

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	6/1/2020	to	6/30/2020
Report Posting Date:	July 27, 2020		
Contact Name:	Robert T McRae		
Contact Phone:	(801) 321-7180		
Contact Fax:	(801) 321-7174		
Contact Email:	bmcræ@utahsbr.edu		
Website:	https://uheaa.org/reports/current-financial-reports/		

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	150,583,190	155,513,830						
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	(1,592,551)	(1,872,896)	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	(120,517)	(128,238)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	120,172		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		714,632	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(57,391)	(79,386)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	148,932,903	154,147,943						

CPR	7.20% Current Month	14.50% Cumulative
------------	----------------------------	--------------------------

Gross Defaults/Claims and Net Rejected Claims			
Claims	Default Amount During Period	Cumulative \$ Since 8/1/2014	Cumulative % Since 11/1/2012
Subsidized Stafford	55,413	7,801,830	1.939%
Unsubsidized Stafford	90,312	10,183,162	2.530%
Consolidation	-	1,777,286	0.442%
PLUS and Grad PLUS	-	714,925	0.178%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(235,940)	-0.059%
Total Net Claims	145,724	20,241,263	2.906%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 120,517
Current period payments (recoveries) from Guarantor (\$)	\$ 203,313
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 82,852,203
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.18%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.41%	18.34
Grace	0.10%	3.93
Forbearance	19.22%	2.71
Deferment	7.10%	20.15
		W.A. Time in Repayment (months) (a)
Repayment	72.72%	126.82
Claims	0.45%	115.21
Total Portfolio	100.00%	

(a) Includes Grace period.