

## TOP 100 LOAN HOLDERS

Sorted by Number of Borrowers in Repayment FY 2021 Default Rates

LID	Name	City	State	Default Rate	Borrowers in Default	Borrowers in Repayment
897577	U.S. DEPT OF EDUCATION/2009-2010 LPCP	WASHINGTON	DC	0.0%	0	2,320
899577	U.S. DEPT OF ED/2008-2009 LPCP	WASHINGTON	DC	0.0%	0	1,287
833253	DEUTSCHE BANK ELT NAVIENT & SLM TRUSTS	RESTON	VA	5.8%	30	515
824573	US BANK ELT EFS FINANCE CO & AFFIL.	LINCOLN	NE	6.8%	23	338
829077	WELLS FARGO ELT NAVIENT STU LN TRST	MINNEAPOLIS	MN	6.3%	20	313
809921	PNC BANK	PITTSBURGH	PA	3.0%	3	98
834351	WELLS FARGO ELT EDUCATION LOAN FINANCE I	MINNEAPOLIS	MN	3.4%	3	88
825585	MICHIGAN HIGHER EDUCATION STUD LOAN	LANSING	MI	21.2%	14	66
834554	M&T BANK ELT PHEAA TRUSTS 2012-1	HARRISBURG	PA	3.9%	2	51
827825	IOWA STUDENT LOAN LIQUIDITY CORP	WEST DES MOINES	IA	2.0%	1	50
899982	STUDENT LOAN MARKETING ASSOCIATION	RESTON	VA	0.0%	0	42
834575	UMB BANK ELT NAVIENT SOLUTIONS LLC & TRU	NEW YORK	NY	7.1%	3	42
833934	WELLS FARGO BANK ELT NELNET TRUST	LINCOLN	NE	13.1%	5	38
896577	US DEPT OF ED/REHABS	UTICA	NY	0.0%	0	34
826688	KENTUCKY HIGHER ED STUDENT LOAN COR	LOUISVILLE	KY	14.7%	5	34
822717	NEW MEXICO EDUC ASST FOUNDATION	ALBUQUERQUE	NM	0.0%	0	30
899986	SLM ECFC	RESTON	VA	0.0%	0	28
828863	MISSOURI HIGHER EDUCATION LOAN AUTH	CHESTERFIELD	MO	7.4%	2	27
831846	BANK OF AMERICA, NA	NEW YORK	NY	0.0%	0	26
833733	BNY MELLON ELT COLLEGE LOAN CORP	LAS VEGAS	NV	4.0%	1	25
829769	UTAH STATE BOARD OF REGENTS	SALT LAKE CITY	UT	0.0%	0	25
834544	BANK OF TEXAS ELT NTHEA	FORT WORTH	TX	0.0%	0	22
833669	UNION BANK & TRUST ELT NAT'L ED LNS NETW	LINCOLN	NE	33.3%	7	21
833016	SC STUDENT LOAN-2013-1 RES	COLUMBIA	SC	0.0%	0	19
810148	PNC BANK	PITTSBURGH	PA	0.0%	0	19
811304	TRUIST BANK	RICHMOND	VA	11.7%	2	17

888885	NAVIENT CREDIT FINANCE CORP.	RESTON	VA	0.0%	0	17
888882	SLMA/SLS	JACKSONVILLE	FL	0.0%	0	16
898577	US DEPT OF ED/2007-2008 STPP	WASHINGTON	DC	0.0%	0	16
833895	US BANK ELT NELNET MGMT CORP-1 & AFF.	LINCOLN	NE	6.2%	1	16
819598	RTC FLORIDA FED % M. SWEET & ASSOC	TEMPE	AZ	0.0%	0	13
833806	US BANK ELT BHEA	CINCINNATI	OH	8.3%	1	12
825659	OKLAHOMA STUDENT LOAN AUTHORITY	OKLAHOMA CITY	OK	0.0%	0	12
807037	COLLEGE FOUNDATION ELT SEAA	RALEIGH	NC	0.0%	0	12
808851	DEUTSCHE BANK ELT ACCESS GROUP	NEW YORK	NY	11.1%	1	9
833193	SC STUDENT LOAN (96 RES)	COLUMBIA	SC	0.0%	0	9
834455	M&T BANK ELT ECMC GROUP	HARRISBURG	PA	11.1%	1	9
807929	DEUTSCHE BANK ELT SLC TRUST	NEW YORK	NY	0.0%	0	9
833752	M&T BANK ELT ALL FINANCING (2010), LLC	MANHATTAN BEACH	CA	0.0%	0	8
831143	FLORIDA FEDERAL SAVINGS BANK	ST. PETERSBURG	FL	0.0%	0	8
830492	ASSOCIATED BANK NA	STEVENS POINT	WI	0.0%	0	8
830351	SC STUDENT LOAN CORP (10 RES)	COLUMBIA	SC	0.0%	0	8
828476	UTAH STATE BOARD OF REGENTS	SALT LAKE CITY	UT	0.0%	0	8
826966	ALASKA SLC (ACPE)	JUNEAU	AK	0.0%	0	8
826351	ILL DESIGNATED ACCOUNT PURCHASE PR	DEERFIELD	IL	0.0%	0	7
819873	TRUIST BANK	RICHMOND	VA	28.5%	2	7
834237	SALLIE MAE BANK	MURRAY	UT	16.6%	1	6
833770	US BANK ELT BELA	CINCINNATI	OH	0.0%	0	6
826878	CITIBANK ELT STUDENT LOAN CORP	SIOUS FALLS	SD	0.0%	0	6
808047	HSBC BANK USA, NA	BUFFALO	NY	16.6%	1	6
826509	ARKANSAS STUDENT LOAN AUTHORITY	LITTLE ROCK	AR	0.0%	0	5
805149	WELLS FARGO ELT TTEE LELA	MINNEAPOLIS	MN	0.0%	0	5
833078	US BANK ELT BELA	CINCINNATI	OH	0.0%	0	4
802176	BANK OF AMERICA, NA	KANSAS CITY	MO	0.0%	0	4
834466	CONDUIT CITIBANK ELT SLC	NEW YORK	NY	0.0%	0	4
834071	NAVIENT CREDIT FINANCE CORP.	RESTON	VA	0.0%	0	4
833128	SC STUDENT LOAN CORPORATION	COLUMBIA	SC	0.0%	0	3

808258	US BANK NA	ST. PAUL	MN	0.0%	0	3
832994	GRANITE EDVANCE CORPORATION	CONCORD	NH	0.0%	0	3
830485	WASHINGTON MUTUAL BANK	SEATTLE	WA	0.0%	0	3
830075	VSAC EDUCATION LOAN FINANCE PROGRAM	WINOOSKI	VT	0.0%	0	3
829771	TCF NATIONAL BANK	MINNEAPOLIS	MN	0.0%	0	3
828924	AES/PHEAA	HARRISBURG	PA	0.0%	0	3
828614	CSLF C/O EDUCATION SOLUTION PARTNERS	CLEVELAND	OH	0.0%	0	3
817950	CHASE MANHATTAN BANK	NEW YORK	NY	0.0%	0	3
813760	KEY BANK NA	CLEVELAND	OH	0.0%	0	3
833751	M&T BANK ELT ALL FINANCING (2012), LLC	LOS ANGELES	CA	0.0%	0	3
834550	WELLS FARGO BANK ELT SLFC	MINNEAPOLIS	MN	0.0%	0	3
834567	OLD POINT NATIONAL BANK	HAMPTON	VA	66.6%	2	3
888577	US DEPT OF ED/COND DISB DSCHRG	UTICA	NY	0.0%	0	3
833090	DAUPHIN SLT 94I EDUCAD/WACHOVIA	SACRAMENTO	CA	0.0%	0	3
834539	M&T TRUST CO. ELT PHEAA TRUST	HARRISBURG	PA	0.0%	0	2
834560	FIRST-CITIZENS BANK & TRUST COMPANY	RALEIGH	NC	0.0%	0	2
834571	U.S. BANK NA ELT MHEAC	CINCINNATI	OH	0.0%	0	2
899997	SLMA/EDUSERV TECHNOLOGIES, INC.	WINSTON-SALEM	NC	0.0%	0	2
834465	CONDUIT US BANK ELT NELNET	CINCINNATI	OH	0.0%	0	2
802301	FIRST UNION NAT'L BANK OF FLORIDA	JACKSONVILLE	FL	0.0%	0	2
808190	TEACHERS FCU	HAUPPAUGE	NY	0.0%	0	2
812265	CITIZENS BANK NA	NORWOOD	MA	0.0%	0	2
834378	ZIONS FNB ELT NATIONAL EDUCATION	DENVER	CO	0.0%	0	2
833948	WELLS FARGO ELT EDSOUTH	MINNEAPOLIS	MN	0.0%	0	2
833921	MASSACHUSETTS ED FINANCING	BOSTON	MA	0.0%	0	2
833670	WELLS FARGO ELT NHELP-III, LLC	LINCOLN	NE	0.0%	0	2
833570	US BANK ELT ACCESS GROUP	CINCINNATI	OH	0.0%	0	2
833457	ZIONS FNB ELT NELNET I	LINCOLN	NE	0.0%	0	2
833456	US BANK ELT NHELP II INC	LINCOLN	NE	0.0%	0	2
833331	USC CREDIT UNION	LOS ANGELES	CA	0.0%	0	2
833307	S C STUDENT LOAN (08 RES)	COLUMBIA	SC	0.0%	0	2
832182	FLEET NATIONAL BANK/GOLDMMAN SACHS	ST PETERSBURG	FL	0.0%	0	2

831495	BANK OF AMERICA, NA	KANSAS CITY	MO	0.0%	0	2
830084	SLM ECFC	RESTON	VA	0.0%	0	2
829587	SALLIE MAE/EDUSERV - UTAH	RESTON	VA	0.0%	0	2
823209	WELLS FARGO BANK, N.A.	SIOUX FALLS	SD	0.0%	0	2
822907	RTC CENTRUST % M. SWEET & ASSOC	TEMPE	AZ	0.0%	0	2
820682	CREDIT HUMAN FCU	SAN ANTONIO	TX	0.0%	0	2
816386	BANK OF NORTH DAKOTA	BISMARCK	ND	0.0%	0	2
899999	SLMA/EDUSERV TECHNOLOGIES	RESTON	VA	0.0%	0	1
899983	SLMA/EDUCATIONAL LOAN SERVICING CEN	RESTON	VA	0.0%	0	1
899988	SLMA	RESTON	VA	0.0%	0	1
888887	NAVIENT CREDIT FINANCE CORP.	RESTON	VA	0.0%	0	1