

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	7/1/2017	to	7/31/2017
Report Posting Date:	August 25, 2017		
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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	232,351,194	237,067,813						
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	(2,991,607)	(3,413,217)	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	(1,021,631)	(1,071,883)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	460,837		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		920,532	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	392,355	351,193	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	229,191,147	233,854,438						

CPR	8.55% Current Month	8.01% Cumulative
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Gross Defaults/Claims and Net Rejected Claims			
Claims	Default Amount During Period	Cumulative \$ Since 11/1/2012	Cumulative % Since 11/1/2012
Subsidized Stafford	388,702	26,368,152	30.882%
Unsubsidized Stafford	293,350	20,299,750	47.234%
Consolidation	-	1,967,890	0.221%
PLUS and Grad PLUS	16,860	573,323	32.461%
SLS			0.000%
HEAL			0.000%
Private (Non-FFELP)			0.000%
Net Rejected Claims	-	(2,069)	-0.007%
Total Net Claims	698,911	49,207,046	7.131%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 1,021,631
Current period payments (recoveries) from Guarantor (\$)	\$ 1,050,692
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 62,285,565
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	0.46%	19.38
Grace	0.27%	3.03
Forbearance	11.87%	1.34
Deferment	9.46%	18.63
		W.A. Time in Repayment (months) (a)
Repayment	77.13%	101.43
Claims	0.81%	103.64
Total Portfolio	100.00%	

(a) Includes Grace period.