

OKLAHOMA STUDENT LOAN AUTHORITY (“OSLA”)
Base CUSIP Number 679110

2020 ANNUAL FINANCIAL INFORMATION AND OPERATING DATA REPORT
At July 31, 2020 (unless otherwise noted)

Oklahoma Student Loan Bonds and Notes
Series 2010 Indenture of Trust dated as of September 1, 2010
Between OSLA and BOKF, NA dba Bank of Oklahoma, as Corporate Trustee

The information in this Annual Financial Information and Operating Data Report (the “Report”) is subject to change without notice. The delivery of this Report does not mean that there has been no change since the Reporting Period. The presentation of information in this Report is intended to show recent historical information. It is not intended to indicate future or continuing trends regarding the Series 2010 Bonds described below or the loan portfolio that is security for payment of the Series 2010 Bonds described below.

Tax-Exempt LIBOR Floating Rate Bonds, Senior Series 2010A

<u>Senior Series</u>	<u>CUSIP No.</u>	<u>Tax Status</u>	<u>Interest Rate</u>	<u>Stated Maturity</u>	<u>(sf) Ratings Fitch/S&P</u>
2010A-2A ¹	679110 DZ 6	Non-AMT	3-Mo LIBOR +1.20%	September 1, 2037	AAA/AAA
2010A-2B ¹	679110 EB 8	Non-AMT	3-Mo LIBOR +1.00%	September 1, 2037	AAA/AAA

- ¹ Quarterly Distribution Date. Quarterly Distribution Dates for distribution of principal and interest are the first business day of each March, June, September and December. Interest on the Series 2010A Bonds is paid quarterly. Principal payments on the Series 2010A are paid by redemption of the Series 2010A-2A Bonds and the Series 2010A-2B Bonds on a *pro rata* basis, until paid in full.

Other information available more frequently: OSLA posts information similar to the attached material quarterly, on or about the Quarterly Distribution Dates; and, in addition, we post certain other information on our financial investor information website which can be found at: www.OSLAfinancial.com.

CUSIP numbers are included solely for convenience of reference. OSLA is not responsible for the selection or uses of the CUSIP numbers. OSLA makes no representation about the correctness of the numbers.

USDE Direct Lending Loan Servicing

In July 2012, OSLA was awarded a Not For Profit Servicer loan servicing contract by the Department of Education (“Department”) to service loans owned by the Department in its Direct Loan Program under the Higher Education Act. We earn a monthly servicing fee pursuant to the contract based on the number of borrower accounts.

As of June 30, 2020, OSLA was servicing approximately 765,000 borrowers with an aggregate principal balance of approximately \$14 billion compared to approximately 656,000 borrowers with an aggregate principal balance of approximately \$10.5 billion at June 30, 2019. The Department issued contract modifications to the Authority to exercise their Optional Ordering Period. The period of performance for the Authority’s contract was extended through March 31, 2022.

OKLAHOMA STUDENT LOAN AUTHORITY

**525 Central Park Drive, Suite 600
Oklahoma City, OK 73105-1706
Telephone (general): 405-556-9200
Email: finance@OSLA.org**

Dated: October 31, 2020



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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 Issued Series 2010 Bonds
October 6, 2010

Contact:

Email finance@osla.org

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

Trustee BOKF, NA dba Bank of Oklahoma

Trustee Website www.bokf.com

OSLA 2010 INDENTURE OF TRUST
Quarterly Servicing Report

Report Date: September 1, 2020
Collection Period: 5/1/20 - 7/31/20

II. DEBT SUMMARY													
Class	CUSIP	Series	Rate	Index	Orig. Balance	Beg. Balance	Interest Accrual	Principal Redemption	P&I Paid ¹	End. Balance	% of Securities	Maturity	
Senior	679110DY9	2010A-1	-	AMT LIBOR FRN	132,545,000	-	-	-	-	-	-	-	September 3, 2024
Senior	679110DZ6	2010A-2A	1.550%	Non-AMT LIBOR FRN	51,225,000	25,200,000	99,820	1,140,000	1,239,820	24,060,000	54%	September 1, 2037	
Senior	679110EB8	2010A-2B	1.350%	Non-AMT LIBOR FRN	44,230,000	21,765,000	75,089	985,000	1,060,089	20,780,000	46%	September 1, 2037	
Total Senior Bonds					228,000,000	46,965,000	174,909	2,125,000	2,299,909	44,840,000	100%		
Subordinate ²	679110EA0	2010B	-	Adj Fixed Rate Bond	15,517,718	-	-	-	-	-	-	-	September 4, 2040
Total All Bonds					\$243,517,718	\$46,965,000	\$174,909	\$2,125,000	\$2,299,909	\$44,840,000	100%		

¹Principal and Interest paid after collection period and are not captured on Asset Cert or Balance Sheet until next collection period.
²The Authority purchased and canceled this subordinated private placement bond on June 25, 2014 using the Authority's unencumbered funds.

OSLA 2010 INDENTURE OF TRUST
Quarterly Servicing Report

Report Date: September 1, 2020
Collection Period: 5/1/20 - 7/31/20

III. PORTFOLIO BY SERVICER				
Servicer	Principal Balance	% of Portfolio	# of Loans	Claims Outstanding
OSLA Student Loan Servicing™	62,793,081	100%	6,499	461,729
Totals	\$62,793,081	100%	6,499	\$461,729

OSLA 2010 INDENTURE OF TRUST

Quarterly Servicing Report

Report Date: September 1, 2020
Collection Period: 5/1/20 - 7/31/20

IV. PORTFOLIO SUMMARY

10/6/10 Collateral Pool Characteristics	Beg. Balance	Activity	End. Balance
Original Principal Balance	237,563,730	-	237,563,730
Cumulative original principal balance acquired through prefunding ¹	-	-	-
Cumulative original principal balance acquired through recycling ¹	-	-	-
Cumulative original principal balance acquired through additional note issuance ¹	-	-	-
Cumulative original principal balance removed through loan sales / buybacks ¹	-	-	-
Cumulative Interest Capitalized on above loans	1,120,580	-	1,120,580
Ending Original Pool Balance			\$238,684,310

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

IV. PORTFOLIO SUMMARY (Cont'd)

Current Portfolio	Beg. Balance	Activity	End. Balance
Principal Balance	64,608,686	(1,815,605)	62,793,081
Accrued Interest to be Capitalized	120,114	12,254	132,369
Total Pool Balance	64,728,800	(1,803,351)	62,925,449
Total Fund Accounts Balance	3,168,812	(26,633)	3,142,179
Total Student Loans and Fund Balance	\$67,897,613	(\$1,829,984)	\$66,067,628
Weighted Average Coupon (WAC)	4.4%		4.2%
Weighted Average Remaining Maturity (WARM-1) ¹	171		170
Weighted Average Remaining Maturity (WARM-2) ²	172		171
Number of Loans	6,788	(289)	6,499
Number of Borrowers	3,547	(167)	3,380
Average Borrower Indebtedness	\$18,215		\$18,578

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 2010 INDENTURE OF TRUST
Quarterly Servicing Report

Report Date: September 1, 2020
Collection Period: 5/1/20 - 7/31/20

V. FUND BALANCES			
Fund	Beg. Balance	Activity	End. Balance
Collection Account	2,345,735	(27,828)	2,317,907
Debt Service Reserve (beginning balance) ¹	340,000		
Less Releases		-	
Less Draws		-	
Plus Investment Earnings		-	
Debt Service Reserve (ending balance)			340,000
Department Rebate Fund	483,078	1,195	484,273
Excess Interest Funds	-	-	-
Total Fund Balances	\$3,168,812	(\$26,633)	\$3,142,179
<p>Note: Original Specified Debt Service Reserve Account Balance \$ 570,000</p> <p>¹Per Trust Indenture, Specified Debt Service Reserve requirement is 25bps of outstanding debt at end of the current collection period. However, there is a minimum Reserve amount of \$340,000, which is to be used for the last (or at maturity) of the Senior 2010A Bonds.</p>			

OSLA 2010 INDENTURE OF TRUST

Quarterly Servicing Report

Report Date: September 1, 2020
Collection Period: 5/1/20 - 7/31/20

VI. 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	4	4	13,088	13,158	0.0%	0.0%	4.7%	2.4%	120	120	145	142
Grace	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0	0	0	0
Repayment												
Current	5,506	5,372	52,969,987	51,933,650	81.8%	82.5%	4.3%	4.1%	169	167	169	167
31 - 60 Days Delinquent	174	172	1,432,790	1,540,680	2.2%	2.4%	4.8%	4.5%	144	156	144	156
61 - 90 Days Delinquent	110	102	1,222,109	1,121,149	1.9%	1.8%	5.6%	4.3%	169	214	169	214
91 - 120 Days Delinquent	78	65	617,119	577,439	1.0%	0.9%	4.4%	5.1%	155	146	155	146
121 - 180 Days Delinquent	111	85	928,011	549,579	1.4%	0.9%	5.0%	4.7%	160	143	160	143
181 - 270 Days Delinquent	126	71	1,175,212	582,880	1.8%	0.9%	5.0%	5.3%	186	144	186	144
271 + Days Delinquent	24	22	264,942	182,896	0.4%	0.3%	4.2%	6.5%	207	145	207	145
Total Repayment	6,129	5,889	58,610,170	56,488,275	90.5%	89.8%	4.3%	4.2%	168	166	168	166
Forbearance	289	257	2,947,594	3,488,023	4.6%	5.5%	4.8%	5.0%	183	190	185	191
Deferment	276	257	2,758,683	2,474,264	4.3%	3.9%	4.7%	4.5%	210	213	235	238
Claims in Progress	90	92	399,266	461,729	0.6%	0.7%	4.6%	3.9%	130	167	130	167
Claims Denied	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0	0	0	0
Total Portfolio	6,788	6,499	\$64,728,800	\$62,925,449	100%	100%	4.4%	4.2%	171	170	172	171

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	1,063	1,017	2,193,503	2,132,190	3.4%	3.4%	4.5%	2.3%	84	82	85	83
Unsubsidized	555	532	1,750,305	1,697,208	2.7%	2.7%	4.3%	2.1%	89	87	91	89
Total Stafford Loans	1,618	1,549	3,943,808	3,829,398	6.1%	6.1%	4.4%	2.2%	86	84	88	86
PLUS / Grad Loans	6	6	29,334	29,723	0.0%	0.0%	5.2%	3.1%	91	91	91	91
Consolidation Loans												
Subsidized	2,582	2,472	26,174,517	25,458,263	40.4%	40.5%	4.4%	4.4%	165	164	166	165
Unsubsidized	2,582	2,472	34,581,141	33,608,065	53.4%	53.4%	4.4%	4.4%	185	183	186	185
Total Consolidation Loans	5,164	4,944	60,755,658	59,066,328	93.9%	93.9%	4.4%	4.4%	176	175	177	176
Total Portfolio	6,788	6,499	\$64,728,800	\$62,925,449	100%	100%	4.4%	4.2%	171	170	172	171

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 2010 INDENTURE OF TRUST

Quarterly Servicing Report

Report Date: September 1, 2020
Collection Period: 5/1/20 - 7/31/20

VI. 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	81	80	501,925	495,992	0.8%	0.8%	4.0%	1.8%	104	102	105	103
Undergraduate	1,543	1,475	3,471,217	3,363,129	5.4%	5.3%	4.5%	2.3%	84	82	85	83
Consolidation Loans	5,164	4,944	60,755,658	59,066,328	93.9%	93.9%	4.4%	4.4%	176	175	177	176
Total Portfolio	6,788	6,499	\$64,728,800	\$62,925,449	100%	100%	4.4%	4.2%	171	170	172	171

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	1,084	1,034	2,806,741	2,708,674	70.6%	70.2%	4.3%	2.1%	89	88	91	89
2 Year School	321	309	618,974	613,312	15.6%	15.9%	4.6%	2.5%	77	75	78	76
Vocational / Proprietary	219	212	547,427	537,135	13.8%	13.9%	4.4%	2.2%	81	79	82	80
Total Portfolio Excluding Consolidation³	1,624	1,555	\$3,973,142	\$3,859,121	100%	100%	4.4%	2.2%	86	84	88	86

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.

OSLA 2010 INDENTURE OF TRUST

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VII. 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	118	111	1,885,552	1,904,431	2.9%	3.0%	310
Fixed/LIBOR	5,058	4,842	58,596,273	56,889,264	90.5%	90.4%	261
Variable/T-Bill	411	397	1,337,389	1,307,124	2.1%	2.1%	293
Variable/LIBOR	1,201	1,149	2,909,586	2,824,630	4.5%	4.5%	231
Total Portfolio	6,788	6,499	\$64,728,800	\$62,925,449	100%	100%	262

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	118	111	1,885,552	1,904,431	4.3%	4.5%	310
Fixed/LIBOR	3,451	3,309	38,037,234	36,758,186	86.1%	85.9%	264
Variable/T-Bill	411	397	1,337,389	1,307,124	3.0%	3.1%	293
Variable/LIBOR	1,198	1,146	2,904,789	2,819,710	6.6%	6.6%	231
Total Portfolio	5,178	4,963	\$44,164,964	\$42,789,452	100%	100%	265

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	1,607	1,533	20,559,039	20,131,078	100.0%	100.0%	255
Variable/LIBOR	3	3	4,797	4,919	0.0%	0.0%	234
Total Portfolio	1,610	1,536	\$20,563,836	\$20,135,997	100%	100%	255

OSLA 2010 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 in bps
	Beginning	Ending	Beginning	Ending	Beginning	Ending	
U.S. Treasury Bill	529	508	3,222,941	3,211,556	5.0%	5.1%	303
1 Month LIBOR	6,259	5,991	61,505,860	59,713,894	95.0%	94.9%	260
Total Portfolio	6,788	6,499	\$64,728,800	\$62,925,449	100%	100%	262

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	529	508	3,222,941	3,211,556	7.3%	7.5%	303
1 Month LIBOR	4,649	4,455	40,942,023	39,577,896	92.7%	92.5%	262
Total Portfolio	5,178	4,963	\$44,164,964	\$42,789,452	100%	100%	265

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	1,610	1,536	20,563,836	20,135,997	100%	100%	255
Total Portfolio	1,610	1,536	\$20,563,836	\$20,135,997	100%	100%	255

OSLA 2010 INDENTURE OF TRUST
Quarterly Servicing Report

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VIII. WEIGHTED AVERAGE PAYMENTS MADE

Loan Status	Pool Balance¹	% of Pool Balance	Time until Repayment²	# of Payments Made³
In School	13,158	0.0%	22.0	0.0
Grace	0	0.0%	0.0	0.0
Deferment	2,474,264	3.9%	25.4	62.5
Forbearance	3,488,023	5.5%	1.3	81.0
Repayment	56,488,275	89.8%	0.0	120.8
Claims	461,729	0.7%	0.0	62.2
Total	\$62,925,449	100%	1.1	115.8

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

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.

OSLA 2010 INDENTURE OF TRUST
Quarterly Servicing Report

Report Date: September 1, 2020
Collection Period: 5/1/20 - 7/31/20

IX. COLLECTION ACTIVITY	
A. Student Loan Cash Principal Activity	
	Amount
Prior QE Principal Balance	\$64,608,686
Borrower Payments	(1,641,225)
Consolidation Payments	(276,821)
Claim Payments	(299,210)
Total Cash Principal Activity	(\$2,217,257)

B. Student Loan Non-Cash Principal Activity	
	Amount
Repurchases	14,497
Interest Capitalized	391,638
Borrower Interest Adjustment	0
Write Offs	(4,483)
Incentive Reduction	0
Total Non-Cash Principal Activity	\$401,652
Total Student Loan Principal Activity	(\$1,815,606)
Ending QE Principal Balance	\$62,793,081

OSLA 2010 INDENTURE OF TRUST
Quarterly Servicing Report

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Collection Period: 5/1/20 - 7/31/20

IX. COLLECTION ACTIVITY (continued)	
C. Student Loan Cash Interest Activity	
	Amount
Prior QE Interest Balance	\$1,205,996
Borrower Payments	(433,563)
Consolidation Payments	(10,209)
Claim Payments	(9,288)
Total Interest Activity	(\$453,060)

D. Student Loan Non-Cash Interest Activity	
	Amount
Interest Capitalized	(391,638)
Borrower Interest Adjustment	(5,544)
Write Offs	(203)
Borrower Interest Accruals	669,362
Total Non-Cash Interest Adjustments	\$271,977
Total Student Loan Interest Activity	(\$181,082)
Ending QE Interest Balance	\$1,024,913

OSLA 2010 INDENTURE OF TRUST

Quarterly Servicing Report

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X. WATERFALL DISTRIBUTION		
	Amount Due	Available Funds Balance
Beginning Balance from Prior Collection Period		2,348
Interest Earned on Fund Balances		0
Collections Received		
Principal	2,217,257	
Interest	453,060	
Total Collections Received		2,670,316
Collection Items In-Transit ¹	(22,530)	(22,530)
Total Available Funds (Collections Account)		\$2,650,135
First: USDE Interest Benefit and Fees Due		2,650,135
Net Interest Benefit fees paid/accrued	(121,849)	
Consolidation Rebate fees paid/accrued	(161,187)	2,367,099
Second: Trustee Fees Due		2,367,099
Trustee fees paid	-	2,367,099
Current Trustee fees and expenses due	(840)	2,366,259
Prior Months Unpaid Trustee fees and expenses due	-	2,366,259
Third: Servicer Fees Due		2,319,349
Servicer fees paid	(46,909)	2,319,349
Current Servicer fees and expenses due	-	2,319,349
Prior Months Unpaid Servicer fees and expenses due	-	2,319,349
Fourth: Administrator Fees due		2,303,341
Administrator fees paid	(16,008)	2,303,341
Current Administrator fees and expenses due	-	2,303,341
Prior Months Unpaid Administrator fees and expenses due	-	2,303,341
Fifth: Interest Distribution on Senior Obligations		2,303,341
Series 2010A-1	-	2,303,341
Series 2010A-2A	(99,820)	2,203,521
Series 2010A-2B	(75,089)	2,128,432
Sixth: Debt Service Reserve Account		2,128,432
Amount needed to restore Debt Service Reserve Account	-	2,128,432
Seventh: Principal Distribution on Senior Obligations		2,128,432
Series 2010A-1	-	2,128,432
Series 2010A-2A	(1,140,000)	988,432
Series 2010A-2B	(985,000)	3,432
Eight: Series 2010B Bondholder		3,432
Series 2010B Principal Distribution	-	3,432
Ninth: Authority		3,432
Excess funds released to Authority	-	3,432
Total Payments Due	(2,646,703)	3,432
Excess Funds to be used for payments next quarter		\$3,432

¹These are in-transit items that are received after posting cutoff time.

OSLA 2010 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	121,849
Consolidation Rebate Fees	161,187
Trustee Fees	840
Servicer Fees	46,909
Administrator Fees	16,008
Interest Distribution on Senior Obligations	
Series 2010A-1	-
Series 2010A-2A	99,820
Series 2010A-2B	75,089
Debt Service Reserve Account	-
Principal Distribution on Senior Obligations	
Series 2010A-1	-
Series 2010A-2A	1,140,000
Series 2010A-2B	985,000
Series 2010B Bondholder	
Series 2010B Principal Distribution	-
Excess Funds Released to Authority	-
Total Payments	\$2,646,703

OSLA 2010 INDENTURE OF TRUST
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XII. CUMULATIVE DEFAULT ANALYSIS

Default and Recovery Statistics	Balance	%
Current Period Claims filed this Quarter ¹	\$347,718	0.6%
Cumulative Claims filed to date ²	\$48,924,485	20.5%
Current Period Claims Recalled this Quarter ³	\$134,348	
Current Period Payments Received	282,409.03	86.6%
Cumulative Payments Received ⁴	\$47,535,942	97.2%
Current Period Rejection Rate ⁵	\$0	0.0%
Cumulative Rejection Rate ⁶	\$0	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. In 12/19, this amount was corrected for claims reported more than once due to a system error.
- ^{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.

OSLA 2010 INDENTURE OF TRUST
Quarterly Servicing Report

Report Date: September 1, 2020
Collection Period: 5/1/20 - 7/31/20

XIII. PRINCIPAL & INTEREST DISTRIBUTIONS BY SERIES

Payments	Series 2010A-1	Series 2010A-2A	Series 2010A-2B	Series 2010B-1²	Totals
Quarterly Interest Due	-	99,820	75,089	-	174,909
Quarterly Interest Paid ¹	-	99,820	75,089	-	174,909
Interest Shortfall	-	-	-	-	-
Interest Carryover Due	-	-	-	-	-
Interest Carryover Paid	-	-	-	-	-
Interest Carryover	-	-	-	-	-
Quarterly Principal Distribution Amount	-	1,140,000.00	985,000.00	-	2,125,000
Quarterly Principal Paid ¹	-	1,140,000.00	985,000.00	-	2,125,000
Shortfall	-	-	-	-	-
Total Distribution Amount					\$2,299,909

¹Principal and Interest are paid after collection period and are not captured on Asset Cert or Balance Sheet until next collection period.

OSLA 2010 INDENTURE OF TRUST

Quarterly Servicing Report

Report Date: September 1, 2020
Collection Period: 5/1/20 - 7/31/20

XIV. Asset Coverage Report

2010 INDENTURE OF TRUST, PARITY ASSET COVERAGE REPORT AS OF JULY 31, 2020

Delivered regarding the Series 2010A1, A-2A, A-2B Bond Resolution, adopted October 6, 2010, 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.

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 ¹	\$62,793,081
B. Accrued Borrower Interest on such Eligible Loans ²	1,024,913
2. Balance of Investment Securities in the following funds and accounts held by the Trustee ³	
A. Collection Account	2,317,907
B. Acquisition Account	0
C. Debt Service Reserve Account	340,000
D. Department Rebate Fund	484,273
E. Accrued Investment Earnings	0
3. Authority Collections Holding Account	0
4. USDE Receivable - Interest Benefit	0
	<hr/>
TOTAL ASSETS	<u>\$66,960,174</u>

II. LIABILITIES

Parity Total

1. Aggregate principal amount of Bonds/Notes Outstanding	\$46,965,000
2. Aggregate principal amount of Bonds/Notes Outstanding (Subordinate)	0
3. Accrued and unpaid interest	115,973
4. Accrued and unpaid Program Expenses, Administrative and Servicing Expenses	20,531
5. Due to Other Funds (net)	0
6. Interest Payable to USDE	39,878
7. Other amounts owed:	
A. Consolidation Loan Rebate	52,305
B. Estimated Rebate Liability	0
C. Other Liabilities	0
8. Estimated Excess Yield Liability	0
	<hr/>
TOTAL LIABILITIES	<u>\$47,193,687</u>
	<hr/>
COVERAGE AMOUNT	<u>\$19,766,487</u>
	<hr/>
<u>TOTAL LIABILITIES and FUND EQUITY</u>	<u>\$66,960,174</u>

TOTAL SENIOR COVERAGE AMOUNT	\$19,766,487
TOTAL SENIOR COVERAGE RATIO	141.88%
TOTAL ASSET COVERAGE RATIO	141.88%
<u>Total Assets</u>	
Total Liabilities	

Dated: JULY 31, 2020

¹ Eligible Loans CPB amount does not include uninsured amounts.

² ABI on Eligible Loans amount does not include uninsured amounts.

³ Trust fund balances are invested in the Blackrock Liq 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 2010 INDENTURE OF TRUST

Quarterly Servicing Report

Report Date: September 1, 2020
 Collection Period: 5/1/20 - 7/31/20

XV. Balance Sheet - Unaudited

Oklahoma Student Loan Authority
2010A Balance Sheet
July 31, 2020
(Unaudited)

Assets

Student Loan Interest Receivable ¹	1,024,913
Investment Earning Receivable	0
USDE Receivable - Interest Benefit	0

Total Cash & Receivables	1,024,913

Trust Fund Investments (at Cost)	
Collection Account	2,317,907
DE Rebate	484,273
Debt Service Account	340,000

Total Trust Fund Investments	3,142,180

Student Loan Notes Receivable ²	62,793,080
Allowance for Loan Losses	(299,295)

Net Student Loan Notes Receivable	62,493,785

TOTAL ASSETS	\$66,660,880
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¹ Student Loan Interest Receivable amount includes uninsured loans.

² Student Loan Notes Receivable amount includes uninsured loans.

OSLA 2010 INDENTURE OF TRUST

Quarterly Servicing Report

Report Date: September 1, 2020
 Collection Period: 5/1/20 - 7/31/20

XV. Balance Sheet - Unaudited (cont'd)

Oklahoma Student Loan Authority
2010A Balance Sheet
July 31, 2020
(Unaudited)

Liabilities & Equity

Interest Payable	115,973
Interest Payable to USDE	39,878
Due to Operating Fund	20,531
Other Accrued Liabilities	52,305

Total Current Liabilities	228,687

Bonds Payable - 2010A2A	25,200,000
Bonds Payable - 2010A2B	21,765,000
Original issue discount	(459,242)

Total Long Term Liabilities	46,505,758

Total Liabilities	46,734,445
Total Equity <i>(Includes Current YTD Net Income)</i>	19,926,435

TOTAL LIAB. & EQUITY	\$66,660,880
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