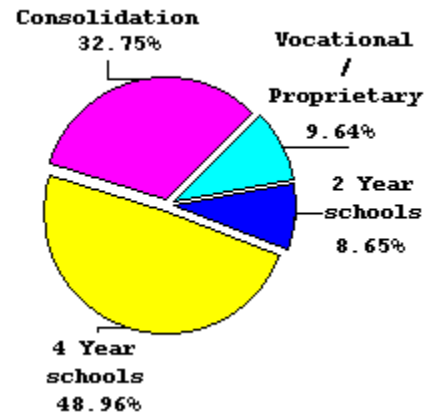


**OSLA - Loan Portfolio by School Type**

School Type	Current Principal Balance (\$)
4 Year schools	393,592,535.92
2 Year schools	69,559,306.00
Vocational / Proprietary	77,519,229.14
Consolidation	263,259,519.65
<b>Grand Total of OSLA Portfolio</b>	<b>803,930,590.71</b>

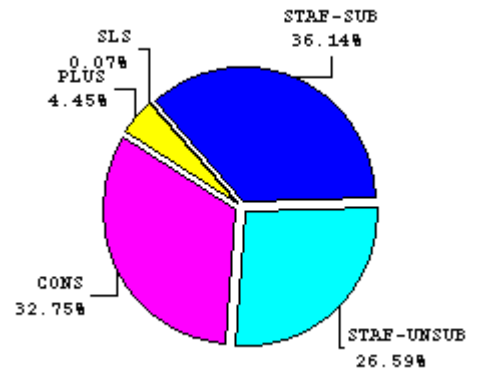
Pie Chart



**OSLA - Loan Portfolio by Loan Type**

Loan Type	Current Principal Balance (\$)
Stafford Subsidized	290,578,353.74
Stafford Unsubsidized	213,761,361.27
Plus	35,775,515.91
SLS	555,840.14
Consolidation	263,259,519.65
<b>Grand Total of OSLA Portfolio</b>	<b>803,930,590.71</b>

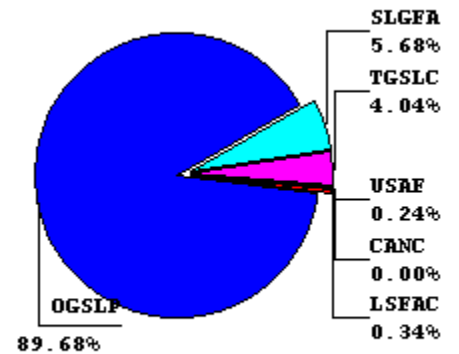
Pie Chart



**OSLA - Loan Portfolio by Guarantor**

Guarantor	Current Principal Balance (\$)
Oklahoma Guaranteed Student Loan Program	720,999,877.66
Student Loan Guarantee Foundation of Arkansas	45,651,216.41
Texas Guaranteed Student Loan Corporation	32,489,126.03
United Student Aid Funds, Inc.	1,952,797.43
Louisiana Student Financial Assistance Commission	2,767,592.06
National Student Loan Program	67,356.12
College Access Network, Colorado	2,625.00
<b>Grand Total of OSLA Portfolio</b>	<b>803,930,590.71</b>

Pie Chart



# OSLA – Summary

06/30/2005

Status	Total all Bond ID's	% of Loan	% to Repay
School	\$173,104,198.67	21.53 %	
Grace	\$80,536,914.55	10.02 %	
Deferment	\$83,286,454.33	10.36 %	
Forbearance	\$101,809,607.39	12.66 %	
Current Repay			
0-30	\$295,090,880.84	36.70 %	
Delinquent			
31-60	15,098,950.11	1.88 %	3.28 %
61-90	10,522,649.59	1.31 %	2.28 %
91-120	8,998,730.64	1.12 %	1.95 %
121-150	7,469,213.64	.93 %	1.62 %
151-180	4,267,051.51	.53 %	.93 %
181-210	6,798,123.95	.85 %	1.47 %
211-240	3,814,274.87	.47 %	.83 %
241-270	2,506,585.76	.31 %	.54 %
over 270	4,565,942.73	.57 %	.99 %
Total Delinquent	\$64,041,522.80		13.89 %
Claim	\$6,093,663.50	.76 %	
Total Insured	\$803,963,242.08	100.00 %	
Grand Total inc unins	\$804,764,789.60		
Uninsured	\$801,547.52		

**OKLAHOMA STUDENT LOAN AUTHORITY**

June 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	614	\$3,643,441	\$27,356,200	\$23,581,512
Claims Paid	266	\$2,109,518	\$23,121,889	\$23,677,477
Claims Returned/Recalled	36	\$295,109	\$3,087,045	\$2,587,751
Claims Rejected	11	\$77,355	\$215,037	\$152,746
Recovery	7	\$55,411	\$267,789	\$121,083

**Loan Recoveries**

Rejected Claims <b>*2005 Fiscal Year to Date 6/2005</b>	\$ 215,037
Resolved	<u>11,113</u>
Remaining	<u><u>\$ 203,924</u></u>

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

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

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

\*Adjusted due to reconciliation / capped interest

# OSLA STUDENT LOAN SERVICING™

## Servicing Performance Report

Period: Month Ended June 30, 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	2 min 7 sec*
Phone Abandon Rate	5% or less	4% or less	7.09%*
Cancellation Processing	7-8 days	4 days	100%
Refund Processing	8 days	4 days	100%
Correspondence	5-10 days	3 days	90%
Forbearance Processing	5 days	3 days	90%
Deferment Processing	5 days	3 days	90%
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	72%

\*Statistics impacted by unusually large number of borrower calls due to requests for loan consolidation (regular consolidation and consolidation of loans for in-school and grace borrowers) prior to interest rate increase on 7-1-2005.



# WHERE CUSTOMERS ALWAYS COME FIRST!

Customer Satisfaction Survey  
April 1, 2005 through June 30, 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?	(%)	3 (2%)	24 (23%)	78 (75%)
Was our Customer Service Representative friendly?	1 (1%)	2 (2%)	14 (13%)	88 (84%)
Was our staff responsive to your needs, solving any problems you may have had?	(%)	3 (3%)	17 (16%)	85 (81%)
Was our answer to your questions understandable?	4 (4%)	2 (2%)	20 (19%)	79 (75%)
Total	5 (1%)	10 (2%)	75 (18%)	330 (79%)

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)

