

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2016 Trust Estate		
Collection Period:	11/1/2020	to	11/30/2020
Report Posting Date:	December 28, 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	216,369,855	225,276,049						
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	(2,015,969)	(2,477,448)	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	(230,322)	(245,475)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	599,363		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		985,466	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(178,922)	(209,545)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	214,544,006	223,329,046						

CPR	5.50% Current Month	12.21% 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	91,459	12,473,092	2.789%
Unsubsidized Stafford	184,190	16,932,526	3.786%
Consolidation	91,448	3,382,290	0.756%
PLUS and Grad PLUS	-	888,268	0.199%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(279,328)	-0.063%
Total Net Claims	367,097	33,396,847	7.485%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 230,322
Current period payments (recoveries) from Guarantor (\$)	\$ 412,841
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 76,848,131
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	0.84%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.35%	19.11
Grace	0.08%	1.96
Forbearance	14.25%	12.69
Deferment	6.44%	19.34
		W.A. Time in Repayment (months) (a)
Repayment	78.24%	134.96
Claims	0.64%	112.76
Total Portfolio	100.00%	

(a) Includes Grace period.