

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2016 Trust Estate		
Collection Period:	10/1/2020	to	10/31/2020
Report Posting Date:	November 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	218,659,775	227,460,096						
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	(2,442,068)	(2,925,623)	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	(241,748)	(256,587)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	397,716		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		1,028,475	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(3,819)	(30,312)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	216,369,855	225,276,049						

CPR	7.51% Current Month	12.31% Cumulative
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Gross Defaults/Claims and Net Rejected Claims			
	Default Amount During Period	Cumulative \$ Since 8/1/2014	Cumulative % Since 11/1/2012
Claims			
Subsidized Stafford	102,573	12,381,633	2.769%
Unsubsidized Stafford	105,665	16,748,336	3.745%
Consolidation	-	3,290,842	0.736%
PLUS and Grad PLUS	-	888,268	0.199%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(279,328)	-0.063%
Total Net Claims	208,238	33,029,751	7.403%
Current and Cumulative Default Rate			
Current Period's Defaults (\$)	\$ 241,748		
Current period payments (recoveries) from Guarantor (\$)	\$ 297,709		
Current period borrower recoveries (\$)	-		
Cumulative Recoveries (\$)	\$ 76,435,290		
Servicer Reject Rate (FFELP) (%)	0.00%		
Cumulative Servicer Reject Rate (FFELP) (%)	0.85%		

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.36%	19.92
Grace	0.15%	0.75
Forbearance	11.49%	4.60
Deferment	6.51%	20.52
		W.A. Time in Repayment (months) (a)
Repayment	80.74%	133.58
Claims	0.75%	125.09
Total Portfolio	100.00%	

(a) Includes Grace period.