

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	11/1/2020	to	11/30/2020
Report Posting Date:	December 28, 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	146,622,487	152,265,659						
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	(1,353,860)	(1,594,972)	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	(75,753)	(80,781)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	301,217		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		534,806	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	141,567	143,870	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	145,635,658	151,268,581						

CPR	1.96% Current Month	9.34% 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	25,813	34,606,023	6.395%
Unsubsidized Stafford	22,077	27,424,242	5.068%
Consolidation	-	2,913,320	0.538%
PLUS and Grad PLUS	-	784,608	0.145%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	47,890	65,726,123	12.532%
Current and Cumulative Default Rate			
Current Period's Defaults (\$)	\$ 75,753		
Current period payments (recoveries) from Guarantor (\$)	\$ 177,493		
Current period borrower recoveries (\$)	-		
Cumulative Recoveries (\$)	\$ 86,359,052		
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	0.18%	10.43
Grace	0.02%	1.90
Forbearance	11.66%	9.27
Deferment	5.80%	19.05
		W.A. Time in Repayment (months) (a)
Repayment	82.07%	142.18
Claims	0.28%	135.75
Total Portfolio	100.00%	

(a) Includes Grace period.