

<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>11/1/2021</b>	<b>to</b>	<b>11/30/2021</b>
<b>Report Posting Date:</b>	December 27, 2021		
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<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	<b>130,211,156</b>	<b>134,783,698</b>						
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	(1,832,305)	(2,106,544)	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	(6,026)	(7,492)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	313,430		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		599,405	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	(80,400)	(84,185)	n/a	n/a	n/a	n/a	n/a	n/a
<b>Ending Balance</b>	<b>128,605,855</b>	<b>133,184,881</b>						

<b>CPR</b>	<b>9.12%</b> Current Month	<b>13.21%</b> Cumulative
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<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	12,939	8,266,154	2.051%
Unsubsidized Stafford	17,425	10,931,021	2.712%
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>30,363</b>	<b>21,605,204</b>	<b>5.381%</b>

<b>Current and Cumulative Default Rate</b>	
Current Period's Defaults (\$)	\$ 6,026
Current period payments (recoveries) from Guarantor (\$)	\$ 175,480
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 84,812,035
Servicer Reject Rate (FFELP) (%)	-
Cumulative Servicer Reject Rate (FFELP) (%)	1.10%

<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	0.40%	19.58
Grace	0.04%	0.85
Forbearance	18.10%	11.61
Deferment	6.60%	17.36
		<b>W.A. Time in Repayment (months) (a)</b>
Repayment	74.49%	146.02
Claims	0.37%	131.27
<b>Total Portfolio</b>	<b>100.00%</b>	

(a) Includes Grace period.