

**TOP 100 CURRENT HOLDERS\* OF FFELP LOANS FOR 2016 AND 2015  
(SEQUENCED FROM HIGH TO LOW ON 9/30/16 \$ OUTSTANDING)**

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY16	FY15	FY16	FY15
NAVIENT CREDIT FINANCE CORP. [11] RESTON VA	99,072.36	97,536.97	1	1
NATIONAL ED LOAN NETWORK (NELNET) [9] LINCOLN NE	21,701.06	24,567.75	2	2
BRAZOS GROUP [31] WACO TX	6,077.30	6,762.72	3	4
SUNTRUST BANK [8] RICHMOND VA	5,894.20	4,608.03	4	8
PA HIGHER ED ASST AUTH (PHEAA) [5] HARRISBURG PA	5,658.03	6,618.10	5	5
JPMORGAN CHASE BANK [16] GARDEN CITY NY	4,825.00	5,553.58	6	6
GOAL STRUCTURED SOLUTIONS & AFF [2] SAN DIEGO CA	4,196.38	4,736.20	7	7
COLLEGE LOAN CORP [2] SAN DIEGO CA	3,618.34	4,229.05	8	10
PITTSBURGH NATIONAL CORP (PNC) [4] PITTSBURGH PA	3,614.62	4,320.72	9	9
ACCESS GROUP [2] WILMINGTON DE	2,931.69	3,307.51	10	11
NORTHSTAR GUARANTEE ST. PAUL MN	2,567.45	2,885.41	11	13
EDUCATIONAL SERVICES OF AMERICA KNOXVILLE TN	2,527.59	2,913.34	12	12
UTAH STATE BOARD OF REGENTS [4] SALT LAKE CITY UT	2,192.98	2,622.92	13	14
U S BANK [6] MILWAUKEE WI	1,938.01	2,264.65	14	15
MISSOURI HIGHER EDUCATION LOAN AUTH [2] CHESTERFIELD MO	1,874.57	2,151.26	15	16
STUDENT LOAN XPRESS [3] SAN DIEGO CA	1,857.20	2,085.02	16	17
SC STUDENT LOAN CORP [10] COLUMBIA SC	1,679.80	1,908.05	17	18
COLLEGE FOUNDATION INC. [2] RALEIGH NC	1,635.65	1,853.02	18	20
EDSOUTH [2] KNOXVILLE TN	1,452.32	1,740.19	19	21
WELLS FARGO BANK N.A. [3] SIOUX FALLS SD	1,437.20	1,859.07	20	19

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ACADEMIC LOAN GROUP NEW YORK NY	1,263.07	1,390.86	21	22
GCO EDUCATION LOAN FUNDING DENVER CO	1,198.55	1,335.50	22	23
KENTUCKY HIGHER ED STUDENT LOAN COR LOUISVILLE KY	993.15	1,110.17	23	25
PANHANDLE PLAINS HEA [2] CANYON TX	980.72	1,060.74	24	26
MT HIGHER ED STUD ASST CORP [2] HELENA MT	890.77	998.07	25	27
ALL STUDENT LOAN CORP [4] LOS ANGELES CA	770.24	878.45	26	29
NORTH TEXAS HEA [2] FORT WORTH TX	735.50	806.97	27	30
KEY CORP [6] CLEVELAND OH	725.78	936.87	28	28
VSAC EDUCATION LOAN FINANCE PROGRAM WINOOSKI VT	668.29	797.30	29	31
EDUCATION LOANS INC [2] ABERDEEN SD	632.26	759.07	30	32
ECMC GROUP CINCINNATI OH	625.06	137.14	31	57
MICHIGAN HIGHER EDUCATION STUD LOAN LANSING MI	623.14	742.25	32	33
IOWA STUDENT LOAN LIQUIDITY CORP WEST DES MOINES IA	613.86	709.53	33	34
NEW MEXICO EDUC ASST FOUNDATION ALBUQUERQUE NM	542.18	611.31	34	35
BARCLAYS CINCINNATI OH	484.81	570.84	35	36
NEW HAMPSHIRE HIGHER ED LOAN CORP CONCORD NH	448.06	507.24	36	37
NATIONAL EDUCATION DENVER CO	393.94	461.78	37	38
FHLB STUDENT LINCOLN NE	386.25	424.41	38	39
OKLAHOMA STUDENT LOAN AUTHORITY OKLAHOMA CITY OK	374.85	422.02	39	40
SAN ANTONIO FCU SAN ANTONIO TX	335.15	331.83	40	42

\* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education.  
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 Source = ED FORM 799/LaRS as of January 2017

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BANK OF NORTH DAKOTA [2] BISMARCK ND	330.58	406.58	41	41
MISSISSIPPI HIGHER ED ASST COR JACKSON MS	286.02	323.86	42	44
ILL DESIGNATED ACCOUNT PURCHASE PR DEERFIELD IL	283.81	326.11	43	43
CONNECTICUT STUDENT LOAN FOUNDATION CLEVELAND OH	268.30	310.57	44	46
RHODE ISLAND STUDENT LOAN AUTHORITY WARWICK RI	263.38	316.76	45	45
LOUISIANA PUBLIC FACILITIES AUTH [2] BATON ROUGE LA	255.75	293.22	46	47
NAVY FEDERAL CREDIT UNION MERRIFIELD VA	247.73	284.31	47	48
SOUTH TEXAS HIGHER ED AUTH AUSTIN TX	240.22	270.99	48	49
ARKANSAS STUDENT LOAN AUTHORITY LITTLE ROCK AR	230.15	267.50	49	50
ASSOCIATED BANK NA STEVENS POINT WI	220.98	257.47	50	51
FORTIS PRIVATE BANK DENVER CO	200.87	32.99	51	81
FIRST NATIONAL BANK OF TEXAS [3] KILLEEN TX	180.79	138.59	52	56
UNIVERSITY OF WISCONSIN CU MADISON WI	154.53	179.54	53	52
EDUCATION LOAN TRUST [2] JACKSONVILLE FL	153.73	1,311.97	54	24
EDUCATION LOAN FUNDING [2] LAS VEGAS NV	148.09	166.28	55	53
INDIANA SECONDARY MARKET [2] INDIANAPOLIS IN	130.72	144.46	56	55
HSBC BANK USA [2] BUFFALO NY	120.01	145.16	57	54
CITIZENS BANK [10] WESTWOOD MA	92.38	108.31	58	58
NORTHSTAR (GL) CINCINNATI OH	84.12	67.05	59	66
ALASKA SLC (ACPE) JUNEAU AK	83.14	98.54	60	59

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY16	FY15	FY16	FY15
ANCHORBANK [2] MADISON WI	81.64	94.59	61	60
HRBLOCK LINCOLN NE	78.24	84.97	62	62
MASSACHUSETTS ED FINANCING BOSTON MA	70.81	89.96	63	61
GREATER TX FOUNDAT HARRISBURG PA	64.32	74.76	64	63
KNOWLEDGE WORKS FOUNDATION [2] CLEVELAND OH	63.39	73.24	65	64
NEW JERSEY HIGHER EDUCA ASST AUTH TRENTON NJ	59.34	69.27	66	65
EDUCATORS CREDIT UNION RACINE WI	52.65	60.40	67	67
VILLAGE BANK MIDLOTHIAN VA	50.68	45.22	68	71
XENITH BANK Richmond VA	47.87	59.51	69	68
BANK OF VIRGINIA MIDLOTHIAN VA	45.29	53.80	70	69
USC CREDIT UNION LOS ANGELES CA	42.68	52.31	71	70
BENEFICIAL BANK PHILADELPHIA PA	36.43	44.15	72	72
NOTRE DAME CREDIT UNION NOTRE DAME IN	32.75	38.38	73	75
FULTON BANK [15] EAST PETERSBURG PA	32.73	38.84	74	74
TINKER FEDERAL CREDIT UNION MIDWEST CITY OK	31.29	35.76	75	79
GRAND SOUTH BANK GREENVILLE SC	31.13	37.42	76	78
MEMBERS 1ST FEDERAL CREDIT UNION MECHANICSBURG PA	30.64	37.56	77	77
PENNSYLVANIA STATE EMPLOYEES CREDIT HARRISBURG PA	27.40	35.09	78	80
SUMMIT CREDIT UNION MADISON WI	26.28	30.45	79	82
CITIZENS BANK OF LAFAYETTE LAFAYETTE TN	26.03	3.64	80	167

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FARMERS SAVINGS BANK MINERAL POINT	WI	25.96	27.90	81	83
APOLLO BANK Miami	FL	23.35	-	82	-
FIRSTRUST SAVINGS BANK PHILADELPHIA	PA	21.80	25.04	83	85
PHILADELPHIA FEDERAL CREDIT UNION PHILADELPHIA	PA	20.54	24.52	84	86
The OLD POINT NAT'L BANK OF PHOEBUS HAMPTON	VA	18.01	21.84	85	87
TEACHERS FCU HAUPPAUGE	NY	17.17	21.40	86	88
WESTCONSIN CREDIT UNION MENOMONIE	WI	17.07	19.81	87	90
FIRST FEDERAL BANK OF FLORIDA LAKE CITY	FL	16.56	26.45	88	84
BREMER BANK [2] CROOKSTON	MN	16.44	20.62	89	89
M&T BANK EDUCATIONAL LENDING [3] BUFFALO	NY	15.92	19.51	90	91
SUNCOAST CREDIT UNION TAMPA	FL	15.00	17.06	91	94
ROYAL CREDIT UNION EAU CLAIRE	WI	14.92	17.54	92	93
FIRST COMMONWEALTH FINANCIAL CORP INDIANA	PA	13.18	16.31	93	95
THE FAUQUIER BANK WARRENTON	VA	13.00	15.87	94	97
COMMUNITY FIRST CREDIT UNION APPLETON	WI	12.02	14.21	95	99
SANTANDER BANK N.A. BOSTON	MA	11.48	14.56	96	98
DOW CHEMICAL EMPLOYEES' CU MIDLAND	MI	10.57	11.92	97	102
FIRST NIAGARA BANK, NA HARLEYSVILLE	PA	10.19	12.41	98	100
ALTRA FCU LA CROSSE	WI	10.19	11.58	99	103
FIRST TENNESSEE BANK [2] MARYVILLE	TN	9.60	12.18	100	101

Last year Top 100 lenders not in the current  
year Top 100

LENDER NAME CITY	ST	\$ OUTSTANDING		RANKINGS	
		FY16	FY15	FY16	FY15
CITIBANK, N.A. [2] PITTSFORD	NY	-	10,664.95	-	3
NATIONAL PENN BANK [2] BOYERTOWN	PA	-	15.90	-	96

	FY16	FY15
TOP 10 AS A PERCENT OF ALL LENDERS	80.25	77.79
TOP 25 AS A PERCENT OF ALL LENDERS	92.72	91.89
TOP 50 AS A PERCENT OF ALL LENDERS	98.31	98.22
TOP 75 AS A PERCENT OF ALL LENDERS	99.40	99.31
TOP 100 AS A PERCENT OF ALL LENDERS	99.63	99.58
TOTAL \$ OF ALL LENDERS*	\$ 196,375.64	\$ 218,027.35

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