

**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 2013-1 Indenture of Trust dated as of April 1, 2013  
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 2013-1 Bonds described below or the loan portfolio that is security for payment of the Series 2013-1 Bonds described below.*

**Taxable LIBOR-Indexed Floating Rate Bonds, Series 2013-1**

<u>Series<sup>1</sup></u>	<u>CUSIP No.</u>	<u>Tax Status</u>	<u>Interest Rate <sup>1</sup></u>	<u>Stated Maturity</u>	<u>(sf) Ratings Fitch/S&amp;P</u>
Series 2013-1	679110 EF 9	Taxable	1-Mo LIBOR +0.50%	Feb. 25, 2032	AAA/AAA

- 1** The Series 2013-1 Bonds were issued on April 8, 2013. The Series 2013-1 Bonds receive monthly interest payments and distributions of principal on the 25th day of month, or the next succeeding business day if the 25<sup>th</sup> is not a business day. All distributions of principal will be made on a pro rata basis and will be treated by The Depository Trust Company in accordance with its rules and procedures as “Pro Rata Pass-Through Distribution of Principal.”

**Information Available More Frequently Than Annually: 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](http://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](mailto: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 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, 2020**  
**Collection Period: 4/1/20 - 6/30/20**

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	0.685%	TAXABLE LIBOR FRN	211,820,000	39,715,000	105,032	2,011,000	2,116,032	37,704,000	100%	February 25, 2032
<b>Total Bonds</b>					<b>\$211,820,000</b>	<b>\$39,715,000</b>	<b>\$105,032</b>	<b>\$2,011,000</b>	<b>\$2,116,032</b>	<b>\$37,704,000</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, 2020  
Collection Period: 4/1/20 - 6/30/20

III. PORTFOLIO BY SERVICER				
Servicer	Principal Balance	% of Portfolio	# of Loans	Claims Outstanding
OSLA Student Loan Servicing™	46,652,653	100%	12,537	396,851
<b>Totals</b>	<b>\$46,652,653</b>	<b>100%</b>	<b>12,537</b>	<b>\$396,851</b>

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

**Report Date: June 30, 2020**  
**Collection Period: 4/1/20 - 6/30/20**

**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	48,491,540	(1,838,887)	46,652,653
Accrued Interest to be Capitalized	222,209	(25,921)	196,288
<b>Total Pool Balance</b>	<b>48,713,749</b>	<b>(1,864,807)</b>	<b>46,848,941</b>
Total Fund Accounts Balance	1,209,632	92,720	1,302,352
<b>Total Student Loans and Fund Balance</b>	<b>\$49,923,380</b>	<b>(\$1,772,087)</b>	<b>\$48,151,293</b>
Weighted Average Coupon (WAC)	5.5%		5.5%
Weighted Average Remaining Maturity (WARM-1) <sup>1</sup>	112		110
Weighted Average Remaining Maturity (WARM-2) <sup>2</sup>	113		112
Number of Loans	13,286	(749)	12,537
Number of Borrowers	4,618	(289)	4,329
Average Borrower Indebtedness	10,501		10,777

<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

Report Date: June 30, 2020  
 Collection Period: 4/1/20 - 6/30/20

V. FUND BALANCES			
Fund	Beg. Balance	Activity	End. Balance
Collection Account	780,589	7,865	788,454
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	111,313	84,855	196,168
Excess Interest Funds	-	-	-
<b>Total Fund Balances</b>	<b>\$1,209,632</b>	<b>\$92,720</b>	<b>\$1,302,352</b>
Note: Original Specified Debt Service Reserve Account Balance      \$            529,550			
<sup>1</sup> Per Trust Indenture, Specified Debt Service Reserve requirement is 25bps of outstanding debt at end of the current collection period.			

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

Report Date: June 30, 2020  
Collection Period: 4/1/20 - 6/30/20

### 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	24	23	91,239	146,534	0.2%	0.3%	6.3%	6.2%	120	120	141	138
Grace	11	9	77,328	19,418	0.2%	0.0%	5.8%	5.0%	120	120	122	124
Repayment												
Current	9,644	9,401	35,534,333	35,243,410	72.9%	75.2%	5.4%	5.4%	113	111	113	111
31 - 60 Days Delinquent	495	461	2,133,610	1,811,095	4.4%	3.9%	5.9%	6.0%	127	115	127	115
61 - 90 Days Delinquent	196	181	586,276	771,153	1.2%	1.6%	5.5%	5.4%	81	101	81	101
91 - 120 Days Delinquent	183	105	537,937	342,033	1.1%	0.7%	5.3%	6.1%	79	111	79	111
121 - 180 Days Delinquent	291	235	1,116,869	862,708	2.3%	1.8%	5.8%	5.8%	99	87	99	87
181 - 270 Days Delinquent	324	247	1,096,216	876,634	2.3%	1.9%	5.7%	5.6%	111	99	111	99
271 + Days Delinquent	110	102	437,430	348,494	0.9%	0.7%	5.8%	5.8%	82	113	82	113
Total Repayment	11,243	10,732	41,442,671	40,255,527	85.1%	85.9%	5.4%	5.4%	112	110	112	110
Forbearance	678	631	2,871,863	2,690,552	5.9%	5.7%	5.8%	5.8%	110	106	111	107
Deferment	1,091	911	3,856,578	3,310,128	7.9%	7.1%	5.7%	5.8%	114	114	134	135
Claims in Progress	235	224	351,072	396,851	0.7%	0.8%	5.7%	5.8%	81	106	81	106
Claims Denied	4	7	22,997	29,932	0.0%	0.1%	7.8%	7.1%	68	51	68	51
<b>Total Portfolio</b>	<b>13,286</b>	<b>12,537</b>	<b>\$48,713,749</b>	<b>\$46,848,941</b>	<b>100%</b>	<b>100%</b>	<b>5.5%</b>	<b>5.5%</b>	<b>112</b>	<b>110</b>	<b>113</b>	<b>112</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	7,045	6,634	16,637,200	15,903,961	34.2%	33.9%	5.3%	5.3%	92	91	94	92
Unsubsidized	5,124	4,856	19,570,748	18,782,268	40.2%	40.1%	5.4%	5.4%	99	98	102	100
Total Stafford Loans	12,169	11,490	36,207,948	34,686,229	74.3%	74.0%	5.4%	5.4%	96	94	98	96
PLUS / Grad Loans	208	186	1,279,364	1,224,736	2.6%	2.6%	7.2%	7.2%	92	93	92	94
Consolidation Loans												
Subsidized	439	413	4,727,196	4,613,762	9.7%	9.8%	5.5%	5.6%	155	153	156	154
Unsubsidized	470	448	6,499,241	6,324,214	13.3%	13.5%	5.5%	5.5%	170	169	170	169
Total Consolidation Loans	909	861	11,226,437	10,937,976	23.0%	23.3%	5.5%	5.5%	164	162	164	163
<b>Total Portfolio</b>	<b>13,286</b>	<b>12,537</b>	<b>\$48,713,749</b>	<b>\$46,848,941</b>	<b>100%</b>	<b>100%</b>	<b>5.5%</b>	<b>5.5%</b>	<b>112</b>	<b>110</b>	<b>113</b>	<b>112</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

## Quarterly Servicing Report

Report Date: June 30, 2020  
Collection Period: 4/1/20 - 6/30/20

### 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	1,910	1,846	12,007,544	11,670,543	24.6%	24.9%	5.4%	5.4%	112	110	115	112
Undergraduate	10,467	9,830	25,479,767	24,240,422	52.3%	51.7%	5.5%	5.5%	88	87	90	89
Consolidation Loans	909	861	11,226,437	10,937,976	23.0%	23.3%	5.5%	5.5%	164	162	164	163
<b>Total Portfolio</b>	<b>13,286</b>	<b>12,537</b>	<b>\$48,713,749</b>	<b>\$46,848,941</b>	<b>100%</b>	<b>100%</b>	<b>5.5%</b>	<b>5.5%</b>	<b>112</b>	<b>110</b>	<b>113</b>	<b>112</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	8,512	8,020	28,683,144	27,469,185	76.5%	76.5%	5.4%	5.4%	99	97	101	99
2 Year School	2,723	2,582	5,679,485	5,402,445	15.2%	15.0%	5.7%	5.7%	81	80	83	82
Vocational / Proprietary	1,142	1,074	3,124,683	3,039,336	8.3%	8.5%	5.5%	5.5%	95	94	97	96
<b>Total Portfolio Excluding Consolidation<sup>3</sup></b>	<b>12,377</b>	<b>11,676</b>	<b>\$37,487,312</b>	<b>\$35,910,965</b>	<b>100%</b>	<b>100%</b>	<b>5.4%</b>	<b>5.5%</b>	<b>96</b>	<b>94</b>	<b>98</b>	<b>96</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

## Quarterly Servicing Report

Report Date: June 30, 2020  
Collection Period: 4/1/20 - 6/30/20

### 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	69	68	1,124,828	1,128,413	2.3%	2.4%	311
Fixed/LIBOR	7,090	6,661	32,015,057	30,810,557	65.7%	65.8%	235
Variable/T-Bill	180	170	419,576	392,691	0.9%	0.8%	301
Variable/LIBOR	5,947	5,638	15,154,287	14,517,280	31.1%	31.0%	230
<b>Total Portfolio</b>	<b>13,286</b>	<b>12,537</b>	<b>\$48,713,749</b>	<b>\$46,848,941</b>	<b>100%</b>	<b>100%</b>	<b>236</b>

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	69	68	1,124,828	1,128,413	5.5%	5.8%	311
Fixed/LIBOR	344	331	4,620,821	4,470,618	22.8%	22.9%	264
Variable/T-Bill	180	170	419,576	392,691	2.1%	2.0%	301
Variable/LIBOR	5,543	5,255	14,134,853	13,540,442	69.6%	69.3%	230
<b>Total Portfolio</b>	<b>6,136</b>	<b>5,824</b>	<b>\$20,300,079</b>	<b>\$19,532,165</b>	<b>100%</b>	<b>100%</b>	<b>244</b>

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	6,746	6,330	27,394,236	26,339,939	96.4%	96.4%	230
Variable/LIBOR	404	383	1,019,433	976,837	3.6%	3.6%	228
<b>Total Portfolio</b>	<b>7,150</b>	<b>6,713</b>	<b>\$28,413,669</b>	<b>\$27,316,776</b>	<b>100%</b>	<b>100%</b>	<b>230</b>

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

Report Date: June 30, 2020  
Collection Period: 4/1/20 - 6/30/20

### 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	249	238	1,544,405	1,521,105	3.2%	3.2%	308
1 Month LIBOR	13,037	12,299	47,169,344	45,327,837	96.8%	96.8%	233
<b>Total Portfolio</b>	<b>13,286</b>	<b>12,537</b>	<b>\$48,713,749</b>	<b>\$46,848,941</b>	<b>100%</b>	<b>100%</b>	<b>236</b>

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	249	238	1,544,405	1,521,105	7.6%	7.8%	308
1 Month LIBOR	5,887	5,586	18,755,675	18,011,061	92.4%	92.2%	238
<b>Total Portfolio</b>	<b>6,136</b>	<b>5,824</b>	<b>\$20,300,079</b>	<b>\$19,532,165</b>	<b>100%</b>	<b>100%</b>	<b>244</b>

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	7,150	6,713	28,413,669	27,316,776	100.0%	100.0%	230
<b>Total Portfolio</b>	<b>7,150</b>	<b>6,713</b>	<b>\$28,413,669</b>	<b>\$27,316,776</b>	<b>100%</b>	<b>100%</b>	<b>230</b>

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

Report Date: June 30, 2020  
Collection Period: 4/1/20 - 6/30/20

### 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	146,534	0.3%	18.4	0.0
Grace	19,418	0.0%	4.1	0.0
Deferment	3,310,128	7.1%	21.3	36.1
Forbearance	2,690,552	5.7%	1.1	48.0
Repayment	40,255,527	86.0%	0.0	79.1
Claims	396,851	0.8%	0.0	38.5
<b>Total</b>	<b>\$46,819,010</b>	<b>100%</b>	<b>1.6</b>	<b>73.7</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.

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

Report Date: June 30, 2020  
 Collection Period: 4/1/20 - 6/30/20

IX. COLLECTION ACTIVITY	
A. Student Loan Cash Principal Activity	
	Amount
<b>Prior QE Principal Balance</b>	<b>\$48,491,540</b>
Borrower Payments	(1,129,589)
Consolidation Payments	(568,738)
Claim Payments	(588,350)
<b>Total Cash Principal Activity</b>	<b>(\$2,286,677)</b>

B. Student Loan Non-Cash Principal Activity	
	Amount
Repurchases	136,496
Interest Capitalized	325,579
Write Offs	(13,981)
Incentive Reduction	(304)
<b>Total Non-Cash Principal Activity</b>	<b>447,790</b>
<b>Total Student Loan Principal Activity</b>	<b>(\$1,838,887)</b>
<b>Ending QE Principal Balance</b>	<b>\$46,652,653</b>

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

Report Date: June 30, 2020  
 Collection Period: 4/1/20 - 6/30/20

IX. COLLECTION ACTIVITY (continued)	
C. Student Loan Cash Interest Activity	
	Amount
<b>Prior QE Interest Balance</b>	<b>\$1,147,705</b>
Borrower Payments	(326,164)
Consolidation Payments	(5,337)
Claim Payments	(29,259)
<b>Total Interest Activity</b>	<b>(\$360,760)</b>

D. Student Loan Non-Cash Interest Activity	
	Amount
Interest Capitalized	(325,579)
Borrower Interest Adjustment	1,223
Write Offs	(1,806)
Borrower Interest Accruals	\$607,823
<b>Total Non-Cash Interest Adjustments</b>	<b>\$281,661</b>
<b>Total Student Loan Interest Activity</b>	<b>(\$79,098)</b>
<b>Ending QE Interest Balance</b>	<b>\$1,068,607</b>

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

Report Date: June 30, 2020

Collection Period: 4/1/20 - 6/30/20

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

	Amount Due
<b>First: USDE Interest Benefit and Fees Due</b>	
Net Interest Benefit fees paid/accrued	267,956
Consolidation Rebate fees paid/accrued	29,849
<b>Second: Trustee Fees Due</b>	
Trustee fees paid	698
Prior Months Unpaid Trustee fees and expenses due	-
<b>Third: Servicer Fees Due</b>	
Servicer fees paid	70,238
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	105,032
<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	2,011,000
<b>Eighth: Authority</b>	
Excess funds released to Authority	-
<b>Total Payments for Current Quarter</b>	<b>2,529,774</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

Report Date: June 30, 2020

Collection Period: 4/1/20 - 6/30/20

XI. DISTRIBUTIONS / FEES - CURRENT PERIOD	
Distributions / Fees	Amount
USDE Interest Benefit and Fees Due	
Net Interest Benefit Fees	267,956
Consolidation Rebate Fees	29,849
Trustee Fees	698
Servicer Fees	70,238
Administrator Fees	45,000
Interest Distribution on Senior Obligations	
Series 2013	105,032
Debt Service Reserve Account	-
Principal Distribution on Senior Obligations	
Series 2013	2,011,000
Excess Funds Released to Authority	-
<b>Total Payments</b>	<b>2,529,774</b>

# OSLA 2013 INDENTURE OF TRUST

## Quarterly Servicing Report

**Report Date: June 30, 2020**  
**Collection Period: 4/1/20 - 6/30/20**

### XII. CUMULATIVE DEFAULT ANALYSIS

Default and Recovery Statistics	Balance	%
Current Period Claims filed this Quarter <sup>1</sup>	\$528,240	1.1%
Cumulative Claims filed to date <sup>2,7</sup>	\$50,844,113	21.3%
Current Period Claims Recalled this Quarter <sup>3</sup>	\$129,608	
Current Period Payments Received	\$480,006	90.9%
Cumulative Payments Received <sup>4,7</sup>	\$49,283,816	96.9%
Current Period Rejection Rate <sup>5</sup>	\$6,935	0.0%
Cumulative Rejection Rate <sup>6,7</sup>	\$29,932	0.0%

<sup>1</sup>. Current Period claims are divided by current quarter pool balance.

<sup>2</sup>. Cumulative claims are divided by original pool balance and amount is reduced by claims recalled amount. In 3/20, this amount was corrected for claims reported more than once due to a system error.

<sup>3</sup>. This amount was in claim status as of cutoff date. Amounts are adjusted on a monthly basis, therefore this amount may fluctuate.

<sup>4</sup>. Cumulative Payments Received amount will not include un-insured loans.

<sup>5</sup>. Current Period Rejections filed are divided by current quarter pool balance. These are loans that have reached uninsured status during this collection period.

<sup>6</sup>. 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.

<sup>7</sup>. 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

Report Date: June 30, 2020  
 Collection Period: 4/1/20 - 6/30/20

XIII. PRINCIPAL & INTEREST DISTRIBUTIONS BY SERIES		
Payments	Series 2013-1	Totals
Interest Paid During this Quarter <sup>1</sup>	105,032	105,032
Interest Shortfall	-	-
Interest Carryover Due	-	-
Interest Carryover Paid	-	-
Interest Carryover	-	-
Principal Paid During this Quarter <sup>1</sup>	2,011,000	2,011,000
Shortfall	-	-
<b>Total Distribution Amount</b>		<b>\$2,116,032</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

Report Date: June 30, 2020  
Collection Period: 4/1/20 - 6/30/20

### XIV. Asset Coverage Report

#### 2013 INDENTURE OF TRUST, PARITY ASSET COVERAGE REPORT AS OF JUNE 30, 2020

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>	\$46,622,721
B. Accrued Borrower Interest on such Eligible Loans <sup>2</sup>	1,063,426
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	788,454
B. Debt Service Reserve Account	317,730
C. Department Rebate Fund	196,168
D. Accrued Investment Earnings	0
3. Authority Collections Holding Account	0
	<hr/>
TOTAL ASSETS	<u>\$48,988,499</u>

#### II. LIABILITIES

#### Parity Total

1. Aggregate principal amount of Bonds Outstanding	\$37,704,000
2. Accrued and unpaid interest	4,301
3. Accrued and unpaid Program Expenses, Administrative and Servicing Expenses	0
4. Accrued USDE interest and special allowance payments on such Eligible Loans	290,394
5. Due to Other Funds (net)	
6. Other amounts owed:	
A. Consolidation Loan Rebate	9,709
B. Estimated Rebate Liability	0
C. Other Liabilities	0
	<hr/>
TOTAL LIABILITIES	<u>\$38,008,404</u>
COVERAGE AMOUNT	<u>\$10,980,095</u>
<u>TOTAL LIABILITIES and FUND EQUITY</u>	<u>\$48,988,499</u>

TOTAL ASSET COVERAGE RATIO 128.89%  
Total Assets  
Total Liabilities

Dated: JUNE 30, 2020

<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

Report Date: June 30, 2020

Collection Period: 4/1/20 - 6/30/20

XV. Balance Sheet - Unaudited	
<b>Oklahoma Student Loan Authority</b>	
<b>2013-1 Balance Sheet</b>	
<b>June 30, 2020</b>	
<b>(Unaudited)</b>	
Schedule of Assets	
Student Loan Interest Receivable <sup>1</sup>	1,068,607
Investment Earnings Receivable	0
USDE Interest Receivable	0
	-----
Total Cash & Receivables	1,068,607
	-----
Trust Fund Investments (at Cost)	
Collection Account	788,454
DE Rebate	196,168
Debt Service Account	317,730
	-----
Total Trust Fund Investments	1,302,352
	-----
Student Loan Notes Receivable <sup>2</sup>	46,652,653
Allowance for Loan Losses	(298,859)
	-----
Net Student Loan Notes Receivable	46,353,794
	-----
<b>TOTAL ASSETS</b>	<b>\$48,724,753</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, 2020  
 Collection Period: 4/1/20 - 6/30/20

XV. Balance Sheet - Unaudited (cont'd)	
<b>Oklahoma Student Loan Authority</b>	
<b>2013-1 Balance Sheet</b>	
<b>June 30, 2020</b>	
<b>(Unaudited)</b>	
Schedule of Liabilities & Equity	
Interest Payable	4,301
Interest Payable to USDE	290,394
Other Accrued Liabilities	9,709
Total Current Liabilities	----- 304,405
Bonds Payable - 2013-1	37,704,000
Original Issue Discount	(86,897)
Total Long Term Liabilities	----- 37,617,104
Total Liabilities	----- 37,921,508
Total Equity	----- 10,803,245
<b>TOTAL LIAB. &amp; EQUITY</b>	<b>----- \$48,724,753 =====</b>