

TOP 100 CURRENT HOLDERS* OF FFELP LOANS FOR 2014 AND 2013

(SEQUENCED FROM HIGH TO LOW ON 9/30/14 \$ OUTSTANDING)

LENDER NAME CITY	ST	\$ OUTSTANDING		RANKINGS	
		FY14	FY13	FY14	FY13
NAVIENT CREDIT FINANCE CORP (fka SLM CORPORATION (SALLIE MAE)) [10] RESTON	VA	96,834.6	103,741.7	1	1
NATIONAL ED LOAN NETWORK (NELNET) [12] LINCOLN	NE	25,472.8	25,229.4	2	2
CITIBANK, N.A. [2] PITTSFORD	NY	11,846.1	12,974.4	3	3
WELLS FARGO BANK, N.A. [4] SIOUX FALLS	SD	10,926.6	12,880.9	4	4
BRAZOS GROUP [10] WACO	TX	7,760.0	8,709.5	5	5
PA HIGHER ED ASST AUTH (PHEAA) [5] HARRISBURG	PA	6,966.3	7,347.2	6	7
JPMORGAN CHASE BANK [19] GARDEN CITY	NY	6,379.0	7,511.9	7	6
SUNTRUST BANK [8] RICHMOND	VA	5,326.4	5,545.6	8	11
PITTSBURGH NATIONAL CORP (PNC) [12] PITTSBURGH	PA	5,282.1	6,117.2	9	8
GOAL FINANCIAL SAN DIEGO	CA	5,052.4	5,607.7	10	10
COLLEGE LOAN CORP [2] SAN DIEGO	CA	4,939.4	5,654.1	11	9
ACCESS GROUP [2] WILMINGTON	DE	3,700.7	4,081.9	12	12
NORTHSTAR GUARANTEE ST. PAUL	MN	3,177.1	3,440.7	13	15
BANK OF AMERICA [5] LOS ANGELES	CA	2,950.2	3,551.3	14	14
U S BANK [7] MILWAUKEE	WI	2,663.9	3,035.0	15	16
MISSOURI HIGHER EDUCATION LOAN AUTH [2] CHESTERFIELD	MO	2,530.7	2,946.7	16	17
STUDENT LOAN XPRESS [3] SAN DIEGO	CA	2,377.6	3,649.9	17	13
EDUCATIONAL SERVICES OF AMERICA KNOXVILLE	TN	2,371.4	1,792.8	18	22
SC STUDENT LOAN CORP [10] COLUMBIA	SC	2,136.6	2,358.8	19	21
COLLEGE FOUNDATION, INC. [2] RALEIGH	NC	2,113.3	2,379.7	20	20

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EDSOUTH [2] KNOXVILLE	TN	2,011.7	2,382.4	21	18
ACADEMIC LOAN GROUP NEW YORK	NY	1,519.8	1,640.9	22	23
GCO EDUCATION LOAN FUNDING DENVER	CO	1,488.3	2,382.2	23	19
EDUCATION LOAN TRUST [2] JACKSONVILLE	FL	1,452.9	1,577.0	24	24
UTAH STATE BOARD OF REGENTS [3] SALT LAKE CITY	UT	1,403.1	1,353.3	25	25
KENTUCKY HIGHER ED STUDENT LOAN CORP LOUISVILLE	KY	1,210.0	1,300.8	26	27
MT HIGHER ED STUD ASST CORP [3] HELENA	MT	1,112.8	1,232.8	27	28
KEY CORP [6] CLEVELAND	OH	1,062.5	1,340.4	28	26
ALL STUDENT LOAN CORP [4] LOS ANGELES	CA	989.3	1,107.4	29	31
PANHANDLE PLAINS HEA [2] CANYON	TX	983.1	1,117.1	30	29
VSAC EDUCATION LOAN FINANCE PROGRAM WINOOSKI	VT	945.9	1,110.5	31	30
NORTH TEXAS HEA [2] FORT WORTH	TX	930.9	1,055.8	32	33
EDUCATION LOANS INC [2] ABERDEEN	SD	913.2	1,086.8	33	32
MICHIGAN HIGHER ED STUDENT LOAN LANSING	MI	858.9	982.3	34	34
IOWA STUDENT LOAN LIQUIDITY CORP WEST DES MOINES	IA	826.6	937.9	35	35
BARCLAYS CINCINNATI	OH	692.8	831.0	36	37
NEW MEXICO EDUCATION ASST FOUNDATION ALBUQUERQUE	NM	692.7	762.7	37	38
NEW HAMPSHIRE HIGHER ED LOAN CORP CONCORD	NH	570.5	640.7	38	39
NATIONAL ED FINANCING II, LLC DENVER	CO	542.6	626.0	39	40
OKLAHOMA STUDENT LOAN AUTHORITY [2] OKLAHOMA CITY	OK	504.3	595.7	40	41

* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education of \$79.6 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

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BANK OF NORTH DAKOTA [2] BISMARCK	ND	500.5	585.2	41	42
FHLB STUDENT LINCOLN	NE	462.7	501.3	42	44
ILL. DESIGNATED ACCOUNT PURCHASE PR DEERFIELD	IL	379.0	431.9	43	47
RISLA/RHODE ISLAND STUDENT LOAN AUTHORITY WARWICK	RI	378.2	435.5	44	45
MISSISSIPPI HIGHER ED ASST CORP JACKSON	MS	376.2	433.3	45	46
CONNECTICUT STUDENT LOAN FOUNDATION ROCKY HILL	CT	363.1	420.6	46	48
LOUISIANA PUBLIC FACILITIES AUTH [2] BATON ROUGE	LA	337.1	384.9	47	49
SAN ANTONIO FCU SAN ANTONIO	TX	328.8	324.4	48	55
NAVY FEDERAL CREDIT UNION MERRIFIELD	VA	325.4	366.3	49	50
ARKANSAS STUDENT LOAN AUTHORITY LITTLE ROCK	AR	316.5	341.8	50	51
SOUTH TEXAS HIGHER ED AUTH AUSTIN	TX	303.0	339.4	51	53
ASSOCIATED BANK STEVENS POINT	WI	298.1	339.5	52	52
HOME Banc, N.A. LAKE MARY	FL	295.7	330.4	53	54
EAST WEST BANK PASADENA	CA	280.5	870.6	54	36
COLLEGE SAVINGS BANK PRINCETON	NJ	229.7	219.5	55	57
UNIVERSITY OF WISCONSIN CU MADISON	WI	204.6	229.4	56	56
EDUCATION LOAN FUNDING [2] LAS VEGAS	NV	184.3	201.7	57	60
HSBC BANK USA [2] BUFFALO	NY	176.5	213.1	58	59
INDIANA SECONDARY MARKET [2] INDIANAPOLIS	IN	159.5	174.6	59	61
CITIZENS BANK [11] WESTWOOD	MA	125.5	533.1	60	43

LENDER NAME CITY	ST	\$ OUTSTANDING		RANKINGS	
		FY14	FY13	FY14	FY13
ALASKA STUDENT LOAN CORP JUNEAU	AK	117.0	135.9	61	64
MASSACHUSETTS ED FINANCING BOSTON	MA	112.3	136.5	62	63
ANCHORBANK [2] MADISON	WI	112.1	137.2	63	62
ECMC GROUP CINCINNATI	OH	100.6	82.2	64	70
UNION BANK AND TRUST ELT HRBLOCK LINCOLN	NE	92.7	99.3	65	66
XENITH BANK RICHMOND	VA	87.8	20.1	66	**
GREATER TX FOUNDATION HARRISBURG	PA	86.4	99.8	67	65
KNOWLEDGE WORKS FOUNDATION [2] CLEVELAND	OH	84.0	96.7	68	67
FIRST NATIONAL BANK OF TEXAS [3] KILLEEN	TX	81.3	61.2	69	74
NEW JERSEY HIGHER EDUCA ASST AUTH [2] TRENTON	NJ	80.8	92.5	70	68
NORTHSTAR (GL) CINCINNATI	OH	76.8	89.3	71	69
EDUCATORS CREDIT UNION RACINE	WI	68.8	76.8	72	71
BANK OF VIRGINIA MIDLOTHIAN	VA	65.3	49.6	73	84
USC CREDIT UNION LOS ANGELES	CA	61.4	70.0	74	72
BENEFICIAL BANK PHILADELPHIA	PA	52.4	59.4	75	75
FIRSTMERIT BANK AKRON	OH	49.3	56.4	76	78
AGGIELAND CREDIT UNION [2] COLLEGE STATION	TX	46.6	53.8	77	80
FULTON BANK [15] EAST PETERSBURG	PA	45.7	57.7	78	76
MEMBERS 1ST FEDERAL CREDIT UNION MECHANICSBURG	PA	44.8	52.4	79	81
NOTRE DAME CREDIT UNION NOTRE DAME	IN	44.5	67.3	80	73

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GRAND SOUTH BANK GREENVILLE	SC	44.2	56.8	81	77
PENNSYLVANIA STATE EMPLOYEES CREDIT HARRISBURG	PA	43.7	52.4	82	82
TINKER FEDERAL CREDIT UNION MIDWEST CITY	OK	40.8	46.3	83	85
SUMMIT CREDIT UNION MADISON	WI	35.3	38.9	84	87
FARMERS SAVINGS BANK MINERAL POINT	WI	29.9	32.6	85	89
PHILADELPHIA FEDERAL CREDIT UNION PHILADELPHIA	PA	28.7	33.0	86	88
FIRSTTRUST SAVINGS BANK PHILADELPHIA	PA	28.0	31.0	87	92
TEACHERS FCU HAUPPAUGE	NY	26.5	31.6	88	90
BREMER BANK GRANDS FORKS	ND	26.1	31.3	89	91
FIRST FEDERAL BANK OF FLORIDA LAKE CITY	FL	23.9	0.0	90	**
M&T BANK EDUCATIONAL LENDING [5] BUFFALO	NY	23.9	51.8	91	83
WESTCONSIN CREDIT UNION MENOMONIE	WI	22.7	25.8	92	96
BANC FIRST SHAWNEE	OK	22.5	28.6	93	93
ROYAL CREDIT UNION EAU CLAIRE	WI	20.3	23.6	94	100
FIRST STATE COMMUNITY BANK FARMINGTON	MO	20.2	15.6	95	**
THE FAUQUIER BANK WARRENTON	VA	20.1	24.3	96	98
FIRST COMMONWEALTH FINANCIAL CORP INDIANA	PA	19.9	23.8	97	99
SUNCOAST CREDIT UNION TAMPA	FL	19.3	21.5	98	**
NATIONAL PENN BANK BOYERTOWN	PA	18.7	21.8	99	**
VILLAGE BANK MIDLOTHIAN	VA	18.7	0.0	100	**

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		FY14	FY13	FY14	FY13
WYOMING STUDENT LOAN CORP [2] CHEYENNE	WY	0.0	217.7	**	58
COMERICA BANK [3] DETROIT	MI	0.6	54.6	**	79
WRIGHT-PATT CREDIT UNION, INC. FAIRBORN	OH	0.1	42.7	**	86
SIMMONS FIRST NATIONAL BANK PINE BLUFF	AR	0.0	28.3	**	94
CAMPUS FEDERAL CREDIT UNION BATON ROUGE	LA	0.0	27.4	**	95
BAY CITIES BANK TAMPA	FL	17.5	24.6	**	97

	FY14	FY13
TOP 10 AS A PERCENT OF ALL LENDERS	75.5	74.1
TOP 25 AS A PERCENT OF ALL LENDERS	90.8	90.0
TOP 50 AS A PERCENT OF ALL LENDERS	97.7	97.4
TOP 75 AS A PERCENT OF ALL LENDERS	99.2	99.0
TOP 100 AS A PERCENT OF ALL LENDERS	99.5	99.4
TOTAL \$ OF ALL LENDERS*	240,838.9	264,347.5

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