

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	1993 Trust Estate		
Collection Period:	1/1/2020	to	1/31/2020
Report Posting Date:	February 25, 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	361,429,114	366,807,430							
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	(3,284,746)	(3,890,065)	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	(1,080,553)	(1,134,911)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	393,330		n/a	n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		1,047,933	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	453,835	484,808	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	357,910,980	363,315,196							

CPR	<u>5.70%</u> Current Month	<u>6.79%</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	81,920	16,806,608	1.778%
Unsubsidized Stafford	18,034	18,575,977	1.965%
Consolidation	452,252	71,044,956	7.514%
PLUS and Grad PLUS	-	388,208	0.041%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(57,659)	-0.006%
Total Net Claims	552,206	106,758,091	15.325%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 1,080,553
Current period payments (recoveries) from Guarantor (\$)	\$ 783,723
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 102,880,249
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	0.03%	6.59
Grace	0.01%	4.00
Forbearance	8.36%	7.90
Deferment	3.52%	15.65
		W.A. Time in Repayment (months) (a)
Repayment	87.60%	182.20
Claims	0.48%	174.89
Total Portfolio	100.00%	

(a) Includes Grace period.