

## TOP 50 CURRENT HOLDERS\* OF FFELP LOANS FOR 2023

RANKING	LENDER NAME	\$ Outstanding
1	NAVIENT [10]	43,146,513,013
2	NELNET [13]	12,612,982,011
3	ECMC GROUP	6,654,200,240
4	PHEAA [3]	1,801,259,659
5	BRAZOS GROUP [5]	1,714,314,340
6	EDUCATIONAL SERVICES OF AMERICA	1,592,897,537
7	GOAL STRUCTURED SOLUTIONS [2]	1,219,752,861
8	PITTSBURGH NATIONAL CORPORATION (PNC) [3]	959,996,705
9	COLLEGE LOAN CORPORATION [2]	933,427,666
10	NORTHSTAR GUARANTEE	816,531,399
11	MISSOURI HIGHER EDUCATION LOAN AUTHORITY [2]	733,660,834
12	IOWA STUDENT LOAN LIQUIDITY CORPORATION	730,136,054
13	NORTH TEXAS HIGHER EDUCATION AUTHORITY	710,431,438
14	ACCESS GROUP [2]	657,859,015
15	SALLIE MAE BANK	553,970,585
16	KENTUCKY HIGHER EDUCATION STUDENT LOAN CORPORATION	547,809,072
17	ACADEMIC LOAN GROUP	487,680,790
18	SOUTH CAROLINA STUDENT LOAN CORPORATION [9]	472,099,913
19	JP MORGAN CHASE BANK [2]	353,138,847
20	MONTANA HIGHER EDUCATION STUDENT ASSISTANCE CORP [2]	316,884,568
21	CREDIT HUMAN FEDERAL CREDIT UNION	272,540,565
22	FIRST NATIONAL BANK OF TEXAS [3]	268,084,753
23	ALL STUDENT LOAN CORPORATION [3]	245,219,010
24	KEY CORPORATION [7]	226,693,247
25	NEW MEXICO EDUCATION ASSISTANCE FOUNDATION	188,106,036
26	VERMONT EDUCATION LOAN FINANCE PROGRAM	168,287,966
27	BARCLAYS	166,694,078
28	MICHIGAN HIGHER EDUCATION STUDENT LOAN AUTHORITY	148,060,252
29	NEW HAMPSHIRE HIGHER EDUCATION LOAN CORPORATION	144,150,900
30	FEDERAL HOME LOAN BANK STUDENT LOAN TRUST	136,948,708
31	MISSISSIPPI HIGHER EDUCATION ASSISTANCE CORPORATION	113,144,319
32	OKLAHOMA STUDENT LOAN AUTHORITY	108,560,436
33	ILLINOIS STUDENT ASSISTANCE COMMISSION	102,294,209
34	LOUISIANA PUBLIC FACILITIES AUTHORITY [2]	88,579,274
35	CONNECTICUT STUDENT LOAN FOUNDATION	81,461,849
36	RHODE ISLAND STUDENT LOAN AUTHORITY	67,705,537
37	ASSOCIATED BANK [2]	66,588,841
38	EDUCATION LOAN TRUST	59,955,250
39	FORTIS PRIVATE BANK	46,961,333
40	INDIANA SECONDARY MARKET [2]	45,769,723
41	EDUCATION LOANS INC	41,938,561
42	FIRST FEDERAL BANK OF FLORIDA	33,566,399

\* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education.  
Source = ED FORM 799/LaRS as of September 30, 2023

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RANKING	LENDER NAME	\$ Outstanding
43	CITIZENS BANK [10]	32,043,713
44	H&R BLOCK	27,699,994
45	HSBC BANK USA [2]	27,264,693
46	GREATER TEXAS SERVICES INCORPORATED	22,599,053
47	ALASKA STUDENT LOAN CORPORATION	18,984,465
48	VILLAGE BANK	18,746,765
49	FIRST-CITIZENS BANK & TRUST COMPANY [3]	17,941,027
50	NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY	17,818,112
Total FFELP Portfolio		80,186,698,056

Lenders	PERCENT OF ALL LENDERS
TOP 10	89.11%
TOP 25	97.54%
TOP 50	99.79%