

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	11/1/2019 to 11/30/2019
Distribution Date:	December 26, 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	11,268	11,101	24,424,378	24,100,802	434,821	431,481	6.66%	6.63%	5.21%	5.21%	4.73%	4.73%	118.19	118.99
Unsubsidized Stafford	5,013	4,948	15,351,775	15,223,796	420,263	419,529	4.22%	4.23%	5.29%	5.29%	4.85%	4.84%	132.16	132.67
Subsidized Consolidation	15,089	14,938	155,984,386	154,477,431	1,647,361	1,714,764	42.24%	42.19%	4.49%	4.49%	3.44%	3.44%	150.47	150.43
Unsubsidized Consolidation	13,241	13,132	171,875,948	170,679,920	2,589,819	2,640,787	46.75%	46.82%	4.50%	4.50%	3.31%	3.32%	178.14	177.77
PLUS and Grad PLUS	50	50	300,891	290,027	5,360	6,244	0.08%	0.08%	5.89%	5.90%	5.76%	5.77%	73.68	74.20
SLS	41	40	182,705	181,510	2,853	2,884	0.05%	0.05%	5.12%	5.12%	5.05%	5.05%	144.69	145.52
HEAL														
Private (Non-FFELP)														
Total	44,702	44,209	368,120,083	364,953,486	5,100,477	5,215,689	100.00%	100.00%	4.58%	4.58%	3.53%	3.53%	160.42	160.34
Loans by Floor Type														
Floor	34,421	34,047	287,462,299	285,069,680	3,613,157	3,666,128	77.99%	78.00%	4.30%	4.30%	3.11%	3.12%	160.47	160.41
Non-Floor	10,281	10,162	80,657,784	79,883,806	1,487,320	1,549,561	22.01%	22.00%	5.56%	5.56%	5.00%	5.00%	160.24	160.07
Total	44,702	44,209	368,120,083	364,953,486	5,100,477	5,215,689	100.00%	100.00%	4.58%	4.58%	3.53%	3.53%	160.42	160.34
Portfolio by Loan Status														
Repayment														
Current	36,377	35,575	301,948,440	295,594,395	3,529,902	3,574,907	81.85%	80.82%						
31-60 Days Delinquent	787	1,010	6,844,588	7,691,490	109,571	108,268	1.87%	2.11%						
61-90 Days Delinquent	481	566	3,072,249	4,747,336	62,187	104,908	0.84%	1.31%						
91-120 Days Delinquent	381	406	3,064,301	2,744,812	70,760	63,317	0.84%	0.76%						
121-150 Days Delinquent	319	305	2,872,442	2,472,897	68,597	74,922	0.79%	0.69%						
151-180 Days Delinquent	255	233	2,190,830	2,311,299	57,661	60,445	0.60%	0.64%						
181-210 Days Delinquent	225	218	1,854,400	1,956,453	71,919	62,065	0.52%	0.54%						
211-240 Days Delinquent	149	188	1,019,516	1,541,033	36,826	67,588	0.28%	0.43%						
241-270 Days Delinquent	193	125	1,128,040	945,468	39,794	38,154	0.31%	0.27%						
271+ Days Delinquent	138	179	542,873	1,080,558	23,623	43,502	0.15%	0.30%						
Total Repayment	39,305	38,805	324,537,679	321,085,741	4,070,840	4,198,076	88.05%	87.87%						
In School	43	43	107,705	107,705	26,143	26,286	0.04%	0.04%						
Grace	8	-	41,558	-	-	-	0.01%	0.00%						
Forbearance	2,940	3,009	28,460,310	29,019,724	451,915	449,209	7.75%	7.96%						
Deferment	2,013	2,001	12,919,414	12,875,358	414,138	417,864	3.57%	3.59%						
Claims in Progress	330	288	1,898,414	1,709,955	99,852	86,134	0.53%	0.49%						
Claims Denied	63	63	155,003	155,003	37,589	38,120	0.05%	0.05%						
Total Portfolio	44,702	44,209	368,120,083	364,953,486	5,100,477	5,215,689	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	35,293	34,912	315,693,897	312,839,704	3,891,491	3,983,384	85.63%	85.59%
2 Year	4,913	4,849	23,092,158	22,946,536	507,532	517,959	6.32%	6.34%
Graduate	720	705	6,035,963	5,986,224	120,119	121,054	1.65%	1.65%
Proprietary	3,303	3,268	14,566,087	14,454,388	362,227	374,368	4.00%	4.00%
Unknown	473	475	8,731,978	8,726,634	219,108	218,924	2.40%	2.42%
Total Balance	44,702	44,209	368,120,083	364,953,486	5,100,477	5,215,689	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	908	895	2,664,910	2,624,983	73,257	73,909	0.73%	0.73%
LIBOR+1.74/2.34	12,443	12,276	29,679,308	29,361,370	582,308	577,988	8.11%	8.09%
LIBOR+2.24	758	748	10,162,326	10,090,061	206,739	223,352	2.78%	2.79%
LIBOR+2.64	26,984	26,718	298,299,984	295,796,107	3,146,125	3,238,714	80.77%	80.78%
T+2.20/2.80	1,037	1,029	2,524,735	2,514,529	51,160	51,723	0.69%	0.69%
T+2.50/3.10	94	94	259,140	259,012	14,673	15,001	0.07%	0.07%
T+3.10	2,282	2,258	23,201,121	23,011,050	962,331	970,361	6.47%	6.48%
T+3.25	176	175	1,232,492	1,231,642	58,071	59,744	0.35%	0.35%
T+3.50	20	16	96,067	64,732	5,813	4,897	0.03%	0.02%
Total Pool Balance	44,702	44,209	368,120,083	364,953,486	5,100,477	5,215,689	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	17,061	16,902	176,644,852	174,896,854	940,391	967,315	47.58%	47.51%
2% Qualified	3,229	3,189	5,435,722	5,460,029	87,627	89,602	1.48%	1.50%
1% Eligible	236	228	5,423,932	5,398,175	219,388	227,983	1.51%	1.52%
2% Eligible	1,710	1,582	6,234,219	5,768,585	170,878	164,022	1.72%	1.60%
None Offered	22,466	22,308	174,381,358	173,429,843	3,682,193	3,766,767	47.71%	47.87%
Total	44,702	44,209	368,120,083	364,953,486	5,100,477	5,215,689	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	186	184	1,779,382	1,768,328	18,000	18,383	0.48%	0.48%
.50% Qualified	3,329	3,328	26,817,451	26,601,021	130,044	133,543	7.22%	7.22%
1.25% Qualified	16,997	16,903	153,656,333	152,473,971	476,464	495,839	41.30%	41.33%
.25% Eligible	423	417	4,110,651	4,075,571	122,137	128,204	1.13%	1.14%
.50% Eligible	3,628	3,557	35,154,309	34,784,431	931,969	981,092	9.67%	9.66%
1.25% Eligible	20,036	19,717	144,720,253	143,373,287	3,401,465	3,434,357	39.69%	39.66%
None Offered	103	103	1,881,704	1,876,877	20,398	24,271	0.51%	0.51%
Total	44,702	44,209	368,120,083	364,953,486	5,100,477	5,215,689	100.00%	100.00%

Principal Reduction:

2% Eligible	294	293	855,408	841,861	25,485	25,624	0.24%	0.23%
None Offered & Qualified	44,408	43,916	367,264,675	364,111,625	5,074,992	5,190,065	99.76%	99.77%
Total	44,702	44,209	368,120,083	364,953,486	5,100,477	5,215,689	100.00%	100.00%

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