

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	4/1/2021	to	4/30/2021
Report Posting Date:	May 25, 2021		
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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	139,704,803	144,772,811						
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	(1,534,106)	(1,758,087)	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	-	-	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	471,005		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		510,827	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(40,725)	(51,324)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	138,600,978	143,474,227						

CPR	2.99% Current Month	9.30% 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	48,725	34,934,847	6.445%
Unsubsidized Stafford	104,239	27,803,005	5.129%
Consolidation	-	2,913,320	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	152,964	66,433,712	12.667%
Current and Cumulative Default Rate			
Current Period's Defaults (\$)	\$ -		
Current period payments (recoveries) from Guarantor (\$)	\$ 135,015		
Current period borrower recoveries (\$)	-		
Cumulative Recoveries (\$)	\$ 87,082,532		
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%	7.49
Grace	0.03%	2.90
Forbearance	19.66%	5.18
Deferment	6.11%	16.79
		W.A. Time in Repayment (months) (a)
Repayment	73.81%	147.52
Claims	0.23%	134.14
Total Portfolio	100.00%	

(a) Includes Grace period.