

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	11/1/2020 to 11/30/2020
Distribution Date:	December 28, 2020
Contact Names:	Robert T McRae
Contact Phone:	(801) 321-7180
Contact Fax:	(801) 321-7174
Contact Email:	bmcr@utahsbr.edu
Website:	https://uheaa.org/reports/current-financial-reports/

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	9,523	9,444	21,394,245	21,221,182	568,309	559,936	9.10%	9.10%	3.47%	3.47%	3.01%	3.00%	122.17	121.10
Unsubsidized Stafford	4,277	4,233	13,734,307	13,650,474	525,595	519,554	5.91%	5.92%	3.70%	3.69%	3.26%	3.25%	135.53	134.48
Subsidized Consolidation	8,795	8,713	97,321,856	96,516,911	2,254,123	2,207,177	41.27%	41.26%	4.74%	4.74%	4.11%	4.11%	151.99	151.81
Unsubsidized Consolidation	7,802	7,732	101,956,058	101,145,069	3,076,351	3,019,206	43.53%	43.53%	4.91%	4.91%	4.19%	4.19%	177.67	177.00
PLUS and Grad PLUS	36	36	259,623	258,326	5,572	6,169	0.11%	0.11%	3.88%	3.87%	3.73%	3.73%	74.48	74.26
SLS	38	38	184,780	184,411	5,723	5,914	0.08%	0.08%	3.31%	3.31%	3.26%	3.26%	147.94	147.64
HEAL														
Private (Non-FFELP)														
Total	30,471	30,196	234,850,869	232,976,373	6,435,673	6,317,956	100.00%	100.00%	4.63%	4.64%	3.99%	3.99%	159.37	158.85
Loans by Floor Type														
Floor	22,089	21,885	168,649,865	167,184,051	4,486,131	4,419,243	71.76%	71.71%	4.27%	4.27%	3.57%	3.57%	158.13	157.56
Non-Floor	8,382	8,311	66,201,004	65,792,322	1,949,542	1,898,713	28.24%	28.29%	5.57%	5.57%	5.07%	5.07%	162.53	162.10
Total	30,471	30,196	234,850,869	232,976,373	6,435,673	6,317,956	100.00%	100.00%	4.63%	4.64%	3.99%	3.99%	159.37	158.85
Portfolio by Loan Status														
Repayment														
Current	24,126	23,148	184,733,913	175,748,567	4,458,878	4,094,845	78.41%	75.16%						
31-60 Days Delinquent	466	1,093	3,711,347	8,976,021	114,875	340,634	1.59%	3.89%						
61-90 Days Delinquent	1,013	319	6,658,643	2,665,079	332,627	97,944	2.90%	1.16%						
91-120 Days Delinquent	622	822	5,535,261	5,464,605	270,211	308,080	2.41%	2.41%						
121-150 Days Delinquent	76	529	1,059,961	4,516,835	90,140	230,062	0.48%	1.98%						
151-180 Days Delinquent	17	69	222,263	921,991	5,902	85,586	0.09%	0.42%						
181-210 Days Delinquent	29	17	231,063	222,263	11,042	6,707	0.10%	0.10%						
211-240 Days Delinquent	12	22	127,707	191,882	5,311	10,855	0.05%	0.09%						
241-270 Days Delinquent	5	6	9,090	71,284	338	3,976	0.00%	0.03%						
271+ Days Delinquent	13	12	124,261	26,814	8,518	1,533	0.05%	0.01%						
Total Repayment	26,379	26,037	202,413,509	198,805,341	5,297,842	5,180,222	86.08%	85.25%						
In School	25	24	63,552	60,052	19,057	19,098	0.03%	0.03%						
Grace	6	7	16,310	19,810	-	-	0.01%	0.01%						
Forbearance	2,407	2,535	23,007,050	25,431,753	668,885	679,659	9.81%	10.91%						
Deferment	1,530	1,483	8,522,259	8,151,398	361,043	371,011	3.68%	3.56%						
Claims in Progress	59	48	588,149	327,774	26,587	16,407	0.26%	0.14%						
Claims Denied	65	62	240,040	180,245	62,259	51,559	0.13%	0.10%						
Total Portfolio	30,471	30,196	234,850,869	232,976,373	6,435,673	6,317,956	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	23,131	22,908	194,931,232	193,245,769	4,959,537	4,836,568	82.84%	82.78%
2 Year	3,817	3,788	18,125,072	17,941,989	632,903	633,749	7.78%	7.76%
Graduate	519	513	3,212,787	3,184,857	75,187	71,818	1.36%	1.36%
Proprietary	2,596	2,577	11,556,015	11,555,697	395,673	393,454	4.95%	4.99%
Unknown	408	410	7,025,763	7,048,061	372,373	382,367	3.07%	3.11%
Total Balance	30,471	30,196	234,850,869	232,976,373	6,435,673	6,317,956	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 SAP Index							
LIBOR+1.34/1.94	770	765	2,410,036	2,400,271	118,194	117,910	1.05%	1.05%
LIBOR+1.74/2.34	10,604	10,517	26,319,038	26,142,713	727,385	715,156	11.21%	11.22%
LIBOR+2.24	655	650	8,856,136	8,784,349	319,003	310,837	3.80%	3.80%
LIBOR+2.64	15,419	15,275	172,400,098	171,056,908	3,726,718	3,627,795	72.99%	73.00%
T+2.20/2.80	882	871	2,224,462	2,201,195	57,209	55,526	0.95%	0.94%
T+2.50/3.10	73	73	226,075	226,017	14,632	14,850	0.10%	0.10%
T+3.10	1,901	1,881	21,185,220	20,937,361	1,375,518	1,375,049	9.35%	9.33%
T+3.25	156	153	1,169,728	1,167,483	88,432	91,926	0.52%	0.53%
T+3.50	11	11	60,076	60,076	8,582	8,907	0.03%	0.03%
Total Pool Balance	30,471	30,196	234,850,869	232,976,373	6,435,673	6,317,956	100.00%	100.00%

Borrower Benefits ‡

Rate Reduction Benefits

1% Qualified	6,872	6,784	65,030,331	64,280,167	578,718	572,177	27.19%	27.10%
2% Qualified	2,671	2,639	5,167,766	5,135,949	133,141	131,255	2.20%	2.20%
1% Eligible	274	269	5,543,549	5,311,841	222,123	211,656	2.39%	2.31%
2% Eligible	1,271	1,194	4,730,632	4,433,912	177,919	170,582	2.03%	1.92%
None Offered	19,383	19,310	154,378,591	153,814,504	5,323,772	5,232,286	66.19%	66.47%
Total	30,471	30,196	234,850,869	232,976,373	6,435,673	6,317,956	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	162	160	1,401,865	1,354,062	16,993	16,706	0.59%	0.57%
.50% Qualified	2,698	2,677	21,020,946	20,876,803	80,923	77,460	8.74%	8.76%
1.25% Qualified	7,911	7,842	56,770,568	56,169,497	330,161	317,988	23.67%	23.61%
.25% Eligible	362	364	3,614,521	3,661,841	191,853	184,755	1.58%	1.61%
.50% Eligible	2,942	2,914	30,072,764	29,905,424	1,255,452	1,203,493	12.98%	13.00%
1.25% Eligible	16,305	16,151	120,237,196	119,326,462	4,511,934	4,466,375	51.70%	51.73%
None Offered	91	88	1,733,009	1,682,284	48,357	51,179	0.74%	0.72%
Total	30,471	30,196	234,850,869	232,976,373	6,435,673	6,317,956	100.00%	100.00%

Principal Reduction:

2% Eligible	254	252	749,308	745,131	32,585	34,033	0.32%	0.33%
None Offered & Qualified	30,217	29,944	234,101,561	232,231,242	6,403,088	6,283,923	99.68%	99.67%
Total	30,471	30,196	234,850,869	232,976,373	6,435,673	6,317,956	100.00%	100.00%

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