

SMB Private Education Loan Trust 2024-D
Non-Mortgage Widely Held Fixed Investment Trust Reporting Under Treas. Reg. Section 1.671-5

Tax-Reporting Period: June 28, 2024 through January 15, 2025

Grantor Trust: **SMB Private Education Loan Trust 2024-D**
 CUSIP: 83207QAG4
 EIN: 99-6609389
 Issue Date: 6/28/2024

Fiduciary: UMB Bank, N.A.
 100 William Street, Suite 1850
 New York, New York 10038

The above trust is a grantor trust under section 671 of the Internal Revenue Code

The below information is for 100,000 certificates.

The income and deductions attributable to the property in the trust are as follows:

| Payment Date | Days* | Interest Income | Interest Income Factor** | Collateral Premium Amortization | Amortizable Bond Premium Factor** | Loan Losses^ | Loan Losses Factor** | Investment Interest Expense | Investment Interest Expense Factor** | Section 212 Expenses | Section 212 Expenses Factor** | Distributions | Distributions Factor** |
|--------------|-------|------------------|--------------------------|---------------------------------|-----------------------------------|-----------------|----------------------|-----------------------------|--------------------------------------|----------------------|-------------------------------|---------------|------------------------|
| 8/15/2024 | 48 | \$ 13,695,915.05 | \$ 136.95915050 | 2,405,695 | \$ 24.05695130 | \$ 8,530.42 | \$ 0.08530420 | \$ 25,955,201.61 | \$ 259.55201610 | \$ 1,072,690.55 | \$ 10.72690550 | \$ - | \$ - |
| 9/15/2024 | 31 | \$ 13,405,194.73 | \$ 134.05194730 | 1,203,259 | \$ 12.03259312 | \$ 1,490,987.04 | \$ 14.90987040 | \$ 8,565,590.98 | \$ 85.65590980 | \$ 971,942.32 | \$ 9.71942320 | \$ - | \$ - |
| 10/15/2024 | 30 | \$ 12,783,344.90 | \$ 127.83344900 | 1,194,544 | \$ 11.94543809 | \$ 1,627,328.85 | \$ 16.27328850 | \$ 8,125,385.56 | \$ 81.25385559 | \$ 964,234.84 | \$ 9.64234840 | \$ - | \$ - |
| 11/15/2024 | 31 | \$ 12,975,683.84 | \$ 129.75683840 | 1,186,135 | \$ 11.86135119 | \$ 1,824,566.05 | \$ 18.24566050 | \$ 7,946,800.71 | \$ 79.46800712 | \$ 981,688.77 | \$ 9.81688770 | \$ - | \$ - |
| 12/15/2024 | 30 | \$ 10,998,431.63 | \$ 109.98431630 | 1,174,978 | \$ 11.74977872 | \$ 3,119,212.73 | \$ 31.19212730 | \$ 7,803,151.05 | \$ 78.03151050 | \$ 947,979.45 | \$ 9.47979450 | \$ - | \$ - |
| 1/15/2025 | 31 | \$ 11,452,237.62 | \$ 114.52237620 | 1,186,695 | \$ 11.86694735 | \$ 2,264,237.32 | \$ 22.64237320 | \$ 7,593,925.18 | \$ 75.93925180 | \$ 949,216.04 | \$ 9.49216040 | \$ - | \$ - |

*Actual Day Count Used for Payment Periods

**Factor represents 1 Certificate of ownership for the period. To determine your Daily Accrual, please divide the days in the period by the reported factor

^The treatment of loan losses are unclear. Please consult your tax advisor for the appropriate treatment for your situation.

The items reported for income, losses, expenses, and distributions represent the cumulative activity for that payment date. A certificate holder should determine its share of each applicable item based on their method of accounting. Please consult your tax adviser.