

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	6/1/2019	to	6/30/2019
Report Posting Date:	July 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	174,067,730	178,431,347						
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	(2,091,230)	(2,396,774)	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	(1,086,154)	(1,146,369)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	414,267		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		707,937	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	965,184	1,004,878	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	172,269,798	176,601,019						

CPR	5.91% Current Month	9.23% 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	164,124	31,980,633	5.954%
Unsubsidized Stafford	107,230	25,056,385	4.665%
Consolidation	17,626	2,788,364	0.519%
PLUS and Grad PLUS	-	659,936	0.123%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	288,981	60,483,251	8.765%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 1,086,154
Current period payments (recoveries) from Guarantor (\$)	\$ 353,153
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 78,936,123
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	0.18%	18.11
Grace	0.14%	3.52
Forbearance	9.61%	1.02
Deferment	7.30%	17.38
		W.A. Time in Repayment (months) (a)
Repayment	81.80%	125.32
Claims	0.97%	125.04
Total Portfolio	100.00%	

(a) Includes Grace period.