

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Trust Estate		
Collection Period:	9/1/2021	to	9/30/2021
Report Posting Date:	October 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	134,343,368	138,663,088						
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	(1,219,053)	(1,400,854)	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	508,049		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		496,236	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	345,306	393,165	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	133,977,670	138,151,634						

CPR	-2.47% Current Month	9.13% 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	11,859	35,085,415	6.463%
Unsubsidized Stafford	16,391	27,908,968	5.141%
Consolidation	-	2,960,839	0.545%
PLUS and Grad PLUS	-	784,608	0.145%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(2,069)	0.000%
Total Net Claims	28,250	66,737,762	12.725%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ -
Current period payments (recoveries) from Guarantor (\$)	\$ 28,382
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 87,372,568
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%	10.02
Grace	0.03%	2.80
Forbearance	31.57%	3.09
Deferment	5.60%	18.44
		W.A. Time in Repayment (months) (a)
Repayment	62.43%	151.90
Claims	0.24%	137.86
Total Portfolio	100.00%	

(a) Includes Grace period.