

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	7/1/2018	to	7/31/2018
Report Posting Date:	August 27, 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	197,898,984	202,183,410						
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	(2,220,301)	(2,573,593)	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	(942,670)	(981,112)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	434,162		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		836,737	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	116,542	88,504	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	195,286,717	199,553,946						

CPR	8.57% Current Month	8.96% 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	276,982	29,784,745	5.581%
Unsubsidized Stafford	248,938	23,082,696	4.325%
Consolidation	39,531	2,377,830	0.446%
PLUS and Grad PLUS	-	629,453	0.118%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	565,451	55,872,655	8.097%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 942,670
Current period payments (recoveries) from Guarantor (\$)	\$ 1,015,233
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 71,988,913
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	0.30%	18.86
Grace	0.19%	3.11
Forbearance	12.30%	1.37
Deferment	8.25%	16.78
		W.A. Time in Repayment (months) (a)
Repayment	78.07%	113.39
Claims	0.89%	112.12
Total Portfolio	100.00%	

(a) Includes Grace period.