

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	1/1/2020	to	1/31/2020
Report Posting Date:	February 25, 2020		
Contact Name:	David S. Schwanke		
Contact Phone:	(801) 321-7286		
Contact Fax:	(801) 321-7174		
Contact Email:	dschwanke@utahsbr.edu		
Website:	https://uheaa.org/reports/current-financial-reports/		

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	160,849,293	165,082,614						
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	(1,793,866)	(1,793,866)	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	(1,127,024)	(1,184,650)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	337,879		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		688,447	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	859,544	570,703	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	159,125,825	163,363,248						

CPR	6.14% Current Month	9.46% 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	249,991	33,490,614	6.213%
Unsubsidized Stafford	154,956	26,340,528	4.887%
Consolidation	-	2,851,897	0.529%
PLUS and Grad PLUS	13,276	766,244	0.142%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	418,223	63,447,216	9.194%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 1,127,024
Current period payments (recoveries) from Guarantor (\$)	\$ 576,545
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 82,908,187
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%	16.20
Grace	0.12%	3.15
Forbearance	13.02%	7.45
Deferment	6.82%	16.94
		W.A. Time in Repayment (months) (a)
Repayment	79.00%	131.95
Claims	0.90%	129.94
Total Portfolio	100.00%	

(a) Includes Grace period.