

Issuer : State Board of Regents of the State of Utah
Indenture Name: 1993 Indenture
Collection Period: 2/1/2013 to 2/28/2013
Distribution Date: March 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	33,038	32,556	68,548,142	67,537,148	385,918	363,971	8.76%	8.71%	3.38%	3.38%	3.14%	3.15%	100.19	100.09
Unsubsidized Stafford	13,728	13,523	37,245,563	36,816,083	981,917	919,257	4.86%	4.84%	3.48%	3.49%	3.29%	3.29%	108.05	107.99
Subsidized Consolidation	31,057	30,866	354,331,916	351,437,019	1,701,323	1,625,470	45.26%	45.27%	4.52%	4.52%	3.48%	3.47%	188.33	187.85
Unsubsidized Consolidation	24,817	24,683	319,170,696	317,041,285	3,026,492	2,889,024	40.95%	41.02%	4.35%	4.35%	3.27%	3.26%	221.84	221.13
PLUS and Grad PLUS	269	258	1,010,998	998,691	14,425	15,147	0.13%	0.13%	4.70%	4.71%	4.46%	4.46%	74.22	74.37
SLS	99	99	319,804	318,190	6,084	6,220	0.04%	0.04%	3.33%	3.33%	3.26%	3.26%	74.40	74.59
HEAL														
Private (Non-FFELP)														
Total	103,008	101,985	780,627,119	774,148,416	6,116,159	5,819,090	100.00%	100.00%	4.30%	4.30%	3.35%	3.35%	190.27	189.83
Loans by Floor Type														
Floor	81,393	80,516	605,467,140	600,340,715	4,002,091	3,803,363	77.49%	77.46%	3.95%	3.95%	2.87%	2.86%	191.27	190.83
Non-Floor	21,615	21,469	175,159,979	173,807,701	2,114,068	2,015,727	22.51%	22.54%	5.54%	5.54%	5.03%	5.03%	186.80	186.38
Total	103,008	101,985	780,627,119	774,148,416	6,116,159	5,819,090	100.00%	100.00%	4.30%	4.30%	3.35%	3.35%	190.27	189.83
Portfolio by Loan Status														
Repayment														
Current	69,599	70,043	571,868,395	573,956,369	1,930,153	1,863,871	72.93%	73.83%						
31-60 Days Delinquent	2,011	2,056	12,633,881	14,291,036	112,337	129,378	1.62%	1.85%						
61-90 Days Delinquent	1,380	1,263	8,812,176	7,266,892	122,989	90,208	1.14%	0.94%						
91-120 Days Delinquent	1,048	971	6,155,069	6,119,927	102,187	105,816	0.80%	0.80%						
121-150 Days Delinquent	904	791	5,247,876	4,348,004	108,481	87,826	0.68%	0.57%						
151-180 Days Delinquent	602	707	3,881,043	4,068,931	93,319	102,507	0.50%	0.53%						
181-210 Days Delinquent	497	477	2,786,704	2,833,102	70,829	76,189	0.36%	0.37%						
211-240 Days Delinquent	433	380	2,763,775	2,570,776	84,611	80,966	0.36%	0.34%						
241-270 Days Delinquent	399	402	2,338,056	2,354,682	87,738	75,037	0.31%	0.31%						
271+ Days Delinquent	601	517	2,638,395	2,646,911	116,716	124,489	0.35%	0.36%						
Total Repayment	77,474	77,607	619,125,370	620,456,631	2,829,360	2,736,287	79.05%	79.90%						
In School	1,335	1,238	3,718,961	3,418,056	379,531	345,656	0.52%	0.48%						
Grace	377	374	1,031,446	1,044,183	105,758	105,873	0.15%	0.15%						
Forbearance	8,898	8,343	71,935,647	67,468,207	1,177,132	1,081,068	9.29%	8.79%						
Deferment	14,481	13,952	82,467,185	79,519,870	1,516,669	1,469,597	10.68%	10.38%						
Claims in Progress	443	471	2,348,510	2,241,469	107,709	80,609	0.31%	0.30%						
Claims Denied	-	-	-	-	-	-	0.00%	0.00%						
Total Portfolio	103,008	101,985	780,627,119	774,148,416	6,116,159	5,819,090	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	89,427	88,562	680,778,995	675,161,545	5,655,715	5,378,149	87.25%	87.25%
2 Year	7,067	6,986	24,328,621	24,017,652	228,285	220,710	3.12%	3.11%
Proprietary	4,246	4,171	12,625,281	12,430,517	140,685	136,360	1.62%	1.61%
Unknown	2,268	2,266	62,894,222	62,538,702	91,474	83,872	8.01%	8.03%
Total Balance	103,008	101,985	780,627,119	774,148,416	6,116,159	5,819,090	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	2,573	2,548	7,488,452	7,417,565	276,204	252,220	0.99%	0.98%
LIBOR+1.74/2.34	24,198	23,881	57,370,299	56,547,002	767,326	718,140	7.39%	7.34%
LIBOR+1.94	-	-	-	-	-	-	0.00%	0.00%
LIBOR+2.24	1,474	1,465	20,131,782	20,029,119	229,001	222,108	2.59%	2.60%
LIBOR+2.64	36,134	35,971	431,466,881	428,708,140	2,456,482	2,339,511	55.15%	55.26%
T+2.20/2.80	3,655	3,600	7,638,920	7,524,343	52,724	50,892	0.98%	0.97%
T+2.50/3.10	706	682	1,609,155	1,625,867	25,684	25,611	0.21%	0.21%
T+3.10	6,636	6,575	47,449,660	46,815,143	712,883	679,697	6.12%	6.09%
T+3.25	666	653	2,384,133	2,370,604	39,816	43,510	0.31%	0.31%
T+3.50	26,966	26,610	205,087,837	203,110,634	1,556,039	1,487,401	26.26%	26.23%
Total Pool Balance	103,008	101,985	780,627,119	774,148,416	6,116,159	5,819,090	100.00%	100.00%

Borrower Benefits

Timely Pay IRR:								
1% after 36	5,919	5,902	50,849,528	50,575,076	171,630	163,452	6.49%	6.51%
1% after 48	25,662	25,571	274,078,159	272,979,205	596,049	554,031	34.91%	35.07%
2% after 48	5,244	5,177	5,408,217	5,362,843	3,452	3,272	0.69%	0.69%
None Offered	66,183	65,335	450,291,215	445,231,292	5,345,028	5,098,335	57.91%	57.74%
Total	103,008	101,985	780,627,119	774,148,416	6,116,159	5,819,090	100.00%	100.00%

ACH/EFT Rate Reduction:

25 bp	249	246	2,559,996	2,540,652	15,432	15,465	0.33%	0.33%
50 bp	5,656	5,631	55,454,509	55,034,452	162,429	147,690	7.07%	7.07%
125 bp	31,885	31,606	310,141,247	307,777,917	640,730	565,192	39.50%	39.53%
None Offered	65,218	64,502	412,471,367	408,795,396	5,297,568	5,090,744	53.10%	53.06%
Total	103,008	101,985	780,627,119	774,148,416	6,116,159	5,819,090	100.00%	100.00%

Principal Reduction:

1% Principal Reduction	1,379	1,368	11,456,536	11,385,362	143,274	131,292	1.47%	1.48%
None Offered	101,629	100,617	769,170,583	762,763,054	5,972,885	5,687,798	98.53%	98.52%
Total	103,008	101,985	780,627,119	774,148,416	6,116,159	5,819,090	100.00%	100.00%

Servicer:

UHEAA In-House	66,523	65,989	526,917,274	523,092,332	3,910,400	3,717,911	67.47%	67.54%
Nelnet	36,485	35,996	253,709,845	251,056,085	2,205,760	2,101,179	32.53%	32.46%
Total	103,008	101,985	780,627,119	774,148,416	6,116,159	5,819,090	100.00%	100.00%