

TOP 100 CURRENT HOLDERS* OF FFELP LOANS FOR 2021

RANKING	LENDER NAME	\$ Outstanding
1	NAVIENT CREDIT FINANCE CORP.[10]	59,448,079,202
2	NATIONAL ED LOAN NETWORK (NELNET)[13]	18,959,397,517
3	TRUIST BANK[6]	6,570,892,339
4	ECMC GROUP	2,925,794,896
5	PA HIGHER ED ASST AUTH (PHEAA)[4]	2,861,903,646
6	BRAZOS GROUP[8]	2,633,011,155
7	EDUCATION LOAN FINANCE INC	2,011,716,916
8	GOAL STRUCTURED SOLUTIONS & AFF[2]	1,957,419,795
9	COLLEGE LOAN CORP[2]	1,523,264,508
10	PITTSBURGH NATIONAL CORP (PNC)[3]	1,469,798,592
11	NORTHSTAR GUARANTEE	1,333,284,622
12	MISSOURI HIGHER EDUCATION LOAN AUTH[2]	1,083,470,351
13	UTAH STATE BOARD OF REGENTS[4]	1,080,766,867
14	ACCESS GROUP[2]	1,015,584,564
15	NORTH TEXAS HEA[3]	976,824,686
16	COLLEGE FOUNDATION INC.[2]	831,341,773
17	SC STUDENT LOAN CORP[10]	755,621,780
18	ACADEMIC LOAN GROUP	749,470,365
19	KENTUCKY HIGHER ED STUD LOAN CORP	746,718,045
20	SALLIE MAE BANK	705,350,318
21	JPMORGAN CHASE BANK[2]	479,548,640
22	MT HIGHER ED STUD ASST CORP[2]	460,627,726
23	CREDIT HUMAN FCU	442,814,524
24	ALL STUDENT LOAN CORP[4]	425,526,318
25	KEY CORP[7]	370,154,750
26	IOWA STUD LOAN LIQUITY CORP	345,098,089
27	VT EDUCATION LOAN FINANCE PROGRAM	307,629,910
28	NEW MEXICO EDUCATION ASST FOUND	297,817,104
29	FIRST NATIONAL BANK OF TEXAS[3]	283,608,237
30	BARCLAYS	242,916,775
31	MICHIGAN HIGHER ED STUDENT LOAN	241,103,940
32	NH HIGHER ED LOAN CORP	232,324,191
33	FHLB STUDENT	209,598,492
34	OKLAHOMA STUDENT LOAN AUTHORITY	163,537,271
35	MISSISSIPPI HIGHER ED ASST COR	163,148,679
36	ILLINOIS STUDENT ASSISTANCE COMM/IDAAP	151,446,935

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Source = ED FORM 799/LaRS as of September 30, 2021

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37	LOUISIANA EDUCATION LOAN AUTHORITY[2]	132,130,110
38	ARKANSAS STUDENT LOAN AUTHORITY	128,241,089
39	CONNECTICUT STUDENT LOAN FOUND	127,116,280
40	RISLA/RHODE ISLAND STUDENT LOAN AUT	108,968,813
41	ASSOCIATED BANK[2]	107,195,091
42	NELNET BANK	93,930,008
43	EDUCATION LOAN TRUST[2]	86,472,658
44	EDUCATIONAL LOAN FUNDING/LORD SECURITIES	73,448,728
45	FORTIS PRIVATE BANK	70,378,548
46	EDUCATION LOANS INC	69,835,838
47	INVESTED[2]	67,066,061
48	UNIVERSITY OF WISCONSIN CU	50,482,837
49	HSBC BANK USA[2]	47,850,698
50	CITIZENS BANK[10]	44,466,862
51	HRBLOCK	42,543,970
52	ALASKA STUDENT LOAN CORP	32,038,646
53	GREATER TX SVCS IN	31,430,498
54	VILLAGE BANK	27,241,324
55	NEW JERSEY HIGHER EDUCA ASST AUTH	27,085,736
56	FIRST-CITIZENS BANK & TRUST[3]	25,702,934
57	GRAND SOUTH BANK	25,685,370
58	MASSACHUSETTS ED FINANCING	23,740,004
59	USC CREDIT UNION	20,610,702
60	TINKER FEDERAL CREDIT UNION	17,531,281
61	WSFS BANK	16,552,519
62	FARMERS SAVINGS BANK	15,242,928
63	FIRST FEDERAL BANK OF FLORIDA	13,694,173
64	NOTRE DAME CREDIT UNION	13,639,017
65	APOLLO BANK	13,323,094
66	FIRSTTRUST SAVINGS BANK	10,250,346
67	CITIZENS BANK OF LAFAYETTE	9,287,379
68	OLD POINT NAT'L BANK	7,972,893
69	ROYAL CREDIT UNION	6,750,421
70	M&T BANK EDUCATIONAL LENDING[2]	5,384,818
71	FIRST COMMONWEALTH BANK	5,159,602
72	COMMUNITY FIRST CREDIT UNION	4,972,646

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73	TEACHERS FCU	4,124,032
74	DOW CHEMICAL EMPLOYEES' CU	3,928,309
75	FIRST TENNESSEE BANK[2]	3,796,499
76	ERIE FEDERAL CREDIT UNION	3,661,514
77	FOX COMMUNITIES CREDIT UNION	3,089,593
78	FIRST NAT'L BANK - HUNTSVILLE	3,070,479
79	SANDHILLS BANK	2,585,439
80	LANDMARK CREDIT UNION	2,537,172
81	TEXAS HIGHER EDUCATION COORD BOARD	2,483,583
82	CHARLEROI FEDERAL SAVINGS BANK	2,434,893
83	LAKE MICHIGAN CREDIT UNION	2,361,314
84	ASSOCIATED SCHOOL EMPLOYEES CREDIT UNIO	2,237,045
85	NET FCU	2,190,936
86	FIRST NATIONAL BANK OF RIVER FALLS	2,081,917
87	FIRST COMMONWEALTH F C U	2,051,943
88	FIRST FEDERAL S&L ASSOC.	1,982,971
89	OXFORD BANK & TRUST	1,978,011
90	ARDENT CREDIT UNION	1,888,901
91	AFFINITY PLUS CREDIT UNION	1,864,142
92	OMEGA FCU	1,860,784
93	AMERICO FEDERAL CREDIT UNION	1,763,570
94	TUFTS UNIVERSITY	1,662,894
95	STANFORD FCU	1,578,855
96	CLEARVIEW FCU	1,458,165
97	UNIVEST BANK AND TRUST CO	1,449,185
98	TRI CITY NATIONAL BANK	1,444,634
99	ERIE COMMUNITY CU	1,386,313
100	POLICE & FIRE FEDERAL CREDIT UNION	1,269,268

LENDERS	PERCENT OF ALL LENDERS
TOP 10	86.39%
TOP 25	96.25%
TOP 50	99.56%
TOP 75	99.91%
TOP 100	99.95%

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