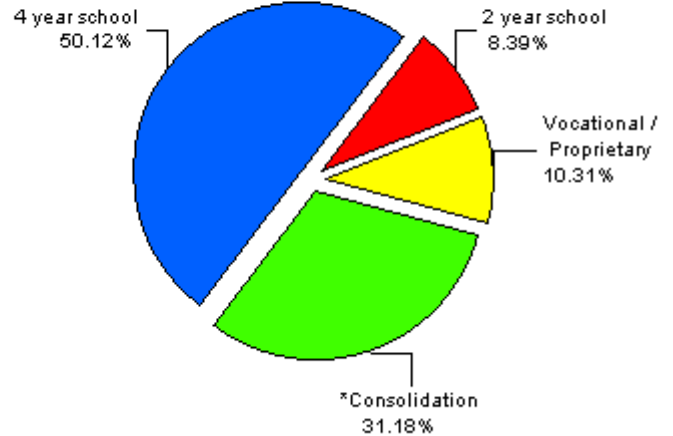


3/31/2005

**OSLA - Loan Portfolio by School Type**

School Type	Current Principal Balance
4 year school	389,971,892.06
2 year school	65,252,781.85
Vocational / Proprietary	80,229,565.26
Consolidation	242,597,888.00
<b>Grand Total of OSLA Portfolio</b>	<b>\$778,052,127.17</b>

Pie Chart

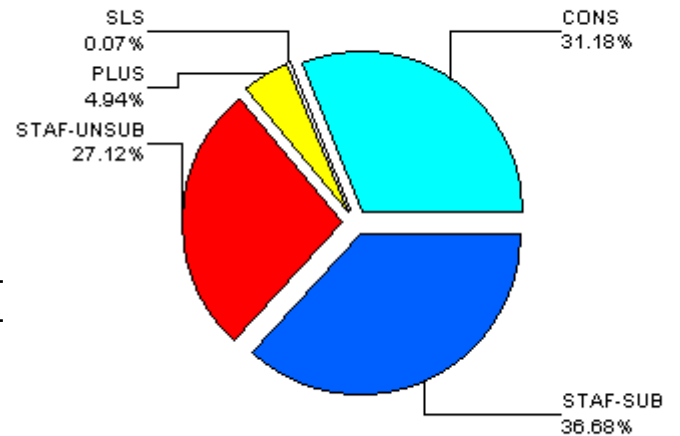


\*Consolidation loans are generally not reported by school type.

**OSLA - Loan Portfolio by Loan Type**

Loan Type	Current Principal Balance
Stafford Subsidized	285,388,888.93
Stafford Unsubsidized	211,028,165.06
Plus	38,467,717.98
SLS	569,467.20
Consolidation	242,597,888.00
<b>Grand Total of OSLA Portfolio</b>	<b>\$778,052,127.17</b>

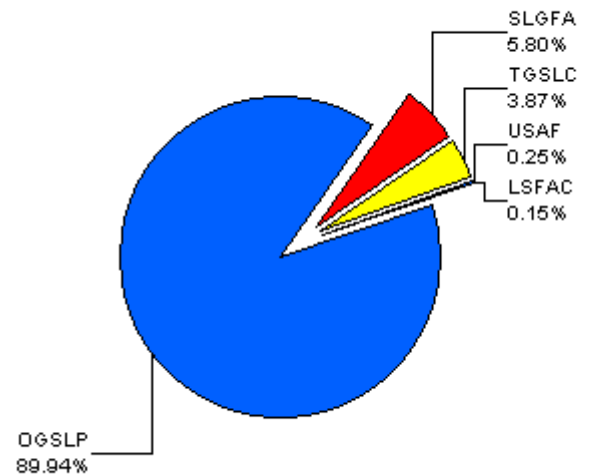
Pie Chart



**OSLA - Loan Portfolio by Guarantor**

Guarantor	Current Principal Balance
Oklahoma Guaranteed Student Loan Program	699,750,727.28
Student Loan Guarantee Foundation of Arkansas	45,090,206.95
Texas Guaranteed Student Loan Corporation	30,080,880.18
United Student Aid Funds, Inc.	1,923,221.31
Louisiana Student Financial Assistance Commission	1,138,799.32
National Student Loan Program	65,667.13
College Access Network, Colorado	2,625.00
<b>Grand Total of OSLA Portfolio</b>	<b>\$778,052,127.17</b>

Pie Chart



**OSLA Summary**

**3/31/2005**

<b>STATUS</b>	<b>TOTAL ALL BOND ID'S</b>	<b>%S</b>	<b>% to REPAY</b>
School	\$209,416,802.04	26.92%	
Grace	\$49,220,559.78	6.33%	
Deferment	\$91,223,249.33	11.72%	
Forbearance	\$91,566,681.14	11.77%	
Current Repay			
0-30	\$261,281,341.06	33.58%	
Delinquent			
31-60	20,741,818.72	2.67%	4.90%
61-90	11,829,738.42	1.52%	2.79%
91-120	12,089,460.70	1.55%	2.85%
121-150	6,803,087.84	0.87%	1.61%
151-180	4,124,221.24	0.53%	0.97%
181-210	3,548,527.71	0.46%	0.84%
211-240	2,370,494.44	0.30%	0.56%
241-270	4,273,334.88	0.55%	1.01%
over 270	5,010,550.23	0.64%	1.18%
Total Delinquent	\$70,791,234.18		16.71%
Claims	\$4,552,259.64	0.59%	
Total Insured	\$778,052,127.17	100.00%	
Grand Total inc uninsured	\$778,898,581.69		
Uninsured	\$846,454.52		

# OKLAHOMA STUDENT LOAN AUTHORITY

March 2005

## Claims Processing

<u>Default Claims</u>	<u>Accounts</u>	<u>Current Month</u>	<u>Year-to-Date</u>	<u>Last Year</u>
Claims Filed	311	\$2,275,714	\$19,335,461	\$17,052,522
Claims Paid	242	\$1,672,955	\$17,013,170	\$17,696,081
Claims Returned/Recalled	38	\$245,361	\$2,329,511	\$2,028,228
Claims Rejected	5	\$11,175	\$80,165	\$110,930
Recovery	3	\$38,716	\$163,323	\$36,268

## Loan Recoveries

Rejected Claims <b>*2005 Fiscal Year to Date 3/2005</b>	\$ 80,165
Resolved	<u>11,113</u>
Remaining	<u>\$ 69,052</u>

Rejected Claims <b>*2004 (7-1-2003 / 6-30-2004)</b>	\$ 152,746
Resolved	<u>112,494</u>
Remaining	<u>\$ 40,252</u>

Rejected Claims <b>*2003 (7-1-2002 / 6-30-2003)</b>	\$ 90,370
Resolved	<u>69,196</u>
Remaining	<u>\$ 21,174</u>

Rejected Claims <b>*2002 (7-1-2001 / 6-30-2002)</b>	\$ 136,332
Resolved	<u>102,456</u>
Remaining	<u>\$ 33,876</u>

\*Adjusted due to reconciliation / capped interest

# OSLA STUDENT LOAN SERVICING™

## Servicing Performance Report

Period: Month Ended March 31, 2005

<b>Operating Measurement</b>	<b>Industry Performance Standards</b>	<b>OSLS Performance Standards</b>	<b>Actual Results</b>
Phone Wait/Hold Time	45 to 90 seconds	30 seconds	21 seconds
Phone Abandon Rate	5% or less	4% or less	2.09%
Cancellation Processing	7-8 days	4 days	100%
Refund Processing	8 days	4 days	100%
Correspondence	5-10 days	3 days	100%
Forbearance Processing	5 days	3 days	100%
Deferment Processing	5 days	3 days	100%
Application Processing	2 days	1 day	100%
Application Exception Processing	5 days	3 days	100%
Borrower Payment Processing	2 days	2 days	100%
Payment Exception Processing <sup>1</sup>	5 days	4 days	99%
Claims Processing	330 day Defaults	Within 325 days	73%



## ***WHERE CUSTOMERS ALWAYS COME FIRST!***

Customer Satisfaction Survey  
January 1, 2005 through March 31, 2005

**WE ASKED.....**

**THEY SAID.....**

	<u>No Opinion</u>	<u>Poor</u>	<u>Good</u>	<u>Excellent</u>
How satisfied were you with the overall quality of service you received?	1 (1%)	3 (1%)	58 (24%)	172 (74%)
Was our Customer Service Representative friendly?	1 (1%)	2 (1%)	42 (18%)	189 (80%)
Was our staff responsive to your needs, solving any problems you may have had?	2 (1%)	7 (3%)	55 (24%)	167 (72%)
Was our answer to your questions understandable?	5 (2%)	2 (1%)	54 (24%)	165 (73%)
Total	9 (1%)	14 (2%)	209 (22%)	693 (75%)

OSLA™ is a trademark of the Oklahoma Student Loan Authority.



Call OSLA Student Loan Servicing™ at  
**800-456-6752**  
or use our website [www.osla.org](http://www.osla.org)

