

TOP 100 CURRENT HOLDERS* OF FFELP LOANS FOR 2022

RANKING	LENDER NAME	\$ Outstanding
1	NAVIENT [10]	51,194,324,021
2	NELNET [14]	15,227,055,203
3	TRUIST BANK [6]	5,374,294,634
4	ECMC GROUP	2,906,607,487
5	PHEAA [3]	2,268,543,173
6	BRAZOS GROUP [5]	2,132,436,134
7	EDUCATION LOAN FINANCE	1,919,887,985
8	GOAL STRUCTURED SOLUTIONS [2]	1,546,133,767
9	PITTSBURGH NATIONAL CORPORATION (PNC) [3]	1,194,041,360
10	COLLEGE LOAN CORPORATION [2]	1,187,747,953
11	NORTHSTAR GUARANTEE	1,018,257,586
12	MISSOURI HIGHER EDUCATION LOAN AUTHORITY [2]	931,573,277
13	IOWA STUDENT LOAN LIQUIDITY CORPORATION	897,185,815
14	NORTH TEXAS HIGHER EDUCATION AUTHORITY [2]	821,596,915
15	ACCESS GROUP [2]	799,550,448
16	COLLEGE FOUNDATION INC [2]	690,794,068
17	KENTUCKY HIGHER EDUCATION STUDENT LOAN CORPORATION	652,473,309
18	SALLIE MAE BANK	643,344,469
19	ACADEMIC LOAN GROUP	608,842,646
20	SOUTH CAROLINA STUDENT LOAN CORPORATION [9]	603,039,157
21	JPMORGAN CHASE BANK [2]	413,430,713
22	MONTANA HIGHER ED STUDENT ASSISTANCE CORPORATION [2]	379,208,972
23	CREDIT HUMAN FEDERAL CREDIT UNION	360,057,990
24	ALL STUDENT LOAN CORPORATION [4]	333,992,818
25	KEY CORPORATION [7]	288,187,635
26	FIRST NATIONAL BANK OF TEXAS [3]	278,634,437
27	VERMONT EDUCATION LOAN FINANCE PROGRAM	242,039,684
28	NEW MEXICO EDUCATION ASSISTANT FOUNDATION	241,707,408
29	BARCLAYS	202,035,614
30	MICHIGAN HIGHER EDUCATION STUDENT LOAN AUTHORITY	191,227,845
31	NEW HAMPSHIRE HIGHER EDUCATION LOAN CORPORATION	184,153,802
32	FEDERAL HOME LOAN BANK STUDENT LOAN TRUST	167,907,116
33	MISSISSIPPI HIGHER ED ASSISTANT CORPORATION	137,393,084
34	OKLAHOMA STUDENT LOAN AUTHORITY	133,863,642
35	ILLINOIS STUDENT ASSISTANCE COMMISSION	124,815,429
36	LOUISIANA PUBLIC FACILITIES AUTHORITY [2]	109,513,920
37	CONNECTICUT STUDENT LOAN FOUNDATION	103,994,567
38	ARKANSAS STUDENT LOAN AUTHORITY	101,460,879
39	RHODE ISLAND STUDENT LOAN AUTHORITY	85,540,499
40	ASSOCIATED BANK [2]	84,719,527
41	EDUCATION LOAN TRUST	69,593,572
42	FORTIS PRIVATE BANK	58,063,218

* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education.
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RANKING	LENDER NAME	\$ Outstanding
43	INDIANA SECONDARY MARKET [2]	55,400,633
44	EDUCATIONAL LOAN FUND	54,750,303
45	EDUCATION LOANS INC	54,107,769
46	FIRST FEDERAL BANK OF FLORIDA	41,225,079
47	CITIZENS BANK [10]	38,870,754
48	HSBC BANK USA [2]	35,194,603
49	HRBLOCK	33,704,428
50	GREATER TEXAS SERVICES INC	26,618,491
51	ALASKA STUDENT LOAN CORPORATION	24,806,308
52	NEW JERSEY HIGHER EDUCA ASSISTANCE AUTHORITY	22,122,843
53	VILLAGE BANK	21,728,825
54	FIRST-CITIZENS BANK & TRUST COMPANY [3]	21,673,085
55	MASSACHUSETTS EDUCATION FINANCING AUTHORITY	18,845,349
56	USC CREDIT UNION	18,128,075
57	TINKER FEDERAL CREDIT UNION	15,869,627
58	WILMINGTON SAVING FUND SOCIETY BANK [2]	13,828,278
59	APOLLO BANK	11,240,212
60	NOTRE DAME CREDIT UNION	10,793,878
61	FARMERS SAVINGS BANK	10,187,822
62	FIRSTTRUST SAVINGS BANK	7,680,079
63	CITIZENS BANK OF LAFAYETTE	7,511,827
64	ROYAL CREDIT UNION	5,225,246
65	M&T BANK EDUCATIONAL LENDING [2]	4,452,845
66	FIRST COMMONWEALTH FINANCIAL CORPORATION	3,979,754
67	COMMUNITY FIRST CREDIT UNION	3,780,221
68	TEACHERS FEDERAL CREDIT UNION	3,053,526
69	DOW CREDIT UNION	3,019,932
70	FIRST NATIONAL BANK	2,670,995
71	ERIE FEDERAL CREDIT UNION	2,626,566
72	FOX COMMUNITIES CREDIT UNION	2,557,779
73	LANDMARK CREDIT UNION	2,131,093
74	TEXAS HIGHER EDUCATION COORDINATING BOARD	2,032,234
75	LAKE MICHIGAN CREDIT UNION	1,999,739
76	ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION	1,889,960
77	CHARLEROI FEDERAL SAVINGS BANK	1,854,733
78	FIRST NATIONAL BANK OF RIVER FALLS	1,765,175
79	FIRST COMMONWEALTH FEDERAL CREDIT UNION	1,677,726
80	NET FEDERAL CREDIT UNION	1,638,353
81	FIRST FEDERAL SAVINGS & LOAN ASSOCIATION	1,596,835
82	ARDENT CREDIT UNION	1,407,020
83	AFFINITY PLUS FEDERAL CREDIT UNION	1,373,708
84	TUFTS UNIVERSITY	1,262,992

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85	OMEGA FEDERAL CREDIT UNION	1,254,980
86	STANFORD FEDERAL CREDIT UNION	1,251,736
87	AMERICO FEDERAL CREDIT UNION	1,249,186
88	TENDTO CREDIT UNION	1,231,484
89	BLACK HILLS FEDERAL CREDIT UNION	1,123,021
90	CLEARVIEW FEDERAL CREDIT UNION	1,122,447
91	TRI CITY NATIONAL BANK	1,104,640
92	POLICE & FIRE FEDERAL CREDIT UNION	1,098,404
93	UNIVEST BANK AND TRUST	1,043,201
94	BUFFALO METROPOLITAN FEDERAL CREDIT UNION	956,555
95	S&T BANK	924,575
96	MOUNTAIN LAUREL FEDERAL CREDIT UNION	890,566
97	TIMBERLAND FEDERAL CREDIT UNION	804,842
98	CLARION FEDERAL CREDIT UNION	804,699
99	ARMCO CREDIT UNION	792,160
100	CLASS ACT FEDERAL CREDIT UNION	744,885

Lenders	PERCENT OF ALL LENDERS
TOP 10	87.08%
TOP 25	96.76%
TOP 50	99.69%
TOP 75	99.93%
TOP 100	99.97%

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