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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
<u>2010 Indenture of Trust</u>										
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	-	30,455,000	20,770,000
Senior	679110EB8	2010A-2B	10/6/2010	9/1/2037	Non-AMT LIBOR FRN	Tax-Exempt	44,230,000	-	26,290,000	17,940,000
Subordinate	679110EAO	2010B ¹	10/6/2010	9/4/2040	Adj Fixed Rate Bond	Tax-Exempt	15,517,718	-	15,517,718	-
<u>2011 Indenture of Trust</u>										
Senior	679110EC6	2011-1	6/29/2011	6/1/2040	LIBOR FRN	Taxable	205,200,000	-	177,095,000	28,105,000
<u>2013 Indenture of Trust</u>										
Senior	679110EF9	2013-1	4/11/2013	2/25/2032	LIBOR FRN	Taxable	211,820,000	-	181,445,000	30,375,000
<u>2016 Bank Note</u>										
Senior	NA	2016 Note	6/29/2016	6/25/2026	LIBOR FRN	Taxable	17,725,000	-	13,536,425	4,188,575
<u>2017 Bank Note</u>										
Senior	NA	2017 Note	4/26/2017	4/25/2032	LIBOR FRN	Taxable	52,450,000	-	30,064,755	22,385,245
Total Outstanding Debt Obligations							\$730,712,718	\$0	\$606,948,898	\$123,763,820

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™	170,980,594	100%	28,353	1,216,609
Totals	\$170,980,594	100%	28,353	\$1,216,609

OSLA TOTAL LOAN PORTFOLIO
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IV. PORTFOLIO SUMMARY

Current Portfolio	Beg. Balance	Activity	End. Balance
Principal Balance	177,011,922	(6,031,328)	170,980,594
Accrued Interest to be Capitalized	501,311	(116,403)	384,908
Total Pool Balance	\$177,513,233	(6,147,730)	\$171,365,503
Weighted Average Coupon (WAC)	4.6%		4.6%
Weighted Average Remaining Maturity (WARM-1) ¹	139		137
Weighted Average Remaining Maturity (WARM-2) ²	140		138
Number of Loans	29,623	(1,270)	28,353
Number of Borrowers	10,501	(528)	9,973
Average Borrower Indebtedness	\$16,857		\$17,144

Income Based Repayment Plan Summary	Number of Loans	Principal Balance	% by Principal
IBR / Partial Payment	5,623	45,553,255	27%
IBR / Standard Payment	5,102	25,544,775	15%
Non Income-Based Repayment	17,628	99,882,564	58%
Portfolio Totals	28,353	\$170,980,594	100%

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.

OSLA TOTAL LOAN PORTFOLIO
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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	33	22	252,990	223,191	0.1%	0.1%	5.2%	5.0%	120	120	159	158
Grace	10	5	28,348	17,242	0.0%	0.0%	6.5%	5.7%	120	120	122	124
Repayment												
Current	23,091	22,250	142,099,187	140,618,724	80.0%	82.1%	4.5%	4.5%	140	139	140	139
31 - 60 Days Delinquent	954	824	6,408,090	4,496,384	3.6%	2.6%	5.2%	4.9%	141	143	141	143
61 - 90 Days Delinquent	502	495	2,685,697	2,895,468	1.5%	1.7%	4.7%	5.2%	131	123	131	123
91 - 120 Days Delinquent	294	249	2,137,848	1,078,806	1.2%	0.6%	5.3%	5.2%	150	107	150	107
121 - 180 Days Delinquent	478	415	3,083,393	2,464,049	1.7%	1.4%	5.2%	4.8%	139	109	139	109
181 - 270 Days Delinquent	407	402	2,075,065	2,632,909	1.2%	1.5%	4.8%	5.2%	111	120	111	120
271 + Days Delinquent	153	127	894,901	594,585	0.5%	0.3%	5.9%	4.2%	119	102	119	102
Total Repayment	25,879	24,762	159,384,181	154,780,925	89.8%	90.3%	4.6%	4.6%	139	138	139	138
Forbearance	979	1,049	7,304,362	7,097,104	4.1%	4.1%	5.3%	5.1%	145	143	145	144
Deferment	1,811	1,546	8,607,558	7,013,775	4.8%	4.1%	4.8%	4.8%	148	145	169	168
Claims in Progress	532	590	917,324	1,216,609	0.5%	0.7%	5.0%	4.7%	119	107	119	107
Claims Denied and Un-Insured	379	379	1,018,470	1,016,657	0.6%	0.6%	4.0%	4.0%	0	0	0	0
Total Portfolio	29,623	28,353	\$177,513,233	\$171,365,503	100%	100%	4.6%	4.6%	139	137	140	138

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	11,458	10,985	27,487,957	26,605,301	15.5%	15.5%	4.4%	4.4%	82	80	84	82
Unsubsidized	8,197	7,812	32,133,815	30,982,850	18.1%	18.1%	4.7%	4.7%	91	89	93	91
Total Stafford Loans	19,655	18,797	59,621,772	57,588,151	33.6%	33.6%	4.6%	4.5%	87	85	89	87
PLUS / Grad Loans	252	238	1,499,199	1,449,903	0.8%	0.8%	6.3%	6.3%	77	76	77	76
Consolidation Loans												
Subsidized	4,855	4,661	49,928,807	48,294,834	28.1%	28.2%	4.6%	4.6%	156	155	157	155
Unsubsidized	4,861	4,657	66,463,455	64,032,615	37.4%	37.4%	4.6%	4.6%	174	172	174	173
Total Consolidation Loans	9,716	9,318	116,392,262	112,327,449	65.6%	65.5%	4.6%	4.6%	166	165	167	165
Total Portfolio	29,623	28,353	\$177,513,233	\$171,365,503	100%	100%	4.6%	4.6%	139	137	140	138

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.

OSLA TOTAL LOAN PORTFOLIO
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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	2,679	2,543	17,186,108	16,340,110	9.7%	9.5%	4.7%	4.7%	106	105	108	107
Undergraduate	17,228	16,492	43,934,863	42,697,944	24.8%	24.9%	4.5%	4.5%	79	77	81	79
Consolidation Loans	9,716	9,318	116,392,262	112,327,449	65.6%	65.5%	4.6%	4.6%	166	165	167	165
Total Portfolio	29,623	28,353	\$177,513,233	\$171,365,503	100%	100%	4.6%	4.6%	139	137	140	138

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	13,721	13,101	46,299,808	44,596,929	75.8%	75.5%	4.60%	4.59%	91	89	93	91
2 Year School	4,351	4,162	9,614,345	9,358,298	15.7%	15.9%	4.82%	4.83%	74	73	76	74
Vocational / Proprietary	1,835	1,772	5,206,817	5,082,828	8.5%	8.6%	4.14%	4.13%	76	74	77	75
Total Portfolio Excluding Consolidation³	19,907	19,035	\$61,120,971	\$59,038,054	100%	100%	4.6%	4.6%	87	85	89	87

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	343	332	4,722,182	4,459,201	2.7%	2.6%	311
Fixed/LIBOR	19,542	18,626	147,275,835	142,111,243	83.0%	82.9%	249
Variable/T-Bill	848	827	2,757,241	2,691,417	1.6%	1.6%	299
Variable/LIBOR	8,890	8,568	22,757,975	22,103,641	12.8%	12.9%	230
Total Portfolio	29,623	28,353	\$177,513,233	\$171,365,503	100%	100%	249

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	343	332	4,722,182	4,459,201	5.0%	4.9%	311
Fixed/LIBOR	5,564	5,375	65,124,161	63,045,375	69.3%	69.3%	264
Variable/T-Bill	848	827	2,757,241	2,691,417	2.9%	3.0%	299
Variable/LIBOR	8,347	8,051	21,418,782	20,843,845	22.8%	22.9%	230
Total Portfolio	15,102	14,585	\$94,022,365	\$91,039,838	100%	100%	260

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	13,978	13,251	82,151,674	79,065,868	98.4%	98.4%	237
Variable/LIBOR	543	517	1,339,193	1,259,797	1.6%	1.6%	231
Total Portfolio	14,521	13,768	\$83,490,868	\$80,325,665	100%	100%	237

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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	1,191	1,159	7,479,422	7,150,618	4.2%	4.2%	307
1 Month LIBOR	28,432	27,194	170,033,811	164,214,884	95.8%	95.8%	246
Total Portfolio	29,623	28,353	\$177,513,233	\$171,365,503	100%	100%	249

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	1,191	1,159	7,479,422	7,150,618	8.0%	7.9%	307
1 Month LIBOR	13,911	13,426	86,542,943	83,889,219	92.0%	92.1%	256
Total Portfolio	15,102	14,585	\$94,022,365	\$91,039,838	100%	100%	260

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	14,521	13,768	83,490,868	80,325,665	100.0%	100.0%	237
Total Portfolio	14,521	13,768	\$83,490,868	\$80,325,665	100%	100%	237

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	223,191	0.1%	37.6	0.0
Grace	17,242	0.0%	3.8	0.0
Deferment	7,013,775	4.1%	23.6	48.6
Forbearance	7,097,104	4.2%	0.4	65.3
Repayment	154,780,925	90.9%	0.0	111.5
Claims	1,216,609	0.7%	0.0	60.7
Total	\$170,348,846	100%	1.0	106.5

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	\$177,011,922
Borrower Payments	(4,634,493)
Consolidation Payments	(1,176,680)
Claim Payments	(1,299,511)
Total Cash Principal Activity	(\$7,110,684)

B. Student Loan Non-Cash Principal Activity	
	Amount
Repurchases	323,936
Interest Capitalized	781,822
Write Offs	(26,046)
Incentive Reduction	(357)
Total Non-Cash Principal Activity	\$1,079,356
Total Student Loan Principal Activity	(\$6,031,328)
Ending QE Principal Balance	\$170,980,594

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VIII. COLLECTION ACTIVITY (continued)	
C. Student Loan Cash Interest Activity	
	Amount
Prior QE Interest Balance	\$4,557,448
Borrower Payments	(1,118,399)
Consolidation Payments	(23,189)
Claim Payments	(53,160)
Total Interest Activity	(\$1,194,748)

D. Student Loan Non-Cash Interest Activity	
	Amount
Interest Capitalized	(781,822)
Borrower Interest Adjustment	358
Write Offs	(13,188)
Borrower Interest Accruals	1,923,353
Total Non-Cash Interest Adjustments	\$1,128,701
Net Student Loan Interest Activity	(\$66,047)
Ending QE Interest Balance	\$4,491,401

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IX. CUMULATIVE DEFAULT ANALYSIS

Default and Recovery Statistics	Balance	%
Current Period Claims filed this Quarter ¹	\$2,096,822	1.2%
Cumulative Claims filed to date ²	\$168,807,855	22.6%
Current Period Claims Recalled this Quarter ³	\$661,285	
Current Period Payments Received	\$1,379,870	90.8%
Cumulative Payments Received ⁴	\$163,799,546	97.0%
Current Period Rejection Rate ⁵	\$0	0.0%
Cumulative Rejection Rate ⁶	\$1,016,657	0.1%

^{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.

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X. CUSTOMER SATISFACTION SURVEY

Question	No Opinion	Poor	Good	Excellent
How satisfied were you with the overall quality of service you received?	0 (0%)	0 (0%)	1 (14%)	6 (86%)
Was our Customer Service Representative friendly?	0 (0%)	0 (0%)	1 (14%)	6 (86%)
Was our staff responsive to your needs, solving any problems you may have had?	0 (0%)	0 (0%)	1 (14%)	6 (86%)
Was our answer to your questions understandable?	0 (0%)	0 (0%)	1 (14%)	6 (86%)
Total	0 (0%)	0 (0%)	4 (14%)	24 (86%)

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XI. QUARTERLY COMPLIANCE CERTIFICATE

Oklahoma Student Loan Authority (OSLA) in Whole

This Certificate is delivered regarding the provision of Quarterly Financials for the quarter ended JUNE 30, 2021. 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
6/30/21.

OKLAHOMA STUDENT LOAN AUTHORITY



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

OSLA TOTAL LOAN PORTFOLIO
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XII. Statements of Net Position - Unaudited		
Oklahoma Student Loan Authority		
Comparative Statements of Net Position		
June 30, 2021 and 2020		
(Unaudited)		
	2021	2020
Assets		
Current Assets		
Cash	\$79,433	\$105,716
Investments	20,364,062	18,006,103
Interest receivable	4,156,973	4,229,477
Other current assets	3,082,194	2,464,751
Total current assets	\$27,682,662	\$24,806,047
Noncurrent Assets		
Loans, net of allowance for loan losses	169,653,079	196,968,229
Capital assets, net of accumulated depreciation	347,684	406,448
Other noncurrent assets	498,037	569,081
Total noncurrent assets	170,498,800	197,943,758
Total assets	198,181,462	222,749,805
Deferred Outflows of Resources		
Deferred pension plan outflows	1,559,052	1,559,052
Total assets	199,740,511	224,308,854

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

Oklahoma Student Loan Authority
Comparative Statements of Net Position
June 30, 2021 and 2020
(Unaudited)

	2021	2020
Liabilities and Net Position		
Current Liabilities		
Accounts payable and other accrued expenses	\$1,374,292	\$2,111,880
Interest payable to U.S. Department of Education	632,639	-
Accrued interest payable	76,335	108,434
Total current liabilities	\$2,083,266	2,220,314
Noncurrent Liabilities Payable from Unrestricted Assets		
Pension liability	6,730,443	6,730,443
Noncurrent Liabilities Payable from Restricted Assets		
Notes and Bonds payable	123,315,281	151,851,888
Total noncurrent liabilities payable	123,315,281	151,851,888
Total liabilities	\$132,128,990	160,802,645
Net Position	66,992,708	62,887,395
Deferred Inflows of Resources		
Deferred pension plan inflows	618,813	618,813
Total liabilities and net position	\$199,740,511	224,308,854

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XIII. 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, 2021 and 2020

(Unaudited)

	2021	2020
Operating revenues:		
Loan interest income:		
From borrowers	\$8,078,575	\$10,006,364
Net to U.S. Department of Education	(3,944,926)	(2,611,908)
Loan servicing income	16,457,277	13,860,394
	-----	-----
Total operating revenue	\$20,590,928	\$21,254,850
	-----	-----
Operating expenses:		
Interest	1,490,154	4,511,351
General administration	10,028,826	12,370,143
External loan servicing fees	4,251,614	3,507,073
Professional fees	813,003	828,463
	-----	-----
Total operating expenses	16,583,597	21,217,030
	-----	-----
Operating income (loss)	\$4,007,330	\$37,820
Nonoperating revenues (expenses):		
Investment interest income	97,983	307,466
OTRS on-behalf contributions	-	349,541
	-----	-----
Net nonoperating income (expense)	97,983	657,007
	-----	-----
(Decrease)/Increase in net position	\$4,105,312	\$694,824
	=====	=====