

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	1/1/2021	to	1/31/2021
Report Posting Date:	February 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	144,182,345	149,714,721						
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	(1,915,408)	(2,180,470)	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	(109,073)	(112,866)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	409,833		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	259,055	277,865	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	142,826,752	148,245,222						

CPR	4.87% Current Month	9.32% 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	42,075	34,781,708	6.421%
Unsubsidized Stafford	32,342	27,620,135	5.099%
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	74,416	66,097,701	12.603%

Current and Cumulative Default Rate

Current Period's Defaults (\$)	\$ 109,073
Current period payments (recoveries) from Guarantor (\$)	\$ 110,302
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 86,753,733
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	0.15%	10.72
Grace	0.04%	2.36
Forbearance	13.91%	6.96
Deferment	5.78%	18.38
		W.A. Time in Repayment (months) (a)
Repayment	79.80%	144.65
Claims	0.32%	129.90
Total Portfolio	100.00%	

(a) Includes Grace period.