

Issuer : State Board of Regents of the State of Utah
Indenture Name: 1993 Indenture
Collection Period: 10/1/2012 to 10/31/2012
Distribution Date: December 6, 2012
Contact Name: Richard O. Davis
Contact Phone: (801) 321-7285
Contact Fax: (801) 321-7174
Contact Email: rdavis@utahsbr.edu
Website: https://www.uheaa.org/investors

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	35,210	34,594	72,999,242	71,709,364	418,963	413,409	9.02%	8.95%	3.38%	3.38%	3.16%	3.15%	100.15	100.09
Unsubsidized Stafford	14,585	14,323	39,222,699	38,654,606	1,103,394	1,043,976	4.95%	4.92%	3.48%	3.48%	3.30%	3.30%	108.05	107.94
Subsidized Consolidation	31,788	31,567	366,600,804	363,210,067	1,755,692	1,693,626	45.25%	45.25%	4.53%	4.53%	3.48%	3.48%	190.57	190.00
Unsubsidized Consolidation	25,343	25,178	327,537,974	325,327,570	2,922,507	2,892,407	40.60%	40.70%	4.36%	4.36%	3.28%	3.28%	224.16	223.51
PLUS and Grad PLUS	349	328	1,126,982	1,096,755	17,316	17,694	0.14%	0.14%	4.61%	4.65%	4.35%	4.40%	73.58	73.93
SLS	102	100	328,607	323,131	5,781	5,828	0.04%	0.04%	3.33%	3.33%	3.26%	3.27%	75.60	75.24
HEAL														
Private (Non-FFELP)														
Total	107,377	106,090	807,816,308	800,321,493	6,223,653	6,066,940	100.00%	100.00%	4.30%	4.30%	3.37%	3.36%	191.80	191.40
Loans by Floor Type														
Floor	84,989	83,911	627,051,548	621,274,848	4,045,042	3,932,017	77.53%	77.53%	3.95%	3.95%	2.88%	2.88%	192.75	192.35
Non-Floor	22,388	22,179	180,764,760	179,046,645	2,178,611	2,134,923	22.47%	22.47%	5.54%	5.54%	5.05%	5.04%	188.50	188.08
Total	107,377	106,090	807,816,308	800,321,493	6,223,653	6,066,940	100.00%	100.00%	4.30%	4.30%	3.37%	3.36%	191.80	191.40
Portfolio by Loan Status														
Repayment														
Current	71,872	71,402	589,234,324	585,033,912	1,866,245	1,866,099	72.61%	72.78%						
31-60 Days Delinquent	2,467	2,609	16,620,300	16,681,173	150,177	152,770	2.06%	2.09%						
61-90 Days Delinquent	1,585	1,487	9,413,030	9,761,418	116,719	124,151	1.17%	1.23%						
91-120 Days Delinquent	1,202	1,048	7,651,050	6,502,164	125,935	103,145	0.96%	0.82%						
121-150 Days Delinquent	960	936	5,596,282	5,170,007	116,645	98,894	0.70%	0.65%						
151-180 Days Delinquent	888	702	4,426,027	4,178,170	104,411	102,235	0.56%	0.53%						
181-210 Days Delinquent	814	704	4,345,485	3,694,943	119,694	106,630	0.55%	0.47%						
211-240 Days Delinquent	575	718	3,134,963	3,579,558	92,476	104,741	0.40%	0.46%						
241-270 Days Delinquent	438	466	2,781,286	2,306,621	102,525	74,868	0.35%	0.29%						
271+ Days Delinquent	780	575	3,615,618	3,247,029	161,514	150,688	0.46%	0.42%						
Total Repayment	81,581	80,647	646,818,365	640,154,995	2,956,341	2,884,221	79.82%	79.74%						
In School	1,628	1,529	4,500,245	4,227,629	407,621	400,838	0.60%	0.57%						
Grace	763	606	2,058,055	1,659,211	185,827	149,199	0.28%	0.23%						
Forbearance	8,084	8,620	68,139,600	71,603,756	1,097,793	1,126,277	8.51%	9.02%						
Deferment	14,919	14,201	84,255,525	80,358,887	1,477,650	1,410,923	10.53%	10.14%						
Claims in Progress	402	479	2,044,518	2,245,428	98,421	92,558	0.26%	0.29%						
Claims Denied	-	8	-	71,587	-	2,924	0.00%	0.01%						
Total Portfolio	107,377	106,090	807,816,308	800,321,493	6,223,653	6,066,940	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	92,949	91,929	703,813,906	697,471,524	5,720,046	5,555,921	87.16%	87.18%
2 Year	7,519	7,383	25,768,446	25,382,871	247,012	248,549	3.20%	3.18%
Proprietary	4,604	4,486	13,681,984	13,344,104	158,122	157,257	1.70%	1.68%
Unknown	2,305	2,292	64,551,972	64,122,995	98,473	105,213	7.94%	7.96%
Total Balance	107,377	106,090	807,816,308	800,321,493	6,223,653	6,066,940	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	2,735	2,684	7,944,367	7,801,545	298,222	286,682	1.01%	1.00%
LIBOR+1.74/2.34	25,515	25,173	60,763,000	59,803,641	880,444	841,529	7.57%	7.52%
LIBOR+1.94	-	-	-	-	-	-	0.00%	0.00%
LIBOR+2.24	1,516	1,507	20,681,045	20,471,615	232,339	225,609	2.57%	2.57%
LIBOR+2.64	36,863	36,657	443,716,549	440,385,142	2,399,634	2,387,109	54.80%	54.91%
T+2.20/2.80	3,897	3,831	8,085,307	7,964,873	56,111	55,090	1.00%	0.99%
T+2.50/3.10	726	740	1,721,428	1,742,412	26,529	25,522	0.22%	0.22%
T+3.10	7,143	6,985	49,764,656	49,095,161	716,993	681,659	6.20%	6.17%
T+3.25	720	707	2,482,870	2,442,694	53,421	39,879	0.31%	0.31%
T+3.50	28,262	27,806	212,657,086	210,614,410	1,559,960	1,523,861	26.32%	26.31%
Total Pool Balance	107,377	106,090	807,816,308	800,321,493	6,223,653	6,066,940	100.00%	100.00%

Borrower Benefits

Timely Pay IRR:								
1% after 36	5,974	5,963	51,833,912	51,830,846	150,262	161,963	6.39%	6.45%
1% after 48	25,900	25,858	278,258,633	277,928,617	578,484	593,641	34.25%	34.54%
2% after 48	5,322	5,302	5,184,450	5,210,984	3,717	3,567	0.64%	0.65%
None Offered	70,181	68,967	472,539,313	465,351,046	5,491,190	5,307,769	58.72%	58.36%
Total	107,377	106,090	807,816,308	800,321,493	6,223,653	6,066,940	100.00%	100.00%

ACH/EFT Rate Reduction:

25 bp	258	254	2,641,647	2,630,019	16,294	16,186	0.33%	0.33%
50 bp	5,745	5,722	56,602,290	56,479,687	152,754	163,333	6.97%	7.02%
125 bp	32,755	32,512	319,111,581	316,106,674	627,338	621,700	39.28%	39.28%
None Offered	68,619	67,602	429,460,790	425,105,113	5,427,267	5,265,721	53.42%	53.37%
Total	107,377	106,090	807,816,308	800,321,493	6,223,653	6,066,940	100.00%	100.00%

Principal Reduction:

1% Principal Reduction	1,479	1,479	11,913,941	11,913,941	144,015	144,015	1.48%	1.50%
None Offered	105,898	104,611	795,902,367	788,407,552	6,079,638	5,922,925	98.52%	98.50%
Total	107,377	106,090	807,816,308	800,321,493	6,223,653	6,066,940	100.00%	100.00%

Servicer:

UHEAA In-House	69,113	68,343	544,018,638	539,367,717	4,017,082	3,918,752	67.32%	67.37%
Nelnet	38,264	37,747	263,797,670	260,953,776	2,206,571	2,148,188	32.68%	32.63%
Total	107,377	106,090	807,816,308	800,321,493	6,223,653	6,066,940	100.00%	100.00%