

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	10/1/2021	to	10/31/2021
Report Posting Date:	November 26, 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	133,977,670	138,151,634						
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	(1,334,105)	(1,533,764)	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	337,765		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		506,568	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	241,188	265,057	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	133,222,518	137,389,496						

CPR	-1.21% Current Month	9.08% 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	10,897	35,096,312	6.462%
Unsubsidized Stafford	5,498	27,914,466	5.140%
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	16,394	66,754,156	12.728%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ -
Current period payments (recoveries) from Guarantor (\$)	\$ 49,459
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 87,422,027
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	0.12%	9.78
Grace	0.03%	2.07
Forbearance	13.19%	7.13
Deferment	5.35%	18.09
		W.A. Time in Repayment (months) (a)
Repayment	81.06%	153.62
Claims	0.25%	166.36
Total Portfolio	100.00%	

(a) Includes Grace period.