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Issuer OKLAHOMA STUDENT LOAN AUTHORITY
525 Central Park Drive, Ste. 600
Oklahoma City, OK 73105
405-556-9210

Base Cusip 679110

Issue Issued 1995 Master Bond Resolution
November 9, 1995

Contact:

Email finance@osla.org

Investor Website <http://www.oslafinancial.com>

Trustee BOKF, NA dba Bank of Oklahoma

Trustee Website www.bokf.com

OSLA 1995 MASTER BOND RESOLUTION
Quarterly Servicing Report

Report Date: December 31, 2015
Reporting Period: 10/1/15-12/31/15

II. DEBT SUMMARY

Series	CUSIP	Issue Date	Maturity	Method of Interest	Fedl Income Tax Status ⁶	Principal Issued	Less: Principal Matured	Less: Principal Redemptions	Principal Amount Outstanding
Senior									
1995A-1 ³	679110CB0	11/9/1995	9/1/2025	Auction	Tax-Exempt	\$21,600,000	-	13,000,000	\$8,600,000
1995A-2 ¹	679110CC8	11/9/1995	9/1/2025	Auction	Tax-Exempt	7,000,000	-	7,000,000	-
2001A-1 ³	679110CQ7	6/1/2001	6/1/2031	5.63%	Tax-Exempt	15,625,000	-	15,625,000	-
2001A-2 ^{3,5}	679110CT1	12/20/2001	12/1/2031	Auction	Taxable	50,000,000	-	50,000,000	-
2001A-3 ³	679110CU8	12/20/2001	12/1/2031	Auction	Taxable	25,000,000	-	25,000,000	-
2001A-4 ³	679110CS3	12/20/2001	12/1/2017	Qtrly Cp	Taxable	50,000,000	-	37,300,000	12,700,000
2004A-1 ³	679110CY0	1/30/2004	12/1/2033	Auction	Tax-Exempt	40,625,000	-	25,025,000	15,600,000
2004A-2 ³	679100CZ7	10/14/2004	6/1/2034	Auction	Tax-Exempt	40,625,000	-	20,025,000	20,600,000
2004A-3 ⁴	679110DA1	11/10/2004	9/1/2034	1M LIBOR +	Taxable	100,000,000	-	100,000,000	-
2007A-1 ²	679110DD5	4/3/2007	3/1/2037	Auction	Tax-Exempt	109,725,000	-	109,725,000	-
Senior						\$460,200,000	-	402,700,000	\$57,500,000
Subordinate									
1995B-1	679110CD6	11/9/1995	9/1/2008	5.80%	Tax-Exempt	\$2,000,000	2,000,000	-	-
1995B-2 ³	679110CE4	11/9/1995	9/1/2025	6.35%	Tax-Exempt	3,980,000	-	3,980,000	-
1996B-1	679110CF1	8/27/1996	8/1/2004	4.90%	Tax-Exempt	5,975,000	5,975,000	-	-
1996B-2	679110CG9	8/27/1996	8/1/2008	5.10%	Tax-Exempt	6,230,000	6,230,000	-	-
2001B-1 ³	679110CR5	6/7/2001	6/1/2031	Auction	Tax-Exempt	25,000,000	-	9,700,000	15,300,000
Subordinate						\$43,185,000	\$14,205,000	\$13,680,000	\$15,300,000
TOTAL						\$503,385,000	\$14,205,000	\$416,380,000	\$72,800,000

¹ Redeemed into Series 2007A-1 on June 1, 2007.

² Redeemed into new issue 2008IIA-1 on October 29, 2008.

³ Redeemed Outstanding Debt with Principal Collections from Student Borrowers and/or Purchase of Outstanding Debt through Unsolicited Bid Offers.

⁴ Redeemed into new issue 2013-1 on April 11, 2013.

⁵ Partial redemption into new issue 2013-1 on April 11, 2013.

⁶ All tax-exempt Bonds and Notes are a specific preference item for purposes of the Federal Alternative Minimum Tax.

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III. PORTFOLIO BY SERVICER				
Servicer	Principal Balance	% of Portfolio	# of Loans	Claims Outstanding
OSLA Student Loan Servicing™	78,014,845	100%	12,755	402,383
Totals	\$78,014,845	100%	12,755	\$402,383

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IV. PORTFOLIO SUMMARY

Original Collateral Pool Characteristics	Beg. Balance	Activity	End. Balance
Original Principal Balance	34,580,000	-	34,580,000
Cumulative principal balance acquired through additional note issuance ¹	-	468,805,000	468,805,000
Ending Principal Balance			\$503,385,000

¹This Master Bond Resolution is now a closed resolution with no recycling or future issuance allowed.

IV. PORTFOLIO SUMMARY (Cont'd)

Current Portfolio	Beg. Balance	Activity	End. Balance
Principal Balance	80,455,255	(2,440,410)	78,014,845
Accrued Interest to be Capitalized	202,560	(6,157)	196,403
Total Pool Balance	80,657,815	(2,446,567)	78,211,247
Total Fund Accounts Balance	9,882,513	2,774,563	12,657,076
Total Student Loans and Fund Balance	\$90,540,328	327,995	\$90,868,323
Weighted Average Coupon (WAC)	3.9%		3.9%
Weighted Average Remaining Maturity (WARM-1) ¹	177		176
Weighted Average Remaining Maturity (WARM-2) ²	178		177
Number of Loans	13,300	(545)	12,755
Number of Borrowers	7,065	(303)	6,762
Average Borrower Indebtedness	11,388		11,537

¹WARM-1 - Remaining repayment term only; weighted by pool balance.

²WARM-2 - Remaining repayment term plus remaining in school and grace periods; remaining deferment and forbearance periods; weighted by pool balance.

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V. FUND BALANCES			
Fund	Beg. Balance	Activity	End. Balance
Tax-Exempt Repayment Account	1,239,598	(772,019)	467,579
Taxable Repayment Account	418,427	941,798	1,360,225
Sinking Fund - Principal Account	7,473,164	2,607,308	10,080,472
Debt Service Reserve (beginning balance)	751,325		
Less Releases		(2,525)	
Less Draws		-	
Plus Investment Earnings		-	
Debt Service Reserve (ending balance)			748,800
Total Fund Balances	\$9,882,513	2,774,562	\$12,657,076

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VI. PORTFOLIO CHARACTERISTICS

A. LOAN STATUS

Status	# of Loans		Pool Balance		% of Pool Balance		WAC		WARM -1 ¹		WARM-2 ²	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
In School	26	30	100,406	127,897	0.1%	0.2%	3.4%	4.1%	120	120	155	148
Grace	14	2	55,580	3,625	0.1%	0.0%	5.4%	2.3%	120	120	123	121
Repayment												
Current	9,417	8,973	61,976,232	59,192,678	76.8%	75.7%	3.8%	3.8%	181	180	181	180
31 - 60 Days Delinquent	420	434	2,341,701	2,749,199	2.9%	3.5%	4.6%	4.8%	169	176	169	176
61 - 90 Days Delinquent	225	326	1,191,067	1,601,169	1.5%	2.0%	4.1%	4.3%	155	156	155	156
91 - 120 Days Delinquent	163	170	804,807	773,397	1.0%	1.0%	3.9%	4.1%	146	141	146	141
121 - 180 Days Delinquent	270	250	1,287,585	1,505,450	1.6%	1.9%	4.0%	4.4%	158	175	158	175
181 - 270 Days Delinquent	345	317	1,482,545	1,415,510	1.8%	1.8%	3.8%	3.8%	147	147	147	147
271 + Days Delinquent	71	137	256,241	503,548	0.3%	0.6%	4.1%	3.6%	132	126	132	126
Total Repayment	10,911	10,607	69,340,179	67,740,951	86.0%	86.6%	3.9%	3.9%	178	177	178	177
Forbearance	553	543	3,290,486	3,181,609	4.1%	4.1%	4.2%	4.4%	177	173	179	176
Deferment	1,632	1,421	7,432,256	6,734,163	9.2%	8.6%	4.1%	4.2%	167	169	181	183
Claims in Progress	159	147	418,289	402,383	0.5%	0.5%	3.5%	3.1%	105	99	105	99
Claims Denied	5	5	20,618	20,618	0.0%	0.0%	5.1%	0.1%	122	119	122	119
Total Portfolio	13,300	12,755	\$80,657,815	\$78,211,247	100%	100%	3.9%	3.9%	177	176	178	177

B. LOAN TYPE

Loan	# of Loans		Pool Balance		% of Pool Balance		WAC		WARM -1 ¹		WARM-2 ²	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Stafford Loans												
Subsidized	4,745	4,504	9,392,703	8,916,441	11.6%	11.4%	3.0%	2.9%	107	107	111	109
Unsubsidized	2,913	2,778	8,564,650	8,188,347	10.6%	10.5%	3.2%	3.2%	114	114	117	116
Total Stafford Loans	7,658	7,282	17,957,352	17,104,788	22.3%	21.9%	3.1%	3.1%	111	110	114	113
PLUS / Grad Loans	122	114	521,836	505,287	0.6%	0.6%	4.4%	4.4%	98	98	101	99
Consolidation Loans												
Subsidized	2,772	2,693	27,919,133	27,141,032	34.6%	34.7%	4.2%	4.2%	185	184	186	185
Unsubsidized	2,748	2,666	34,259,493	33,460,140	42.5%	42.8%	4.1%	4.1%	206	204	207	205
Total Consolidation Loans	5,520	5,359	62,178,627	60,601,172	77.1%	77.5%	4.1%	4.2%	196	195	197	196
Total Portfolio	13,300	12,755	\$80,657,815	\$78,211,247	100%	100%	3.9%	3.9%	177	176	178	177

¹WARM-1 - Remaining repayment term only; weighted by pool balance.

²WARM-2 - Remaining repayment term plus remaining in school and grace periods, remaining deferment and forbearance periods; weighted by pool balance.

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VI. PORTFOLIO CHARACTERISTICS (continued)

C. PROGRAM TYPE

Program	# of Loans		Pool Balance		% of Pool Balance		WAC		WARM-1 ¹		WARM-2 ²	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Graduate	670	637	3,374,566	3,234,760	4.2%	4.1%	3.3%	3.3%	135	134	137	136
Undergraduate	7,110	6,759	15,104,622	14,375,315	18.7%	18.4%	3.1%	3.1%	105	104	108	107
Consolidation Loans	5,520	5,359	62,178,627	60,601,172	77.1%	77.5%	4.1%	4.2%	196	195	197	196
Total Portfolio	13,300	12,755	\$80,657,815	\$78,211,247	100%	100%	3.9%	3.9%	177	176	178	177

D. SCHOOL TYPE

School	# of Loans		Pool Balance		% of Pool Balance		WAC		WARM-1 ¹		WARM-2 ²	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
4 Year School	4,923	4,661	12,790,902	12,134,228	69.2%	68.9%	3.2%	3.2%	114	113	117	116
2 Year School	1,955	1,862	3,511,049	3,362,414	19.0%	19.1%	3.0%	3.0%	101	101	104	103
Vocational / Proprietary	902	873	2,177,237	2,113,433	11.8%	12.0%	2.9%	2.9%	106	105	109	107
Total Portfolio Excluding Consolidation³	7,780	7,396	\$18,479,188	\$17,610,075	100%	100%	3.1%	3.1%	110	110	113	112

¹WARM-1 - Remaining repayment term only; weighted by pool balance.

²WARM-2 - Remaining repayment term plus remaining in school and grace periods, remaining deferment and forbearance periods; weighted by pool balance.

³Federal Consolidation Loans are not reported by School Type.

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VII. PORTFOLIO INDICES - BORROWER RATE BASIS

Interest Type / SAP	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Fixed/CP	-	-	-	-	-	-	-
Fixed/T-Bill	142	128	1,285,963	1,268,350	1.6%	1.6%	311
Fixed/LIBOR	6,781	6,561	64,753,142	63,015,554	80.3%	80.6%	259
Variable/CP	-	-	-	-	-	-	-
Variable/T-Bill	502	472	1,470,699	1,415,000	1.8%	1.8%	298
Variable/LIBOR	5,875	5,594	13,148,011	12,512,343	16.3%	16.0%	224
Total Portfolio	13,300	12,755	\$80,657,815	\$78,211,247	100%	100%	255

Interest Type / SAP Pre 4/1/2006	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Fixed/CP	-	-	-	-	-	-	-
Fixed/T-Bill	142	128	1,285,963	1,268,350	2.2%	2.3%	311
Fixed/LIBOR	3,647	3,553	42,118,872	41,208,654	73.1%	73.6%	264
Variable/CP	-	-	-	-	-	-	-
Variable/T-Bill	502	472	1,470,699	1,415,000	2.6%	2.5%	298
Variable/LIBOR	5,707	5,435	12,712,145	12,099,907	22.1%	21.6%	224
Total Portfolio	9,998	9,588	\$57,587,679	\$55,991,911	100%	100%	257

Interest Type / SAP Post 4/1/2006	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Fixed/CP	-	-	-	-	-	-	-
Fixed/T-Bill	-	-	-	-	-	-	-
Fixed/LIBOR	3,134	3,008	22,634,269	21,806,900	98.1%	98.1%	251
Variable/CP	-	-	-	-	-	-	-
Variable/T-Bill	-	-	-	-	-	-	-
Variable/LIBOR	168	159	435,866	412,436	1.9%	1.9%	231
Total Portfolio	3,302	3,167	\$23,070,136	\$22,219,336	100%	100%	250

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VII. PORTFOLIO INDICES (cont'd) - TRUST ASSET YIELD

SAP Index	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Commercial Paper	-	-	-	-	-	-	-
U.S. Treasury Bill	644	600	2,756,662	2,683,350	3.4%	3.4%	304
1 Month LIBOR	12,656	12,155	77,901,153	75,527,897	96.6%	96.6%	254
Total Portfolio	13,300	12,755	\$80,657,815	\$78,211,247	100%	100%	255

SAP Index - Pre 4/1/2006	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Commercial Paper	-	-	-	-	-	-	-
U.S. Treasury Bill	644	600	2,756,662	2,683,350	4.8%	4.8%	304
1 Month LIBOR	9,354	8,988	54,831,017	53,308,561	95.2%	95.2%	255
Total Portfolio	9,998	9,588	\$57,587,679	\$55,991,911	100%	100%	257

SAP Index - Post 4/1/2006	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Commercial Paper	-	-	-	-	-	-	-
U.S. Treasury Bill	-	-	-	-	-	-	-
1 Month LIBOR	3,302	3,167	23,070,136	22,219,336	100.0%	100.0%	250
Total Portfolio	3,302	3,167	\$23,070,136	\$22,219,336	100%	100%	250

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VIII. WEIGHTED AVERAGE PAYMENTS MADE

Loan Status	Pool Balance¹	% of Pool Balance	Time until Repayment²	# of Payments Made³
In School	127,897	0.2%	27.9	0.0
Grace	3,625	0.0%	1.0	0.0
Deferment	6,734,163	8.6%	13.3	32.4
Forbearance	3,181,609	4.1%	2.5	34.8
Repayment	67,740,951	86.6%	0.0	77.2
Claims	402,383	0.5%	0.0	21.0
Total	\$78,190,629	100%	1.3	71.2

¹ Pool Balance amounts do not include claims denied amount found on Loan Status table on Page 6.

² Includes grace and deferment/forbearance remaining period divided by Total Pool Balance; data displayed by months.

³ Total number of payments made divided by Total Pool Balance; data displayed by months.

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IX. COLLECTION ACTIVITY	
A. Student Loan Cash Principal Activity	Amount
Borrower Payments	(1,597,177)
Refunds	-
Consolidation Payments	(376,229)
Claim Payments	(631,706)
Lender Payments	-
Total Cash Principal Activity	(\$2,605,113)

B. Student Loan Non-Cash Principal Activity	Amount
Repurchases	-
Interest Capitalized	178,524
Origination Fee/Guarantor Fee Adjustment	-
Borrower Interest Adjustment	-
Write Offs	(12,460)
Government Interest Adjustments	-
Borrower Interest Accruals	-
Incentive Reduction	(1,361)
Total Non-Cash Principal Activity	\$164,702
Total Student Loan Principal Activity	(\$2,440,410)

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IX. COLLECTION ACTIVITY (continued)	
C. Student Loan Cash Interest Activity	
	Amount
Borrower Payments	503,193
Refunds	-
Consolidation Payments	2,080
Claim Payments	20,044
Lender Payments	-
Total Interest Activity	\$525,317

D. Student Loan Non-Cash Interest Activity	
	Amount
Repurchases	-
Interest Capitalized	(178,524)
Origination Fee/Guarantor Fee Adjustment	-
Borrower Interest Adjustment	(2,550)
Write Offs	215
Government Interest Adjustments	2,167
Borrower Interest Accruals	721,381
Incentive Reduction	-
Total Non-Cash Interest Adjustments	\$542,690
Total Student Loan Interest Activity	\$1,068,006

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X. CUMULATIVE DEFAULT ANALYSIS

Default and Recovery Statistics	Balance	%
Current Period Claims filed this Quarter ¹	\$591,067	0.8%
Cumulative Claims filed to date ²	\$183,687,725	36.5%
Current Period Claims Recalled this Quarter ³	\$154,857	
Current Period Payments Received	\$442,190	76.8%
Cumulative Payments Received ⁴	\$172,127,226	96.9%
Cumulative Rejection Rate ⁵	\$20,618	0.0%

¹ Current Period claims are divided by current quarter pool balance.

² Cumulative claims are divided by original principal balance and amount is reduced by claims recalled amount.

³ This amount was in claim status as of cutoff date. Amounts are adjusted on a monthly basis, therefore this amount may fluctuate.

⁴ Cumulative Payments Received amount will not include un-insured loans.

⁵ Cumulative Rejections filed are divided by original pool balance. These are loans that are still in uninsured loan status but are not past the cure period.

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XI. PRINCIPAL & INTEREST by SERIES

Information by Series	1995A-1	2001B-1	2001A-4	2004A-1	2004A-2	Totals
Accrued and Unpaid Interest at QE	1,781	3,328	11,844	2,665	3,659	23,277
Interest Shortfall	-	-	-	-	-	-
Principal Redeemed during current Quarter	-	-	-	-	-	-
Total Principal Distribution Amount						\$0

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XII. Asset Coverage Report

1995 MASTER BOND RESOLUTION PARITY ASSET COVERAGE REPORT AS OF DECEMBER 31, 2015

Delivered regarding the 1995 Master Bond Resolution adopted November 2, 1995, as supplemented. Not prepared on the basis of generally accepted accounting principles, so capitalized assets, such as Premiums are not included as assets, and an estimate for excess yield liability on tax-exempt debt is included if applicable.

I. ASSETS

Parity Total

1. Balance of insured Eligible Loans which are no more than 270 days delinquent unless a claim has been filed by the 270th day in which case the loan may be included until such time as the claim has been returned or rejected:			
A. Eligible Loans-Current Principal Balance ¹	\$	77,994,226	
B. Accrued Borrower Interest on such Eligible Loans ²		727,072	
2. Balance of Investment Securities in the following funds and accounts held by the Trustee ³			
A. Tax-Exempt Repayment Account		467,579	
B. Taxable Repayment Account		1,360,225	
C. Recycling Sub Account		-	
D. Loan Fund		-	
E. Rebate Account		-	
F. Sinking Fund - Interest Account		-	
G. Sinking Fund - Principal Account		10,080,472	
H. Debt Service Reserve		748,800	
I. Accrued Investment Earnings		-	
3. Authority Collections Holding Account			-
TOTAL ASSETS		\$	91,378,374

II. LIABILITIES

Parity Total

1. Aggregate principal amount of Bonds Outstanding (Senior)	\$	57,500,000
2. Aggregate principal amount of Bonds Outstanding (Subordinate)		15,300,000
3. Accrued and unpaid interest (Senior)		19,949
4. Accrued and unpaid interest (Subordinate)		3,328
5. Accrued and unpaid Program Expenses, Administrative and Servicing Expenses		309,920
6. Due to Other Funds (net)		-
7. Interest Payable to USDE		186,265
8. Other amounts owed:		
A. Consolidation Loan Rebate		(925)
B. Estimated Rebate Liability		-
C. Other Liabilities		5,364
9. Estimated Excess Yield Liability		-
TOTAL LIABILITIES	\$	73,323,901
TOTAL COVERAGE AMOUNT	\$	<u>18,054,473</u>
TOTAL LIABILITIES and FUND EQUITY	\$	<u>91,378,374</u>

TOTAL ASSET COVERAGE RATIO 124.62%
 $\frac{\text{Total Assets}}{\text{Total Liabilities}}$

SENIOR COVERAGE AMOUNT \$ 33,354,473
 SENIOR COVERAGE RATIO 157.48%

Dated: DECEMBER 31, 2015

¹ Eligible Loans CPB amount does not include uninsured amounts.

² ABI on Eligible Loans amount does not include uninsured amounts.

³ Trust fund balances are invested in the INVESCO AIM Treasury Cash Management Fund. This fund is a U.S. Government securities-based money market mutual fund.

The Authority does not utilize swaps or any other financial products in association with debt financings.

OSLA 1995 MASTER BOND RESOLUTION

Quarterly Servicing Report

Report Date: December 31, 2015
Reporting Period: 10/1/15-12/31/15

XIII. Balance Sheet - Unaudited	
<i>Oklahoma Student Loan Authority</i>	
<i>95MBR Balance Sheet</i>	
<i>December 31, 2015</i>	
<i>(Unaudited)</i>	
Schedule of Assets	
Student Loan Interest Receivable	729,876

Total Cash & Receivables	729,876

Trust Fund Investments (at Cost)	
SF - Principal Account	10,080,472
Debt Service Account	748,800
Repayment Account	1,827,804

Total Trust Fund Investments	12,657,078

Student Loan Notes Receivable	78,014,845
Allowance for Loan Losses	(641,334)

Net Student Loan Notes Receivable	77,373,511

TOTAL ASSETS	\$90,760,463
	=====
<small>¹ Student Loan Interest Receivable amount includes uninsured loans.</small>	
<small>² Student Loan Notes Receivable amount includes uninsured loans.</small>	

OSLA 1995 MASTER BOND RESOLUTION

Quarterly Servicing Report

Report Date: December 31, 2015
 Reporting Period: 10/1/15-12/31/15

XIII. Balance Sheet - Unaudited (cont'd)	
Oklahoma Student Loan Authority	
95MBR Balance Sheet	
December 31, 2015	
(Unaudited)	
Schedule of Liabilities & Equity	
Interest Payable	23,277
Due to Operating Fund	309,920
Interest Payable to USDE	186,265
Other Accrued Liabilities	4,439
Total Current Liabilities	----- 523,901 -----
Notes Payable	21,300,000
Bonds Payable	51,500,000
Total Long Term Liabilities	----- 72,800,000 -----
Total Liabilities	----- 73,323,901 -----
Total Equity	----- 17,436,563 -----
TOTAL LIAB. & EQUITY	----- \$90,760,463 =====