	16,606	0.03%	0.02%						
Grace	27	26	96,923	87,990	15,128	12,173	0.03%	0.02%						
Forbearance	3,123	2,589	29,261,444	24,677,085	381,946	369,986	7.61%	6.48%						
Deferment	2,241	2,242	14,403,473	14,826,021	439,019	476,055	3.81%	3.96%						
Claims in Progress	269	259	1,686,438	1,672,581	90,200	95,858	0.46%	0.46%						
Claims Denied	75	73	251,325	185,467	68,185	45,007	0.08%	0.06%						
Total Portfolio	47,208	46,777	384,342,888	381,640,074	5,059,975	5,097,489	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	37,305	36,946	330,287,223	327,779,506	3,849,694	3,871,842	85.81%	85.75%
2 Year	5,169	5,132	23,965,194	23,849,192	492,050	499,713	6.28%	6.30%
Graduate	761	751	6,337,788	6,309,320	138,203	127,366	1.66%	1.67%
Proprietary	3,507	3,478	15,111,247	15,036,722	383,475	396,158	3.98%	3.99%
Unknown	466	470	8,641,436	8,665,334	196,553	202,410	2.27%	2.29%
Total Balance	47,208	46,777	384,342,888	381,640,074	5,059,975	5,097,489	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	975	967	2,877,591	2,862,940	98,640	94,042	0.76%	0.77%
LIBOR+1.74/2.34	13,300	13,075	31,195,256	30,809,854	572,964	572,510	8.16%	8.12%
LIBOR+2.24	775	770	10,277,212	10,341,334	232,488	269,280	2.70%	2.74%
LIBOR+2.64	28,304	28,169	311,655,156	309,559,428	3,141,713	3,123,012	80.84%	80.85%
T+2.20/2.80	1,109	1,088	2,642,841	2,597,201	48,062	47,602	0.69%	0.68%
T+2.50/3.10	120	104	373,913	263,277	12,526	13,546	0.10%	0.07%
T+3.10	2,428	2,402	24,000,537	23,881,552	892,957	913,834	6.39%	6.41%
T+3.25	177	182	1,225,304	1,229,316	55,586	58,387	0.33%	0.33%
T+3.50	20	20	95,078	95,172	5,039	5,275.51	0.03%	0.03%
Total Pool Balance	47,208	46,777	384,342,888	381,640,074	5,059,975	5,097,489	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	17,899	17,735	185,124,442	183,607,323	910,360	885,630	47.78%	47.70%
2% Qualified	3,344	3,304	5,392,903	5,360,883	67,058	69,895	1.40%	1.40%
1% Eligible	290	275	6,449,689	6,115,619	219,358	217,472	1.71%	1.64%
2% Eligible	1,943	1,860	6,779,965	6,537,323	192,979	184,254	1.79%	1.74%
None Offered	23,732	23,603	180,595,889	180,018,926	3,670,220	3,740,238	47.32%	47.52%
Total	47,208	46,777	384,342,888	381,640,074	5,059,975	5,097,489	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	185	186	1,750,935	1,838,246	16,648	17,326	0.46%	0.48%
.50% Qualified	3,425	3,411	27,424,161	27,245,802	121,332	122,692	7.07%	7.08%
1.25% Qualified	17,308	17,281	158,022,918	157,432,327	452,261	461,399	40.70%	40.83%
.25% Eligible	460	451	4,396,788	4,221,890	135,436	141,791	1.16%	1.13%
.50% Eligible	3,893	3,848	37,445,724	37,103,935	986,279	956,619	9.87%	9.84%
1.25% Eligible	21,832	21,495	153,440,833	151,837,839	3,299,746	3,329,659	40.25%	40.12%
None Offered	105	105	1,861,529	1,960,035	48,273	68,003	0.49%	0.52%
Total	47,208	46,777	384,342,888	381,640,074	5,059,975	5,097,489	100.00%	100.00%

Principal Reduction:

2% Eligible	312	314	903,213	908,030	24,210	25,791	0.24%	0.24%
None Offered & Qualified	46,896	46,463	383,439,675	380,732,044	5,035,765	5,071,698	99.76%	99.76%
Total	47,208	46,777	384,342,888	381,640,074	5,059,975	5,097,489	100.00%	100.00%

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