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I. ISSUE INFORMATION

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

**Base Cusip** 679110 EF9

**Issue Issued** Series 2013-1 Bonds  
April 11, 2013

**Contact:**

**Email** [finance@osla.org](mailto:finance@osla.org)

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

**Trustee** BOKF, NA dba Bank of Oklahoma

**Trustee Website** [www.bokf.com](http://www.bokf.com)

**OSLA 2013 INDENTURE OF TRUST**  
**Quarterly Servicing Report**

**Report Date: June 30, 2019**  
**Collection Period: 4/1/19-6/30/19**

| II. DEBT SUMMARY   |            |        |        |                   |                      |                     |                  |                      |                       |                     |                 |                   |
|--------------------|------------|--------|--------|-------------------|----------------------|---------------------|------------------|----------------------|-----------------------|---------------------|-----------------|-------------------|
| Class              | CUSIP      | Series | Rate   | Index             | Orig. Balance        | Beg. Balance        | Interest Accrual | Principal Redemption | P&I Paid <sup>1</sup> | End. Balance        | % of Securities | Maturity          |
| Senior             | 679110 EF9 | 2013-1 | 2.904% | TAXABLE LIBOR FRN | 211,820,000          | 50,428,000          | 374,494          | 3,437,000            | 3,811,494             | 46,991,000          | 100%            | February 25, 2032 |
| <b>Total Bonds</b> |            |        |        |                   | <b>\$211,820,000</b> | <b>\$50,428,000</b> | <b>\$374,494</b> | <b>\$3,437,000</b>   | <b>\$3,811,494</b>    | <b>\$46,991,000</b> | <b>100%</b>     |                   |

<sup>1</sup>Principal and Interest paid after collection period are presented on Asset Cert and Balance Sheet in the collection period after this report.

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

Report Date: June 30, 2019  
Collection Period: 4/1/19-6/30/19

| III. PORTFOLIO BY SERVICER   |                     |                |               |                    |
|------------------------------|---------------------|----------------|---------------|--------------------|
| Servicer                     | Principal Balance   | % of Portfolio | # of Loans    | Claims Outstanding |
| OSLA Student Loan Servicing™ | 55,383,959          | 100%           | 15,738        | 722,599            |
| <b>Totals</b>                | <b>\$55,383,959</b> | <b>100%</b>    | <b>15,738</b> | <b>\$722,599</b>   |

**OSLA 2013 INDENTURE OF TRUST**  
**Quarterly Servicing Report**

**Report Date: June 30, 2019**  
**Collection Period: 4/1/19-6/30/19**

**IV. PORTFOLIO SUMMARY**

| <b>4/1/13 Collateral Pool Characteristics</b>  | <b>Beg. Balance</b> | <b>Activity</b> | <b>End. Balance</b>  |
|--|---------------------|-----------------|----------------------|
| Original Principal Balance   | 211,512,571         | -               | 211,512,571          |
| Cumulative original principal balance acquired through prefunding <sup>1</sup>               | -                   | -               | -                    |
| Cumulative original principal balance acquired through recycling <sup>1</sup>                | -                   | -               | -                    |
| Cumulative original principal balance acquired through additional note issuance <sup>1</sup> | -                   | -               | -                    |
| Cumulative original principal balance removed through loan sales / buybacks <sup>1</sup>     | -                   | -               | -                    |
| Cumulative Interest Capitalized on above loans   | 2,360,840           | -               | 2,360,840            |
| <b>Ending Original Pool Balance</b>  |                     |                 | <b>\$213,873,411</b> |

<sup>1</sup>This Trust Indenture is a closed indenture with no recycling or future issuance allowed.

**IV. PORTFOLIO SUMMARY (Cont'd)**

| <b>Current Portfolio</b>                                  | <b>Beg. Balance</b> | <b>Activity</b>      | <b>End. Balance</b> |
|---|---------------------|----------------------|---------------------|
| Principal Balance   | 58,408,429          | (3,024,470)          | 55,383,959          |
| Accrued Interest to be Capitalized                        | 291,434             | (29,531)             | 261,903             |
| <b>Total Pool Balance</b>                                 | <b>58,699,864</b>   | <b>(3,054,001)</b>   | <b>55,645,863</b>   |
| Total Fund Accounts Balance                               | 1,558,563           | (266,463)            | 1,292,100           |
| <b>Total Student Loans and Fund Balance</b>               | <b>\$60,258,427</b> | <b>(\$3,320,464)</b> | <b>\$56,937,962</b> |
| Weighted Average Coupon (WAC)                             | 5.3%                |                      | 5.3%                |
| Weighted Average Remaining Maturity (WARM-1) <sup>1</sup> | 117                 |                      | 115                 |
| Weighted Average Remaining Maturity (WARM-2) <sup>2</sup> | 119                 |                      | 117                 |
| Number of Loans   | 16,856              | (1,118)              | 15,738              |
| Number of Borrowers                                       | 5,949               | (400)                | 5,549               |
| Average Borrower Indebtedness                             | 9,818               |                      | 9,981               |

<sup>1</sup>WARM-1 - Remaining repayment term only; weighted by pool balance.

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

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

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| V. FUND BALANCES   |                    |                    |                    |
|--|--------------------|--------------------|--------------------|
| Fund   | Beg. Balance       | Activity           | End. Balance       |
| Collection Account   | 1,202,422          | (268,880)          | 933,542            |
| Debt Service Reserve (beginning balance) <sup>1</sup>  | 317,730            |                    |                    |
| Less Releases  |                    | -                  |                    |
| Less Draws   |                    | -                  |                    |
| Plus Investment Earnings   |                    | -                  |                    |
| Debt Service Reserve (ending balance)  |                    |                    | 317,730            |
| Department Rebate Fund   | 38,411             | 2,416              | 40,827             |
| Excess Interest Funds  | -                  | -                  | -                  |
| <b>Total Fund Balances</b>   | <b>\$1,558,563</b> | <b>(\$266,463)</b> | <b>\$1,292,100</b> |
| <p>Note: Original Specified Debt Service Reserve Account Balance      \$            529,550</p> <p><sup>1</sup>Per Trust Indenture, Specified Debt Service Reserve requirement is 25bps of outstanding debt at end of the current collection period.</p> |                    |                    |                    |

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

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### VI. PORTFOLIO CHARACTERISTICS

#### A. LOAN STATUS

| Status                    | # of Loans    |               | Pool Balance        |                     | % of Pool Balance |             | WAC         |             | WARM -1 <sup>1</sup> |            | WARM-2 <sup>2</sup> |            |
|---------------------------|---------------|---------------|---------------------|---------------------|-------------------|-------------|-------------|-------------|----------------------|------------|---------------------|------------|
|                           | Beginning     | Ending        | Beginning           | Ending              | Beginning         | Ending      | Beginning   | Ending      | Beginning            | Ending     | Beginning           | Ending     |
| In School                 | 56            | 35            | 250,705             | 176,648             | 0.4%              | 0.3%        | 5.9%        | 6.1%        | 120                  | 120        | 140                 | 142        |
| Grace                     | 1             | 23            | 2,250               | 75,988              | 0.0%              | 0.1%        | 6.8%        | 5.4%        | 120                  | 120        | 122                 | 123        |
| Repayment                 |               |               |                     |                     |                   |             |             |             |                      |            |                     |            |
| Current                   | 11,954        | 11,241        | 40,463,364          | 38,860,230          | 68.9%             | 69.8%       | 5.2%        | 5.2%        | 118                  | 115        | 118                 | 115        |
| 31 - 60 Days Delinquent   | 716           | 585           | 2,839,854           | 2,143,175           | 4.8%              | 3.9%        | 5.8%        | 5.6%        | 116                  | 112        | 116                 | 112        |
| 61 - 90 Days Delinquent   | 355           | 285           | 1,217,196           | 1,213,730           | 2.1%              | 2.2%        | 5.6%        | 6.0%        | 114                  | 99         | 114                 | 99         |
| 91 - 120 Days Delinquent  | 201           | 159           | 955,970             | 479,511             | 1.6%              | 0.9%        | 5.9%        | 5.9%        | 112                  | 88         | 112                 | 88         |
| 121 - 180 Days Delinquent | 349           | 377           | 1,232,293           | 1,415,110           | 2.1%              | 2.5%        | 5.6%        | 5.6%        | 105                  | 114        | 105                 | 114        |
| 181 - 270 Days Delinquent | 428           | 307           | 1,668,818           | 1,202,551           | 2.8%              | 2.2%        | 5.6%        | 5.8%        | 115                  | 115        | 115                 | 115        |
| 271 + Days Delinquent     | 163           | 180           | 541,421             | 678,818             | 0.9%              | 1.2%        | 5.6%        | 5.4%        | 92                   | 127        | 92                  | 127        |
| Total Repayment           | 14,166        | 13,134        | 48,918,915          | 45,993,124          | 83.3%             | 82.7%       | 5.3%        | 5.3%        | 117                  | 115        | 117                 | 115        |
| Forbearance               | 809           | 928           | 3,552,239           | 4,115,833           | 6.1%              | 7.4%        | 5.6%        | 5.6%        | 119                  | 122        | 121                 | 124        |
| Deferment                 | 1,492         | 1,324         | 4,890,528           | 4,465,499           | 8.3%              | 8.0%        | 5.5%        | 5.5%        | 114                  | 118        | 134                 | 138        |
| Claims in Progress        | 310           | 275           | 996,962             | 722,599             | 1.7%              | 1.3%        | 5.6%        | 5.8%        | 121                  | 110        | 121                 | 110        |
| Claims Denied             | 22            | 19            | 88,265              | 96,172              | 0.2%              | 0.2%        | 5.3%        | 6.4%        | 72                   | 69         | 72                  | 69         |
| <b>Total Portfolio</b>    | <b>16,856</b> | <b>15,738</b> | <b>\$58,699,864</b> | <b>\$55,645,863</b> | <b>100%</b>       | <b>100%</b> | <b>5.3%</b> | <b>5.3%</b> | <b>117</b>           | <b>115</b> | <b>119</b>          | <b>117</b> |

#### B. LOAN TYPE

| Loan                      | # of Loans    |               | Pool Balance        |                     | % of Pool Balance |             | WAC         |             | WARM-1 <sup>1</sup> |            | WARM-2 <sup>2</sup> |            |
|---------------------------|---------------|---------------|---------------------|---------------------|-------------------|-------------|-------------|-------------|---------------------|------------|---------------------|------------|
|                           | Beginning     | Ending        | Beginning           | Ending              | Beginning         | Ending      | Beginning   | Ending      | Beginning           | Ending     | Beginning           | Ending     |
| Stafford Loans            |               |               |                     |                     |                   |             |             |             |                     |            |                     |            |
| Subsidized                | 9,006         | 8,395         | 20,402,032          | 19,331,769          | 34.8%             | 34.7%       | 5.1%        | 5.1%        | 98                  | 96         | 100                 | 98         |
| Unsubsidized              | 6,485         | 6,057         | 23,813,550          | 22,557,904          | 40.6%             | 40.5%       | 5.3%        | 5.3%        | 105                 | 104        | 107                 | 106        |
| Total Stafford Loans      | 15,491        | 14,452        | 44,215,582          | 41,889,674          | 75.3%             | 75.3%       | 5.2%        | 5.2%        | 102                 | 100        | 104                 | 103        |
| PLUS / Grad Loans         | 285           | 259           | 1,597,011           | 1,480,641           | 2.7%              | 2.7%        | 7.2%        | 7.2%        | 95                  | 94         | 95                  | 95         |
| Consolidation Loans       |               |               |                     |                     |                   |             |             |             |                     |            |                     |            |
| Subsidized                | 525           | 498           | 5,444,031           | 5,231,589           | 9.3%              | 9.4%        | 5.4%        | 5.5%        | 162                 | 160        | 163                 | 161        |
| Unsubsidized              | 555           | 529           | 7,443,240           | 7,043,959           | 12.7%             | 12.7%       | 5.5%        | 5.5%        | 178                 | 175        | 178                 | 176        |
| Total Consolidation Loans | 1,080         | 1,027         | 12,887,271          | 12,275,548          | 22.0%             | 22.1%       | 5.5%        | 5.5%        | 171                 | 169        | 172                 | 170        |
| <b>Total Portfolio</b>    | <b>16,856</b> | <b>15,738</b> | <b>\$58,699,864</b> | <b>\$55,645,863</b> | <b>100%</b>       | <b>100%</b> | <b>5.3%</b> | <b>5.3%</b> | <b>117</b>          | <b>115</b> | <b>119</b>          | <b>117</b> |

<sup>1</sup>WARM-1 - Remaining repayment term only; weighted by pool balance.

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

# OSLA 2013 INDENTURE OF TRUST

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### VI. PORTFOLIO CHARACTERISTICS (continued)

#### C. PROGRAM TYPE

| Program                | # of Loans    |               | Pool Balance        |                     | % of Pool Balance |             | WAC         |             | WARM-1 <sup>1</sup> |            | WARM-2 <sup>2</sup> |            |
|------------------------|---------------|---------------|---------------------|---------------------|-------------------|-------------|-------------|-------------|---------------------|------------|---------------------|------------|
|                        | Beginning     | Ending        | Beginning           | Ending              | Beginning         | Ending      | Beginning   | Ending      | Beginning           | Ending     | Beginning           | Ending     |
| Graduate               | 2,281         | 2,145         | 14,001,214          | 13,462,617          | 23.9%             | 24.2%       | 5.2%        | 5.2%        | 121                 | 118        | 123                 | 120        |
| Undergraduate          | 13,495        | 12,566        | 31,811,378          | 29,907,698          | 54.2%             | 53.7%       | 5.3%        | 5.3%        | 93                  | 92         | 95                  | 94         |
| Consolidation Loans    | 1,080         | 1,027         | 12,887,271          | 12,275,548          | 22.0%             | 22.1%       | 5.5%        | 5.5%        | 171                 | 169        | 172                 | 170        |
| <b>Total Portfolio</b> | <b>16,856</b> | <b>15,738</b> | <b>\$58,699,864</b> | <b>\$55,645,863</b> | <b>100%</b>       | <b>100%</b> | <b>5.3%</b> | <b>5.3%</b> | <b>117</b>          | <b>115</b> | <b>119</b>          | <b>117</b> |

#### D. SCHOOL TYPE

| School   | # of Loans    |               | Pool Balance        |                     | % of Pool Balance |             | WAC         |             | WARM-1 <sup>1</sup> |            | WARM-2 <sup>2</sup> |            |
|--|---------------|---------------|---------------------|---------------------|-------------------|-------------|-------------|-------------|---------------------|------------|---------------------|------------|
|  | Beginning     | Ending        | Beginning           | Ending              | Beginning         | Ending      | Beginning   | Ending      | Beginning           | Ending     | Beginning           | Ending     |
| 4 Year School  | 10,785        | 10,077        | 34,604,468          | 32,935,488          | 75.5%             | 75.9%       | 5.2%        | 5.2%        | 105                 | 103        | 107                 | 105        |
| 2 Year School  | 3,508         | 3,279         | 7,323,235           | 6,850,899           | 16.0%             | 15.8%       | 5.5%        | 5.5%        | 87                  | 86         | 90                  | 88         |
| Vocational / Proprietary                                   | 1,483         | 1,355         | 3,884,890           | 3,583,928           | 8.5%              | 8.3%        | 5.3%        | 5.3%        | 99                  | 99         | 101                 | 101        |
| <b>Total Portfolio Excluding Consolidation<sup>3</sup></b> | <b>15,776</b> | <b>14,711</b> | <b>\$45,812,593</b> | <b>\$43,370,315</b> | <b>100%</b>       | <b>100%</b> | <b>5.3%</b> | <b>5.3%</b> | <b>102</b>          | <b>100</b> | <b>104</b>          | <b>102</b> |

<sup>1</sup>WARM-1 - Remaining repayment term only; weighted by pool balance.

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

<sup>3</sup>Federal Consolidation Loans are not reported by School Type.

# OSLA 2013 INDENTURE OF TRUST

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| VII. PORTFOLIO INDICES - BORROWER RATE BASIS |               |               |                     |                     |             |             |                      |
|--|---------------|---------------|---------------------|---------------------|-------------|-------------|----------------------|
| Interest Type / SAP                          | # of Loans    |               | Pool Balance        |                     | % of Total  |             | SAP Margin<br>in bps |
|  | Beginning     | Ending        | Beginning           | Ending              | Beginning   | Ending      |                      |
| Fixed/T-Bill                                 | 82            | 80            | 1,218,081           | 1,153,662           | 2.1%        | 2.1%        | 311                  |
| Fixed/LIBOR                                  | 9,068         | 8,463         | 38,567,205          | 36,583,113          | 65.7%       | 65.7%       | 234                  |
| Variable/T-Bill                              | 216           | 197           | 470,484             | 443,128             | 0.8%        | 0.8%        | 294                  |
| Variable/LIBOR                               | 7,490         | 6,998         | 18,444,094          | 17,465,960          | 31.4%       | 31.4%       | 229                  |
| <b>Total Portfolio</b>                       | <b>16,856</b> | <b>15,738</b> | <b>\$58,699,864</b> | <b>\$55,645,863</b> | <b>100%</b> | <b>100%</b> | <b>234</b>           |

  

| Interest Type / SAP<br>Pre 4/1/2006 | # of Loans   |              | Pool Balance        |                     | % of Total  |             | SAP Margin<br>in bps |
|-------------------------------------|--------------|--------------|---------------------|---------------------|-------------|-------------|----------------------|
|                                     | Beginning    | Ending       | Beginning           | Ending              | Beginning   | Ending      |                      |
| Fixed/T-Bill                        | 82           | 80           | 1,218,081           | 1,153,662           | 5.0%        | 5.0%        | 311                  |
| Fixed/LIBOR                         | 420          | 386          | 5,359,414           | 5,006,929           | 22.1%       | 21.9%       | 264                  |
| Variable/T-Bill                     | 216          | 197          | 470,484             | 443,128             | 1.9%        | 1.9%        | 294                  |
| Variable/LIBOR                      | 6,975        | 6,513        | 17,201,709          | 16,288,070          | 70.9%       | 71.2%       | 229                  |
| <b>Total Portfolio</b>              | <b>7,693</b> | <b>7,176</b> | <b>\$24,249,687</b> | <b>\$22,891,789</b> | <b>100%</b> | <b>100%</b> | <b>242</b>           |

  

| Interest Type / SAP<br>Post 4/1/2006 | # of Loans   |              | Pool Balance        |                     | % of Total  |             | SAP Margin<br>in bps |
|--------------------------------------|--------------|--------------|---------------------|---------------------|-------------|-------------|----------------------|
|                                      | Beginning    | Ending       | Beginning           | Ending              | Beginning   | Ending      |                      |
| Fixed/LIBOR                          | 8,648        | 8,077        | 33,207,791          | 31,576,184          | 96.4%       | 96.4%       | 229                  |
| Variable/LIBOR                       | 515          | 485          | 1,242,386           | 1,177,890           | 3.6%        | 3.6%        | 228                  |
| <b>Total Portfolio</b>               | <b>9,163</b> | <b>8,562</b> | <b>\$34,450,177</b> | <b>\$32,754,073</b> | <b>100%</b> | <b>100%</b> | <b>229</b>           |

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

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

| SAP Index              | # of Loans    |               | Pool Balance        |                     | % of Total  |             | SAP Margin<br>in bps |
|------------------------|---------------|---------------|---------------------|---------------------|-------------|-------------|----------------------|
|                        | Beginning     | Ending        | Beginning           | Ending              | Beginning   | Ending      |                      |
| U.S. Treasury Bill     | 298           | 277           | 1,688,565           | 1,596,790           | 2.9%        | 2.9%        | 306                  |
| 1 Month LIBOR          | 16,558        | 15,461        | 57,011,299          | 54,049,073          | 97.1%       | 97.1%       | 232                  |
| <b>Total Portfolio</b> | <b>16,856</b> | <b>15,738</b> | <b>\$58,699,864</b> | <b>\$55,645,863</b> | <b>100%</b> | <b>100%</b> | <b>234</b>           |

| SAP Index - Pre 4/1/2006 | # of Loans   |              | Pool Balance        |                     | % of Total  |             | SAP Margin<br>in bps |
|--------------------------|--------------|--------------|---------------------|---------------------|-------------|-------------|----------------------|
|                          | Beginning    | Ending       | Beginning           | Ending              | Beginning   | Ending      |                      |
| U.S. Treasury Bill       | 298          | 277          | 1,688,565           | 1,596,790           | 7.0%        | 7.0%        | 306                  |
| 1 Month LIBOR            | 7,395        | 6,899        | 22,561,122          | 21,295,000          | 93.0%       | 93.0%       | 237                  |
| <b>Total Portfolio</b>   | <b>7,693</b> | <b>7,176</b> | <b>\$24,249,687</b> | <b>\$22,891,789</b> | <b>100%</b> | <b>100%</b> | <b>242</b>           |

| SAP Index - Post 4/1/2006 | # of Loans   |              | Pool Balance        |                     | % of Total  |             | SAP Margin<br>in bps |
|---------------------------|--------------|--------------|---------------------|---------------------|-------------|-------------|----------------------|
|                           | Beginning    | Ending       | Beginning           | Ending              | Beginning   | Ending      |                      |
| 1 Month LIBOR             | 9,163        | 8,562        | 34,450,177          | 32,754,073          | 100.0%      | 100.0%      | 229                  |
| <b>Total Portfolio</b>    | <b>9,163</b> | <b>8,562</b> | <b>\$34,450,177</b> | <b>\$32,754,073</b> | <b>100%</b> | <b>100%</b> | <b>229</b>           |

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

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### VIII. WEIGHTED AVERAGE PAYMENTS MADE

| Loan Status  | Pool Balance <sup>1</sup> | % of Pool Balance | Time until Repayment <sup>2</sup> | # of Payments Made <sup>3</sup> |
|--------------|---------------------------|-------------------|-----------------------------------|---------------------------------|
| In School    | 176,648                   | 0.3%              | 21.7                              | 0.0                             |
| Grace        | 75,988                    | 0.1%              | 3.4                               | 0.1                             |
| Deferment    | 4,465,499                 | 8.0%              | 19.9                              | 31.7                            |
| Forbearance  | 4,115,833                 | 7.4%              | 1.6                               | 36.7                            |
| Repayment    | 45,993,124                | 82.8%             | 0.0                               | 71.6                            |
| Claims       | 722,599                   | 1.3%              | 0.0                               | 36.6                            |
| <b>Total</b> | <b>\$55,549,690</b>       | <b>100%</b>       | <b>1.8</b>                        | <b>65.0</b>                     |

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

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

<sup>3</sup> 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               |
| <b>Prior QE Principal Balance</b>       | <b>\$58,408,429</b>  |
| Borrower Payments                       | (1,681,991)          |
| Consolidation Payments                  | (579,971)            |
| Claim Payments                          | (1,107,802)          |
| <b>Total Cash Principal Activity</b>    | <b>(\$3,369,764)</b> |

| B. Student Loan Non-Cash Principal Activity  |                      |
|--|----------------------|
|  | Amount               |
| Repurchases                                  | 36,513               |
| Interest Capitalized                         | 336,410              |
| Write Offs                                   | (27,529)             |
| Incentive Reduction                          | (100)                |
| <b>Total Non-Cash Principal Activity</b>     | <b>345,293</b>       |
| <b>Total Student Loan Principal Activity</b> | <b>(\$3,024,470)</b> |
| <b>Ending QE Principal Balance</b>           | <b>\$55,383,959</b>  |

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

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| IX. COLLECTION ACTIVITY (continued)    |                    |
|--|--------------------|
| C. Student Loan Cash Interest Activity |                    |
|  | Amount             |
| <b>Prior QE Interest Balance</b>       | <b>\$1,261,420</b> |
| Borrower Payments                      | (403,836)          |
| Consolidation Payments                 | (3,476)            |
| Claim Payments                         | (55,525)           |
| <b>Total Interest Activity</b>         | <b>(\$462,837)</b> |

| D. Student Loan Non-Cash Interest Activity  |                    |
|---|--------------------|
|   | Amount             |
| Interest Capitalized                        | (336,410)          |
| Borrower Interest Adjustment                | (2,739)            |
| Write Offs                                  | (793)              |
| Borrower Interest Accruals                  | \$700,009          |
| <b>Total Non-Cash Interest Adjustments</b>  | <b>\$360,066</b>   |
| <b>Total Student Loan Interest Activity</b> | <b>(\$102,771)</b> |
| <b>Ending QE Interest Balance</b>           | <b>\$1,158,649</b> |

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### X. WATERFALL DISTRIBUTION<sup>1</sup>

|  | Amount Due       |
|--|------------------|
| <b>First: USDE Interest Benefit and Fees Due</b>             |                  |
| Net Interest Benefit fees paid/accrued                       | 48,057           |
| Consolidation Rebate fees paid/accrued                       | 33,065           |
| <b>Second: Trustee Fees Due</b>                              |                  |
| Trustee fees paid  | 884              |
| Prior Months Unpaid Trustee fees and expenses due            | -                |
| <b>Third: Servicer Fees Due</b>                              |                  |
| Servicer fees paid   | 88,130           |
| Prior Months Unpaid Servicer fees and expenses due           | -                |
| <b>Fourth: Administrator Fees due</b>                        |                  |
| Administrator fees paid                                      | 45,000           |
| Prior Months Unpaid Administrator fees and expenses due      | -                |
| <b>Fifth: Interest Distribution on Senior Obligations</b>    |                  |
| Series 2013  | 374,494          |
| <b>Sixth: Debt Service Reserve Account</b>                   |                  |
| Amount needed to restore Debt Service Reserve Account        | -                |
| <b>Seventh: Principal Distribution on Senior Obligations</b> |                  |
| Series 2013  | 3,437,000        |
| <b>Eighth: Authority</b>                                     |                  |
| Excess funds released to Authority                           | -                |
| <b>Total Payments for Current Quarter</b>                    | <b>4,026,629</b> |

<sup>1</sup>This waterfall distribution reflects the activity presented on the Monthly Distribution Date Certificates, see Section 4.11 of the 2013-1 Trust Indenture.

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

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| XI. DISTRIBUTIONS / FEES - CURRENT PERIOD    |                  |
|--|------------------|
| Distributions / Fees                         | Amount           |
| USDE Interest Benefit and Fees Due           |                  |
| Net Interest Benefit Fees                    | 48,057           |
| Consolidation Rebate Fees                    | 33,065           |
| Trustee Fees                                 | 884              |
| Servicer Fees                                | 88,130           |
| Administrator Fees                           | 45,000           |
| Interest Distribution on Senior Obligations  |                  |
| Series 2013                                  | 374,494          |
| Debt Service Reserve Account                 | -                |
| Principal Distribution on Senior Obligations |                  |
| Series 2013                                  | 3,437,000        |
| Excess Funds Released to Authority           | -                |
| <b>Total Payments</b>                        | <b>4,026,629</b> |

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

**Report Date: June 30, 2019**  
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### XII. CUMULATIVE DEFAULT ANALYSIS

| Default and Recovery Statistics                          | Balance      | %     |
|--|--------------|-------|
| Current Period Claims filed this Quarter <sup>1</sup>    | \$908,857    | 1.6%  |
| Cumulative Claims filed to date <sup>2,7</sup>           | \$48,208,473 | 20.2% |
| Current Period Claims Recalled this Quarter <sup>3</sup> | \$119,232    |       |
| Current Period Payments Received                         | \$1,047,464  | 94.8% |
| Cumulative Payments Received <sup>4,7</sup>              | \$45,414,031 | 97.1% |
| Current Period Rejection Rate <sup>5</sup>               | \$38,226     | 0.1%  |
| Cumulative Rejection Rate <sup>6,7</sup>                 | \$96,172     | 0.0%  |

1. Current Period claims are divided by current quarter pool balance.
2. Cumulative claims are divided by original pool 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. Current Period Rejections filed are divided by current quarter pool balance. These are loans that have reached uninsured status during this collection period.
6. 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.
7. This is a refunded issue, therefore claims history associated with loans in the 2013-1 issue is presented as cumulative activity.

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

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| XIII. PRINCIPAL & INTEREST DISTRIBUTIONS BY SERIES |               |                    |
|--|---------------|--------------------|
| Payments   | Series 2013-1 | Totals             |
| Interest Paid During this Quarter <sup>1</sup>     | 374,494       | 374,494            |
| Interest Shortfall                                 | -             | -                  |
| Interest Carryover Due                             | -             | -                  |
| Interest Carryover Paid                            | -             | -                  |
| Interest Carryover                                 | -             | -                  |
| Principal Paid During this Quarter <sup>1</sup>    | 3,437,000     | 3,437,000          |
| Shortfall  | -             | -                  |
| <b>Total Distribution Amount</b>                   |               | <b>\$3,811,494</b> |

<sup>1</sup>Principal and Interest are paid on the 25th of each month. Please reference the Monthly Distribution Date Certificates for monthly breakdown of P&I.

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

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### XIV. Asset Coverage Report

#### 2013 INDENTURE OF TRUST, PARITY ASSET COVERAGE REPORT AS OF JUNE 30, 2019

Delivered regarding the Series 2013-1 Bond Resolution, adopted April 11, 2013 as supplemented. Not prepared on the basis of generally accepted accounting principles, so capitalized assets, such as Cost of Issuance and 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 <sup>1</sup>  | \$55,287,787        |
| B. Accrued Borrower Interest on such Eligible Loans <sup>2</sup>  | 1,149,526           |
| C. USDE interest and special allowance  | 0                   |
| 2. Balance of Investment Securities in the following funds and accounts held by the Trustee <sup>3</sup>  |                     |
| A. Collection Account   | 933,542             |
| B. Debt Service Reserve Account   | 317,730             |
| C. Department Rebate Fund   | 40,827              |
| D. Accrued Investment Earnings  | 3,167               |
| 3. Authority Collections Holding Account  | 0                   |
|   | <hr/>               |
| TOTAL ASSETS  | <u>\$57,732,580</u> |

#### II. LIABILITIES

#### Parity Total

|   |                     |
|---|---------------------|
| 1. Aggregate principal amount of Bonds Outstanding                                | \$46,991,000        |
| 2. Accrued and unpaid interest  | 22,747              |
| 3. Accrued and unpaid Program Expenses,<br>Administrative and Servicing Expenses  | 0                   |
| 4. Accrued USDE interest and special allowance<br>payments on such Eligible Loans | 53,981              |
| 5. Due to Other Funds (net)   | 0                   |
| 6. Other amounts owed:  |                     |
| A. Consolidation Loan Rebate  | 10,871              |
| B. Estimated Rebate Liability   | 0                   |
| C. Other Liabilities  | 0                   |
|   | <hr/>               |
| TOTAL LIABILITIES   | <u>\$47,078,599</u> |
| COVERAGE AMOUNT   | <u>\$10,653,980</u> |
| <u>TOTAL LIABILITIES and FUND EQUITY</u>  | <u>\$57,732,580</u> |

TOTAL ASSET COVERAGE RATIO 122.63%  
Total Assets  
Total Liabilities

Dated: JUNE 30, 2019

<sup>1</sup> Eligible Loans CPB amount does not include uninsured amounts.

<sup>2</sup> ABI on Eligible Loans amount does not include uninsured amounts.

<sup>3</sup> Trust fund balances are invested in the BlackRock Liquidity FedFd-Csh Res 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 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

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| XV. Balance Sheet - Unaudited   |                     |
|---|---------------------|
| <b>Oklahoma Student Loan Authority</b>  |                     |
| <b>2013-1 Balance Sheet</b>   |                     |
| <b>June 30, 2019</b>  |                     |
| <b>(Unaudited)</b>  |                     |
| Schedule of Assets  |                     |
| Student Loan Interest Receivable <sup>1</sup>   | 1,158,649           |
| Investment Earnings Receivable  | 3,167               |
| USDE Interest Receivable  | 0                   |
|   | -----               |
| Total Cash & Receivables  | 1,161,816           |
|   | -----               |
| Trust Fund Investments (at Cost)  |                     |
| Collection Account  | 933,542             |
| DE Rebate   | 40,827              |
| Debt Service Account  | 317,730             |
|   | -----               |
| Total Trust Fund Investments  | 1,292,100           |
|   | -----               |
| Student Loan Notes Receivable <sup>2</sup>  | 55,383,959          |
| Allowance for Loan Losses   | (662,642)           |
|   | -----               |
| Net Student Loan Notes Receivable   | 54,721,317          |
|   | -----               |
| <b>TOTAL ASSETS</b>   | <b>\$57,175,233</b> |
|   | =====               |
| <small><sup>1</sup> Student Loan Interest Receivable amount includes uninsured loans.</small> |                     |
| <small><sup>2</sup> Student Loan Notes Receivable amount includes uninsured loans.</small>    |                     |

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

Report Date: June 30, 2019  
 Collection Period: 4/1/19-6/30/19

| XV. Balance Sheet - Unaudited (cont'd) |                     |
|--|---------------------|
| <i>Oklahoma Student Loan Authority</i> |                     |
| <i>2013-1 Balance Sheet</i>            |                     |
| <i>June 30, 2019</i>                   |                     |
| <i>(Unaudited)</i>                     |                     |
| Schedule of Liabilities & Equity       |                     |
| Interest Payable                       | 22,747              |
| Interest Payable to USDE               | 53,981              |
| Other Accrued Liabilities              | 10,871              |
| Total Current Liabilities              | 87,600              |
| Bonds Payable - 2013-1                 | 46,991,000          |
| Original Issue Discount                | (54,608)            |
| Total Long Term Liabilities            | 46,936,392          |
| Total Liabilities                      | 47,023,991          |
| Total Equity                           | 10,151,241          |
| <b>TOTAL LIAB. &amp; EQUITY</b>        | <b>\$57,175,233</b> |