

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	8/1/2019	to	8/31/2019
Report Posting Date:	September 25, 2019		
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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	170,006,946	174,347,590						
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	(1,959,002)	(2,293,293)	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	(1,052,810)	(1,118,810)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	398,649		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		732,805	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	665,167	697,192	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	168,058,950	172,365,483						

CPR	7.08% Current Month	9.32% 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	247,973	32,391,705	6.027%
Unsubsidized Stafford	206,392	25,427,635	4.731%
Consolidation	-	2,808,976	0.523%
PLUS and Grad PLUS	-	702,016	0.131%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	454,365	61,328,263	8.887%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 1,052,810
Current period payments (recoveries) from Guarantor (\$)	\$ 596,711
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 79,960,537
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	0.20%	17.16
Grace	0.11%	1.99
Forbearance	12.94%	1.02
Deferment	6.95%	17.26
		W.A. Time in Repayment (months) (a)
Repayment	78.66%	127.18
Claims	1.14%	126.33
Total Portfolio	100.00%	

(a) Includes Grace period.