

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	7/1/2020	to	7/31/2020
Report Posting Date:	August 25, 2020		
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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	148,932,903	154,147,943						
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	(1,633,194)	(1,942,896)	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	(185,871)	(197,791)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	109,069		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		701,246	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(18,523)	(36,994)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	147,204,384	152,671,508						

CPR	7.88% Current Month	14.64% 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	48,427	7,850,257	1.950%
Unsubsidized Stafford	79,112	10,262,274	2.550%
Consolidation	-	1,777,286	0.442%
PLUS and Grad PLUS	52,239	767,164	0.191%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(235,940)	-0.059%
Total Net Claims	179,778	20,421,042	5.086%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 185,871
Current period payments (recoveries) from Guarantor (\$)	\$ 204,174
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 83,056,377
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.17%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.44%	19.21
Grace	0.08%	2.89
Forbearance	12.56%	3.97
Deferment	7.19%	20.50
		W.A. Time in Repayment (months) (a)
Repayment	79.30%	129.30
Claims	0.43%	113.78
Total Portfolio	100.00%	

(a) Includes Grace period.