

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	12/1/2021	to	12/31/2021
Report Posting Date:	January 25, 2022		
Contact Name:	Robert T McRae		
Contact Phone:	(801) 321-7180		
Contact Fax:	(801) 321-7174		
Contact Email:	bmcrae@utahsbr.edu		
Website:	https://uheaa.org/reports/current-financial-reports/		

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	132,147,078	136,256,156						
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	(1,406,888)	(1,605,796)	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	(692)	(726)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	250,271		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		502,743	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(27,006)	(33,279)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	130,962,763	135,119,098						

CPR	3.36% Current Month	9.06% 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	9,554	35,127,424	6.464%
Unsubsidized Stafford	20,555	27,965,577	5.146%
Consolidation	-	2,960,839	0.545%
PLUS and Grad PLUS	-	784,608	0.144%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	30,109	66,836,379	12.743%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 692
Current period payments (recoveries) from Guarantor (\$)	\$ 57,412
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 87,928,077
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	0.08%	12.65
Grace	0.07%	3.55
Forbearance	16.47%	5.90
Deferment	5.08%	18.11
		W.A. Time in Repayment (months) (a)
Repayment	77.97%	155.63
Claims	0.33%	156.35
Total Portfolio	100.00%	

(a) Includes Grace period.