

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	4/1/2019	to	4/30/2019
Report Posting Date:	May 28, 2019		
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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	183,956,814	189,059,164							
Loans Added with Recycling/Acquisition			n/a	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	n/a
Loans Repaid/Prepaid	(2,795,265)	(3,305,874)	n/a	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	n/a
Loans Defaulted	(666,149)	(703,317)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	374,782		n/a	n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		857,646	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	68,238	63,183	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	180,938,420	185,970,801							

CPR	<u>12.46%</u> Current Month	<u>14.83%</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	91,930	5,758,737	1.432%
Unsubsidized Stafford	92,650	7,140,533	1.776%
Consolidation	21,352	1,419,168	0.353%
PLUS and Grad PLUS	1,818	391,492	0.097%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(219,671)	-0.055%
Total Net Claims	207,750	14,490,259	2.080%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 666,149
Current period payments (recoveries) from Guarantor (\$)	\$ 617,715
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 72,878,592
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.54%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.62%	16.18
Grace	0.09%	1.86
Forbearance	10.82%	1.44
Deferment	9.68%	15.88
		W.A. Time in Repayment (months) (a)
Repayment	77.33%	114.06
Claims	1.46%	106.62
Total Portfolio	100.00%	

(a) Includes Grace period.