

**TOP 100 CURRENT HOLDERS\* OF FFELP LOANS FOR 2015 AND 2014**

(SEQUENCED FROM HIGH TO LOW ON 9/30/15 \$ OUTSTANDING)

LENDER NAME CITY	ST	\$ OUTSTANDING		RANKINGS	
		FY15	FY14	FY15	FY14
NAVIENT CREDIT FINANCE CORP [fka SLM CORPORATION (SALLIE MAE)] [10] RESTON	VA	97,537.0	96,834.6	1	1
NATIONAL ED LOAN NETWORK (NELNET) [9] LINCOLN	NE	24,567.7	25,472.8	2	2
CITIBANK, N.A. [2] PITTSFORD	NY	10,665.0	11,846.1	3	3
BRAZOS GROUP [9] WACO	TX	6,762.7	7,760.0	4	5
PA HIGHER ED ASST AUTH (PHEAA) [5] HARRISBURG	PA	6,618.1	6,966.3	5	6
JPMORGAN CHASE BANK [17] GARDEN CITY	NY	5,553.6	6,379.0	6	7
GOAL STRUCTURED SOLUTIONS & AFF [2] SAN DIEGO	CA	4,736.2	5,052.4	7	10
SUNTRUST BANK [7] RICHMOND	VA	4,608.0	5,326.4	8	8
PITTSBURGH NATIONAL CORP (PNC) [5] PITTSBURGH	PA	4,320.7	5,282.1	9	9
COLLEGE LOAN CORP [2] SAN DIEGO	CA	4,229.1	4,939.4	10	11
ACCESS GROUP [2] WILMINGTON	DE	3,307.5	3,700.7	11	12
EDUCATIONAL SERVICES OF AMERICA KNOXVILLE	TN	2,913.3	2,371.4	12	18
NORTHSTAR GUARANTEE ST PAUL	MN	2,885.4	3,177.1	13	13
UTAH STATE BOARD OF REGENTS [4] SALT LAKE CITY	UT	2,622.9	1,403.1	14	25
U S BANK [6] MILWAUKEE	WI	2,264.6	2,663.9	15	15
MISSOURI HIGHER EDUCATION LOAN AUTH [2] CHESTERFIELD	MO	2,151.3	2,530.7	16	16
STUDENT LOAN XPRESS [3] SAN DIEGO	CA	2,085.0	2,377.6	17	17
SC STUDENT LOAN CORP [10] COLUMBIA	SC	1,908.1	2,136.6	18	19
WELLS FARGO BANK, N.A. [3] SIOUX FALLS	SD	1,859.1	10,926.6	19	4
COLLEGE FOUNDATION INC. [2] RALEIGH	NC	1,853.0	2,113.3	20	20

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		FY15	FY14	FY15	FY14
EDSOUTH [2] KNOXVILLE	TN	1,740.2	2,011.7	21	21
ACADEMIC LOAN GROUP SAN DIEGO	CA	1,390.9	1,519.8	22	22
GCO EDUCATION LOAN FUNDING DENVER	CO	1,335.5	1,488.3	23	23
EDUCATION LOAN TRUST [2] JACKSONVILLE	FL	1,312.0	1,452.9	24	24
KENTUCKY HIGHER ED STUDENT LOAN CORP LOUISVILLE	KY	1,110.2	1,210.0	25	26
PANHANDLE PLAINS HEA [2] CANYON	TX	1,060.7	983.1	26	30
MT HIGHER ED STUD ASST CORP [3] HELENA	MT	998.1	1,112.8	27	27
KEY CORP [6] CLEVELAND	OH	936.9	1,062.5	28	28
ALL STUDENT LOAN CORP [4] LOS ANGELES	CA	878.4	989.3	29	29
NORTH TEXAS HEA [2] FORT WORTH	TX	807.0	930.9	30	32
VT EDUCATION LOAN FINANCE PROGRAM WINOOSKI	VT	797.3	945.9	31	31
EDUCATION LOANS INC [2] ABERDEEN	SD	759.1	913.2	32	33
MICHIGAN HIGHER ED STUDENT LOAN LANSING	MI	742.2	858.9	33	34
IOWA STUDENT LOAN LIQUITY CORP/ISLLC WEST DES MOINES	IA	709.5	826.6	34	35
NEW MEXICO EDUCATION ASST FOUNDATION ALBUQUERQUE	NM	611.3	692.7	35	37
BARCLAYS NEW YORK	NY	570.8	692.8	36	36
NEW HAMPSHIRE HIGHER ED LOAN CORP CONCORD	NH	507.2	570.5	37	38
NATIONAL ED FINANCING II, LLC WILMINGTON	DE	461.8	542.6	38	39
FHLB STUDENT LINCOLN	NE	424.4	462.7	39	42
OKLAHOMA STUDENT LOAN AUTHORITY [2] OKLAHOMA CITY	OK	422.0	504.3	40	40

\* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education of \$69.9 billion.

\*\* Indicates ranking not in Top 100.

[ ] Numbers in brackets represent number of lender IDs that were grouped for that entity.

\$ Outstanding includes Stafford, PLUS, SLS, and Consolidation loans (in millions).

Source = ED FORM 799/LaRS

**TOP 100 CURRENT HOLDERS\* OF FFELP LOANS FOR 2015 AND 2014**

(SEQUENCED FROM HIGH TO LOW ON 9/30/15 \$ OUTSTANDING)

LENDER NAME		\$ OUTSTANDING		RANKINGS	
CITY	ST	FY15	FY14	FY15	FY14
BANK OF NORTH DAKOTA [2]		406.6	500.5	41	41
BISMARCK	ND				
SAN ANTONIO FCU		331.8	328.8	42	48
SAN ANTONIO	TX				
ILLINOIS STUDENT ASSISTANCE COMM/IDAAP		326.1	379.0	43	43
DEERFIELD	IL				
MISSISSIPPI HIGHER EDUCATION ASST CORP		323.9	376.2	44	45
JACKSON	MS				
RISLA/RHODE ISLAND STUDENT LOAN AUTHORITY		316.8	378.2	45	44
WARWICK	RI				
CONNECTICUT STUDENT LOAN FOUNDATION		310.6	363.1	46	46
ROCKY HILL	CT				
LOUISIANA PUBLIC FACILITIES AUTH [2]		293.2	337.1	47	47
BATON ROUGE	LA				
NAVY FEDERAL CREDIT UNION		284.3	325.4	48	49
MERRIFIELD	VA				
SOUTH TEXAS HIGHER ED AUTH		271.0	303.0	49	51
EDINBURG	TX				
ARKANSAS STUDENT LOAN AUTHORITY		267.5	316.5	50	50
LITTLE ROCK	AR				
ASSOCIATED BANK		257.5	298.1	51	52
STEVENS POINT	WI				
UNIVERSITY OF WISCONSIN CU		179.5	204.6	52	56
MADISON	WI				
EDUCATION LOAN FUNDING [2]		166.3	184.3	53	57
LAS VEGAS	NV				
HSBC BANK USA [2]		145.2	176.5	54	58
BUFFALO	NY				
INDIANA SECONDARY MARKET [2]		144.5	159.5	55	59
INDIANAPOLIS	IN				
FIRST NATIONAL BANK OF TEXAS [3]		138.6	81.3	56	69
KILLEEN	TX				
ECMC GROUP		137.1	100.6	57	64
OAKDALE	MN				
CITIZENS BANK [10]		108.3	125.5	58	60
WESTWOOD	MA				
ALASKA STUDENT LOAN CORP		98.5	117.0	59	61
JUNEAU	AK				
ANCHORBANK [2]		94.6	112.1	60	63
MADISON	WI				

LENDER NAME		\$ OUTSTANDING		RANKINGS	
CITY	ST	FY15	FY14	FY15	FY14
MASSACHUSETTS ED FINANCING		90.0	112.3	61	62
BOSTON	MA				
UNION BANK AND TRUST ELT HRBLOCK		85.0	92.7	62	65
LINCOLN	NE				
GREATER TX FOUNDATION		74.8	86.4	63	67
BRYAN	TX				
KNOWLEDGE WORKS FOUNDATION [2]		73.2	84.0	64	68
CLEVELAND	OH				
NEW JERSEY HIGHER EDUCA ASST AUTH [2]		69.3	80.8	65	70
TRENTON	NJ				
NORTHSTAR (GL)		67.1	76.8	66	71
MADISON	WI				
EDUCATORS CREDIT UNION		60.4	68.8	67	72
RACINE	WI				
XENITH BANK		59.5	87.8	68	66
RICHMOND	VA				
BANK OF VIRGINIA		53.8	65.3	69	73
MIDLOTHIAN	VA				
USC CREDIT UNION		52.3	61.4	70	74
LOS ANGELES	CA				
VILLAGE BANK		45.2	18.7	71	100
MIDLOTHIAN	VA				
BENEFICIAL BANK		44.1	52.4	72	75
PHILADELPHIA	PA				
FIRSTMERIT BANK		42.7	49.3	73	76
AKRON	OH				
FULTON BANK [15]		38.8	45.7	74	78
EAST PETERSBURG	PA				
NOTRE DAME CREDIT UNION		38.4	44.5	75	80
NOTRE DAME	IN				
AGGIELAND CREDIT UNION [2]		38.3	46.6	76	77
COLLEGE STATION	TX				
MEMBERS 1ST FEDERAL CREDIT UNION		37.6	44.8	77	79
MECHANICSBURG	PA				
GRAND SOUTH BANK		37.4	44.2	78	81
GREENVILLE	SC				
TINKER FEDERAL CREDIT UNION		35.8	40.8	79	83
MIDWEST CITY	OK				
PENNSYLVANIA STATE EMPLOYEES CREDIT		35.1	43.7	80	82
HARRISBURG	PA				

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FORTIS PRIVATE BANK [fka FRONT RANGE BANK] DENVER	CO	33.0	8.7	81	**
SUMMIT CREDIT UNION MADISON	WI	30.5	35.3	82	84
FARMERS SAVINGS BANK MINERAL POINT	WI	27.9	29.9	83	85
FIRST FEDERAL BANK OF FLORIDA LAKE CITY	FL	26.4	23.9	84	90
FIRSTTRUST SAVINGS BANK PHILADELPHIA	PA	25.0	28.0	85	87
PHILADELPHIA FEDERAL CREDIT UNION PHILADELPHIA	PA	24.5	28.7	86	86
THE OLD POINT NAT'L BANK OF PHOEBUS HAMPTON	VA	21.8	9.7	87	**
TEACHERS FCU HAUPPAUGE	NY	21.4	26.5	88	88
BREMER BANK [2] CROOKSTON	MN	20.6	26.1	89	89
WESTCONSIN CREDIT UNION MENOMONIE	WI	19.8	22.7	90	92
M&T BANK EDUCATIONAL LENDING [4] BUFFALO	NY	19.5	23.9	91	91
BANC FIRST SHAWNEE	OK	17.9	22.5	92	93
ROYAL CREDIT UNION EAU CLAIRE	WI	17.5	20.3	93	94
SUNCOAST CREDIT UNION TAMPA	FL	17.1	19.3	94	98
FIRST COMMONWEALTH FINANCIAL CORP INDIANA	PA	16.3	19.9	95	97
NATIONAL PENN BANK [2] BOYERTOWN	PA	15.9	18.7	96	99
THE FAUQUIER BANK WARRENTON	VA	15.9	20.1	97	96
SANTANDER BANK [fka SOVEREIGN BANK FSB] BOSTON	MA	14.6	18.3	98	**
COMMUNITY FIRST CREDIT UNION APPLETON	WI	14.2	16.5	99	**
FIRST NIAGRA BANK LOCKPORT	NY	12.4	15.3	100	**

LENDER NAME CITY	ST	\$ OUTSTANDING		RANKINGS	
		FY15	FY14	FY15	FY14
BANK OF AMERICA [5] LOS ANGELES	CA	0.0	2,950.2	**	14
HomeBANC, N.A. LAKE MARY	FL	3.3	295.7	**	53
EAST WEST BANK PASADENA	CA	0.0	280.5	**	54
COLLEGE SAVINGS BANK PRINCETON	NJ	-	229.7	**	55
FIRST STATE COMMUNITY BANK FARMINGTON	MO	-	20.2	**	95

	FY15	FY14
TOP 10 AS A PERCENT OF ALL LENDERS	77.8	75.5
TOP 25 AS A PERCENT OF ALL LENDERS	91.9	90.8
TOP 50 AS A PERCENT OF ALL LENDERS	98.2	97.7
TOP 75 AS A PERCENT OF ALL LENDERS	99.3	99.2
TOP 100 AS A PERCENT OF ALL LENDERS	99.6	99.5
TOTAL \$ OF ALL LENDERS*	218,027.4	240,838.9

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