

**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

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		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.
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Source = ED FORM 799/LARS as of January 2018

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LENDER NAME CITY	ST	FY18	FY17	FY18	FY17
MISSISSIPPI HIGHER ED ASST COR JACKSON	MS	224.73	252.97	41	42
ILLINOIS STUDENT ASSIS COMM/IDAAP 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

		\$ OUTSTANDING		RANKINGS	
LENDER NAME CITY	ST	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

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

Last year Top 100 lenders not in the current year Top 100		\$ OUTSTANDING		RANKINGS	
LENDER NAME CITY ST		FY18	FY17	FY18	FY17
US BANK NA [5]		-	1,638.71	376	13
SPOKANE WA					
BANK OF NORTH DAKOTA [2]		-	260.70	-	41
BISMARCK ND					
NAVY FEDERAL CREDIT UNION		-	213.15	-	47
MERRIFIELD VA					
OLD NATIONAL BANK [2]		-	71.10	-	59
MADISON WI					
EDUCATORS CREDIT UNION		-	44.78	-	69
RACINE WI					
MEMBERS 1ST FEDERAL CREDIT UNION		-	25.25	381	75
MECHANICSBURG PA					
SUMMIT CREDIT UNION		-	23.27	-	77
MADISON WI					
PENNSYLVANIA STATE EMPLOYEES CREDIT		-	21.11	-	79
HARRISBURG PA					
XENITH BANK		-	20.09	407	80
Richmond VA					
PHILADELPHIA FEDERAL CREDIT UNION		-	16.46	393	83
PHILADELPHIA PA					
WESTCONSIN CREDIT UNION		-	14.78	-	85
MENOMONIE WI					
SUNCOAST CREDIT UNION		-	13.43	-	87
TAMPA FL					
BREMER BANK, NA [2]		-	13.01	-	89
LAKE ELMO MN					
ALTRA FCU		-	8.69	-	97
LA CROSSE WI					
FIRST HAWAIIAN BANK		-	7.36	-	100
HONOLULU HI					

	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

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