

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	7/1/2020 to 7/31/2020
Distribution Date:	August 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	10,046	9,966	22,256,963	22,127,519	516,881	530,166	6.54%	6.56%	5.20%	3.47%	4.73%	3.00%	124.30	123.96
Unsubsidized Stafford	4,521	4,500	14,268,022	14,230,080	487,694	490,399	4.23%	4.26%	5.30%	3.70%	4.88%	3.27%	137.16	136.66
Subsidized Consolidation	13,765	13,630	143,991,185	142,586,176	2,229,352	2,371,704	41.97%	41.95%	4.49%	4.46%	3.48%	3.44%	151.00	150.85
Unsubsidized Consolidation	12,204	12,088	160,995,386	159,388,732	3,195,971	3,324,304	47.13%	47.09%	4.51%	4.48%	3.38%	3.32%	178.21	177.47
PLUS and Grad PLUS	41	40	274,220	273,267	3,915	4,465	0.08%	0.08%	5.81%	3.88%	5.69%	3.76%	75.79	95.52
SLS	39	39	186,294	186,251	5,746	5,836	0.05%	0.06%	5.12%	3.31%	5.06%	3.25%	150.61	150.43
HEAL														
Private (Non-FFELP)														
Total	40,616	40,263	341,972,070	338,792,025	6,439,559	6,726,874	100.00%	100.00%	4.58%	4.37%	3.58%	3.35%	161.43	160.98
Loans by Floor Type														
Floor	31,335	31,081	267,828,759	265,443,774	4,529,811	4,754,741	78.17%	78.20%	4.31%	4.05%	3.18%	2.89%	161.25	160.66
Non-Floor	9,281	9,182	74,143,311	73,348,251	1,909,748	1,972,133	21.83%	21.80%	5.56%	5.55%	5.03%	5.00%	162.11	162.15
Total	40,616	40,263	341,972,070	338,792,025	6,439,559	6,726,874	100.00%	100.00%	4.58%	4.37%	3.58%	3.35%	161.43	160.98
Portfolio by Loan Status														
Repayment														
Current	28,604	34,060	239,547,382	280,920,197	3,757,277	5,030,254	69.83%	82.76%						
31-60 Days Delinquent	83	196	777,319	2,152,550	19,234	97,268	0.23%	0.65%						
61-90 Days Delinquent	70	43	439,460	344,016	8,741	5,676	0.13%	0.10%						
91-120 Days Delinquent	24	51	171,928	335,605	4,190	9,287	0.05%	0.10%						
121-150 Days Delinquent	10	18	31,206	138,739	646	4,127	0.01%	0.04%						
151-180 Days Delinquent	22	7	300,199	23,395	10,301	544	0.09%	0.01%						
181-210 Days Delinquent	20	18	151,743	259,805	2,982	10,972	0.04%	0.08%						
211-240 Days Delinquent	24	18	89,507	150,732	2,826	3,353	0.03%	0.04%						
241-270 Days Delinquent	21	12	140,729	49,513	4,255	1,598	0.04%	0.02%						
271+ Days Delinquent	25	28	141,877	146,764	8,735	5,181	0.04%	0.04%						
Total Repayment	28,903	34,451	241,791,350	284,521,316	3,819,187	5,168,260	70.49%	83.84%						
In School	29	27	76,042	69,917	17,572	17,610	0.03%	0.02%						
Grace	2	4	3,820	9,945	1,316	1,320	0.00%	0.00%						
Forbearance	9,791	3,996	88,619,245	43,534,204	2,103,887	1,068,628	26.04%	12.91%						
Deferment	1,780	1,683	10,641,558	10,283,691	427,567	420,291	3.18%	3.10%						
Claims in Progress	51	45	691,944	250,613	28,148	12,590	0.21%	0.08%						
Claims Denied	60	57	148,111	122,339	41,882	38,175	0.05%	0.05%						
Total Portfolio	40,616	40,263	341,972,070	338,792,025	6,439,559	6,726,874	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Portfolio by School Type *								
4 Year	32,139	31,856	292,146,986	289,102,452	4,966,148	5,170,866	85.28%	85.17%
2 Year	4,420	4,378	21,722,131	21,532,168	596,841	615,725	6.40%	6.41%
Graduate	624	621	5,480,000	5,447,892	122,707	124,872	1.61%	1.61%
Proprietary	2,941	2,917	13,328,940	13,310,251	440,461	461,940	3.95%	3.99%
Unknown	492	491	9,294,013	9,399,262	313,402	353,471	2.76%	2.82%
Total Balance	40,616	40,263	341,972,070	338,792,025	6,439,559	6,726,874	100.00%	100.00%
Portfolio by SAP Index								
LIBOR+1.34/1.94	816	807	2,472,061	2,460,423	97,308	95,570	0.74%	0.74%
LIBOR+1.74/2.34	11,149	11,065	27,347,383	27,151,350	670,592	677,866	8.04%	8.05%
LIBOR+2.24	683	676	9,243,390	9,068,016	263,169	266,899	2.73%	2.70%
LIBOR+2.64	24,743	24,515	277,064,936	274,521,012	4,061,212	4,299,060	80.69%	80.70%
T+2.20/2.80	928	920	2,320,393	2,310,331	59,328	58,964	0.68%	0.69%
T+2.50/3.10	80	80	245,798	245,668	15,456	14,074	0.07%	0.08%
T+3.10	2,045	2,028	22,032,056	21,791,097	1,194,827	1,231,869	6.67%	6.66%
T+3.25	161	161	1,185,977	1,184,052	70,747	75,233	0.36%	0.36%
T+3.50	11	11	60,076	60,076	6,920	7,339	0.02%	0.02%
Total Pool Balance	40,616	40,263	341,972,070	338,792,025	6,439,559	6,726,874	100.00%	100.00%
Borrower Benefits ‡								
Rate Reduction Benefits								
1% Qualified	15,659	15,496	163,087,142	161,246,815	1,186,968	1,224,326	47.15%	47.02%
2% Qualified	2,967	2,927	5,555,605	5,497,227	130,361	130,780	1.63%	1.63%
1% Eligible	193	185	5,185,798	5,093,000	218,123	232,889	1.55%	1.54%
2% Eligible	1,452	1,432	5,393,422	5,351,690	172,367	176,904	1.60%	1.60%
None Offered	20,345	20,223	162,750,103	161,603,293	4,731,740	4,961,975	48.07%	48.21%
Total	40,616	40,263	341,972,070	338,792,025	6,439,559	6,726,874	100.00%	100.00%
Automatic Payment Benefit								
.25% Qualified	171	164	1,488,846	1,466,585	18,025	18,344	0.43%	0.43%
.50% Qualified	3,076	3,043	24,687,155	24,471,208	165,871	171,950	7.13%	7.13%
1.25% Qualified	15,946	15,819	143,767,655	142,005,388	660,962	659,792	41.45%	41.29%
.25% Eligible	387	381	3,803,202	3,655,408	168,775	160,897	1.14%	1.10%
.50% Eligible	3,236	3,204	32,637,920	32,403,702	1,210,349	1,275,202	9.72%	9.75%
1.25% Eligible	17,707	17,561	133,841,347	133,042,759	4,184,211	4,406,128	39.62%	39.78%
None Offered	93	91	1,745,945	1,746,975	31,366	34,561	0.51%	0.52%
Total	40,616	40,263	341,972,070	338,792,025	6,439,559	6,726,874	100.00%	100.00%
Principal Reduction:								
2% Eligible	265	265	759,091	758,833	25,972	25,596	0.23%	0.23%
None Offered & Qualified	40,351	39,998	341,212,979	338,033,192	6,413,587	6,701,278	99.77%	99.77%
Total	40,616	40,263	341,972,070	338,792,025	6,439,559	6,726,874	100.00%	100.00%

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