

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	10/1/2018	to	10/31/2018
Report Posting Date:	November 26, 2018		
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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	202,247,792	207,586,096						
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	(3,096,867)	(3,612,765)	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	(827,817)	(874,315)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	417,658		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		975,107	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(354,004)	(371,835)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	198,386,763	203,702,289						

CPR	<u>15.55%</u> Current Month	<u>14.96%</u> Cumulative
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Gross Defaults/Claims and Net Rejected Claims			
	Default Amount During Period	Cumulative \$ Since 8/1/2014	Cumulative % Since 11/1/2012
Claims			
Subsidized Stafford	269,643	4,686,077	1.166%
Unsubsidized Stafford	284,511	5,544,398	1.380%
Consolidation	175,158	1,272,060	0.317%
PLUS and Grad PLUS	-	370,181	0.092%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(219,671)	-0.055%
Total Net Claims	729,312	11,653,045	1.673%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 827,817
Current period payments (recoveries) from Guarantor (\$)	\$ 1,190,103
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 67,532,101
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.92%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.63%	18.78
Grace	0.26%	1.51
Forbearance	10.06%	1.66
Deferment	9.85%	18.56
		W.A. Time in Repayment (months) (a)
Repayment	77.71%	107.93
Claims	1.49%	93.99
Total Portfolio	100.00%	

(a) Includes Grace period.