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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

Issue OSLA Total Loan Portfolio

Contact:

Email finance@osla.org

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

Trustee BANK OF OKLAHOMA

Trustee Website www.bokf.com

OSLA TOTAL LOAN PORTFOLIO
Quarterly Servicing Report

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II. DEBT SUMMARY

Class	CUSIP	Series	Issue Date	Maturity	Interest Basis	Fedl Income Tax Status ⁶	Orig. Balance	Less: Principal Matured	Less: Principal Redemptions	Principal Amount Outstanding
2010 Indenture of Trust										
Senior	679110DY9	2010A-1	10/6/2010	9/3/2024	AMT LIBOR FRN	Tax-Exempt	132,545,000	-	132,545,000	-
Senior	679110DZ6	2010A-2A	10/6/2010	9/1/2037	Non-AMT LIBOR FRN	Tax-Exempt	51,225,000	-	26,025,000	25,200,000
Senior	679110EB8	2010A-2B	10/6/2010	9/1/2037	Non-AMT LIBOR FRN	Tax-Exempt	44,230,000	-	22,465,000	21,765,000
Subordinate	679110EAO	2010B ¹	10/6/2010	9/4/2040	Adj Fixed Rate Bond	Tax-Exempt	15,517,718	-	15,517,718	-
2011 Indenture of Trust										
Senior	679110EC6	2011-1	6/29/2011	6/1/2040	LIBOR FRN	Taxable	205,200,000	-	171,140,000	34,060,000
2013 Indenture of Trust										
Senior	679110EF9	2013-1	4/11/2013	2/25/2032	LIBOR FRN	Taxable	211,820,000	-	174,116,000	37,704,000
2016 Bank Note										
Senior	NA	2016 Note	6/29/2016	6/25/2026	LIBOR FRN	Taxable	17,725,000	-	12,196,716	5,528,284
2017 Bank Note										
Senior	NA	2017 Note	4/26/2017	4/25/2032	LIBOR FRN	Taxable	52,450,000	-	24,309,258	28,140,742
Total Outstanding Debt Obligations							\$730,712,718	\$0	\$578,314,692	\$152,398,026

¹ The Authority purchased and canceled this subordinated private placement bond on June 25, 2014 using the Authority's unencumbered funds.

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III. PORTFOLIO BY SERVICER				
Servicer	Principal Balance	% of Portfolio	# of Loans	Claims Outstanding
OSLA Student Loan Servicing™	198,366,692	100%	34,356	1,378,730
Totals	\$198,366,692	100%	34,356	\$1,378,730

OSLA TOTAL LOAN PORTFOLIO
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IV. PORTFOLIO SUMMARY

Current Portfolio	Beg. Balance	Activity	End. Balance
Principal Balance	205,808,294	(7,441,603)	198,366,692
Accrued Interest to be Capitalized	695,479	(30,272)	665,207
Total Pool Balance	\$206,503,773	(7,471,873)	\$199,031,900
Weighted Average Coupon (WAC)	4.9%		4.9%
Weighted Average Remaining Maturity (WARM-1) ¹	144		143
Weighted Average Remaining Maturity (WARM-2) ²	145		144
Number of Loans	36,340	(1,984)	34,356
Number of Borrowers	13,014	(760)	12,254
Average Borrower Indebtedness	\$15,814		\$16,188

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. 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	54	53	258,795	309,264	0.1%	0.2%	6.0%	6.1%	120	120	138	138
Grace	25	20	147,369	90,292	0.1%	0.0%	6.2%	6.1%	120	120	122	122
Repayment												
Current	27,155	26,241	159,004,613	157,267,708	77.0%	79.0%	4.8%	4.8%	145	145	145	145
31 - 60 Days Delinquent	1,290	1,145	8,721,883	5,920,000	4.2%	3.0%	5.6%	5.4%	157	138	157	138
61 - 90 Days Delinquent	559	527	2,859,996	3,236,948	1.4%	1.6%	5.3%	5.5%	135	132	135	132
91 - 120 Days Delinquent	497	380	2,572,676	1,941,805	1.2%	1.0%	5.1%	5.8%	136	130	136	130
121 - 180 Days Delinquent	663	512	3,284,124	2,527,889	1.6%	1.3%	5.4%	5.6%	128	116	128	116
181 - 270 Days Delinquent	813	598	4,308,034	3,130,590	2.1%	1.6%	5.5%	5.6%	141	130	141	130
271 + Days Delinquent	216	226	1,294,091	1,143,351	0.6%	0.6%	5.9%	5.6%	131	116	131	116
Total Repayment	31,193	29,629	182,045,416	175,168,292	88.2%	88.0%	4.8%	4.8%	145	143	145	143
Forbearance	1,672	1,593	10,416,903	11,025,158	5.0%	5.5%	5.4%	5.5%	148	148	149	150
Deferment	2,418	2,115	11,185,407	10,074,152	5.4%	5.1%	5.4%	5.4%	144	144	166	166
Claims in Progress	604	570	1,468,953	1,378,730	0.7%	0.7%	5.4%	5.7%	108	124	108	124
Claims Denied and Un-Insured	374	376	980,931	986,013	0.5%	0.5%	5.5%	5.5%	0	0	0	0
Total Portfolio	36,340	34,356	\$206,503,773	\$199,031,900	100%	100%	4.9%	4.9%	144	143	145	144

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	14,342	13,503	32,989,317	31,531,338	16.0%	15.8%	5.4%	5.4%	88	87	90	89
Unsubsidized	10,140	9,570	38,257,422	36,639,637	18.5%	18.4%	5.5%	5.5%	97	95	100	97
Total Stafford Loans	24,482	23,073	71,246,740	68,170,975	34.5%	34.3%	5.5%	5.5%	93	91	95	93
PLUS / Grad Loans	334	305	1,840,902	1,778,166	0.9%	0.9%	7.0%	7.1%	80	80	81	81
Consolidation Loans												
Subsidized	5,752	5,484	57,685,725	55,784,793	27.9%	28.0%	4.6%	4.6%	162	161	163	162
Unsubsidized	5,772	5,494	75,730,406	73,297,966	36.7%	36.8%	4.6%	4.6%	179	178	180	179
Total Consolidation Loans	11,524	10,978	133,416,131	129,082,759	64.6%	64.9%	4.6%	4.6%	172	171	173	172
Total Portfolio	36,340	34,356	\$206,503,773	\$199,031,900	100%	100%	4.9%	4.9%	144	143	145	144

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. 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	3,172	3,044	20,672,688	19,994,207	10.0%	10.0%	5.4%	5.4%	114	110	116	113
Undergraduate	21,644	20,334	52,414,954	49,954,933	25.4%	25.1%	5.5%	5.5%	85	83	87	85
Consolidation Loans	11,524	10,978	133,416,131	129,082,759	64.6%	64.9%	4.6%	4.6%	172	171	173	172
Total Portfolio	36,340	34,356	\$206,503,773	\$199,031,900	100%	100%	4.9%	4.9%	144	143	145	144

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	17,219	16,188	55,682,862	53,256,918	76.2%	76.1%	5.47%	5.48%	97	95	99	97
2 Year School	5,402	5,114	11,425,405	10,911,179	15.6%	15.6%	5.70%	5.70%	80	78	82	80
Vocational / Proprietary	2,195	2,076	5,979,374	5,781,044	8.2%	8.3%	5.42%	5.41%	81	80	83	82
Total Portfolio Excluding Consolidation³	24,816	23,378	\$73,087,642	\$69,949,141	100%	100%	5.5%	5.5%	93	91	95	93

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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VI. 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/T-Bill	390	379	5,060,371	5,221,477	2.5%	2.6%	311
Fixed/LIBOR	24,048	22,687	171,421,901	164,953,497	83.0%	82.9%	248
Variable/T-Bill	970	940	3,077,206	2,997,130	1.5%	1.5%	299
Variable/LIBOR	10,932	10,350	26,944,295	25,859,796	13.0%	13.0%	229
Total Portfolio	36,340	34,356	\$206,503,773	\$199,031,900	100%	100%	248

Interest Type / SAP Pre 4/1/2006	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Fixed/T-Bill	390	379	5,060,371	5,221,477	4.7%	5.0%	311
Fixed/LIBOR	6,545	6,262	74,652,795	71,896,680	69.1%	68.9%	264
Variable/T-Bill	970	940	3,077,206	2,997,130	2.8%	2.9%	299
Variable/LIBOR	10,277	9,733	25,283,567	24,309,280	23.4%	23.3%	229
Total Portfolio	18,182	17,314	\$108,073,939	\$104,424,567	100%	100%	259

Interest Type / SAP Post 4/1/2006	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
Fixed/LIBOR	17,503	16,425	96,769,106	93,056,817	98.3%	98.4%	236
Variable/LIBOR	655	617	1,660,728	1,550,516	1.7%	1.6%	229
Total Portfolio	18,158	17,042	\$98,429,834	\$94,607,333	100%	100%	236

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VI. 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	
U.S. Treasury Bill	1,360	1,319	8,137,577	8,218,607	3.9%	4.1%	306
1 Month LIBOR	34,980	33,037	198,366,196	190,813,293	96.1%	95.9%	246
Total Portfolio	36,340	34,356	\$206,503,773	\$199,031,900	100%	100%	248

SAP Index - Pre 4/1/2006	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
U.S. Treasury Bill	1,360	1,319	8,137,577	8,218,607	7.5%	7.9%	306
1 Month LIBOR	16,822	15,995	99,936,362	96,205,960	92.5%	92.1%	255
Total Portfolio	18,182	17,314	\$108,073,939	\$104,424,567	100%	100%	259

SAP Index - Post 4/1/2006	# of Loans		Pool Balance		% of Total		SAP Margin in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
1 Month LIBOR	18,158	17,042	98,429,834	94,607,333	100.0%	100.0%	236
Total Portfolio	18,158	17,042	\$98,429,834	\$94,607,333	100%	100%	236

OSLA TOTAL LOAN PORTFOLIO
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VII. WEIGHTED AVERAGE PAYMENTS MADE

Loan Status	Pool Balance¹	% of Pool Balance	Time until Repayment²	# of Payments Made³
In School	309,264	0.2%	18.4	0.0
Grace	90,292	0.0%	2.5	0.0
Deferment	10,074,152	5.1%	22.3	48.5
Forbearance	11,025,158	5.6%	1.3	63.8
Repayment	175,168,292	88.4%	0.0	103.8
Claims	1,378,730	0.7%	0.0	45.0
Total	\$198,045,887	100%	1.2	98.1

¹ Pool Balance amounts do not include Claims Denied and Un-Insured amount found on Loan Status table on Page 5.

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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VIII. COLLECTION ACTIVITY	
A. Student Loan Cash Principal Activity	
	Amount
Prior QE Principal Balance	\$205,808,294
Borrower Payments	(5,119,623)
Consolidation Payments	(1,808,266)
Claim Payments	(2,072,389)
Total Cash Principal Activity	(\$9,000,278)

B. Student Loan Non-Cash Principal Activity		Amount
Repurchases		469,344
Interest Capitalized		1,134,906
Write Offs		(44,952)
Incentive Reduction		(623)
Total Non-Cash Principal Activity		\$1,558,675
Total Student Loan Principal Activity		(\$7,441,603)
Ending QE Principal Balance		\$198,366,692

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VIII. COLLECTION ACTIVITY (continued)	
C. Student Loan Cash Interest Activity	
	Amount
Prior QE Interest Balance	\$4,834,306
Borrower Payments	(1,378,750)
Consolidation Payments	(24,655)
Claim Payments	(94,411)
Total Interest Activity	(\$1,497,816)

D. Student Loan Non-Cash Interest Activity	
	Amount
Interest Capitalized	(1,134,906)
Borrower Interest Adjustment	(9,480)
Write Offs	(2,549)
Borrower Interest Accruals	2,362,350
Total Non-Cash Interest Adjustments	\$1,215,416
Net Student Loan Interest Activity	(\$282,400)
Ending QE Interest Balance	\$4,551,906

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IX. CLAIMS SUMMARY

Default Claims	Accounts	Current Month	Year-to-Date	Last Year
Claims Filed	59	\$899,637	\$11,236,498	\$15,206,346
Claims Paid	49	\$796,665	\$10,215,482	\$13,174,046
Claims Returned	6	\$52,827	\$1,046,490	\$1,574,835
Claims Recalled	5	\$98,415	\$1,155,646	\$1,486,140
Claims Rejected	0	\$0	\$1,621	\$94,790
Recovery	0	\$0	\$7,858	\$0

Loan Recoveries

Rejected Claims *2020 Fiscal Year to Date 6/30/20	\$ 1,621
Resolved	-
Remaining	<u>\$ 1,621</u>
Rejected Claims *2019 (7-1-2018 / 6-30-2019)	\$ 94,790
Resolved	7,858
Remaining	<u>\$ 86,932</u>
Rejected Claims *2018 (7-1-2017 / 6-30-2018)	\$ 29,979
Resolved	1,752
Remaining	<u>\$ 28,227</u>
Rejected Claims *2017 (7-1-2016 / 6-30-2017)	\$ 5,259
Resolved	3,312
Remaining	<u>\$ 1,947</u>

*Adjusted due to reconciliation / capped interest when applicable.

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X. QUARTERLY COMPLIANCE CERTIFICATE

Oklahoma Student Loan Authority (OSLA) in Whole

quarter ended JUNE 30, 2020. The undersigned hereby certifies that:

- A. He is the duly qualified and acting Controller of OSLA and is the financial officer responsible for the preparation of the Quarterly Financials of OSLA;
and
- B. The attached Comparative Schedules of Assets, Liabilities & Equity and Comparative Income Statement of OSLA have been prepared in accordance with generally accepted accounting principles applied on a consistent basis, and fairly present the financial condition as at their date and the results of its operations for the period then ended.

IN WITNESS WHEREOF, the undersigned has caused this certificate to be signed
6/30/20.

OKLAHOMA STUDENT LOAN AUTHORITY



By: _____
Name: Andy Rogers
Title: Executive Vice President & Controller

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XI. Statements of Net Position - Unaudited		
Oklahoma Student Loan Authority		
Comparative Statements of Net Position		
June 30, 2020 and 2019		
(Unaudited)		
	2020	2019
Assets		
Current Assets		
Cash	\$105,716	\$81,377
Investments	18,006,103	17,354,908
Interest receivable	4,229,477	4,566,702
Other current assets	2,464,751	1,999,915
Total current assets	\$24,806,047	\$24,002,902
Noncurrent Assets		
Loans, net of allowance for loan losses	196,968,229	231,511,044
Capital assets, net of accumulated depreciation	406,448	591,186
Other noncurrent assets	569,081	498,261
Total noncurrent assets	197,943,758	232,600,491
Total assets	222,749,805	256,603,393
Deferred Outflows of Resources		
Deferred pension plan outflows	1,417,847	1,417,847
Total assets	224,167,649	258,021,239

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XI. Statements of Net Position - Unaudited (Cont'd)

Oklahoma Student Loan Authority
Comparative Statements of Net Position
June 30, 2020 and 2019
(Unaudited)

	2020	2019
Liabilities and Net Position		
Current Liabilities		
Accounts payable and other accrued expenses	\$1,438,949	\$1,510,424
Interest payable to U.S. Department of Education	672,932	(166,757)
Accrued interest payable	108,434	341,076
	-----	-----
Total current liabilities	\$2,220,315	1,684,743
	-----	-----
Noncurrent Liabilities Payable from Unrestricted Assets		
Pension liability	6,246,398	6,246,398
	-----	-----
Noncurrent Liabilities Payable from Restricted Assets		
Notes and Bonds payable	151,851,888	187,011,180
	-----	-----
Total noncurrent liabilities payable	151,851,888	187,011,180
	-----	-----
Total liabilities	\$160,318,601	194,942,321
	-----	-----
Net Position	62,962,701	62,192,571
Deferred Inflows of Resources		
Deferred pension plan inflows	886,347	886,347
	-----	-----
Total liabilities and net position	\$224,167,649	258,021,239
	=====	=====

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XII. Statements of Revenues, Expenses and Changes in Net Position		
Oklahoma Student Loan Authority		
Comparative Statements of Revenues, Expenses and Changes in Net Position		
For the Twelve Months Ending		
June 30, 2020 and 2019		
(Unaudited)		
	6/30/2020	6/30/2019
Operating revenues:		
Loan interest income:		
From borrowers	\$10,006,364	\$11,543,940
Net to U.S. Department of Education	(2,611,911)	(1,197,687)
Loan servicing income	13,860,394	13,281,044
	-----	-----
Total operating revenue	\$21,254,849	\$23,627,297
	-----	-----
Operating expenses:		
Interest	4,511,351	7,057,512
General administration	11,945,296	10,973,013
External loan servicing fees	3,507,073	2,752,282
Professional fees	828,463	813,790
	-----	-----
Total operating expenses	20,792,183	21,596,597
	-----	-----
Operating income (loss)	\$462,665	\$2,030,700
Nonoperating revenues (expenses):		
Investment interest income	307,466	379,967
OTRS on-behalf contributions	-	328,822
	-----	-----
Net nonoperating income (expense)	307,466	708,789
	-----	-----
(Decrease)/Increase in net position	\$770,130	\$2,739,486
	=====	=====