

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	7/1/2018	to	7/31/2018
Report Posting Date:	August 27, 2018		
Contact Name:	David S. Schwanke		
Contact Phone:	(801) 321-7286		
Contact Fax:	(801) 321-7174		
Contact Email:	dschwanke@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	212,318,327	217,720,543							
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	(2,841,369)	(3,378,799)	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	(723,624)	(764,706)	n/a	n/a	n/a	n/a	n/a	n/a	
Capitalized Interest	483,689		n/a	n/a	n/a	n/a	n/a	n/a	
Interest Accrual		1,025,818	n/a	n/a	n/a	n/a	n/a	n/a	
Other Adjustments	(394,452)	(414,673)	n/a	n/a	n/a	n/a	n/a	n/a	
Ending Balance	208,842,573	214,188,183							

CPR	<u>12.63%</u> Current Month	<u>14.93%</u> Cumulative
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Gross Defaults/Claims and Net Rejected Claims			
Claims	Default Amount During Period	Cumulative \$ Since 8/1/2014	Cumulative % Since 11/1/2012
Subsidized Stafford	270,271	4,005,386	0.997%
Unsubsidized Stafford	448,878	4,690,258	1.167%
Consolidation	38,150	975,902	0.243%
PLUS and Grad PLUS	-	279,944	0.070%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(219,671)	-0.055%
Total Net Claims	757,299	9,731,820	1.397%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 723,624
Current period payments (recoveries) from Guarantor (\$)	\$ 1,132,162
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 64,635,739
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	2.31%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.69%	15.86
Grace	0.18%	2.59
Forbearance	9.98%	1.56
Deferment	10.03%	17.86
		W.A. Time in Repayment (months) (a)
Repayment	77.72%	104.75
Claims	1.40%	98.18
Total Portfolio	100.00%	

(a) Includes Grace period.