

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	11/1/2020	to	11/30/2020
Report Posting Date:	December 28, 2020		
Contact Name:	Robert T McRae		
Contact Phone:	(801) 321-7180		
Contact Fax:	(801) 321-7174		
Contact Email:	bmcrae@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	142,928,522	148,908,796						
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	(1,340,742)	(1,652,598)	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	(114,533)	(121,883)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	339,167		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		655,047	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	15,933	426	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	141,828,348	147,789,787						

CPR	4.26% Current Month	14.26% 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	57,051	8,003,120	1.988%
Unsubsidized Stafford	106,203	10,485,069	2.605%
Consolidation	-	1,777,286	0.441%
PLUS and Grad PLUS	-	767,164	0.191%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(235,940)	-0.059%
Total Net Claims	163,254	20,796,700	5.180%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 114,533
Current period payments (recoveries) from Guarantor (\$)	\$ 153,523
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 83,518,721
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.15%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.40%	20.03
Grace	0.04%	3.25
Forbearance	14.64%	10.98
Deferment	6.97%	20.66
		W.A. Time in Repayment (months) (a)
Repayment	77.41%	134.11
Claims	0.54%	123.43
Total Portfolio	100.00%	

(a) Includes Grace period.