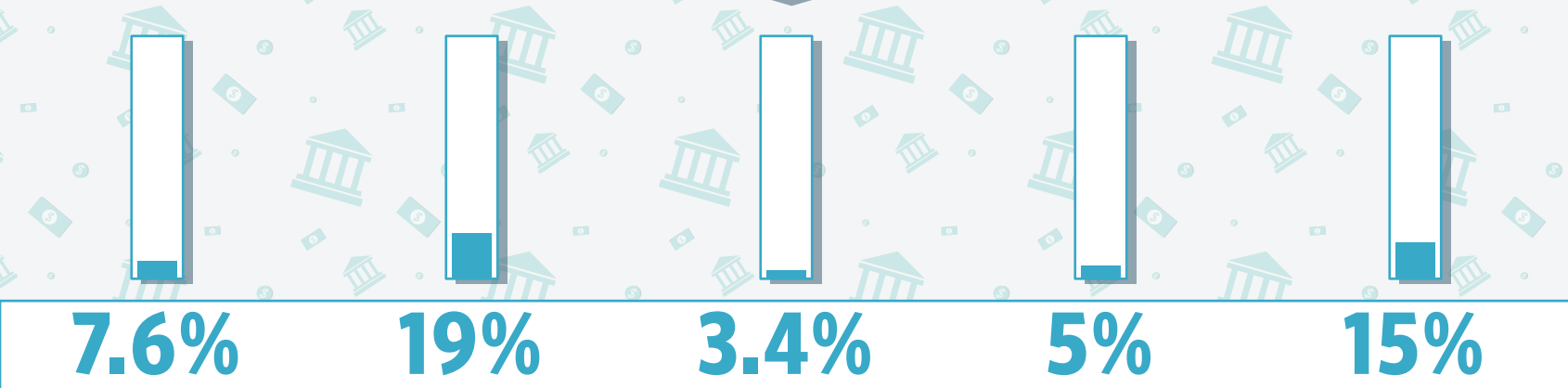


# U.S. Student Loan Default Rates

— 2012 —



The average U.S. college default rate was 7.6%

The average U.S. community college default rate was 19%

SUNY university centers (Binghamton, Albany, Buffalo, Stony Brook) had a default rate of 3.4%

SUNY colleges had a default rate of 5%

SUNY community colleges had a default rate of 15%