

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	7/1/2020	to	7/31/2020
Report Posting Date:	August 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	152,092,107	157,042,998						
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	(1,193,925)	(1,402,212)	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	(115,332)	(120,079)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	114,744		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		573,231	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(233,463)	(262,445)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	150,664,130	155,831,492						

CPR	4.64% 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	85,104	34,350,754	6.355%
Unsubsidized Stafford	225,680	27,141,235	5.021%
Consolidation	-	2,851,897	0.528%
PLUS and Grad PLUS	11,199	784,608	0.145%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	321,984	65,126,426	12.417%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 115,332
Current period payments (recoveries) from Guarantor (\$)	\$ 520,223
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 85,484,577
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	0.17%	16.43
Grace	0.04%	2.99
Forbearance	15.08%	5.84
Deferment	6.01%	17.63
		W.A. Time in Repayment (months) (a)
Repayment	78.32%	137.98
Claims	0.38%	137.14
Total Portfolio	100.00%	

(a) Includes Grace period.