

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	10/1/2019	to	10/31/2019
Report Posting Date:	November 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	166,266,493	170,497,245						
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	(1,839,369)	(2,155,282)	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	(833,053)	(880,675)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	422,292		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		714,141	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	308,127	339,509	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	164,324,490	168,514,939						

CPR	7.30% Current Month	9.41% 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	309,455	32,882,824	6.111%
Unsubsidized Stafford	231,365	25,834,829	4.801%
Consolidation	-	2,826,196	0.525%
PLUS and Grad PLUS	1,550	710,405	0.132%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	542,370	62,252,184	9.021%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 833,053
Current period payments (recoveries) from Guarantor (\$)	\$ 851,484
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 81,306,637
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%	12.46
Grace	0.08%	1.15
Forbearance	12.08%	7.26
Deferment	6.69%	18.45
		W.A. Time in Repayment (months) (a)
Repayment	79.90%	129.48
Claims	1.02%	129.71
Total Portfolio	100.00%	

(a) Includes Grace period.