

<b>Issuer :</b>	<b>State Board of Regents of the State of Utah</b>		
<b>Indenture Name:</b>	<b>2015 Trust Estate</b>		
<b>Collection Period:</b>	<b>8/1/2021</b>	<b>to</b>	<b>8/31/2021</b>
<b>Report Posting Date:</b>	September 27, 2021		
<b>Contact Name:</b>	Robert T McRae		
<b>Contact Phone:</b>	(801) 321-7180		
<b>Contact Fax:</b>	(801) 321-7174		
<b>Contact Email:</b>	bmcrae@utahsbr.edu		
<b>Website:</b>	<a href="https://uheaa.org/reports/current-financial-reports/">https://uheaa.org/reports/current-financial-reports/</a>		

<b>Portfolio Activity</b>								
	<b>Principal Only</b>	<b>Principal Plus Accrued Interest and Fees</b>	<b>Weighted Average Statutory Rate</b>	<b>Weighted Average Effective Rate</b>	<b>Weighted Average Remaining Term (Mos)</b>	<b>Number of Loans</b>	<b>Number of Accounts</b>	<b>ABI</b>
Beginning Balance	133,230,626	138,088,793						
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	(1,428,371)	(1,694,769)	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	(16,419)	(17,828)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	430,119		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		636,606	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(182,516)	(194,040)	n/a	n/a	n/a	n/a	n/a	n/a
<b>Ending Balance</b>	<b>132,033,438</b>	<b>136,818,762</b>						

<b>CPR</b>	<b>5.56%</b> Current Month	<b>13.43%</b> Cumulative
------------	----------------------------	--------------------------

<b>Gross Defaults/Claims and Net Rejected Claims</b>			
<b>Claims</b>	<b>Default Amount During Period</b>	<b>Cumulative \$ Since 8/1/2014</b>	<b>Cumulative % Since 11/1/2012</b>
Subsidized Stafford	19,427	8,235,888	2.044%
Unsubsidized Stafford	35,217	10,873,353	2.699%
Consolidation	-	1,837,651	0.456%
PLUS and Grad PLUS	-	806,317	0.200%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(235,940)	-0.059%
<b>Total Net Claims</b>	<b>54,644</b>	<b>21,517,268</b>	<b>5.359%</b>

  

<b>Current and Cumulative Default Rate</b>	
Current Period's Defaults (\$)	\$ 16,419
Current period payments (recoveries) from Guarantor (\$)	\$ 201,790
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 84,572,167
Servicer Reject Rate (FFELP) (%)	0.00%
Cumulative Servicer Reject Rate (FFELP) (%)	1.11%

<b>Loan Status Percentage / Weighted Average Time until Repayment</b>		
	<b>% of Pool</b>	<b>W.A. Time until Repayment (months) (a)</b>
In School	0.38%	18.02
Grace	0.06%	2.07
Forbearance	23.10%	8.94
Deferment	6.03%	20.71
		<b>W.A. Time in Repayment (months) (a)</b>
Repayment	70.09%	143.93
Claims	0.34%	129.10
<b>Total Portfolio</b>	<b>100.00%</b>	

(a) Includes Grace period.