

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	1/1/2020 to 1/31/2020
Distribution Date:	February 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	10,927	10,793	23,716,252	23,421,726	436,480	430,507	6.59%	6.57%	5.21%	5.20%	4.72%	4.70%	119.52	120.11
Unsubsidized Stafford	4,860	4,813	14,938,938	14,829,382	410,568	419,454	4.18%	4.20%	5.29%	5.29%	4.83%	4.83%	132.63	133.63
Subsidized Consolidation	14,767	14,596	153,022,627	151,416,216	1,742,532	1,769,601	42.21%	42.17%	4.49%	4.49%	3.44%	3.44%	150.26	150.36
Unsubsidized Consolidation	13,000	12,882	169,281,826	167,782,119	2,656,359	2,656,042	46.89%	46.93%	4.51%	4.51%	3.32%	3.32%	177.51	177.44
PLUS and Grad PLUS	49	47	287,824	280,090	6,417	6,198	0.08%	0.08%	5.89%	5.83%	5.75%	5.72%	74.32	75.03
SLS	40	40	181,647	181,447	2,903	3,211	0.05%	0.05%	5.12%	5.12%	5.05%	5.05%	145.20	146.13
HEAL														
Private (Non-FFELP)														
Total	43,643	43,171	361,429,114	357,910,980	5,255,259	5,285,013	100.00%	100.00%	4.58%	4.58%	3.52%	3.52%	160.21	160.32
Loans by Floor Type														
Floor	33,624	33,258	282,507,088	280,003,535	3,724,982	3,701,455	78.06%	78.11%	4.30%	4.31%	3.11%	3.12%	160.15	160.29
Non-Floor	10,019	9,913	78,922,026	77,907,445	1,530,277	1,583,558	21.94%	21.89%	5.56%	5.56%	4.99%	5.00%	160.44	160.44
Total	43,643	43,171	361,429,114	357,910,980	5,255,259	5,285,013	100.00%	100.00%	4.58%	4.58%	3.52%	3.52%	160.21	160.32
Portfolio by Loan Status														
Repayment														
Current	35,040	34,699	292,230,896	291,241,911	3,470,616	3,494,348	80.64%	81.15%						
31-60 Days Delinquent	881	672	7,059,144	5,406,796	106,139	91,920	1.95%	1.51%						
61-90 Days Delinquent	587	596	4,427,380	4,821,468	98,058	101,531	1.23%	1.36%						
91-120 Days Delinquent	391	404	3,436,674	3,078,341	79,615	82,282	0.96%	0.87%						
121-150 Days Delinquent	351	307	2,355,868	2,822,002	68,361	70,590	0.66%	0.80%						
151-180 Days Delinquent	217	250	2,036,979	1,524,854	70,139	52,324	0.58%	0.43%						
181-210 Days Delinquent	189	188	1,698,155	1,665,277	48,823	73,483	0.48%	0.48%						
211-240 Days Delinquent	200	130	1,825,452	1,078,599	63,660	39,063	0.52%	0.31%						
241-270 Days Delinquent	167	174	1,266,609	1,409,520	64,363	52,737	0.36%	0.40%						
271+ Days Delinquent	125	132	696,582	1,006,149	26,827	49,360	0.20%	0.29%						
Total Repayment	38,148	37,552	317,033,739	314,054,917	4,096,601	4,107,638	87.58%	87.60%						
In School	29	29	76,042	76,042	17,092	17,174	0.02%	0.03%						
Grace	14	14	31,663	31,662	9,341	9,406	0.01%	0.01%						
Forbearance	3,253	3,273	30,632,173	29,732,974	641,882	627,807	8.53%	8.36%						
Deferment	1,894	2,001	12,079,755	12,373,026	380,119	411,425	3.40%	3.52%						
Claims in Progress	243	243	1,430,199	1,516,489	71,758	74,528	0.41%	0.44%						
Claims Denied	62	59	145,543	125,870	38,466	37,035	0.05%	0.04%						
Total Portfolio	43,643	43,171	361,429,114	357,910,980	5,255,259	5,285,013	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	34,466	34,102	309,624,537	306,434,123	3,998,118	4,048,320	85.53%	85.49%
2 Year	4,777	4,738	22,696,177	22,574,014	505,237	488,505	6.33%	6.35%
Graduate	700	678	5,887,631	5,795,988	125,151	120,455	1.64%	1.63%
Proprietary	3,210	3,164	14,258,363	14,127,886	371,777	382,927	3.99%	3.99%
Unknown	490	489	8,962,406	8,978,969	254,976	244,806	2.51%	2.54%
Total Balance	43,643	43,171	361,429,114	357,910,980	5,255,259	5,285,013	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	884	874	2,545,148	2,527,111	73,689	72,760	0.72%	0.72%
LIBOR+1.74/2.34	12,029	11,906	28,958,433	28,582,591	570,134	568,223	8.05%	8.03%
LIBOR+2.24	733	728	9,966,625	9,741,981	200,840	229,036	2.77%	2.74%
LIBOR+2.64	26,490	26,188	293,024,053	290,286,933	3,309,336	3,305,510	80.82%	80.84%
T+2.20/2.80	1,011	1,004	2,454,243	2,440,285	50,865	51,498	0.68%	0.69%
T+2.50/3.10	81	81	248,846	248,786	15,068	15,533	0.07%	0.07%
T+3.10	2,228	2,203	22,929,714	22,784,135	982,741	984,803	6.52%	6.54%
T+3.25	174	174	1,239,077	1,236,329	47,283	51,932	0.35%	0.35%
T+3.50	13	13	62,975	62,829	5,303	5,718	0.02%	0.02%
Total Pool Balance	43,643	43,171	361,429,114	357,910,980	5,255,259	5,285,013	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	16,711	16,531	173,100,886	171,318,906	981,992	984,867	47.47%	47.44%
2% Qualified	3,161	3,136	5,507,929	5,526,368	93,666	100,711	1.53%	1.55%
1% Eligible	229	219	5,444,796	5,555,178	216,110	215,613	1.54%	1.59%
2% Eligible	1,487	1,474	5,323,036	5,335,276	159,332	155,740	1.50%	1.51%
None Offered	22,055	21,811	172,052,467	170,175,252	3,804,159	3,828,082	47.96%	47.91%
Total	43,643	43,171	361,429,114	357,910,980	5,255,259	5,285,013	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	186	181	1,805,856	1,624,649	19,834	19,991	0.50%	0.45%
.50% Qualified	3,307	3,289	26,365,258	26,169,818	133,541	140,893	7.22%	7.24%
1.25% Qualified	16,748	16,633	151,657,371	150,660,013	506,437	519,453	41.50%	41.63%
.25% Eligible	411	408	4,036,574	4,001,773	109,645	130,701	1.13%	1.14%
.50% Eligible	3,499	3,441	34,269,571	33,878,542	982,541	994,013	9.61%	9.60%
1.25% Eligible	19,391	19,118	141,460,947	139,747,967	3,478,467	3,451,196	39.53%	39.43%
None Offered	101	101	1,833,537	1,828,218	24,794	28,766	0.51%	0.51%
Total	43,643	43,171	361,429,114	357,910,980	5,255,259	5,285,013	100.00%	100.00%

Principal Reduction:

2% Eligible	286	283	794,911	792,115	22,001	23,098	0.22%	0.22%
None Offered & Qualified	43,357	42,888	360,634,203	357,118,865	5,233,258	5,261,915	99.78%	99.78%
Total	43,643	43,171	361,429,114	357,910,980	5,255,259	5,285,013	100.00%	100.00%

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