

Issuer : State Board of Regents of the State of Utah
Indenture Name: 1993 Indenture
Collection Period: 3/1/2013 to 3/31/2013
Distribution Date: April 23, 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	32,556	31,946	67,537,148	66,282,994	363,971	349,927	8.71%	8.63%	3.38%	3.37%	3.15%	3.14%	100.09	100.24
Unsubsidized Stafford	13,523	13,295	36,816,083	36,216,200	919,257	904,078	4.84%	4.80%	3.49%	3.49%	3.29%	3.29%	107.99	108.28
Subsidized Consolidation	30,866	30,653	351,437,019	348,155,353	1,625,470	1,699,855	45.27%	45.29%	4.52%	4.52%	3.47%	3.47%	187.85	187.30
Unsubsidized Consolidation	24,683	24,506	317,041,285	314,552,316	2,889,024	2,981,804	41.02%	41.11%	4.35%	4.35%	3.26%	3.25%	221.13	220.58
PLUS and Grad PLUS	258	245	998,691	974,721	15,147	14,180	0.13%	0.13%	4.71%	4.72%	4.46%	4.47%	74.37	74.59
SLS	99	94	318,190	300,713	6,220	6,331	0.04%	0.04%	3.33%	3.33%	3.26%	3.26%	74.59	73.62
HEAL														
Private (Non-FFELP)														
Total	101,985	100,739	774,148,416	766,482,297	5,819,090	5,956,175	100.00%	100.00%	4.30%	4.30%	3.35%	3.35%	189.83	189.51
Loans by Floor Type														
Floor	80,516	79,551	600,340,715	594,378,327	3,803,363	3,889,826	77.46%	77.45%	3.95%	3.95%	2.86%	2.86%	190.83	190.51
Non-Floor	21,469	21,188	173,807,701	172,103,970	2,015,727	2,066,349	22.54%	22.55%	5.54%	5.54%	5.03%	5.03%	186.38	186.04
Total	101,985	100,739	774,148,416	766,482,297	5,819,090	5,956,175	100.00%	100.00%	4.30%	4.30%	3.35%	3.35%	189.83	189.51
Portfolio by Loan Status														
Repayment														
Current	70,043	69,748	573,956,369	570,870,221	1,863,871	2,020,785	73.83%	74.17%						
31-60 Days Delinquent	2,056	2,213	14,291,036	14,690,001	129,378	140,458	1.85%	1.92%						
61-90 Days Delinquent	1,263	1,183	7,266,892	8,399,835	90,208	114,184	0.94%	1.10%						
91-120 Days Delinquent	971	880	6,119,927	5,145,580	105,816	88,625	0.80%	0.68%						
121-150 Days Delinquent	791	756	4,348,004	4,610,185	87,826	93,945	0.57%	0.61%						
151-180 Days Delinquent	707	625	4,068,931	3,189,562	102,507	77,894	0.53%	0.42%						
181-210 Days Delinquent	477	554	2,833,102	3,004,089	76,189	82,661	0.37%	0.40%						
211-240 Days Delinquent	380	428	2,570,776	2,732,156	80,966	89,019	0.34%	0.37%						
241-270 Days Delinquent	402	301	2,354,682	2,084,577	75,037	67,631	0.31%	0.28%						
271+ Days Delinquent	517	383	2,646,911	2,172,942	124,489	104,399	0.36%	0.29%						
Total Repayment	77,607	77,071	620,456,631	616,899,148	2,736,287	2,879,601	79.90%	80.24%						
In School	1,238	1,237	3,418,056	3,408,806	345,656	349,795	0.48%	0.49%						
Grace	374	322	1,044,183	939,037	105,873	89,702	0.15%	0.13%						
Forbearance	8,343	8,060	67,468,207	64,941,907	1,081,068	1,056,449	8.79%	8.54%						
Deferment	13,952	13,656	79,519,870	77,974,295	1,469,597	1,483,151	10.38%	10.29%						
Claims in Progress	471	390	2,241,469	2,315,292	80,609	97,334	0.30%	0.31%						
Claims Denied	-	3	-	3,812	-	143	0.00%	0.00%						
Total Portfolio	101,985	100,739	774,148,416	766,482,297	5,819,090	5,956,175	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	88,562	87,584	675,161,545	668,651,366	5,378,149	5,522,966	87.25%	87.28%
2 Year	6,986	6,833	24,017,652	23,598,834	220,710	213,297	3.11%	3.08%
Proprietary	4,171	4,075	12,430,517	12,144,698	136,360	128,909	1.61%	1.59%
Unknown	2,266	2,247	62,538,702	62,087,399	83,872	91,003	8.03%	8.05%
Total Balance	101,985	100,739	774,148,416	766,482,297	5,819,090	5,956,175	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	2,548	2,477	7,417,565	7,243,565	252,220	250,098	0.98%	0.97%
LIBOR+1.74/2.34	23,881	23,430	56,547,002	55,554,564	718,140	694,737	7.34%	7.28%
LIBOR+1.94	-	-	-	-	-	-	0.00%	0.00%
LIBOR+2.24	1,465	1,454	20,029,119	19,893,384	222,108	234,477	2.60%	2.61%
LIBOR+2.64	35,971	35,694	428,708,140	425,139,150	2,339,511	2,460,917	55.26%	55.36%
T+2.20/2.80	3,600	3,522	7,524,343	7,383,643	50,892	52,221	0.97%	0.96%
T+2.50/3.10	682	670	1,625,867	1,600,676	25,611	25,712	0.21%	0.21%
T+3.10	6,575	6,440	46,815,143	46,174,837	679,697	688,721	6.09%	6.07%
T+3.25	653	631	2,370,604	2,306,690	43,510	47,682	0.31%	0.30%
T+3.50	26,610	26,421	203,110,634	201,185,788	1,487,401	1,501,610	26.23%	26.24%
Total Pool Balance	101,985	100,739	774,148,416	766,482,297	5,819,090	5,956,175	100.00%	100.00%

Borrower Benefits

Timely Pay IRR:								
	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
1% after 36	5,902	5,872	50,575,076	50,290,829	163,452	168,944	6.51%	6.53%
1% after 48	25,571	25,453	272,979,205	271,765,920	554,031	587,736	35.07%	35.26%
2% after 48	5,177	5,091	5,362,843	5,313,716	3,272	3,356	0.69%	0.69%
None Offered	65,335	64,323	445,231,292	439,111,832	5,098,335	5,196,139	57.74%	57.52%
Total	101,985	100,739	774,148,416	766,482,297	5,819,090	5,956,175	100.00%	100.00%

ACH/EFT Rate Reduction:

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
25 bp	246	244	2,540,652	2,500,170	15,465	17,085	0.33%	0.32%
50 bp	5,631	5,615	55,034,452	54,912,184	147,690	166,988	7.07%	7.13%
125 bp	31,606	31,366	307,777,917	305,548,989	565,192	622,348	39.53%	39.64%
None Offered	64,502	63,514	408,795,396	403,520,954	5,090,744	5,149,754	53.06%	52.91%
Total	101,985	100,739	774,148,416	766,482,297	5,819,090	5,956,175	100.00%	100.00%

Principal Reduction:

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
1% Principal Reduction	1,368	1,360	11,385,362	11,286,176	131,292	137,797	1.48%	1.48%
None Offered	100,617	99,379	762,763,054	755,196,121	5,687,798	5,818,378	98.52%	98.52%
Total	101,985	100,739	774,148,416	766,482,297	5,819,090	5,956,175	100.00%	100.00%

Servicer:

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
UHEAA In-House	65,989	65,232	523,092,332	518,080,521	3,717,911	3,846,737	67.54%	67.57%
Nelnet	35,996	35,507	251,056,084	248,401,776	2,101,179	2,109,438	32.46%	32.43%
Total	101,985	100,739	774,148,416	766,482,297	5,819,090	5,956,175	100.00%	100.00%