

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	2/1/2020 to 2/29/2020
Distribution Date:	March 25, 2020
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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	10,793	10,682	23,421,726	23,232,528	430,507	444,900	6.57%	6.57%	5.20%	5.20%	4.70%	4.70%	120.11	120.71
Unsubsidized Stafford	4,813	4,760	14,829,382	14,749,189	419,454	440,516	4.20%	4.22%	5.29%	5.29%	4.83%	4.83%	133.63	134.53
Subsidized Consolidation	14,596	14,411	151,416,216	149,854,705	1,769,601	1,839,041	42.17%	42.11%	4.49%	4.49%	3.44%	3.44%	150.36	150.42
Unsubsidized Consolidation	12,882	12,737	167,782,119	166,471,335	2,656,042	2,730,980	46.93%	46.97%	4.51%	4.51%	3.32%	3.32%	177.44	177.77
PLUS and Grad PLUS	47	47	280,090	279,091	6,198	6,264	0.08%	0.08%	5.83%	5.83%	5.72%	5.70%	75.03	75.11
SLS	40	42	181,447	186,813	3,211	4,484	0.05%	0.05%	5.12%	5.12%	5.05%	5.06%	146.13	145.65
HEAL														
Private (Non-FFELP)														
Total	43,171	42,679	357,910,980	354,773,661	5,285,013	5,466,185	100.00%	100.00%	4.58%	4.58%	3.52%	3.52%	160.32	160.58
Loans by Floor Type														
Floor	33,258	32,872	280,003,535	277,554,465	3,701,455	3,855,900	78.11%	78.12%	4.31%	4.31%	3.12%	3.11%	160.29	160.59
Non-Floor	9,913	9,807	77,907,445	77,219,196	1,583,558	1,610,285	21.89%	21.88%	5.56%	5.56%	5.00%	5.00%	160.44	160.58
Total	43,171	42,679	357,910,980	354,773,661	5,285,013	5,466,185	100.00%	100.00%	4.58%	4.58%	3.52%	3.52%	160.32	160.58
Portfolio by Loan Status														
Repayment														
Current	34,699	34,488	291,241,911	289,360,575	3,494,348	3,679,576	81.15%	81.34%						
31-60 Days Delinquent	672	764	5,406,796	5,432,693	91,920	84,696	1.51%	1.53%						
61-90 Days Delinquent	596	459	4,821,468	4,336,795	101,531	92,427	1.36%	1.23%						
91-120 Days Delinquent	404	430	3,078,341	3,479,329	82,282	93,575	0.87%	0.99%						
121-150 Days Delinquent	307	310	2,822,002	2,766,463	70,590	77,727	0.80%	0.79%						
151-180 Days Delinquent	250	239	1,524,854	1,920,205	52,324	62,476	0.43%	0.55%						
181-210 Days Delinquent	188	205	1,665,277	1,305,151	73,483	49,339	0.48%	0.38%						
211-240 Days Delinquent	130	152	1,078,599	1,440,707	39,063	74,148	0.31%	0.42%						
241-270 Days Delinquent	174	122	1,409,520	940,532	52,737	36,884	0.40%	0.27%						
271+ Days Delinquent	132	132	1,006,149	1,196,670	49,360	48,910	0.29%	0.35%						
Total Repayment	37,552	37,301	314,054,917	312,179,120	4,107,638	4,299,758	87.60%	87.85%						
In School	29	13	76,042	30,275	17,174	-	0.03%	0.01%						
Grace	14	30	31,662	77,430	9,406	26,717	0.01%	0.03%						
Forbearance	3,273	2,978	29,732,974	27,962,255	627,807	586,442	8.36%	7.92%						
Deferment	2,001	2,045	12,373,026	12,758,719	411,425	432,720	3.52%	3.66%						
Claims in Progress	243	253	1,516,489	1,639,993	74,528	83,135	0.44%	0.48%						
Claims Denied	59	59	125,869	125,869	37,035	37,413	0.04%	0.05%						
Total Portfolio	43,171	42,679	357,910,980	354,773,661	5,285,013	5,466,185	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
							Accrued	
Portfolio by School Type *								
4 Year	34,102	33,703	306,434,123	303,454,330	4,048,320	4,141,024	85.49%	85.39%
2 Year	4,738	4,690	22,574,014	22,522,738	488,505	533,578	6.35%	6.40%
Graduate	678	658	5,795,988	5,719,109	120,455	126,024	1.63%	1.62%
Proprietary	3,164	3,141	14,127,886	14,106,019	382,927	382,907	3.99%	4.02%
Unknown	489	487	8,978,969	8,971,465	244,806	282,652	2.54%	2.57%
Total Balance	43,171	42,679	357,910,980	354,773,661	5,285,013	5,466,185	100.00%	100.00%
Portfolio by SAP Index								
LIBOR+1.34/1.94	874	869	2,527,111	2,508,019	72,760	73,826	0.72%	0.72%
LIBOR+1.74/2.34	11,906	11,778	28,582,591	28,305,807	568,223	582,326	8.03%	8.02%
LIBOR+2.24	728	717	9,741,981	9,666,509	229,036	225,504	2.74%	2.74%
LIBOR+2.64	26,188	25,888	290,286,933	287,665,048	3,305,510	3,441,231	80.84%	80.81%
T+2.20/2.80	1,004	992	2,440,285	2,408,457	51,498	52,284	0.69%	0.68%
T+2.50/3.10	81	81	248,786	248,718	15,533	15,971	0.07%	0.07%
T+3.10	2,203	2,172	22,784,135	22,675,614	984,803	1,012,306	6.54%	6.58%
T+3.25	174	170	1,236,329	1,232,824	51,932	56,640	0.35%	0.36%
T+3.50	13	12	62,829	62,665	5,718	6,097	0.02%	0.02%
Total Pool Balance	43,171	42,679	357,910,980	354,773,661	5,285,013	5,466,185	100.00%	100.00%
Borrower Benefits †								
Rate Reduction Benefits								
1% Qualified	16,531	16,349	171,318,906	169,566,746	984,867	988,653	47.44%	47.34%
2% Qualified	3,136	3,126	5,526,368	5,544,276	100,711	105,779	1.55%	1.57%
1% Eligible	219	217	5,555,178	5,700,404	215,613	232,492	1.59%	1.65%
2% Eligible	1,474	1,439	5,335,276	5,190,105	155,740	163,448	1.51%	1.49%
None Offered	21,811	21,548	170,175,252	168,772,130	3,828,082	3,975,813	47.91%	47.95%
Total	43,171	42,679	357,910,980	354,773,661	5,285,013	5,466,185	100.00%	100.00%
Automatic Payment Benefit								
.25% Qualified	181	181	1,624,649	1,611,304	19,991	19,503	0.45%	0.45%
.50% Qualified	3,289	3,250	26,169,818	25,895,365	140,893	141,326	7.24%	7.23%
1.25% Qualified	16,633	16,490	150,660,013	149,266,391	519,453	530,810	41.63%	41.58%
.25% Eligible	408	404	4,001,773	4,012,352	130,701	136,541	1.14%	1.15%
.50% Eligible	3,441	3,411	33,878,542	33,605,369	994,013	1,029,971	9.60%	9.62%
1.25% Eligible	19,118	18,845	139,747,967	138,575,827	3,451,196	3,578,127	39.43%	39.46%
None Offered	101	98	1,828,218	1,807,053	28,766	29,907	0.51%	0.51%
Total	43,171	42,679	357,910,980	354,773,661	5,285,013	5,466,185	100.00%	100.00%
Principal Reduction:								
2% Eligible	283	283	792,115	794,465	23,098	23,050	0.22%	0.23%
None Offered & Qualified	42,888	42,396	357,118,865	353,979,196	5,261,915	5,443,135	99.78%	99.77%
Total	43,171	42,679	357,910,980	354,773,661	5,285,013	5,466,185	100.00%	100.00%

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