Issuer :	**State Board of Regents of the State of Utah**
Indenture Name:	**2015 Trust Estate**
Collection Period:	**10/1/2021 to 10/31/2021**
Report Posting Date:	November 26, 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	**131,389,261**	**135,879,670**						
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	(1,518,502)	(1,773,706)	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	(17,003)	(18,170)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	307,886		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		625,999	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	49,514	69,905	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	**130,211,156**	**134,783,698**						

CPR	**2.67%**	**Current Month**	**13.25%**	**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	17,328	8,253,215	2.048%
Unsubsidized Stafford	40,244	10,913,597	2.708%
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%
Total Net Claims	**57,572**	**21,574,840**	**5.374%**

Current and Cumulative Default Rate

Current Period's Defaults ($)	$ 17,003
Current period payments (recoveries) from Guarantor ($)	$ 63,107
Current period borrower recoveries ($)	-
Cumulative Recoveries ($)	$ 84,636,556
Servicer Reject Rate (FFELP) (%)	-
Cumulative Servicer Reject Rate (FFELP) (%)	1.11%

Loan Status Percentage / Weighted Average Time until Repayment

	% of Pool	W.A. Time until Repayment (months) (a)
In School	0.39%	20.04
Grace	0.06%	1.46
Forbearance	14.64%	14.10
Deferment	6.76%	18.95
	% of Pool	**W.A. Time in Repayment (months) (a)**
Repayment	77.78%	145.05
Claims	0.37%	139.03
Total Portfolio	**100.00%**	

(a) Includes Grace period.