

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	8/1/2018	to	8/31/2018
Report Posting Date:	September 25, 2018		
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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	195,286,717	199,553,946						
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	(2,406,206)	(2,801,421)	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	(737,852)	(776,273)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	367,064		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		827,963	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	266,790	277,798	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	192,776,512	197,082,014						

CPR	<u>7.64%</u> Current Month	<u>9.00%</u> Cumulative
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Gross Defaults/Claims and Net Rejected Claims			
	Default Amount During Period	Cumulative \$ Since 11/1/2012	Cumulative % Since 11/1/2012
Claims			
Subsidized Stafford	209,292	29,994,037	5.618%
Unsubsidized Stafford	129,289	23,211,985	4.347%
Consolidation	157,161	2,534,991	0.475%
PLUS and Grad PLUS	9,830	639,283	0.120%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	505,572	56,378,227	8.170%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 737,852
Current period payments (recoveries) from Guarantor (\$)	\$ 744,560
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 72,733,472
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	0.27%	20.37
Grace	0.22%	2.53
Forbearance	14.02%	1.10
Deferment	8.03%	16.94
		W.A. Time in Repayment (months) (a)
Repayment	76.46%	114.38
Claims	1.00%	111.61
Total Portfolio	100.00%	

(a) Includes Grace period.