

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	2/1/2019	to	2/28/2019
Report Posting Date:	March 25, 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	189,496,466	194,680,939						
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	(2,110,162)	(2,549,337)	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	(617,725)	(654,448)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	338,292		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		827,603	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(558,441)	(626,986)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	186,548,430	191,677,771						

CPR	<u>11.65%</u> Current Month	<u>14.87%</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	287,478	5,542,193	1.379%
Unsubsidized Stafford	498,305	6,898,674	1.716%
Consolidation	-	1,387,580	0.345%
PLUS and Grad PLUS	-	370,181	0.092%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(219,671)	-0.055%
Total Net Claims	785,782	13,978,957	2.007%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 617,725
Current period payments (recoveries) from Guarantor (\$)	\$ 1,174,455
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 71,510,010
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.60%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.61%	18.14
Grace	0.16%	2.21
Forbearance	12.26%	1.26
Deferment	9.49%	17.47
		W.A. Time in Repayment (months) (a)
Repayment	76.00%	112.61
Claims	1.48%	107.13
Total Portfolio	100.00%	

(a) Includes Grace period.