

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2012 Trust Estate
Collection Period:	6/1/2021 to 6/30/2021
Distribution Date:	July 26, 2021
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Portfolio Statistics

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued Interest		WA Statutory Borrower Rate		WA Effective Borrower Rate		WA Remaining Term (Months)	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Loans by Program Type														
Subsidized Stafford	27,615	27,311	71,193,397	70,446,526.56	1,974,313	1,907,957	51.39%	51.31%	5.27%	5.27%	4.47%	4.48%	123.93	123.80
Unsubsidized Stafford	15,643	15,494	59,334,934	58,910,470.51	2,305,495	2,209,758	43.29%	43.34%	5.48%	5.48%	4.70%	4.70%	152.60	152.67
Subsidized Consolidation	153	153	2,514,116	2,514,331.10	108,124	106,200	1.84%	1.86%	5.63%	5.64%	5.25%	5.26%	178.78	178.96
Unsubsidized Consolidation	148	148	2,653,418	2,655,908.39	141,554	141,184	1.96%	1.98%	6.52%	6.52%	6.10%	6.19%	194.66	194.61
PLUS and Grad PLUS	217	211	1,974,322	1,982,872.63	159,473	121,735	1.50%	1.49%	7.92%	7.92%	7.00%	6.93%	149.93	151.14
SLS	2	2	19,819	19,818.43	479	534	0.02%	0.02%	3.42%	3.42%	3.42%	3.42%	142.00	142.00
HEAL														
Private (Non-FFELP)														
Total	43,778	43,319	137,690,006	136,529,928	4,689,438	4,487,368	100.00%	100.00%	5.43%	5.43%	4.65%	4.66%	139.02	139.05
Loans by Floor Type														
Floor	18,307	18,207	44,996,832	44,437,910	949,266	888,019	32.27%	32.14%	2.86%	2.85%	2.11%	2.10%	123.91	123.28
Non-Floor	25,471	25,112	92,693,174	92,092,018	3,740,172	3,599,349	67.73%	67.86%	6.67%	6.68%	5.89%	5.89%	146.36	146.65
Total	43,778	43,319	137,690,006	136,529,928	4,689,438	4,487,368	100.00%	100.00%	5.43%	5.43%	4.65%	4.66%	139.02	139.05
Portfolio by Loan Status														
Repayment														
Current	30,812	29,948	87,623,444	85,110,831	2,367,315	2,129,104	63.20%	61.87%						
31-60 Days Delinquent	538	1,019	1,910,863	4,099,567	46,766	80,199	1.38%	2.97%						
61-90 Days Delinquent	6	166	2,434	569,886	38	13,524	0.00%	0.41%						
91-120 Days Delinquent	-	6	-	2,434	-	47	0.00%	0.00%						
121-150 Days Delinquent	2	-	9,961	-	935	-	0.01%	0.00%						
151-180 Days Delinquent	-	-	-	-	-	-	0.00%	0.00%						
181-210 Days Delinquent	-	-	-	-	-	-	0.00%	0.00%						
211-240 Days Delinquent	-	-	-	-	-	-	0.00%	0.00%						
241-270 Days Delinquent	-	-	-	-	-	-	0.00%	0.00%						
271+ Days Delinquent	9	9	1,510	1,510	756	764	0.00%	0.00%						
Total Repayment	31,367	31,148	89,548,212	89,784,228	2,415,810	2,223,638	64.59%	65.25%						
In School	53	55	113,966	116,983	48,608	44,911	0.11%	0.11%						
Grace	39	36	96,819	91,353	17,988	22,042	0.08%	0.08%						
Forbearance	9,674	9,307	40,412,158	38,457,482	1,824,638	1,793,587	29.66%	28.54%						
Deferment	2,595	2,716	7,285,480	7,806,435	311,423	325,789	5.34%	5.77%						
Claims in Progress	8	15	21,674	61,751	319	5,774	0.02%	0.05%						
Claims Denied	42	42	211,697	211,696	70,652	71,627	0.20%	0.20%						
Total Portfolio	43,778	43,319	137,690,006	136,529,928	4,689,438	4,487,368	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
	Portfolio by School Type *							
4 Year	28,329	28,025	82,395,471	81,598,090	2,724,397	2,613,176	59.78%	59.72%
2 Year	7,044	6,959	19,180,506	19,062,152	702,266	663,754	13.97%	13.99%
Graduate	3,964	3,915	21,977,169	21,793,132	675,286	604,297	15.91%	15.88%
Proprietary	4,414	4,393	13,807,387	13,747,448	521,683	539,445	10.06%	10.13%
Unknown	27	27	329,473	329,106	65,806	66,696	0.28%	0.28%
Total Balance	43,778	43,319	137,690,006	136,529,928	4,689,438	4,487,368	100.00%	100.00%
Portfolio by SAP Index								
LIBOR+1.34/1.94	5,743	5,649	19,103,577	18,976,134	857,834	832,893	14.02%	14.05%
LIBOR+1.74/2.34	36,771	36,341	110,233,753	109,452,939	3,329,062	3,224,325	79.76%	79.90%
LIBOR+2.24	4	4	59,727	59,342	79	76	0.04%	0.04%
LIBOR+2.64	886	959	5,788,301	5,533,844	350,576	279,624	4.31%	4.12%
T+2.20/2.80	92	89	204,894	205,072	7,149	6,364	0.15%	0.15%
T+2.50/3.10	8	8	15,195	15,195	26	32	0.01%	0.01%
T+3.10	217	215	1,656,930	1,652,570	58,043	61,904	1.21%	1.22%
T+3.25	47	47	578,743	581,562	81,202	81,335	0.46%	0.47%
T+3.50	10	7	48,886	53,270	5,467	815	0.04%	0.04%
Total Pool Balance	43,778	43,319	137,690,006	136,529,928	4,689,438	4,487,368	100.00%	100.00%
Portfolio by Repayment Plan *								
IBR - Partial Financial Hardship	7,428	6,881	28,654,382	26,990,775	1,987,088	1,763,650	21.52%	20.39%
IBR - Permanent Standard	9,297	9,864	27,852,301	29,816,156	177,015	214,874	19.69%	21.30%
Other Repayment	14,641	14,407	33,275,194	33,251,034	322,546	322,321	23.60%	23.81%
Non-Repayment	12,412	12,167	47,908,130	46,471,963	2,202,790	2,186,523	35.20%	0.345053314
Total Balance	43,778	43,319	137,690,006	136,529,928	4,689,438	4,487,368	100.00%	100.00%
Borrower Benefits ‡								
Rate Reduction Benefits								
1% Qualified	68	68	819,757	814,282	8,461	8,778	0.58%	0.58%
2% Qualified	14,987	14,850	40,589,226	40,349,460	1,085,189	973,600	29.27%	29.30%
1% Eligible	38	38	1,062,559	1,061,788	82,416	87,311	0.81%	0.82%
2% Eligible	5,249	5,012	22,341,169	21,393,848	885,915	833,396	16.31%	15.76%
None Offered	23,436	23,351	72,877,295	72,910,550	2,627,457	2,584,283	53.03%	53.54%
Total	43,778	43,319	137,690,006	136,529,928	4,689,438	4,487,368	100.00%	100.00%
Automatic Payment Benefit								
.25% Qualified	7	7	62,747	62,284	218	219	0.04%	0.04%
.50% Qualified	1,075	1,059	2,831,361	2,793,100	78,961	73,842	2.04%	2.03%
1.25% Qualified	12,759	12,650	32,482,070	31,767,791	389,746	316,943	23.09%	22.75%
.25% Eligible	5	5	40,517	20,007	780	574	0.03%	0.02%
.50% Eligible	2,980	2,945	10,882,658	10,829,247	573,771	559,135	8.05%	8.08%
1.25% Eligible	26,952	26,653	91,390,653	91,057,499	3,645,962	3,536,655	66.75%	67.08%
None Offered	-	-	-	-	-	-	0.00%	0.00%
Total	43,778	43,319	137,690,006	136,529,928	4,689,438	4,487,368	100.00%	100.00%
Principal Reduction:								
2% Eligible	2,282	2,245	7,727,975	7,639,721	337,958	329,544	5.67%	5.65%
None Offered & Qualified	41,496	41,074	129,962,031	128,890,206	4,351,481	4,157,824	94.33%	94.35%
Total	43,778	43,319	137,690,006	136,529,928	4,689,438	4,487,368	100.00%	100.00%

* Portfolio by Repayment Plan reporting was initiated on 5/31/2021.

‡ **Qualified** - loan has earned and is receiving a benefit **Eligible** - benefits are available, but not yet earned