

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	3/1/2020	to	3/31/2020
Report Posting Date:	April 27, 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	157,626,522	161,921,671							
Loans Added with Recycling/Acquisition			n/a	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	n/a
Loans Repaid/Prepaid	(1,791,240)	(2,081,347)	n/a	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	n/a
Loans Defaulted	(695,801)	(739,380)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	302,725		n/a	n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		672,278	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	325,642	314,259	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	155,767,848	160,087,481							

CPR	7.81% Current Month	9.49% 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	239,164	33,905,364	6.283%
Unsubsidized Stafford	151,245	26,632,035	4.935%
Consolidation	-	2,851,897	0.529%
PLUS and Grad PLUS	6,860	773,409	0.143%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	397,270	64,160,636	9.298%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 695,801
Current period payments (recoveries) from Guarantor (\$)	\$ 467,413
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 83,681,085
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	0.15%	14.20
Grace	0.10%	2.03
Forbearance	15.86%	6.51
Deferment	7.25%	16.24
		W.A. Time in Repayment (months) (a)
Repayment	75.38%	134.07
Claims	1.26%	159.44
Total Portfolio	100.00%	

(a) Includes Grace period.