

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	2/1/2021	to	2/28/2021
Report Posting Date:	March 25, 2021		
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	142,826,752	148,245,222						
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	(1,472,194)	(1,712,671)	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	(88,340)	(93,346)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	330,976		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		545,971	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	129,283	45,456	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	141,726,478	147,030,632						

CPR	2.09% Current Month	9.27% Cumulative
------------	----------------------------	-------------------------

Gross Defaults/Claims and Net Rejected Claims			
Claims	Default Amount During Period	Cumulative \$ Since 11/1/2012	Cumulative % Since 11/1/2012
Subsidized Stafford	62,227	34,843,935	6.431%
Unsubsidized Stafford	57,182	27,677,317	5.108%
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	119,409	66,217,110	12.625%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 88,340
Current period payments (recoveries) from Guarantor (\$)	\$ 112,792
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 86,866,525
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%	8.13
Grace	0.03%	3.41
Forbearance	15.51%	6.42
Deferment	5.94%	18.80
		W.A. Time in Repayment (months) (a)
Repayment	78.03%	145.74
Claims	0.33%	144.87
Total Portfolio	100.00%	

(a) Includes Grace period.