

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2012 Indenture		
Collection Period:	7/1/2013	to	7/31/2013
Distribution Date:	August 29, 2013		
Contact Name:	Richard O. Davis		
Contact Phone:	(801) 321-7285		
Contact Fax:	(801) 321-7174		
Contact Email:	rdavis@utahsbr.edu		
Website:	https://www.uheaa.org/investors		

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	475,664,216	483,621,672						
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	(4,645,365)	(5,512,849)	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	(1,420,836)	(1,484,101)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	1,013,168		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		1,656,676	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(968,472)	(1,009,498)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	469,642,711	477,271,900						

CPR	6.45% Current Month	6.73%
------------	----------------------------	--------------

Gross Defaults/Claims and Claim Reject Status			
	Default Amount During Period	Cumulative \$ Since 11/1/2012	Cumulative % Since 11/1/2012
Claims			
Subsidized Stafford	519,315	4,957,613	6.512%
Unsubsidized Stafford	426,999	3,831,852	10.147%
Consolidation	-	958,976	0.119%
PLUS and Grad PLUS	14,194	102,238	6.476%
SLS			0.000%
HEAL			0.000%
Private (Non-FFELP)			0.000%
Rejected Claims	-	(10,780)	-0.001% (1)
Total Net Claims	960,508	9,839,899	1.065%
Current and Cumulative Default Rate			
Current Period's Defaults (\$)	\$ 1,420,836		
Cumulative Defaults (\$)	\$ 115,594,242 (1)		
Cumulative Default (% of original pool balance)	22.04%		
Cumulative Default (% of cumulative Entered Repayment balance)	23.65%		
Current period payments (recoveries) from Guarantor (\$)	\$ 2,386,637		
Current period borrower recoveries (\$)	-		
Cumulative Recoveries (\$)	\$ 14,653,590 (1)		
Cumulative Recovery Rate (%)	12.68%		
Cumulative Net Loss Rate (%)	87.32%		
Servicer Reject Rate (FFELP) (%)	0.00%		
Cumulative Servicer Reject Rate (FFELP) (%)	0.11%		

(1) Not Cumulative, methodology for reporting Current Period's Defaults and Payments was changed, cumulative numbers will be updated after previous reports are modified.

Weighted Average Payments Made		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	3.25%	18.63
Grace	1.48%	2.74
Deferment	18.25%	16.23
Forbearance	11.53%	2.44
		W.A. Time in Repayment (months) (a)
Repayment	65.24%	56.26
Claims	0.25%	57.57
Total Portfolio	100.00%	

(a) Includes Grace period.