

## TOP 100 ORIGINATORS OF FFELP LOANS -- FY09 AND FY08

(SEQUENCED FROM HIGH TO LOW ON FY09 \$ OF NEW GUARANTEES)

| LENDER NAME /<br>CITY/ST                                   | \$ OF NEW<br>GUARANTEES |         | RANKINGS |      |
|--|-------------------------|---------|----------|------|
|  | FY09                    | FY08    | FY09     | FY08 |
| SLM CORPORATION (SALLIE MAE) [20]<br>RESTON  VA            | 20990.1                 | 14265.6 | 1        | 1    |
| CITIBANK, STUDENT LOAN CORP [4]<br>PITTSFORD  NY           | 5870.1                  | 6201.3  | 2        | 2    |
| WACHOVIA EDUCATION FINANCE INC. [8]<br>SACRAMENTO  CA      | 5540.3                  | 5127.6  | 3        | 3    |
| WELLS FARGO EDUCATION FINANCIAL SER [4]<br>SIOUX FALLS  SD | 5147.3                  | 3935.2  | 4        | 5    |
| BANK OF AMERICA [8]<br>LOS ANGELES  CA                     | 4920.7                  | 4274.7  | 5        | 4    |
| JPMORGAN CHASE BANK [28]<br>GARDEN CITY  NY                | 3548.0                  | 3418.0  | 6        | 6    |
| PITTSBURGH NATIONAL CORP (PNC) [14]<br>PITTSBURGH  PA      | 2655.7                  | 1268.8  | 7        | 9    |
| U S BANK [25]<br>MILWAUKEE  WI                             | 2261.8                  | 2278.2  | 8        | 7    |
| DISCOVER BANK<br>RIVERWOODS  IL                            | 1725.9                  | 244.7   | 9        | 31   |
| EDAMERICA [4]<br>KNOXVILLE  TN                             | 1563.3                  | 1614.2  | 10       | 8    |
| NATIONAL ED LOAN NETWORK (NELNET) [17]<br>LINCOLN  NE      | 1557.3                  | 1021.8  | 11       | 12   |
| CITIZENS BANK [12]<br>WESTWOOD  MA                         | 1250.7                  | 941.6   | 12       | 13   |
| REGIONS BANK [3]<br>MOBILE  AL                             | 1147.3                  | 834.1   | 13       | 15   |
| FIFTH THIRD BANK [2]<br>INDIANAPOLIS  IN                   | 1127.5                  | 829.0   | 14       | 16   |
| ACCESS GROUP [2]<br>WILMINGTON  DE                         | 1011.6                  | 1057.6  | 15       | 11   |
| COLLEGE FOUNDATION ELT SEAA<br>RALEIGH  NC                 | 967.4                   | 809.9   | 16       | 17   |
| SUNTRUST BANK [9]<br>RICHMOND  VA                          | 932.2                   | 1091.7  | 17       | 10   |
| SC STUDENT LOAN TAXABLE<br>COLUMBIA  SC                    | 754.4                   | 629.0   | 18       | 18   |
| KEY CORP [3]<br>CLEVELAND  OH                              | 619.4                   | 487.8   | 19       | 20   |
| KENTUCKY HIGHER ED STUD LOAN CORP [3]<br>LOUISVILLE  KY    | 577.4                   | 575.6   | 20       | 19   |

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|---|-------------------------|-------|----------|------|
|   | FY09                    | FY08  | FY09     | FY08 |
| COMMERCE BANK N A<br>ST LOUIS  MO                           | 478.0                   | 339.8 | 21       | 23   |
| VSAC EDUCATION LOAN FINANCE PROGRAM<br>WINOOSKI  VT         | 342.4                   | 328.8 | 22       | 24   |
| RISLA/RHODE ISLAND STUDENT LOAN AUT [2]<br>WARWICK  RI      | 303.0                   | 318.4 | 23       | 27   |
| ALL STUDENT LOAN CORP [3]<br>LOS ANGELES  CA                | 279.6                   | 326.2 | 24       | 25   |
| ARVEST [3]<br>NORMAN  OK                                    | 270.0                   | 171.3 | 25       | 36   |
| UNION BANK & TRUST [5]<br>LINCOLN  NE                       | 241.7                   | 239.3 | 26       | 32   |
| DOLLAR BANK<br>PITTSBURGH  PA                               | 228.7                   | 345.9 | 27       | 22   |
| UTAH STATE BOARD OF REGENTS<br>SALT LAKE CITY  UT           | 228.1                   | 58.5  | 28       | 71   |
| COLLEGEINVEST [2]<br>DENVER  CO                             | 225.8                   | 265.0 | 29       | 29   |
| NEW MEXICO EDUC ASST FOUNDATION<br>ALBUQUERQUE  NM          | 215.0                   | 168.5 | 30       | 37   |
| MISSOURI HIGHER EDUCATION LOAN AUTH [2]<br>CHESTERFIELD  MO | 177.2                   | 83.1  | 31       | 59   |
| ASSOCIATED BANK NA<br>STEVENS POINT  WI                     | 176.2                   | 124.3 | 32       | 41   |
| BANC FIRST [2]<br>SHAWNEE  OK                               | 160.1                   | 106.3 | 33       | 48   |
| BANK OF NORTH DAKOTA<br>BISMARCK  ND                        | 159.3                   | 115.4 | 34       | 42   |
| NEW HAMPSHIRE HIGHER ED LOAN CORP<br>CONCORD  NH            | 158.9                   | 201.7 | 35       | 33   |
| FIRST TENNESSEE BANK<br>MARYVILLE  TN                       | 137.1                   | 130.2 | 36       | 40   |
| GEORGIA STUDENT FINANCE AUTHORITY [2]<br>TUCKER  GA         | 135.4                   | 87.1  | 37       | 58   |
| USC CREDIT UNION [2]<br>LOS ANGELES  CA                     | 133.9                   | 134.2 | 38       | 39   |
| UNIVERSITY OF WISCONSIN CU<br>MADISON  WI                   | 127.0                   | 95.7  | 39       | 54   |
| UNIVERSITY FEDERAL CREDIT UNION<br>AUSTIN  TX               | 126.9                   | 103.8 | 40       | 50   |

\$ OF NEW GUARANTEES INCLUDES STAFFORD (SUBSIDIZED AND UNSUBSIDIZED) AND PLUS LOANS (IN MILLIONS). EXCLUDES CONSOLIDATION LOANS.  
DATA SOURCE: NSLDS

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| LENDER NAME /<br>CITY/ST                                | \$ OF NEW<br>GUARANTEES |       | RANKINGS |      |
|---|-------------------------|-------|----------|------|
|   | FY09                    | FY08  | FY09     | FY08 |
| LOUISIANA PUBLIC FACILITIES AUTH<br>BATON ROUGE  LA     | 122.1                   | 110.8 | 41       | 44   |
| NAVY FEDERAL CREDIT UNION<br>MERRIFIELD  VA             | 122.0                   | 87.8  | 42       | 57   |
| MARSHALL & ISLEY BANK [2]<br>MILWAUKEE  WI              | 115.2                   | 106.2 | 43       | 49   |
| MIDWESTERN UNIVERSITY<br>DOWNERS GROVE  IL              | 113.5                   | 107.6 | 44       | 46   |
| FIRST NATIONAL BANK OF TEXAS [3]<br>KILLEEN  TX         | 106.4                   | 46.0  | 45       | 78   |
| AMERICA FIRST CREDIT UNION<br>RIVERDALE  UT             | 99.6                    | 68.1  | 46       | 64   |
| SIMMONS FIRST NATIONAL BANK<br>PINE BLUFF  AR           | 92.6                    | 75.0  | 47       | 61   |
| COMPASS BANK [6]<br>COLLEGE STATION  TX                 | 89.8                    | 174.8 | 48       | 35   |
| NATIONAL ED FINANCING II, LLC [2]<br>WILMINGTON  DE     | 89.6                    | 26.9  | 49       | *    |
| EDUCATION SERVICES FOUNDATION<br>JACKSON  MS            | 89.2                    | 62.7  | 50       | 68   |
| STILLWATER NATIONAL BANK & TRUST CO<br>STILLWATER  OK   | 77.3                    | 102.9 | 51       | 51   |
| PENNSYLVANIA STATE EMPLOYEES CREDIT<br>HARRISBURG  PA   | 75.6                    | 63.1  | 52       | 67   |
| ILL. DESIGNATED ACCOUNT PURCHASE PR<br>DEERFIELD  IL    | 63.7                    | 106.4 | 53       | 47   |
| ALASKA SLC (ACPE)<br>JUNEAU  AK                         | 62.1                    | 47.5  | 54       | 76   |
| ANCHORBANK F S B<br>MADISON  WI                         | 59.8                    | 43.6  | 55       | 81   |
| ARKANSAS STUDENT LOAN AUTHORITY<br>LITTLE ROCK  AR      | 54.7                    | 73.3  | 56       | 63   |
| MOUNTAIN AMERICA CREDIT UNION<br>SALT LAKE CITY  UT     | 54.3                    | 34.0  | 57       | 94   |
| WELLS FARGO ELT STUDENT FUNDING GRO<br>JACKSONVILLE  FL | 50.9                    | 26.6  | 58       | *    |
| HERRING BANK<br>AMARILLO  TX                            | 50.7                    | 29.0  | 59       | *    |
| AGGIELAND CREDIT UNION [2]<br>COLLEGE STATION  TX       | 47.2                    | 31.2  | 60       | *    |

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|--|-------------------------|-------|----------|------|
|  | FY09                    | FY08  | FY09     | FY08 |
| AMERICAN SAVINGS BANK FSB<br>HONOLULU  HI            | 46.1                    | 34.5  | 61       | 92   |
| CAMPUS FEDERAL CREDIT UNION<br>BATON ROUGE  LA       | 44.1                    | 35.3  | 62       | 89   |
| WYOMING STUDENT LOAN CORPORATION<br>CHEYENNE  WY     | 43.4                    | 39.5  | 63       | 85   |
| TOURO COLLEGE<br>NEW YORK  NY                        | 40.5                    | 61.0  | 64       | 70   |
| FIRST HAWAIIAN BANK<br>HONOLULU  HI                  | 39.6                    | 32.3  | 65       | 97   |
| FIRST INTERSTATE BANK OF MONTANA<br>BILLINGS  MT     | 39.1                    | 24.1  | 66       | *    |
| STUDENT LENDING WORKS, INC.<br>Cincinnati  OH        | 38.2                    | 26.7  | 67       | *    |
| NORTHSTAR<br>ST. PAUL  MN                            | 37.3                    | 259.8 | 68       | 30   |
| INDEPENDENCE FSB<br>WASHINGTON  DC                   | 37.2                    | 34.0  | 69       | 93   |
| MT HIGHER ED STUD ASST CORP [2]<br>HELENA  MT        | 37.1                    | 37.3  | 70       | 87   |
| FIRST SECURITY BANK [2]<br>SEARCH  AR                | 36.1                    | 19.6  | 71       | *    |
| EDUCATORS CREDIT UNION<br>RACINE  WI                 | 35.2                    | 15.7  | 72       | *    |
| UTAH COMMUNITY CREDIT UNION<br>PROVO  UT             | 35.1                    | 21.7  | 73       | *    |
| EMORY UNIVERSITY<br>ATLANTA  GA                      | 32.8                    | 50.5  | 74       | 75   |
| SMART FINANCIAL CREDIT UNION<br>HOUSTON  TX          | 31.6                    | 15.3  | 75       | *    |
| GRADUATE LEVERAGE<br>CINCINNATI  OH                  | 30.5                    | 31.3  | 76       | 100  |
| OKLAHOMA STUDENT LOAN AUTHORITY<br>OKLAHOMA CITY  OK | 29.1                    | 14.9  | 77       | *    |
| SECURITY SERVICE FCU<br>SAN ANTONIO  TX              | 28.6                    | 34.9  | 78       | 90   |
| WRIGHT-PATT CREDIT UNION, INC.<br>FAIRBORN  OH       | 28.2                    | 17.2  | 79       | *    |
| MISSOULA FEDERAL CREDIT UNION<br>MISSOULA  MT        | 28.1                    | 17.8  | 80       | *    |

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|   | FY09                    | FY08  | FY09     | FY08 |
| FIRSTMERIT BANK, N. A.<br>AKRON  OH                   | 27.9                    | 21.0  | 81       | *    |
| TEXAS TECH FEDERAL CREDIT UNION<br>LUBBOCK  TX        | 27.3                    | 21.1  | 82       | *    |
| HANCOCK BANK<br>GULFPORT  MS                          | 26.9                    | 19.1  | 83       | *    |
| UNIVERSITY OF NEW MEXICO<br>ALBUQUERQUE  NM           | 25.9                    | 32.2  | 84       | 98   |
| UNIVERSITY OF UTAH CU<br>SALT LAKE CITY  UT           | 25.3                    | 17.3  | 85       | *    |
| AUSTIN BANK N A<br>LONGVIEW  TX                       | 25.3                    | 22.5  | 86       | *    |
| DUQUESNE UNIVERSITY<br>PITTSBURGH  PA                 | 25.0                    | 24.3  | 87       | *    |
| NORTHWESTERN UNIVERSITY<br>EVANSTON  IL               | 25.0                    | 26.7  | 88       | *    |
| NOTRE DAME CREDIT UNION<br>NOTRE DAME  IN             | 24.7                    | 19.5  | 89       | *    |
| VERIDIAN CREDIT UNION<br>WATERLOO  IA                 | 24.3                    | 23.8  | 90       | *    |
| CONNECTICUT STUDENT LOAN FOUND [2]<br>ROCKY HILL  CT  | 23.8                    | 102.0 | 91       | *    |
| FULTON BANK [8]<br>EAST PETERSBURG  PA                | 23.3                    | 10.2  | 92       | *    |
| BANCORPSOUTH<br>TUPELO  MS                            | 22.6                    | 93.8  | 93       | 55   |
| RENASANT BANK<br>TUPELO  MS                           | 22.3                    | 13.8  | 94       | *    |
| FIRST COMMONWEALTH<br>INDIANA  PA                     | 20.4                    | 0.0   | 95       | *    |
| DES MOINES UNIVERSITY<br>DES MOINES  IA               | 20.2                    | 30.9  | 96       | *    |
| PARKER COLLEGE OF CHIROPRACTIC<br>DALLAS  TX          | 20.1                    | 36.9  | 97       | 88   |
| FIRST NATIONAL BANK OF OMAHA<br>OMAHA  NE             | 19.9                    | 33.5  | 98       | 95   |
| CHICAGO SCHOOL OF PROF PSYCHOLOGY<br>CHICAGO  IL      | 19.7                    | 30.2  | 99       | *    |
| MEMBERS 1ST FEDERAL CREDIT UNION<br>MECHANICSBURG  PA | 18.1                    | 17.3  | 100      | 0    |

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|   | FY09                    | FY08  | FY09     | FY08 |
| NATIONAL CITY BANK [15]<br>CLEVELAND  OH                  | 0.0                     | 929.7 | **       | 14   |
| COLLEGE LOAN CORP [3]<br>SAN DIEGO  CA                    | 0.0                     | 380.4 | *        | 21   |
| STUDENT LOAN XPRESS<br>SAN DIEGO  CA                      | 0.0                     | 326.1 | *        | 26   |
| CARNEGIE INSURANCE COMPANY<br>CLEVELAND  OH               | 7.7                     | 297.6 | *        | 28   |
| WALDEN UNIVERSITY<br>BALTIMORE  MD                        | 0.0                     | 175.6 | *        | 34   |
| UNIVERSITY OF PHOENIX<br>PHOENIX  AZ                      | 7.6                     | 160.7 | *        | 38   |
| AES/PHEAA<br>HARRISBURG  PA                               | 0.0                     | 115.2 | *        | 43   |
| ARIZONA HIGHER ED LOAN AUTHORITY<br>TEMPE  AZ             | 6.5                     | 108.5 | *        | 45   |
| BRAZOS GROUP [13]<br>WACO  TX                             | 0.0                     | 96.2  | *        | 53   |
| BOONE COUNTY NATIONAL BANK<br>COLUMBIA  MO                | 6.6                     | 88.6  | *        | 56   |
| BANK OF LAKE MILLS [2]<br>LAKE MILLS  WI                  | 0.0                     | 82.4  | *        | 60   |
| NOVA SOUTHEASTERN UNIVERSITY [2]<br>FORT LAUDERDALE  FL   | 0.0                     | 73.9  | *        | 62   |
| FIRST FINANCIAL BANK [2]<br>ABILENE  TX                   | 11.5                    | 67.3  | *        | 65   |
| COLLEGE SOLUTIONS NETWORK<br>JACKSONVILLE  FL             | 0.0                     | 63.6  | *        | 66   |
| FRANKLIN BANK, SSB [2]<br>HOUSTON  TX                     | 0.1                     | 62.3  | *        | 69   |
| BREMER BANK, NA<br>GRANDS FORKS  ND                       | 15.2                    | 56.4  | *        | 72   |
| TRUSTMARK NATIONAL BANK<br>JACKSON  MS                    | 9.0                     | 53.2  | *        | 73   |
| COMERICA BANK [4]<br>DETROIT  MI                          | 0.0                     | 51.5  | *        | 74   |
| M&T BANK EDUCATIONAL LENDING [4]<br>BUFFALO  NY           | 0.0                     | 46.9  | *        | 77   |
| TWIN CITY FEDERAL SAVINGS BANK-TCF [5]<br>MINNEAPOLIS  MN | 0.0                     | 45.5  | *        | 79   |

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\*\* MERGED WITH PITTSBURGH NATIONAL BANK (PNC) AND PORTFOLIO IS REPORTED UNDER PNC

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|---|-------------------------|------|----------|------|
|   | FY09                    | FY08 | FY09     | FY08 |
| BENEFICIAL BANK<br>PHILADELPHIA   PA                  | 2.8                     | 44.2 | *        | 80   |
| HSBC BANK USA [2]<br>BUFFALO   NY                     | 0.0                     | 43.4 | *        | 82   |
| ED LOAN TRUST IV<br>JACKSONVILLE   FL                 | 0.0                     | 41.9 | *        | 83   |
| NEW YORK INSTITUTE OF TECHNOLOGY<br>OLD WESTBURY   NY | 0.5                     | 40.3 | *        | 84   |
| DEVRY UNIVERSITY<br>OAKBROOK   IL                     | 2.5                     | 37.5 | *        | 86   |
| ST. LOUIS UNIVERSITY<br>SAINT LOUIS   MO              | 10.6                    | 34.7 | *        | 91   |
| PALMER COLLEGE OF CHIROPRACTIC<br>DAVENPORT   IA      | 0.0                     | 33.4 | *        | 96   |
| SOUTHERN METHODIST UNIVERSITY<br>ARLINGTON   TX       | 2.8                     | 32.0 | *        | 99   |

|                                | FY09    | FY08    |
|--------------------------------|---------|---------|
| TOP 10 AS A PERCENT OF NATION  | 73.2    | 68.8    |
| TOP 25 AS A PERCENT OF NATION  | 90.2    | 84.3    |
| TOP 50 AS A PERCENT OF NATION  | 95.5    | 91.3    |
| TOP 75 AS A PERCENT OF NATION  | 97.2    | 94.2    |
| TOP 100 AS A PERCENT OF NATION | 98.1    | 95.7    |
| TOTAL \$ OF THE NATION         | 72663.2 | 63209.8 |

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