

Issuer :	State Board of Regents of the State of Utah		
Indenture Name:	2015 Trust Estate		
Collection Period:	1/1/2022	to	1/31/2022
Report Posting Date:	February 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	127,154,038	131,794,088						
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	(1,870,444)	(2,152,809)	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	(215,678)	(229,653)	n/a	n/a	n/a	n/a	n/a	n/a
Capitalized Interest	436,448		n/a	n/a	n/a	n/a	n/a	n/a
Interest Accrual		608,461	n/a	n/a	n/a	n/a	n/a	n/a
Other Adjustments	168,020	172,868	n/a	n/a	n/a	n/a	n/a	n/a
Ending Balance	125,672,384	130,192,955						

CPR	9.81% 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	15,854	8,308,166	2.061%
Unsubsidized Stafford	15,057	10,991,817	2.727%
Consolidation	-	1,839,232	0.456%
PLUS and Grad PLUS	-	818,300	0.203%
SLS			
HEAL			
Private (Non-FFELP)			
Net Rejected Claims	-	(235,940)	-0.059%
Total Net Claims	30,911	21,721,575	5.410%

Current and Cumulative Default Rate	
Current Period's Defaults (\$)	\$ 215,678
Current period payments (recoveries) from Guarantor (\$)	\$ 28,790
Current period borrower recoveries (\$)	-
Cumulative Recoveries (\$)	\$ 84,941,024
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	0.36%	18.47
Grace	0.07%	2.24
Forbearance	16.18%	12.87
Deferment	6.11%	17.73
		W.A. Time in Repayment (months) (a)
Repayment	76.68%	148.04
Claims	0.60%	142.13
Total Portfolio	100.00%	

(a) Includes Grace period.