

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	8/1/2020	to	8/31/2020
Report Posting Date:	September 25, 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	150,664,130	155,831,492						
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	(1,251,197)	(1,492,426)	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	(71,758)	(74,689)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	83,109		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		569,177	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	21,022	8,065	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	149,445,305	154,841,619						

CPR	3.00% 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	70,890	34,421,644	6.366%
Unsubsidized Stafford	86,723	27,227,958	5.035%
Consolidation	3,221	2,855,119	0.528%
PLUS and Grad PLUS	-	784,608	0.145%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	160,834	65,287,260	12.448%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 71,758
Current period payments (recoveries) from Guarantor (\$)	\$ 218,876
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 85,703,453
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	0.16%	17.48
Grace	0.06%	2.93
Forbearance	20.43%	3.74
Deferment	5.69%	18.18
		W.A. Time in Repayment (months) (a)
Repayment	73.31%	138.97
Claims	0.35%	128.61
Total Portfolio	100.00%	

(a) Includes Grace period.