

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	6/1/2018	to	6/30/2018
Report Posting Date:	July 25, 2018		
Contact Name:	David S. Schwanke		
Contact Phone:	(801) 321-7286		
Contact Fax:	(801) 321-7174		
Contact Email:	dschwanke@utahsbr.edu		
Website:	https://www.uheaa.org/investors		

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	200,456,705	204,754,576						
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	(2,416,462)	(2,783,977)	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	(661,571)	(695,450)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	380,732		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		773,678	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	139,580	134,583	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	197,898,984	202,183,410						

CPR	<u>7.90%</u> Current Month	<u>8.72%</u> Cumulative
------------	----------------------------	-------------------------

Gross Defaults/Claims and Net Rejected Claims			
	Default Amount During Period	Cumulative \$ Since 11/1/2012	Cumulative % Since 11/1/2012
Claims			
Subsidized Stafford	312,953	29,507,763	5.534%
Unsubsidized Stafford	245,490	22,833,757	4.282%
Consolidation	171,062	2,338,300	0.439%
PLUS and Grad PLUS	-	629,453	0.118%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	729,506	55,307,204	8.015%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 661,571
Current period payments (recoveries) from Guarantor (\$)	\$ 896,090
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 70,973,679
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	0.28%	19.47
Grace	0.21%	3.95
Forbearance	12.80%	1.22
Deferment	8.34%	16.70
		W.A. Time in Repayment (months) (a)
Repayment	77.55%	112.40
Claims	0.82%	104.40
Total Portfolio	100.00%	

(a) Includes Grace period.