

## TOP 100 LOAN ORIGINATORS

### Sorted by Number of Borrowers in Repayment FY 2021 Default Rates

LID	Name	City	State	Default Rate	Borrowers in Default	Borrowers in Repayment
802218	NAVIENT CREDIT FINANCE CORP.	RESTON	VA	2.4%	17	705
830005	WELLS FARGO BANK, N.A.	SIOUX FALLS	SD	0.6%	2	311
826878	CITIBANK ELT STUDENT LOAN CORP	SIOUX FALLS	SD	3.0%	9	298
807176	WELLS FARGO BANK, N.A.	SIOUX FALLS	SD	0.0%	0	265
829076	BNY MELLON ELT NELLIE MAE	RESTON	VA	1.4%	2	142
803000	JPMORGAN CHASE BANK, NA	COLUMBUS	OH	1.5%	2	129
824421	BANK OF AMERICA, NA	KANSAS CITY	MO	0.8%	1	122
831453	US BANK ELT EDAMERICA	KNOXVILLE	TN	0.9%	1	105
809921	PNC BANK	PITTSBURGH	PA	3.4%	3	86
810612	REGIONS BANK	JACKSON	MS	1.1%	1	85
831312	DISCOVER BANK	RIVERWOODS	IL	0.0%	0	75
831495	BANK OF AMERICA, NA	KANSAS CITY	MO	0.0%	0	54
811925	JPMORGAN CHASE BANK, NA	COLUMBUS	OH	19.5%	9	46
807807	JP MORGAN CHASE BANK, NA	COLUMBUS	OH	6.5%	3	46
833669	UNION BANK & TRUST ELT NAT'L ED LNS NETW	LINCOLN	NE	4.4%	2	45
819598	RTC FLORIDA FED % M. SWEET & ASSOC	TEMPE	AZ	0.0%	0	42
805974	JPMORGAN CHASE BANK, NA	COLUMBUS	OH	12.1%	5	41
833067	WILMINGTON TRUST CO ELT AMS EDUCATION LO	RESTON	VA	2.5%	1	39
822717	NEW MEXICO EDUC ASST FOUNDATION	ALBUQUERQUE	NM	0.0%	0	39
807037	COLLEGE FOUNDATION ELT SEAA	RALEIGH	NC	2.5%	1	39
833128	SC STUDENT LOAN CORPORATION	COLUMBIA	SC	0.0%	0	38
834420	NELNET 833500 M&T BANK 834420	HARRISBURG	PA	0.0%	0	37
808780	FIFTH THIRD BANK	CINCINNATI	OH	2.7%	1	37
813979	COMMERCE BANK	ST LOUIS	MO	2.7%	1	36
831455	US BANK ELT STUDENT LOAN FUNDING	RESTON	VA	2.8%	1	35
824573	US BANK ELT EFS FINANCE CO & AFFIL.	LINCOLN	NE	17.1%	6	35
813830	WELLS FARGO BANK, N.A.	SIOUX FALLS	SD	0.0%	0	35

833733	BNY MELLON ELT COLLEGE LOAN CORP	LAS VEGAS	NV	2.9%	1	34
822907	RTC CENTRUST % M. SWEET & ASSOC	TEMPE	AZ	0.0%	0	34
822660	COMERICA BANK	DETROIT	MI	21.2%	7	33
808851	DEUTSCHE BANK ELT ACCESS GROUP	NEW YORK	NY	3.0%	1	33
831846	BANK OF AMERICA, NA	NEW YORK	NY	6.2%	2	32
834436	WACHOVIA ED FINANCE 805595 BONY 834436	JACKSONVILLE	FL	0.0%	0	32
826762	CALIFORNIA FEDERAL BANK, F.S.B.	W. SACRAMENTO	CA	0.0%	0	32
824135	SUNTRUST BANK	RICHMOND	VA	0.0%	0	30
834421	EDAMERICA, INC 831453 BONY MELLON 834421	AUSTIN	TX	0.0%	0	29
826688	KENTUCKY HIGHER ED STUDENT LOAN COR	LOUISVILLE	KY	3.4%	1	29
834249	WELLS FARGO ELT WALDEN UNIVERSITY	BALTIMORE	MD	0.0%	0	28
832733	BANK OF AMERICA, NA	KANSAS CITY	MO	7.1%	2	28
821359	FRANKLIN BANK, (FDIC)	BRYAN	TX	3.7%	1	27
811323	WELLS FARGO BANK, N.A.	SIOUX FALLS	SD	3.7%	1	27
813760	KEY BANK NA	CLEVELAND	OH	0.0%	0	27
833880	CITIZENS BANK C/O EDUCATION FINANCE	NORWOOD	MA	0.0%	0	24
827866	COLLEGEINVEST	DENVER	CO	0.0%	0	19
824289	BANK OF AMERICA, NA	CHICAGO	IL	36.8%	7	19
834445	STUDENT LOAN CORP 826878 BONY MELLON 834	JACKSONVILLE	FL	0.0%	0	18
833752	M&T BANK ELT ALL FINANCING (2010), LLC	MANHATTAN BEACH	CA	0.0%	0	18
828924	AES/PHEAA	HARRISBURG	PA	5.5%	1	18
826947	PNC BANK	PITTSBURGH	PA	22.2%	4	18
810148	PNC BANK	PITTSBURGH	PA	0.0%	0	18
806746	BANK OF AMERICA, NA	KANSAS CITY	MO	5.5%	1	18
825585	MICHIGAN HIGHER EDUCATION STUD LOAN	LANSING	MI	23.5%	4	17
808140	CITIZENS BANK NA	CLEVELAND	OH	0.0%	0	17
802176	BANK OF AMERICA, NA	KANSAS CITY	MO	5.8%	1	17
830628	IDAPP	DEERFIELD	IL	0.0%	0	16
830310	BONY MELLON ELT COLLEGE BOARD	RESTON	VA	13.3%	2	15
808877	PNC BANK	PITTSBURGH	PA	0.0%	0	15
819873	TRUIST BANK	RICHMOND	VA	0.0%	0	15

808956	JPMORGAN CHASE BANK, NA	COLUMBUS	OH	0.0%	0	15
810691	SUNTRUST BANK NA	RICHMOND	VA	0.0%	0	14
801871	BANK OF AMERICA, NA	KANSAS CITY	MO	14.2%	2	14
830492	ASSOCIATED BANK NA	STEVENS POINT	WI	0.0%	0	13
828476	UTAH STATE BOARD OF REGENTS	SALT LAKE CITY	UT	0.0%	0	13
801890	US BANK NA	ST PAUL	MN	0.0%	0	13
808037	JP MORGAN CHASE BANK, NA	GARDEN CITY	NY	7.6%	1	13
822573	GEORGIA STUDENT FINANCE AUTHORITY	TUCKER	GA	0.0%	0	13
834278	M&T BANK ELT ED LOAN TRUST IV	HARRISBURG	PA	8.3%	1	12
833881	CITIZENS BANK NA	NORWOOD	MA	0.0%	0	12
830868	UNION BANK & TRUST COMPANY	LINCOLN	NE	0.0%	0	12
830151	US BANK ELT SSSC/2FUTURO	RESTON	VA	0.0%	0	12
810563	FIRST TENNESSEE BANK	MARYVILLE	TN	0.0%	0	12
811025	KEY BANK NA	BROOKLYN	OH	0.0%	0	12
811571	JPMORGAN CHASE BANK, NA	COLUMBUS	OH	0.0%	0	12
823584	BANK OF LAKE MILLS	LAKE MILLS	WI	0.0%	0	12
827269	US BANK NA	ST PAUL	MN	0.0%	0	12
831173	FLORIDA FED SVGS & LN ASSN	JACKSONVILLE	FL	0.0%	0	11
811698	US BANK NA	ST PAUL	MN	0.0%	0	11
814548	US BANK NA	ST PAUL	MN	0.0%	0	11
828863	MISSOURI HIGHER EDUCATION LOAN AUTH	CHESTERFIELD	MO	0.0%	0	11
830075	VSAC EDUCATION LOAN FINANCE PROGRAM	WINOOSKI	VT	0.0%	0	11
833575	EDUCATION SERVICES FOUNDATION	JACKSON	MS	0.0%	0	10
808047	HSBC BANK USA, NA	BUFFALO	NY	20.0%	2	10
821654	US BANK NA	ST PAUL	MN	0.0%	0	10
822373	AMERICA FIRST CREDIT UNION	RIVERDALE	UT	0.0%	0	10
818611	UNIVERSITY OF WISCONSIN CU	MADISON	WI	0.0%	0	9
820564	SUNTRUST BANK	RICHMOND	VA	0.0%	0	9
830694	US BANK NA	ST PAUL	MN	0.0%	0	9
833471	BNY MELLON ELT AMS FINANCING	RESTON	VA	0.0%	0	9
834378	ZIONS FNB ELT NATIONAL EDUCATION	DENVER	CO	0.0%	0	9
818334	BANK OF AMERICA, NA	KANSAS CITY	MO	0.0%	0	9

808258		US BANK NA	ST. PAUL	MN	0.0%	0	9
808543		UNION BANK & TRUST	LINCOLN	NE	0.0%	0	9
810815		FIRST NATIONAL BANK TEXAS	KILLEEN	TX	0.0%	0	9
833770		US BANK ELT BELA	CINCINNATI	OH	0.0%	0	8
833079	WILMINGTON TRUST CO ELT AMS EDUCATION LO		RESTON	VA	0.0%	0	8
826966		ALASKA SLC (ACPE)	JUNEAU	AK	0.0%	0	8
833032	NOVA SOUTHEASTERN UNIVERSITY	FORT LAUDERDALE	FL	0.0%	0	8	
831036		COLOMBO BANK	ROCKVILLE	MD	0.0%	0	8
828148	UNIVERSITY FEDERAL CREDIT UNION		AUSTIN	TX	0.0%	0	8
822583		DOLLAR BANK	PITTSBURGH	PA	0.0%	0	8