

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2016 Trust Estate		
Collection Period:	2/1/2020	to	2/29/2020
Report Posting Date:	March 25, 2020		
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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	239,252,583	246,557,769						
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	(2,492,858)	(2,996,189)	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	(770,178)	(817,037)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	466,372		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		1,010,681	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(6,649)	(65,970)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	236,449,270	243,689,253						

CPR	7.97%	Current Month	12.41%	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
Subsized Stafford	214,970	11,278,718	2.524%
Unsubsized Stafford	258,771	15,361,024	3.438%
Consolidation	3,692	2,904,395	0.650%
PLUS and Grad PLUS	34,550	869,579	0.195%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(279,328)	-0.063%
Total Net Claims	511,984	30,134,387	4.326%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 770,178
Current period payments (recoveries) from Guarantor (\$)	\$ 561,626
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 72,683,115
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	0.94%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.43%	18.55
Grace	0.10%	2.31
Forbearance	11.67%	3.88
Deferment	8.38%	18.38
		W.A. Time in Repayment (months) (a)
Repayment	78.00%	126.35
Claims	1.41%	129.85
Total Portfolio	100.00%	

(a) Includes Grace period.