

Issuer : State Board of Regents of the State of Utah
Indenture Name: 1993 Indenture
Collection Period: 7/1/2011 to 7/31/2011
Distribution Date: September 6, 2011
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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	34,536	34,117	68,839,270	67,733,345	330,316	335,035	7.80%	7.74%	2.83%	2.73%	2.60%	2.49%	98.17	98.02
Unsubsidized Stafford	13,540	13,354	34,781,619	34,227,481	696,955	688,515	4.00%	3.97%	2.87%	2.77%	2.69%	2.59%	105.41	105.34
Subsidized Consolidation	34,233	34,081	413,793,444	410,601,401	2,052,182	1,978,248	46.90%	46.89%	4.60%	4.59%	3.61%	3.60%	199.19	198.62
Unsubsidized Consolidation	27,224	27,122	360,914,828	359,155,863	3,704,263	3,421,826	41.12%	41.22%	4.44%	4.43%	3.46%	3.45%	233.77	233.18
PLUS and Grad PLUS	479	468	1,305,825	1,270,840	10,673	11,023	0.15%	0.15%	3.87%	3.79%	3.40%	3.32%	63.32	63.29
SLS	86	84	260,004	260,252	6,034	4,554	0.03%	0.03%	3.43%	3.31%	3.35%	3.23%	75.07	74.69
HEAL														
Private (Non-FFELP)														
Total	110,098	109,226	879,894,990	873,249,182	6,800,423	6,439,201	100.00%	100.00%	4.32%	4.31%	3.43%	3.41%	201.53	201.14
Loans by Floor Type														
Floor	91,259	90,512	694,819,857	689,286,296	4,822,535	4,623,010	78.90%	78.88%	4.04%	4.02%	3.04%	3.01%	200.30	199.95
Non-Floor	18,839	18,714	185,075,133	183,962,886	1,977,888	1,816,191	21.10%	21.12%	5.41%	5.41%	4.92%	4.91%	206.15	205.59
Total	110,098	109,226	879,894,990	873,249,182	6,800,423	6,439,201	100.00%	100.00%	4.32%	4.31%	3.43%	3.41%	201.53	201.14
Portfolio by Loan Status														
Repayment														
Current	73,634	73,103	625,168,426	626,685,158	1,887,986	1,959,454	70.71%	71.46%						
31-60 Days Delinquent	2,406	2,461	14,728,134	16,285,845	129,397	154,785	1.68%	1.87%						
61-90 Days Delinquent	1,542	1,470	9,139,234	9,290,404	127,160	122,672	1.05%	1.07%						
91-120 Days Delinquent	907	1,104	5,335,995	6,830,518	92,383	128,200	0.61%	0.79%						
121-150 Days Delinquent	702	768	4,525,582	4,002,809	95,946	81,797	0.52%	0.46%						
151-180 Days Delinquent	539	633	3,097,672	3,890,309	74,348	90,547	0.36%	0.45%						
181-210 Days Delinquent	586	436	3,398,650	2,443,857	94,092	73,158	0.39%	0.29%						
211-240 Days Delinquent	540	538	3,286,537	3,378,963	118,545	102,499	0.38%	0.40%						
241-270 Days Delinquent	302	458	1,892,273	2,450,894	61,101	90,543	0.22%	0.29%						
271+ Days Delinquent	376	379	2,233,890	1,867,061	117,688	86,648	0.27%	0.22%						
Total Repayment	81,534	81,350	672,806,393	677,125,818	2,798,646	2,890,303	76.19%	77.30%						
In School	921	884	2,490,863	2,406,397	224,574	217,151	0.31%	0.30%						
Grace	402	393	1,119,863	1,068,388	85,450	82,381	0.14%	0.13%						
Forbearance	9,663	9,574	93,719,936	86,078,190	1,890,291	1,501,518	10.78%	9.96%						
Deferment	17,324	16,829	108,359,914	105,555,592	1,758,013	1,709,052	12.42%	12.19%						
Claims in Progress	254	196	1,398,021	1,014,797	43,449	38,796	0.16%	0.12%						
Claims Denied	-	-	-	-	-	-	0.00%	0.00%						
Total Portfolio	110,098	109,226	879,894,990	873,249,182	6,800,423	6,439,201	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	95,357	94,612	766,032,048	760,286,241	6,222,052	5,915,887	87.10%	87.10%
2 Year	7,600	7,534	27,783,410	27,386,685	231,093	240,564	3.16%	3.14%
Proprietary	4,697	4,641	14,419,185	14,154,703	143,275	142,558	1.64%	1.63%
Unknown	2,444	2,439	71,660,347	71,421,553	204,003	140,192	8.10%	8.13%
Total Balance	110,098	109,226	879,894,990	873,249,182	6,800,423	6,439,201	100.00%	100.00%
Portfolio by SAP Index								
CP+1.34/1.94	826	814	2,514,337	2,471,371	84,591	80,318	0.29%	0.29%
CP+1.74/2.34	35,091	34,736	77,229,014	76,076,622	730,116	725,765	8.79%	8.73%
CP+1.94	-	-	-	-	-	-	0.00%	0.00%
CP+2.24	1,672	1,663	22,517,716	22,342,999	263,508	275,336	2.57%	2.57%
CP+2.64	57,073	56,842	701,956,959	697,616,898	4,645,105	4,306,151	79.69%	79.79%
T+2.20/2.80	4,750	4,654	9,636,284	9,462,826	74,781	75,965	1.10%	1.08%
T+2.50/3.10	950	915	2,408,084	2,315,089	35,350	35,275	0.28%	0.27%
T+3.10	8,603	8,497	60,363,331	59,789,650	911,745	888,094	6.91%	6.90%
T+3.25	782	759	2,304,251	2,214,977	36,537	32,219	0.26%	0.26%
T+3.50	351	346	965,014	958,750	18,690	20,078	0.11%	0.11%
Total Pool Balance	110,098	109,226	879,894,990	873,249,182	6,800,423	6,439,201	100.00%	100.00%
Borrower Benefits								
Timely Pay IRR:								
1% after 36	5,791	5,841	52,314,751	52,557,603	144,667	151,732	5.92%	5.99%
1% after 48	25,511	25,597	280,447,132	280,731,358	633,592	641,493	31.70%	31.99%
2% after 48	5,373	5,368	5,504,163	5,486,534	5,765	5,509	0.62%	0.62%
None Offered	73,423	72,420	541,628,944	534,473,687	6,016,399	5,640,467	61.76%	61.40%
Total	110,098	109,226	879,894,990	873,249,182	6,800,423	6,439,201	100.00%	100.00%
ACH/EFT Rate Reduction:								
25 bp	264	259	3,183,288	3,063,339	22,542	17,176	0.36%	0.35%
50 bp	6,097	6,087	61,589,999	61,518,010	204,037	201,882	6.97%	7.02%
125 bp	33,709	33,625	341,881,894	340,616,368	749,438	730,554	38.64%	38.80%
None Offered	70,028	69,255	473,239,809	468,051,465	5,824,406	5,489,589	54.03%	53.83%
Total	110,098	109,226	879,894,990	873,249,182	6,800,423	6,439,201	100.00%	100.00%
Principal Reduction:								
1% Principal Reduction	1,537	1,529	13,348,301	13,175,102	159,155	159,259	1.52%	1.52%
None Offered	108,561	107,697	866,546,689	860,074,080	6,641,268	6,279,942	98.48%	98.48%
Total	110,098	109,226	879,894,990	873,249,182	6,800,423	6,439,201	100.00%	100.00%
Servicer:								
UHEAA In-House	64,340	63,927	563,779,162	560,202,581	4,122,406	3,728,196	64.05%	64.11%
Nelnet	45,758	45,299	316,115,828	313,046,601	2,678,017	2,711,005	35.95%	35.89%
Total	110,098	109,226	879,894,990	873,249,182	6,800,423	6,439,201	100.00%	100.00%