

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Indenture
Collection Period:	1/1/2013 to 1/31/2013
Distribution Date:	February 21, 2013
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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	33,578	33,038	69,548,951	68,548,142	409,250	385,918	8.82%	8.76%	3.38%	3.38%	3.14%	3.14%	100.19	100.19
Unsubsidized Stafford	13,928	13,728	37,654,269	37,245,563	994,159	981,917	4.87%	4.86%	3.48%	3.48%	3.29%	3.29%	108.10	108.05
Subsidized Consolidation	31,238	31,057	357,165,978	354,331,916	1,729,503	1,701,323	45.25%	45.26%	4.52%	4.52%	3.48%	3.48%	188.82	188.33
Unsubsidized Consolidation	24,939	24,817	321,158,484	319,170,696	3,028,298	3,026,492	40.88%	40.95%	4.35%	4.35%	3.27%	3.27%	222.31	221.84
PLUS and Grad PLUS	287	269	1,050,406	1,010,998	16,975	14,425	0.14%	0.13%	4.66%	4.70%	4.42%	4.46%	74.14	74.22
SLS	99	99	320,135	319,804	6,277	6,084	0.04%	0.04%	3.33%	3.33%	3.27%	3.26%	74.78	74.40
HEAL														
Private (Non-FFELP)														
Total	104,069	103,008	786,898,223	780,627,119	6,184,462	6,116,159	100.00%	100.00%	4.30%	4.30%	3.36%	3.35%	190.59	190.27
Loans by Floor Type														
Floor	82,298	81,393	610,497,286	605,467,140	4,058,085	4,002,091	77.49%	77.47%	3.95%	3.95%	2.87%	2.87%	191.56	191.27
Non-Floor	21,771	21,615	176,400,937	175,159,979	2,126,377	2,114,068	22.51%	22.53%	5.54%	5.54%	5.03%	5.03%	187.24	186.80
Total	104,069	103,008	786,898,223	780,627,119	6,184,462	6,116,159	100.00%	100.00%	4.30%	4.30%	3.36%	3.35%	190.59	190.27
Portfolio by Loan Status														
Repayment														
Current	70,198	69,599	575,812,701	571,868,395	1,963,033	1,930,153	72.85%	72.93%						
31-60 Days Delinquent	2,567	2,011	15,752,183	12,633,881	154,956	112,337	2.01%	1.62%						
61-90 Days Delinquent	1,422	1,380	8,381,018	8,812,176	114,331	122,989	1.07%	1.14%						
91-120 Days Delinquent	1,137	1,048	6,904,638	6,155,069	115,500	102,187	0.89%	0.80%						
121-150 Days Delinquent	894	904	5,807,804	5,247,876	114,884	108,481	0.75%	0.68%						
151-180 Days Delinquent	583	602	3,429,190	3,881,043	76,628	93,319	0.44%	0.50%						
181-210 Days Delinquent	548	497	2,984,006	2,786,704	76,696	70,829	0.39%	0.36%						
211-240 Days Delinquent	495	433	2,956,733	2,763,775	97,369	84,611	0.38%	0.36%						
241-270 Days Delinquent	542	399	2,940,308	2,338,056	96,163	87,738	0.38%	0.31%						
271+ Days Delinquent	678	601	2,975,396	2,638,395	130,517	116,716	0.39%	0.35%						
Total Repayment	79,064	77,474	627,943,977	619,125,370	2,940,077	2,829,360	79.55%	79.05%						
In School	1,381	1,335	3,841,522	3,718,961	385,918	379,531	0.53%	0.52%						
Grace	341	377	934,987	1,031,446	95,441	105,758	0.13%	0.15%						
Forbearance	8,863	8,898	71,389,002	71,935,647	1,168,156	1,177,132	9.15%	9.29%						
Deferment	14,069	14,481	80,794,195	82,467,185	1,497,205	1,516,669	10.38%	10.68%						
Claims in Progress	351	443	1,994,538	2,348,510	97,665	107,709	0.26%	0.31%						
Claims Denied	-	-	-	-	-	-	0.00%	0.00%						
Total Portfolio	104,069	103,008	786,898,223	780,627,119	6,184,462	6,116,159	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	90,267	89,427	686,077,913	680,778,995	5,694,929	5,655,715	87.23%	87.25%
2 Year	7,183	7,067	24,687,402	24,328,621	234,158	228,285	3.14%	3.12%
Proprietary	4,342	4,246	12,860,558	12,625,281	148,959	140,685	1.64%	1.62%
Unknown	2,277	2,268	63,272,350	62,894,222	106,416	91,474	7.99%	8.01%
Total Balance	104,069	103,008	786,898,223	780,627,119	6,184,462	6,116,159	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	2,594	2,573	7,560,891	7,488,452	278,004	276,204	0.99%	0.99%
LIBOR+1.74/2.34	24,504	24,198	58,164,805	57,370,299	792,101	767,326	7.43%	7.39%
LIBOR+1.94	-	-	-	-	-	-	0.00%	0.00%
LIBOR+2.24	1,481	1,474	20,201,515	20,131,782	228,782	229,001	2.58%	2.59%
LIBOR+2.64	36,309	36,134	434,489,051	431,466,881	2,472,589	2,456,482	55.10%	55.15%
T+2.20/2.80	3,711	3,655	7,760,575	7,638,920	55,123	52,724	0.98%	0.98%
T+2.50/3.10	710	706	1,617,591	1,609,155	25,530	25,684	0.21%	0.21%
T+3.10	6,767	6,636	47,928,712	47,449,660	719,203	712,883	6.13%	6.12%
T+3.25	681	666	2,394,486	2,384,133	46,128	39,816	0.31%	0.31%
T+3.50	27,312	26,966	206,780,597	205,087,837	1,567,001	1,556,039	26.27%	26.26%
Total Pool Balance	104,069	103,008	786,898,223	780,627,119	6,184,461	6,116,159	100.00%	100.00%

Borrower Benefits

Timely Pay IRR:								
1% after 36	5,940	5,919	51,300,548	50,849,528	175,299	171,630	6.49%	6.49%
1% after 48	25,731	25,662	275,504,603	274,078,159	615,203	596,049	34.81%	34.91%
2% after 48	5,315	5,244	5,438,458	5,408,217	3,479	3,452	0.69%	0.69%
None Offered	67,083	66,183	454,654,614	450,291,215	5,390,481	5,345,028	58.01%	57.91%
Total	104,069	103,008	786,898,223	780,627,119	6,184,462	6,116,159	100.00%	100.00%

ACH/EFT Rate Reduction:

25 bp	251	249	2,575,956	2,559,996	18,046	15,432	0.33%	0.33%
50 bp	5,687	5,656	55,912,652	55,454,509	162,559	162,429	7.07%	7.07%
125 bp	32,079	31,885	311,749,061	310,141,247	645,227	640,730	39.39%	39.50%
None Offered	66,052	65,218	416,660,554	412,471,367	5,358,630	5,297,568	53.21%	53.10%
Total	104,069	103,008	786,898,223	780,627,119	6,184,462	6,116,159	100.00%	100.00%

Principal Reduction:

1% Principal Reduction	1,413	1,379	11,544,806	11,456,536	148,807	143,274	1.47%	1.47%
None Offered	102,656	101,629	775,353,417	769,170,583	6,035,655	5,972,885	98.53%	98.53%
Total	104,069	103,008	786,898,223	780,627,119	6,184,462	6,116,159	100.00%	100.00%

Servicer:

UHEAA In-House	67,138	66,523	530,940,973	526,917,274	3,951,421	3,910,400	67.44%	67.47%
Nelnet	36,931	36,485	255,957,250	253,709,845	2,233,041	2,205,760	32.56%	32.53%
Total	104,069	103,008	786,898,223	780,627,119	6,184,462	6,116,159	100.00%	100.00%