Issuer :	**State Board of Regents of the State of Utah**
Indenture Name:	**2015 Trust Estate**
Collection Period:	**1/1/2021 to 1/31/2021**
Report Posting Date:	February 25, 2021
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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	**140,667,001**	**146,653,813**						
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	(1,399,242)	(1,716,784)	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	(135,650)	(144,304)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	369,246		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		668,772	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(97,364)	(120,733)	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	**139,403,991**	**145,340,764**						

CPR	**5.42%**	**Current Month**	**14.07%**	**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	57,700	8,099,768	2.011%
Unsubsidized Stafford	108,267	10,643,820	2.643%
Consolidation	41,527	1,818,812	0.452%
PLUS and Grad PLUS	-	767,164	0.190%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(235,940)	-0.059%
Total Net Claims	**207,493**	**21,093,624**	**5.254%**

Current and Cumulative Default Rate		
Current Period's Defaults ($)	$	135,650
Current period payments (recoveries) from Guarantor ($)	$	232,726
Current period borrower recoveries ($)		-
Cumulative Recoveries ($)	$	83,854,620
Servicer Reject Rate (FFELP) (%)		0.00%
Cumulative Servicer Reject Rate (FFELP) (%)		1.13%

Loan Status Percentage / Weighted Average Time until Repayment

	% of Pool	**W.A. Time until Repayment (months) (a)**
In School	0.40%	21.60
Grace	0.07%	2.61
Forbearance	13.96%	11.70
Deferment	6.81%	20.58
	% of Pool	**W.A. Time in Repayment (months) (a)**
Repayment	78.31%	135.93
Claims	0.45%	104.66
Total Portfolio	**100.00%**	

(a) Includes Grace period.