

## Top 100 Loan Originators

Sorted by number of borrowers in repayment  
FY 2003

LID	NAME	CITY	STATE	COHORT	NUMBER OF	NUMBER OF
				DEFAULT RATE	BORROWERS IN DEFAULT	BORROWERS IN REPAYMENT
82687800	CITIBANK, NA	Sioux Falls	SD	5.7	6373	111615
80780700	JP MORGAN CHASE BANK	GARDEN CITY	NY	3.7	3760	100316
80717600	WELLS FARGO EDUCATION FIN SVCS	SIOUX FALLS	SD	5.4	4265	78495
80221800	WILMINGTON TRUST ELT SLMA ED	RESTON	VA	6.6	5040	75773
83000500	WACHOVIA EDUCATION FINANCE INC.	SACRAMENTO	CA	6.5	4675	70884
81192500	BANK ONE EFC	COLUMBUS	OH	3.9	2442	61372
82892400	AES/PHEAA	HARRISBURG	PA	4.3	1623	37251
80992100	PNC EDUCATION LOAN CTR	PITTSBURGH	PA	3.9	1265	32284
83328900	AMERICAN EXPRESS EDU ASSURANCE CO	SAN DIEGO	CA	3.5	968	27554
80803700	JP MORGANCHASE BANK	GARDEN CITY	NY	2.1	576	26780
82442100	BOA STUDENT BANKING/CA9-169-04-01	LOS ANGELES	CA	5	1328	26212
80187100	BOA STDNT BKNG CA9-169-04-01	KANSAS CITY	MO	4.5	1013	22504
83145300	US BANK ELT EDAMERICA	KNOXVILLE	TN	7.1	1548	21659
80674600	BANK OF AMERICA N A	KANSAS CITY	MO	3.8	824	21602
81376000	KEY BANK NA	CLEVELAND	OH	3.4	734	21566
83086800	ASAP/UNION BANK & TRUST COMPANY	LINCOLN	NE	4.9	969	19635
80515600	BANK ONE EFC	COLUMBUS	OH	3.9	782	19607
80703700	COLLEGE FOUNDATION INC	RALEIGH	NC	1.3	273	19548
82413500	SUNTRUST BANK	RICHMOND	VA	8.6	1580	18301
82907600	NELLIE MAE FNBC AS TRUSTEE	RESTON	VA	1.9	341	17181
83184600	BANK OF AMERICA N A	KANSAS CITY	MO	7.8	1324	16915
82420600	BANK ONE EFC	COLUMBUS	OH	6.4	1063	16481
81132300	WACHOVIA EDUCATION FINANCE INC.	SACRAMENTO	CA	2.7	414	14817
83031000	COLLEGE BOARD/COLLEGE CREDIT	NEW YORK	NY	1.9	286	14431
81432100	BANK ONE EFC	COLUMBUS	OH	5.2	741	14024
81061200	AMSOUTH BANK STUDENT LENDING	JACKSON	MS	4	559	13768
83312800	S C STUDENT LOAN TAXABLE	COLUMBIA	SC	1	143	13595
83273300	BANK OF AMERICA NA	KANSAS CITY	MO	3.7	507	13458
81962800	BANK ONE EFC	COLUMBUS	OH	8.2	1078	13118
80878000	FIFTH THIRD ELT SLFR MD 10907A	RESTON	VA	4.8	630	12943
80804700	HSBC BANK USA, NA	BUFFALO	NY	6.3	822	12923
81397900	COMMERCE BANK N A	ST LOUIS	MO	2.2	287	12567
82004300	WASHINGTON MUTUAL BANK, FA	SEATTLE	WA	3.1	386	12152
83149500	BANK OF AMERICA	UTICA	NY	4.9	585	11825
80885100	DEUTSCHE BANK ELT ACCESS GROUP	New York	NY	0.9	109	11643
81383000	WACHOVIA EDUCATION FINANCE INC.	SACRAMENTO	CA	5.5	640	11564
83062800	IDAPP	DEERFIELD	IL	7.5	862	11407
81833400	BANK OF AMERICA N A	KANSAS CITY	MO	3.6	400	10973
83299400	NEW HAMPSHIRE HIGHER ED LOAN CORP	CONCORD	NH	2.6	289	10970
82668800	KENTUCKY HIGHER ED STUDENT LOAN COR	LOUISVILLE	KY	4.7	466	9809
82457300	ZIONS BANK ELT EFS FINANCE CO	Indianapolis	IN	7.8	766	9779
80887700	NATIONAL CITY BANK OF OHIO	CLEVELAND	OH	4.6	449	9690
81987300	SUNTRUST BANK	RICHMOND	VA	5.6	547	9615
80774300	CITIBANK ELT STUDENT LOAN CORP	SIOUX FALLS	SD	6.5	608	9220
80244500	WACHOVIA EDUCATION FINANCE INC.	SACRAMENTO	CA	3.2	287	8925
81329800	WELLS FARGO EDUCATION FIN SVCS	SIOUX FALLS	SD	3.2	284	8767
80009700	REGIONS BANK	MOBILE	AL	6.4	566	8748
83306700	AMS EDUCATION LOAN TRUST, Wilmington	Reston	VA	2	169	8352
83063000	SOUTHWEST STUDENT SERV TRUST, WFB E	GILBERT	AZ	5.5	456	8245
81050900	WELLS FARGO EDUCATIONAL FIN SVCS	SIOUX FALLS	SD	4	337	8241
82857700	RHODE ISLAND STUDENT LOAN AUTHORITY	WARWICK	RI	6.4	533	8216
83117900	WELLS FARGO EDUCATION FIN SVCS	SIOUX FALLS	SD	2.1	172	7971
81454800	US BANK NA	ST PAUL	MN	3.7	302	7959
83007500	VSAC EDUCATION LOAN FINANCE PROGRAM	WINOOSKI	VT	2.7	219	7928
81014800	CLS - NATIONAL CITY BANK PITTSBURG	BRECKSVILLE	OH	5.5	397	7126
80662700	BANCORPSOUTH	TUPELO	MS	4.5	317	7034
80524300	BANK OF AMERICA	UTICA	NY	2	139	6746
83352900	US BANK ELT NORTHSTAR	ST. PAUL	MN	1.4	94	6698
81809300	BANK ONE EFC	COLUMBUS	OH	7.2	479	6583
83347100	AMS EDUCATION LOAN TRUST, BANK ONE,	Reston	VA	1.4	91	6487
83069400	US BANK NA	ST PAUL	MN	5.4	349	6443
80908100	STILLWATER NATIONAL BANK & TRUST CO	STILLWATER	OK	4.7	308	6429
81169800	US BANK NA	ST PAUL	MN	7	449	6389
80531700	BANK OF AMERICA	UTICA	NY	5.5	350	6312
82998800	NELLIE MAE FNBC AS TRUSTEE	RESTON	VA	1.1	73	6290

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81051300	WELLS FARGO EDUCATIONAL FIN SVCS	SIOUX FALLS	SD	2.7	169	6155
82257300	GEORGIA STUDENT FINANCE AUTHORITY	TUCKER	GA	9.4	576	6113
81608600	US BANK NA	ST. PAUL	MN	6.1	356	5806
82726900	US BANK NA	ST PAUL	MN	7.4	427	5758
82465000	WELLS FARGO EDUCATION FIN SVCS	SIOUX FALLS	SD	3.7	212	5641
83373300	BANK ONE ELT COLLEGE LOAN CORP	SAN DIEGO	CA	8.1	451	5550
83361700	US BANK ELT EFSI	WACO	TX	6.7	373	5540
81389400	WELLS FARGO EDUCATION FIN SVCS	SIOUX FALLS	SD	3.1	172	5531
81745500	ZIONS FIRST NATIONAL BANK	SALT LAKE CITY	UT	2.6	145	5455
81638600	BANK OF NORTH DAKOTA	BISMARCK	ND	3.1	170	5422
81069800	UNION PLANTERS NATIONAL BANK	KNOXVILLE	TN	6.6	360	5374
80597400	BANK ONE EFC	COLUMBUS	OH	7.4	396	5326
82903000	HIBERNIA NATIONAL BANK	NEW ORLEANS	LA	5	266	5235
83389300	PROVINCIAL BANK ACADEMIC FUNDING GR	ST PAUL	MN	3.7	196	5209
82165400	US BANK NA	ST PAUL	MN	3.4	177	5102
80677300	BOONE COUNTY NATIONAL BANK	COLUMBIA	MO	3.7	192	5078
80906300	BANK OF OKLAHOMA	TULSA	OK	7.8	395	5058
83145500	STUDENT LOAN FUNDING FBNA ELT	Reston	VA	8	404	5043
82271700	NEW MEXICO EDUC ASST FOUNDATION	ALBUQUERQUE	NM	2.7	134	4959
81038800	US BANK NA	ST. PAUL	MN	4.1	205	4926
82172800	TCF NATIONAL BANK	MINNEAPOLIS	MN	3.7	181	4864
80885700	BANK ONE EFC	COLUMBUS	OH	5.4	266	4857
82835200	BANK ONE EFC	COLUMBUS	OH	8.7	422	4841
81056300	FIRST TENNESSEE BANK	MARYVILLE	TN	6.5	315	4830
80854300	UNION BANK & TRUST	LINCOLN	NE	2.8	133	4698
82558500	MICHIGAN HIGHER EDUCATION STUD LOAN	LANSING	MI	6	278	4597
83130000	MELMAC LLC ZIONS BANK ELT	LINCOLN	NE	3.9	181	4590
81567800	US BANK NA	ST PAUL	MN	8.4	380	4492
82056400	SUNTRUST BANK	RICHMOND	VA	7.2	323	4483
81069100	SUNTRUST BANK NA	MURFREESBORO	TN	6.5	289	4434
80803600	M & T BANK EDUCATIONAL LENDING	BUFFALO	NY	6.1	260	4227
80217600	BANK OF AMERICA	UTICA	NY	3.9	166	4174
83307900	AMS EDUCATION LOAN TRUST, WILMINGTO	Reston	VA	3	129	4169
82475600	CITIBANK (NEW YORK STATE) SLC	SIOUX FALLS	SD	3.3	140	4123
81130400	SUNTRUST BANK	RICHMOND	VA	9.2	355	3846