

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	11/1/2019	to	11/30/2019
Report Posting Date:	December 26, 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	164,324,490	168,514,939						
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	(1,913,381)	(2,213,634)	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	(788,773)	(833,994)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	306,222		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		683,480	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	627,944	657,413	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	162,556,500	166,808,204						

CPR	5.47% Current Month	9.42% 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	128,288	33,011,111	6.131%
Unsubsidized Stafford	122,279	25,957,108	4.821%
Consolidation	25,702	2,851,897	0.530%
PLUS and Grad PLUS	40,518	750,923	0.139%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	316,786	62,568,970	9.067%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 788,773
Current period payments (recoveries) from Guarantor (\$)	\$ 387,415
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 81,694,051
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	0.23%	11.11
Grace	0.03%	1.76
Forbearance	12.63%	7.22
Deferment	6.76%	17.57
		W.A. Time in Repayment (months) (a)
Repayment	79.32%	129.88
Claims	1.03%	129.89
Total Portfolio	100.00%	

(a) Includes Grace period.