

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	9/1/2019 to 9/30/2019
Distribution Date:	October 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	11,587	11,411	24,821,878	24,629,481	439,013	434,200	6.66%	6.66%	5.21%	5.21%	4.73%	4.73%	117.43	117.97
Unsubsidized Stafford	5,158	5,085	15,499,119	15,468,255	426,332	424,125	4.20%	4.22%	5.28%	5.29%	4.84%	4.85%	131.47	132.33
Subsidized Consolidation	15,430	15,268	159,036,593	157,639,337	1,663,529	1,657,459	42.36%	42.30%	4.48%	4.49%	3.43%	3.43%	150.89	150.68
Unsubsidized Consolidation	13,507	13,381	174,392,598	173,242,154	2,607,998	2,590,167	46.65%	46.69%	4.49%	4.50%	3.30%	3.31%	179.31	178.93
PLUS and Grad PLUS	52	51	304,624	302,842	4,863	5,389	0.08%	0.08%	5.90%	5.89%	5.75%	5.76%	74.11	73.82
SLS	41	41	181,486	181,262	3,834	4,150	0.05%	0.05%	5.12%	5.12%	4.88%	4.89%	146.63	146.06
HEAL														
Private (Non-FFELP)														
Total	45,775	45,237	374,236,298	371,463,331	5,145,569	5,115,490	100.00%	100.00%	4.57%	4.57%	3.52%	3.52%	161.04	160.86
Loans by Floor Type														
Floor	35,280	34,874	292,263,259	290,029,567	3,627,742	3,640,105	77.99%	77.98%	4.29%	4.30%	3.11%	3.11%	161.20	160.95
Non-Floor	10,495	10,363	81,973,039	81,433,764	1,517,827	1,475,385	22.01%	22.02%	5.56%	5.56%	4.99%	4.99%	160.47	160.53
Total	45,775	45,237	374,236,298	371,463,331	5,145,569	5,115,490	100.00%	100.00%	4.57%	4.57%	3.52%	3.52%	161.04	160.86
Portfolio by Loan Status														
Repayment														
Current	36,760	36,681	302,970,078	305,456,593	3,463,526	3,519,310	80.77%	82.05%						
31-60 Days Delinquent	728	797	5,476,885	5,732,870	79,527	76,419	1.47%	1.54%						
61-90 Days Delinquent	659	462	5,497,890	3,633,947	104,848	72,794	1.48%	0.98%						
91-120 Days Delinquent	372	452	3,207,317	4,178,132	65,174	94,087	0.86%	1.13%						
121-150 Days Delinquent	382	304	2,884,521	2,462,695	85,271	58,880	0.78%	0.67%						
151-180 Days Delinquent	220	277	1,468,675	2,395,721	37,195	81,656	0.40%	0.66%						
181-210 Days Delinquent	268	172	1,800,042	1,156,062	60,270	33,349	0.49%	0.32%						
211-240 Days Delinquent	189	225	1,240,815	1,614,445	44,665	58,290	0.34%	0.44%						
241-270 Days Delinquent	172	138	1,186,033	780,475	60,311	31,481	0.33%	0.22%						
271+ Days Delinquent	147	155	737,218	958,054	33,772	50,231	0.20%	0.27%						
Total Repayment	39,897	39,663	326,469,474	328,368,994	4,034,559	4,076,497	87.12%	88.28%						
In School	28	43	72,542	107,705	16,770	25,996	0.02%	0.04%						
Grace	23	8	76,720	41,557	9,084	-	0.02%	0.01%						
Forbearance	3,411	3,022	31,838,212	27,038,003	473,164	434,398	8.52%	7.29%						
Deferment	2,063	2,147	13,958,363	14,117,509	476,929	455,942	3.80%	3.87%						
Claims in Progress	286	287	1,644,448	1,612,019	93,421	81,316	0.46%	0.45%						
Claims Denied	67	67	176,539	177,544	41,642	41,341	0.06%	0.06%						
Total Portfolio	45,775	45,237	374,236,298	371,463,331	5,145,569	5,115,490	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	36,137	35,697	321,190,362	318,662,668	3,928,836	3,870,276	85.70%	85.65%
2 Year	5,037	4,977	23,358,567	23,157,939	518,072	520,513	6.29%	6.29%
Graduate	732	729	6,165,628	6,118,000	115,225	109,891	1.65%	1.65%
Proprietary	3,396	3,359	14,880,021	14,696,375	393,903	392,584	4.03%	4.01%
Unknown	473	475	8,641,720	8,828,349	189,533	222,226	2.33%	2.40%
Total Balance	45,775	45,237	374,236,298	371,463,331	5,145,569	5,115,490	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	930	911	2,716,833	2,676,357	79,621	75,582	0.74%	0.73%
LIBOR+1.74/2.34	12,802	12,575	30,164,885	29,930,013	590,826	579,868	8.11%	8.10%
LIBOR+2.24	768	767	10,340,486	10,331,707	233,990	216,699	2.79%	2.80%
LIBOR+2.64	27,574	27,343	303,547,374	301,037,376	3,158,175	3,153,052	80.84%	80.78%
T+2.20/2.80	1,062	1,048	2,545,690	2,536,580	47,738	50,731	0.68%	0.69%
T+2.50/3.10	104	94	263,281	259,237	14,336	14,166	0.07%	0.07%
T+3.10	2,338	2,303	23,334,891	23,371,603	954,739	956,100	6.40%	6.46%
T+3.25	177	176	1,228,122	1,225,888	59,669	62,267	0.34%	0.34%
T+3.50	20	20	94,736	94,570	6,475	7,025	0.03%	0.03%
Total Pool Balance	45,775	45,237	374,236,298	371,463,331	5,145,569	5,115,490	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	17,390	17,253	179,984,971	178,403,247	910,657	914,825	47.68%	47.62%
2% Qualified	3,291	3,278	5,501,208	5,467,119	79,410	80,346	1.47%	1.47%
1% Eligible	255	250	5,860,826	5,804,411	222,569	224,351	1.61%	1.60%
2% Eligible	1,706	1,669	6,089,048	5,985,432	177,069	171,616	1.65%	1.64%
None Offered	23,133	22,787	176,800,245	175,803,122	3,755,864	3,724,352	47.59%	47.67%
Total	45,775	45,237	374,236,298	371,463,331	5,145,569	5,115,490	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	190	190	1,828,129	1,818,114	16,967	17,156	0.49%	0.49%
.50% Qualified	3,383	3,358	27,269,662	27,028,582	136,969	133,531	7.22%	7.21%
1.25% Qualified	17,227	17,142	155,948,161	155,120,130	486,827	487,020	41.23%	41.32%
.25% Eligible	430	427	4,145,257	4,128,953	127,850	129,159	1.13%	1.13%
.50% Eligible	3,727	3,669	35,733,286	35,495,927	932,882	921,091	9.67%	9.67%
1.25% Eligible	20,713	20,346	147,319,863	145,864,496	3,409,667	3,410,473	39.73%	39.64%
None Offered	105	105	1,991,940	2,007,129	34,407	17,060	0.53%	0.54%
Total	45,775	45,237	374,236,298	371,463,331	5,145,569	5,115,490	100.00%	100.00%

Principal Reduction:

2% Eligible	299	294	868,837	861,081	27,687	24,835	0.24%	0.24%
None Offered & Qualified	45,476	44,943	373,367,461	370,602,250	5,117,882	5,090,655	99.76%	99.76%
Total	45,775	45,237	374,236,298	371,463,331	5,145,569	5,115,490	100.00%	100.00%

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