

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	9/1/2020	to	9/30/2020
Report Posting Date:	October 26, 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	149,445,305	154,841,619						
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	(1,497,693)	(1,744,830)	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	(31,497)	(32,902)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	106,012		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		545,972	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(112,479)	(122,610)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	147,909,649	153,487,250						

CPR	5.95% Current Month	9.41% 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	67,245	34,488,889	6.376%
Unsubsidized Stafford	76,568	27,304,525	5.048%
Consolidation	51,169	2,906,288	0.537%
PLUS and Grad PLUS	-	784,608	0.145%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	194,982	65,482,241	12.485%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 31,497
Current period payments (recoveries) from Guarantor (\$)	\$ 292,375
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 85,995,828
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%	11.52
Grace	0.06%	2.21
Forbearance	21.41%	3.06
Deferment	5.95%	19.38
		W.A. Time in Repayment (months) (a)
Repayment	72.07%	139.57
Claims	0.35%	117.66
Total Portfolio	100.00%	

(a) Includes Grace period.