

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2016 Trust Estate		
Collection Period:	6/1/2019	to	6/30/2019
Report Posting Date:	July 25, 2019		
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Portfolio Activity								
	Principal Only	Principal Plus Accrued Interest and Fees	Weighted Average Statutory Rate	Weighted Average Effective Rate	Weighted Average Remaining Term (Mos)	Number of Loans	Number of Accounts	ABI
Beginning Balance	266,685,868	274,066,221						
Loans Added with Recycling/Acquisition			n/a	n/a	n/a	n/a	n/a	n/a
Loans Substituted/Transferred In			n/a	n/a	n/a	n/a	n/a	n/a
Loans Repaid/Prepaid	(3,107,360)	(3,709,144)	n/a	n/a	n/a	n/a	n/a	n/a
Loans Sold Out			n/a	n/a	n/a	n/a	n/a	n/a
Loans Defaulted	(984,544)	(1,039,745)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	621,861		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		1,244,818	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(114,492)	(162,745)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	263,101,332	270,399,405						

CPR	<u>9.67%</u> Current Month	<u>12.57%</u> Cumulative
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Gross Defaults/Claims and Net Rejected Claims			
Claims	Default Amount During Period	Cumulative \$ Since 8/1/2014	Cumulative % Since 11/1/2012
Subsidized Stafford	239,652	9,185,864	2.056%
Unsubsidized Stafford	428,614	12,750,820	2.854%
Consolidation	39,239	2,628,852	0.588%
PLUS and Grad PLUS	-	793,049	0.178%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(267,506)	-0.060%
Total Net Claims	707,504	25,091,079	3.602%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 984,544
Current period payments (recoveries) from Guarantor (\$)	\$ 1,099,720
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 64,782,284
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.08%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.44%	17.30
Grace	0.16%	3.49
Forbearance	9.38%	1.37
Deferment	9.32%	16.76
		W.A. Time in Repayment (months) (a)
Repayment	79.39%	117.97
Claims	1.32%	111.29
Total Portfolio	100.00%	

(a) Includes Grace period.