

**TOP 100 CURRENT HOLDERS* OF FFELP LOANS FOR 2018 AND 2017
(SEQUENCED FROM HIGH TO LOW ON 9/30/18 \$ OUTSTANDING)**

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY18	FY17	FY18	FY17
NAVIENT CREDIT FINANCE CORP. [10] RESTON VA	80,888.52	92,185.77	1	1
NATIONAL ED LOAN NETWORK (NELNET) [8] LINCOLN NE	19,831.74	19,341.38	2	2
SUNTRUST BANK [6] RICHMOND VA	7,117.01	6,630.24	3	3
BRAZOS GROUP [9] WACO TX	4,762.17	5,363.03	4	4
PA HIGHER ED ASST AUTH (PHEAA) [4] HARRISBURG PA	4,395.20	4,847.34	5	5
GOAL STRUCTURED SOLUTIONS & AFF [2] SAN DIEGO CA	3,239.98	3,674.00	6	6
COLLEGE LOAN CORP [2] SAN DIEGO CA	2,630.76	3,070.38	7	7
PITTSBURGH NATIONAL CORP (PNC) [3] PITTSBURGH PA	2,420.14	2,983.43	8	8
ACCESS GROUP [2] WILMINGTON DE	2,274.32	2,578.21	9	9
NORTHSTAR GUARANTEE ST PAUL MN	2,013.43	2,270.13	10	10
EDUCATIONAL SERVICES OF AMERICA KNOXVILLE TN	1,890.29	2,207.50	11	11
ECMC GROUP HARRISBURG PA	1,777.49	1,411.68	12	16
UTAH STATE BOARD OF REGENTS [4] SALT LAKE CITY UT	1,560.44	1,827.24	13	12
MISSOURI HIGHER EDUCATION LOAN AUTH [2] CHESTERFIELD MO	1,374.09	1,607.07	14	14
STUDENT LOAN XPRESS [2] SAN DIEGO CA	1,206.28	1,357.78	15	18
COLLEGE FOUNDATION INC. [2] RALEIGH NC	1,205.83	1,409.32	16	17
SC STUDENT LOAN CORP [10] COLUMBIA SC	1,202.13	1,449.60	17	15
ACADEMIC LOAN GRO NEW YORK NY	1,022.12	1,131.63	18	21
[2] EDSOUTH KNOXVILLE TN	1,019.09	1,203.05	19	19
WELLS FARGO BANK N.A. [2] SIOUX FALLS SD	1,002.71	1,146.96	20	20

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY18	FY17	FY18	FY17
GCO EDUCATION LOAN FUNDING DENVER CO	934.53	1,061.75	21	22
SALLIE MAE BANK MURRAY UT	866.20	-	22	-
KENTUCKY HIGHER ED STUD LOAN CORP LOUISVILLE KY	852.64	914.13	23	23
PANHANDLE PLAINS HEA [2] CANYON TX	823.06	856.76	24	24
NORTH TEXAS HEA [2] FORT WORTH TX	786.72	636.03	25	29
MT HIGHER ED STUD ASST CORP [2] HELENA MT	681.15	785.46	26	25
JPMORGAN CHASE BANK [7] GARDEN CITY NY	668.17	775.88	27	26
ALL STUDENT LOAN CORP [4] LOS ANGELES CA	601.77	679.88	28	27
KEY CORP [7] CLEVELAND OH	558.75	639.13	29	28
VT EDUCATION LOAN FINANCE PROGRAM WINOOSKI VT	477.77	562.61	30	30
IOWA STUD LOAN LIQUITY CORP//ISLLC WEST DES MOINES IA	473.91	536.11	31	31
MICHIGAN HIGHER ED STUDENT LOAN LANSING MI	422.66	513.34	32	33
NEW MEXICO EDUCATION ASST FOUND ALBUQUERQUE NM	414.82	483.12	33	34
CREDIT HUMAN FCU SAN ANTONIO TX	354.66	332.54	34	39
BARCLAYS CINCINNATI OH	351.94	411.37	35	35
NH HIGHER ED LOAN CORP CONCORD NH	339.98	388.73	36	36
FHLB STUDENT LINCOLN NE	309.53	348.35	37	37
NATIONAL ED FINANCING II, LLC WILMINGTON DE	297.08	339.78	38	38
OKLAHOMA STUDENT LOAN AUTHORITY OKLAHOMA CITY OK	264.77	315.63	39	40
FIRST NATIONAL BANK OF TEXAS [3] KILLEEN TX	241.69	203.87	40	50

* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education.
 [] 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 as of January 2018

**TOP 100 CURRENT HOLDERS* OF FFELP LOANS FOR 2018 AND 2017
(SEQUENCED FROM HIGH TO LOW ON 9/30/18 \$ OUTSTANDING)**

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY18	FY17	FY18	FY17
MISSISSIPPI HIGHER ED ASST COR JACKSON MS	224.73	252.97	41	42
ILLINOIS STUDENT ASSIS COMM/DAAP DEERFIELD IL	218.16	247.97	42	43
CONNECTICUT STUDENT LOAN FOUND ROCKY HILL CT	199.81	230.44	43	44
LOUISIANA PUBLIC FACILITIES AUTH [2] BATON ROUGE LA	191.72	224.54	44	45
SOUTH TEXAS HIGHER ED AUTH AUSTIN TX	185.42	212.83	45	48
ARKANSAS STUDENT LOAN AUTHORITY LITTLE ROCK AR	180.77	205.25	46	49
RISLA/RHODE ISLAND STUDENT LOAN AUT WARWICK RI	180.23	216.73	47	46
ASSOCIATED BANK [2] STEVENS POINT WI	168.09	190.21	48	51
EDUCATION LOAN TRUST [2] JACKSONVILLE FL	118.97	133.86	49	52
EDUCATION LOAN FUNDING [2] LAS VEGAS NV	115.87	131.91	50	53
FORTIS PRIVATE BANK DENVER CO	112.00	126.39	51	55
UNIVERSITY OF WISCONSIN CU MADISON WI	110.89	131.61	52	54
EDUCATION LOANS INC [2] ABERDEEN SD	109.98	535.21	53	32
INDIANA SECONDARY MARKET [2] INDIANAPOLIS IN	94.49	112.25	54	56
HSBC BANK USA [2] BUFFALO NY	81.19	99.10	55	57
CITIZENS BANK [10] WESTWOOD MA	66.19	78.93	56	58
NORTHSTAR (GL) CINCINNATI OH	65.79	69.55	57	61
HRBLOCK LINCOLN NE	62.56	69.92	58	60
ALASKA STUDENT LOAN CORP JUNEAU AK	55.12	68.34	59	62
GREATER TX SVCS IN HARRISBURG PA	47.35	54.48	60	65

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY18	FY17	FY18	FY17
KNOWLEDGE WORKS FOUNDATION [2] CLEVELAND OH	47.15	54.60	61	64
MASSACHUSETTS ED FINANCING BOSTON MA	43.01	54.86	62	63
NEW JERSEY HIGHER EDUCA ASST AUTH TRENTON NJ	42.48	50.09	63	66
VILLAGE BANK MIDLOTHIAN VA	40.15	47.20	64	67
FIRST-CITIZENS BANK & TRUST [3] RALEIGH NC	38.89	44.44	65	70
GRAND SOUTH BANK GREENVILLE SC	38.40	45.98	66	68
USC CREDIT UNION LOS ANGELES CA	29.69	35.57	67	71
BENEFICIAL BANK PHILADELPHIA PA	25.47	29.92	68	72
TINKER FEDERAL CREDIT UNION MIDWEST CITY OK	23.53	27.22	69	74
NOTRE DAME CREDIT UNION NOTRE DAME IN	22.72	27.54	70	73
FARMERS SAVINGS BANK MINERAL POINT WI	21.83	24.07	71	76
APOLLO BANK Miami FL	19.30	21.25	72	78
FIRSTTRUST SAVINGS BANK PHILADELPHIA PA	16.18	19.23	73	81
CITIZENS BANK OF LAFAYETTE LAFAYETTE TN	13.95	17.98	74	82
The OLD POINT NAT'L BANK OF PHOEBUS HAMPTON VA	12.71	15.07	75	84
FIRST FEDERAL BANK OF FLORIDA LAKE CITY FL	11.75	13.92	76	86
ROYAL CREDIT UNION EAU CLAIRE WI	10.91	12.64	77	90
TEACHERS FCU HAUPPAUGE NY	9.94	13.37	78	88
M&T BANK EDUCATIONAL LENDING [2] BUFFALO NY	9.83	12.43	79	91
THE FAUQUIER BANK WARRENTON VA	9.35	11.08	80	92

* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education.
 [] 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 as of January 2018

**TOP 100 CURRENT HOLDERS* OF FFELP LOANS FOR 2018 AND 2017
(SEQUENCED FROM HIGH TO LOW ON 9/30/18 \$ OUTSTANDING)**

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY18	FY17	FY18	FY17
COMMUNITY FIRST CREDIT UNION APPLETON WI	8.82	10.57	81	94
FIRST COMMONWEALTH FINANCIAL CORP INDIANA PA	8.54	10.62	82	93
DOW CHEMICAL EMPLOYEES' CU MIDLAND MI	7.81	9.12	83	95
SOVEREIGN BANK FSB READING PA	6.86	8.97	84	96
FIRST TENNESSEE BANK [2] MARYVILLE TN	6.62	7.87	85	98
ERIE FEDERAL CREDIT UNION ERIE PA	5.95	7.38	86	99
LANDMARK CREDIT UNION WAUKESHA WI	4.16	5.02	87	110
FIRST NAT'L BANK - HUNTSVILLE HUNTSVILLE TX	4.14	4.63	88	115
FOX COMMUNITIES CREDIT UNION [2] APPLETON WI	4.09	5.15	89	109
CHARLEROI FEDERAL SAVINGS & LOAN CHARLEROI PA	4.07	4.58	90	116
TEXAS HIGHER EDUCATION COORD BOARD AUSTIN TX	3.90	4.83	91	111
SANDHILLS BANK NORTH MYRTLE BEACH SC	3.80	4.03	92	128
FIRST NATIONAL BANK OF RIVER FALLS RIVER FALLS WI	3.76	4.71	93	114
SUN EAST FCU ASTON PA	3.71	4.32	94	123
ASSOCIATED SCHOOL EMPLOYEES CREDIT YOUNGSTOWN OH	3.49	3.87	95	131
SECU EMPLOYEES CU LINTHICUM HGTS MD	3.42	3.83	96	133
FIRST COMMONWEALTH F C U ALLENTOWN PA	3.37	4.06	97	126
FIRST FEDERAL S&L ASSOC. WAYNESBURG PA	3.37	4.15	98	125
NET FCU SCRANTON PA	3.23	3.76	99	135
LAKE MICHIGAN CREDIT UNION GRAND RAPIDS MI	3.18	3.87	100	130

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

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY18	FY17	FY18	FY17
US BANK NA [5] SPOKANE WA	-	1,638.71	376	13
BANK OF NORTH DAKOTA [2] BISMARCK ND	-	260.70	-	41
NAVY FEDERAL CREDIT UNION MERRIFIELD VA	-	213.15	-	47
OLD NATIONAL BANK [2] MADISON WI	-	71.10	-	59
EDUCATORS CREDIT UNION RACINE WI	-	44.78	-	69
MEMBERS 1ST FEDERAL CREDIT UNION MECHANICSBURG PA	-	25.25	381	75
SUMMIT CREDIT UNION MADISON WI	-	23.27	-	77
PENNSYLVANIA STATE EMPLOYEES CREDIT HARRISBURG PA	-	21.11	-	79
XENITH BANK Richmond VA	-	20.09	407	80
PHILADELPHIA FEDERAL CREDIT UNION PHILADELPHIA PA	-	16.46	393	83
WESTCONSIN CREDIT UNION MENOMONIE WI	-	14.78	-	85
SUNCOAST CREDIT UNION TAMPA FL	-	13.43	-	87
BREMER BANK, NA [2] LAKE ELMO MN	-	13.01	-	89
ALTRA FCU LA CROSSE WI	-	8.69	-	97
FIRST HAWAIIAN BANK HONOLULU HI	-	7.36	-	100

	FY18	FY17
TOP 10 AS A PERCENT OF ALL LENDERS	82.55	81.47
TOP 25 AS A PERCENT OF ALL LENDERS	93.72	92.87
TOP 50 AS A PERCENT OF ALL LENDERS	98.97	98.44
TOP 75 AS A PERCENT OF ALL LENDERS	99.76	99.48
TOP 100 AS A PERCENT OF ALL LENDERS	99.86	99.68
TOTAL \$ OF ALL LENDERS*	\$ 156,954.29	\$ 175,460.09

* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education.
 [] 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 as of January 2019