

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2016 Trust Estate		
Collection Period:	3/1/2021	to	3/31/2021
Report Posting Date:	April 26, 2021		
Contact Name:	Robert T McRae		
Contact Phone:	(801) 321-7180		
Contact Fax:	(801) 321-7174		
Contact Email:	bmcrac@utahsbr.edu		
Website:	https://uheaa.org/reports/current-financial-reports/		

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	209,559,680	217,838,281						
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	(3,548,526)	(4,000,586)	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	(121,793)	(131,086)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	640,037		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		984,669	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(58,434)	(95,156)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	206,470,963	214,596,122						

CPR	10.61% Current Month	11.92% Cumulative
------------	-----------------------------	--------------------------

Gross Defaults/Claims and Net Rejected Claims			
Claims	Default Amount During Period	Cumulative \$ Since 8/1/2014	Cumulative % Since 11/1/2012
Subsidized Stafford	40,131	12,609,292	2.819%
Unsubsidized Stafford	77,827	17,122,688	3.828%
Consolidation	11,015	3,458,084	0.773%
PLUS and Grad PLUS	3,086	891,354	0.199%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	-	0.000%
Total Net Claims	132,060	34,081,418	7.639%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 121,793
Current period payments (recoveries) from Guarantor (\$)	\$ 185,204
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 77,428,516
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	0.00%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.32%	19.20
Grace	0.06%	3.10
Forbearance	21.82%	8.63
Deferment	6.92%	17.63
		W.A. Time in Repayment (months) (a)
Repayment	70.14%	139.77
Claims	0.73%	119.25
Total Portfolio	100.00%	

(a) Includes Grace period.