

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	12/1/2019	to	12/31/2019
Report Posting Date:	January 27, 2020		
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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	162,556,500	166,808,204						
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	(1,735,052)	(2,045,195)	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	(836,125)	(879,829)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	362,103		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		697,879	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	501,867	501,556	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	160,849,293	165,082,614						

CPR	6.40% Current Month	9.44% 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	229,512	33,240,623	6.169%
Unsubsidized Stafford	228,465	26,185,573	4.860%
Consolidation	-	2,851,897	0.529%
PLUS and Grad PLUS	2,045	752,968	0.140%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	460,022	63,028,993	9.134%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 836,125
Current period payments (recoveries) from Guarantor (\$)	\$ 637,590
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 82,331,642
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	0.14%	17.39
Grace	0.12%	4.10
Forbearance	13.30%	7.09
Deferment	6.62%	17.40
		W.A. Time in Repayment (months) (a)
Repayment	78.84%	130.84
Claims	0.97%	135.52
Total Portfolio	100.00%	

(a) Includes Grace period.