

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	12/1/2021	to	12/31/2021
Report Posting Date:	January 25, 2022		
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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	128,605,855	133,184,881						
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	(1,614,672)	(1,886,568)	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	-	-	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	272,151		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		613,516	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(109,296)	(117,740)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	127,154,038	131,794,088						

CPR	7.58% Current Month	13.18% 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	26,158	8,292,312	2.057%
Unsubsidized Stafford	45,739	10,976,760	2.723%
Consolidation	1,581	1,839,232	0.456%
PLUS and Grad PLUS	11,983	818,300	0.203%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(235,940)	-0.059%
Total Net Claims	85,461	21,690,665	5.403%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ -
Current period payments (recoveries) from Guarantor (\$)	\$ 100,199
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 84,912,235
Servicer Reject Rate (FFELP) (%)	-
Cumulative Servicer Reject Rate (FFELP) (%)	1.10%

Loan Status Percentage / Weighted Average Time until Repayment		
	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.35%	19.45
Grace	0.07%	3.08
Forbearance	14.67%	14.36
Deferment	6.22%	18.16
		W.A. Time in Repayment (months) (a)
Repayment	78.25%	147.11
Claims	0.44%	132.29
Total Portfolio	100.00%	

(a) Includes Grace period.