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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	-	28,150,000	23,075,000
Senior	679110EB8	2010A-2B	10/6/2010	9/1/2037	Non-AMT LIBOR FRN	Tax-Exempt	44,230,000	-	24,300,000	19,930,000
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	-	173,960,000	31,240,000
<u>2013 Indenture of Trust</u>										
Senior	679110EF9	2013-1	4/11/2013	2/25/2032	LIBOR FRN	Taxable	211,820,000	-	177,880,000	33,940,000
<u>2016 Bank Note</u>										
Senior	NA	2016 Note	6/29/2016	6/25/2026	LIBOR FRN	Taxable	17,725,000	-	13,043,084	4,681,916
<u>2017 Bank Note</u>										
Senior	NA	2017 Note	4/26/2017	4/25/2032	LIBOR FRN	Taxable	52,450,000	-	27,497,762	24,952,238
Total Outstanding Debt Obligations							\$730,712,718	\$0	\$592,893,564	\$137,819,154

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™	184,587,579	100%	31,339	1,381,139
Totals	\$184,587,579	100%	31,339	\$1,381,139

OSLA TOTAL LOAN PORTFOLIO
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IV. PORTFOLIO SUMMARY

Current Portfolio	Beg. Balance	Activity	End. Balance
Principal Balance	191,586,024	(6,998,445)	184,587,579
Accrued Interest to be Capitalized	591,120	(78,085)	513,036
Total Pool Balance	\$192,177,144	(7,076,528)	\$185,100,616
Weighted Average Coupon (WAC)	4.6%		4.6%
Weighted Average Remaining Maturity (WARM-1) ¹	142		140
Weighted Average Remaining Maturity (WARM-2) ²	143		141
Number of Loans	32,749	(1,410)	31,339
Number of Borrowers	11,662	(518)	11,144
Average Borrower Indebtedness	\$16,428		\$16,564

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	33	36	210,567	260,431	0.1%	0.1%	6.1%	5.3%	120	120	168	161
Grace	24	9	109,232	26,950	0.1%	0.0%	3.6%	5.8%	120	120	121	124
Repayment												
Current	25,420	24,362	154,527,882	149,002,825	80.4%	80.5%	4.5%	4.5%	143	142	143	142
31 - 60 Days Delinquent	1,010	961	5,253,018	5,572,436	2.7%	3.0%	5.0%	4.9%	127	127	127	127
61 - 90 Days Delinquent	561	692	3,134,219	4,233,484	1.6%	2.3%	5.1%	5.3%	136	144	136	144
91 - 120 Days Delinquent	344	321	1,572,333	1,738,185	0.8%	0.9%	5.2%	5.0%	126	117	126	117
121 - 180 Days Delinquent	493	528	2,835,866	2,565,344	1.5%	1.4%	5.3%	4.9%	134	120	134	120
181 - 270 Days Delinquent	454	457	2,254,921	2,348,464	1.2%	1.3%	5.3%	5.4%	114	106	114	106
271 + Days Delinquent	144	207	872,185	948,063	0.5%	0.5%	4.7%	5.0%	126	110	126	110
Total Repayment	28,426	27,528	170,450,425	166,408,800	88.7%	89.9%	4.6%	4.6%	141	140	141	140
Forbearance	1,145	979	8,848,827	7,196,521	4.6%	3.9%	5.1%	5.4%	168	160	169	161
Deferment	2,153	1,855	10,261,069	8,808,057	5.3%	4.8%	4.9%	4.8%	142	146	164	170
Claims in Progress	593	552	1,310,743	1,381,139	0.7%	0.7%	5.0%	5.0%	113	114	113	114
Claims Denied and Un-Insured	375	380	986,281	1,018,718	0.5%	0.6%	4.0%	4.0%	0	0	0	0
Total Portfolio	32,749	31,339	\$192,177,144	\$185,100,616	100%	100%	4.6%	4.6%	142	140	143	141

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	12,785	12,184	30,225,179	28,983,801	15.7%	15.7%	4.4%	4.4%	85	84	87	86
Unsubsidized	9,073	8,690	35,112,071	33,816,319	18.3%	18.3%	4.7%	4.7%	94	93	96	95
Total Stafford Loans	21,858	20,874	65,337,250	62,800,120	34.0%	33.9%	4.6%	4.6%	90	89	92	91
PLUS / Grad Loans	295	274	1,694,093	1,617,894	0.9%	0.9%	6.4%	6.4%	79	78	79	78
Consolidation Loans												
Subsidized	5,294	5,097	54,015,588	51,876,527	28.1%	28.0%	4.6%	4.6%	159	157	160	158
Unsubsidized	5,302	5,094	71,130,212	68,806,075	37.0%	37.2%	4.6%	4.6%	177	175	178	176
Total Consolidation Loans	10,596	10,191	125,145,801	120,682,602	65.1%	65.2%	4.6%	4.6%	169	167	170	168
Total Portfolio	32,749	31,339	\$192,177,144	\$185,100,616	100%	100%	4.6%	4.6%	142	140	143	141

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	2,931	2,830	19,004,475	18,260,897	9.9%	9.9%	4.7%	4.7%	109	108	112	110
Undergraduate	19,222	18,318	48,026,868	46,157,116	25.0%	24.9%	4.6%	4.5%	82	81	84	82
Consolidation Loans	10,596	10,191	125,145,801	120,682,602	65.1%	65.2%	4.6%	4.6%	169	167	170	168
Total Portfolio	32,749	31,339	\$192,177,144	\$185,100,616	100%	100%	4.6%	4.6%	142	140	143	141

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	15,314	14,568	50,993,244	48,911,472	76.1%	75.9%	4.62%	4.61%	93	92	96	94
2 Year School	4,845	4,642	10,442,808	10,057,422	15.6%	15.6%	4.81%	4.81%	77	76	79	78
Vocational / Proprietary	1,994	1,938	5,595,291	5,449,120	8.3%	8.5%	4.13%	4.14%	78	77	80	78
Total Portfolio Excluding Consolidation³	22,153	21,148	\$67,031,343	\$64,418,013	100%	100%	4.6%	4.6%	90	88	92	90

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	366	358	5,145,753	4,861,705	2.7%	2.6%	311
Fixed/LIBOR	21,651	20,713	159,258,662	153,407,136	82.9%	82.9%	249
Variable/T-Bill	899	867	2,929,077	2,868,400	1.5%	1.5%	299
Variable/LIBOR	9,833	9,401	24,843,652	23,963,376	12.9%	12.9%	229
Total Portfolio	32,749	31,339	\$192,177,144	\$185,100,616	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	366	358	5,145,753	4,861,705	5.1%	5.0%	311
Fixed/LIBOR	6,061	5,826	69,623,172	67,256,106	68.9%	69.0%	264
Variable/T-Bill	899	867	2,929,077	2,868,400	2.9%	2.9%	299
Variable/LIBOR	9,241	8,830	23,361,119	22,543,008	23.1%	23.1%	229
Total Portfolio	16,567	15,881	\$101,059,121	\$97,529,219	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	15,590	14,887	89,635,491	86,151,029	98.4%	98.4%	237
Variable/LIBOR	592	571	1,482,532	1,420,368	1.6%	1.6%	231
Total Portfolio	16,182	15,458	\$91,118,023	\$87,571,397	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	1,265	1,225	8,074,830	7,730,104	4.2%	4.2%	306
1 Month LIBOR	31,484	30,114	184,102,314	177,370,511	95.8%	95.8%	246
Total Portfolio	32,749	31,339	\$192,177,144	\$185,100,616	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	1,265	1,225	8,074,830	7,730,104	8.0%	7.9%	306
1 Month LIBOR	15,302	14,656	92,984,291	89,799,114	92.0%	92.1%	255
Total Portfolio	16,567	15,881	\$101,059,121	\$97,529,219	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	16,182	15,458	91,118,023	87,571,397	100.0%	100.0%	237
Total Portfolio	16,182	15,458	\$91,118,023	\$87,571,397	100%	100%	237

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VII. WEIGHTED AVERAGE PAYMENTS MADE

Loan Status	Pool Balance¹	% of Pool Balance	Time until Repayment²	# of Payments Made³
In School	260,431	0.1%	40.8	0.0
Grace	26,950	0.0%	3.6	0.0
Deferment	8,808,057	4.8%	23.3	50.0
Forbearance	7,196,521	3.9%	0.9	67.8
Repayment	166,408,800	90.4%	0.0	107.3
Claims	1,381,139	0.8%	0.0	50.5
Total	\$184,081,898	100%	1.2	102.4

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	\$191,586,024
Borrower Payments	(4,914,253)
Consolidation Payments	(1,668,603)
Claim Payments	(1,365,572)
Total Cash Principal Activity	(\$7,948,428)

B. Student Loan Non-Cash Principal Activity		Amount
Repurchases		300,503
Interest Capitalized		677,660
Write Offs		(27,594)
Incentive Reduction		(585)
Total Non-Cash Principal Activity		\$949,983
Total Student Loan Principal Activity		(\$6,998,445)
Ending QE Principal Balance		\$184,587,579

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VIII. COLLECTION ACTIVITY (continued)	
C. Student Loan Cash Interest Activity	
	Amount
Prior QE Interest Balance	\$4,405,708
Borrower Payments	(1,227,970)
Consolidation Payments	(40,680)
Claim Payments	(58,105)
Total Interest Activity	(\$1,326,755)

D. Student Loan Non-Cash Interest Activity	
	Amount
Interest Capitalized	(677,660)
Borrower Interest Adjustment	(17,744)
Write Offs	(624)
Borrower Interest Accruals	2,086,674
Total Non-Cash Interest Adjustments	\$1,390,647
Net Student Loan Interest Activity	\$63,892
Ending QE Interest Balance	\$4,469,600

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IX. CUMULATIVE DEFAULT ANALYSIS

Default and Recovery Statistics	Balance	%
Current Period Claims filed this Quarter ¹	\$1,378,995	0.7%
Cumulative Claims filed to date ²	\$166,218,164	22.3%
Current Period Claims Recalled this Quarter ³	\$526,400	
Current Period Payments Received	\$1,125,064	81.6%
Cumulative Payments Received ⁴	\$161,109,810	96.9%
Current Period Rejection Rate ⁵	\$32,437	0.0%
Cumulative Rejection Rate ⁶	\$1,018,718	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%)	1 (7%)	1 (7%)	12 (86%)
Was our Customer Service Representative friendly?	0 (0%)	1 (8%)	0 (0%)	12 (92%)
Was our staff responsive to your needs, solving any problems you may have had?	0 (0%)	1 (7%)	1 (7%)	12 (86%)
Was our answer to your questions understandable?	0 <u>(0%)</u>	1 <u>(7%)</u>	2 <u>(14%)</u>	11 <u>(79%)</u>
Total	0 <u>(0%)</u>	4 <u>(7%)</u>	4 <u>(7%)</u>	47 <u>(86%)</u>

**No survey was taken for 2nd quarter 6/30/20.*

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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 DECEMBER 31, 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
12/31/20.

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		
December 31, 2020 and 2019		
(Unaudited)		
	2020	2019
Assets		
Current Assets		
Cash	\$148,467	\$125,251
Investments	20,041,313	17,786,656
Interest receivable	4,143,092	4,582,985
Other current assets	1,348,863	2,308,835
Total current assets	\$25,681,735	\$24,803,727
Noncurrent Assets		
Loans, net of allowance for loan losses	183,160,958	213,085,743
Capital assets, net of accumulated depreciation	397,359	499,727
Other noncurrent assets	686,879	546,258
Total noncurrent assets	184,245,196	214,131,728
Total assets	209,926,931	238,935,455
Deferred Outflows of Resources		
Deferred pension plan outflows	1,559,052	1,417,847
Total assets	\$211,485,981	\$240,353,300

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

Oklahoma Student Loan Authority
Comparative Statements of Net Position
December 31, 2020 and 2019
(Unaudited)

	2020	2019
Liabilities and Net Position		
Current Liabilities		
Accounts payable and other accrued expenses	\$1,385,577	\$1,522,003
Interest payable to U.S. Department of Education	686,864	152,122
Accrued interest payable	93,180	259,895
Total current liabilities	\$2,165,621	1,934,020
Noncurrent Liabilities Payable from Unrestricted Assets		
Pension liability	6,730,443	6,246,398
Noncurrent Liabilities Payable from Restricted Assets		
Notes and Bonds payable	137,320,409	168,912,649
Total noncurrent liabilities payable	137,320,409	168,912,649
Total liabilities	\$146,216,473	177,093,067
Net Position	64,650,695	62,373,884
Deferred Inflows of Resources		
Deferred pension plan inflows	618,812	886,348
Total liabilities and net position	\$211,485,981	\$240,353,300

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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 Six Months Ending
December 31, 2020 and 2019
(Unaudited)

	2020	2019
Operating revenues:		
Loan interest income:		
From borrowers	\$4,203,885	\$5,233,374
Net to U.S. Department of Education	(2,042,358)	(919,938)
Loan servicing income	7,795,339	6,637,672
Total operating revenue	\$9,956,868	\$10,951,108
Operating expenses:		
Interest	811,264	2,743,927
General administration	5,125,797	6,138,301
External loan servicing fees	2,024,304	1,667,412
Professional fees	305,442	403,484
Total operating expenses	8,266,807	10,953,124
Operating income (loss)	\$1,690,060	(\$2,016)
Nonoperating revenues (expenses):		
Investment interest income	73,239	183,330
Net nonoperating income (expense)	73,239	183,330
(Decrease)/Increase in net position	\$1,763,299	\$181,313