

# TOP 100 CURRENT HOLDERS\* OF FFELP LOANS FOR 2020

RANKING	LENDER NAME	\$ Outstanding
1	NAVIENT CREDIT FINANCE CORP.[9]	65,197,830,560
2	NATIONAL ED LOAN NETWORK (NELNET)[14]	20,052,645,801
3	SUNTRUST BANK[6]	6,948,282,505
4	BRAZOS GROUP[8]	3,741,146,628
5	PA HIGHER ED ASST AUTH (PHEAA)[4]	3,248,156,366
6	ECMC GROUP	2,656,277,485
7	GOAL STRUCTURED SOLUTIONS & AFF[2]	2,522,042,511
8	ACCESS GROUP[2]	1,782,531,152
9	COLLEGE LOAN CORP[2]	1,760,850,887
10	PITTSBURGH NATIONAL CORP (PNC)[3]	1,717,648,652
11	EDUCATION LOAN FINA	1,547,362,376
12	NORTHSTAR GUARANTEE	1,545,669,941
13	UTAH STATE BOARD OF REGENTS[4]	1,189,317,775
14	MISSOURI HIGHER EDUCATION LOAN AUTH[2]	1,163,945,478
15	COLLEGE FOUNDATION INC.[2]	929,819,071
16	SC STUDENT LOAN CORP[10]	866,716,021
17	ACADEMIC LOAN GRO	826,110,248
18	KENTUCKY HIGHER ED STUD LOAN CORP	775,167,707
19	EDSOUTH[2]	759,328,423
20	NORTH TEXAS HIGHER ED AUTH[3]	747,124,059
21	SALLIE MAE BANK	745,115,884
22	JPMORGAN CHASE BANK[2]	532,665,125
23	MT HIGHER ED STUD ASST CORP[2]	523,955,289
24	ALL STUDENT LOAN CORP[4]	475,604,592
25	CREDIT HUMAN FCU	425,282,640
26	KEY CORP[7]	423,170,545
27	IOWA STUD LOAN LIQUITY CORP/ISLLC	378,834,677
28	VT EDUCATION LOAN FINANCE PROGRAM	351,040,648
29	NEW MEXICO EDUCATION ASST FOUND	321,814,844
30	MICHIGAN HIGHER ED STUDENT LOAN	305,276,675
31	BARCLAYS	274,159,321
32	FIRST NATIONAL BANK OF TEXAS[3]	266,191,855
33	NH HIGHER ED LOAN CORP	265,480,038
34	FHLB STUDENT	243,463,823
35	OKLAHOMA STUDENT LOAN AUTHORITY	190,599,743
36	MISSISSIPPI HIGHER ED ASST COR	181,155,772

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Source = ED FORM 799/LaRS as of September 30, 2020

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37	ILLINOIS STUDENT ASSIS COMM/IDAAP	171,502,860
38	CONNECTICUT STUDENT LOAN FOUND	146,559,658
39	LOUISIANA PUBLIC FACILITIES AUTH[2]	146,373,852
40	ARKANSAS STUDENT LOAN AUTHORITY	142,396,477
41	RISLA/RHODE ISLAND STUDENT LOAN AUT	126,079,587
42	ASSOCIATED BANK[2]	120,888,707
43	EDUCATION LOAN TRUST[2]	98,102,121
44	EDUCATION LOAN FUNDING	86,639,173
45	EDUCATION LOANS INC	80,433,123
46	FORTIS PRIVATE BANK	80,113,394
47	INDIANA SECONDARY M[2]	74,873,933
48	UNIVERSITY OF WISCONSIN CU	60,827,531
49	HSBC BANK USA[2]	57,016,566
50	CITIZENS BANK[10]	49,867,120
51	HRBLOCK	49,327,875
52	ALASKA STUDENT LOAN CORP	38,813,793
53	GREATER TX SVCS IN	35,882,497
54	NEW JERSEY HIGHER EDUCA ASST AUTH	32,060,465
55	VILLAGE BANK	30,222,965
56	GRAND SOUTH BANK	28,848,257
57	FIRST-CITIZENS BANK & TRUST[3]	28,795,071
58	MASSACHUSETTS ED FINANCING	28,227,593
59	USC CREDIT UNION	22,735,181
60	WSFS BANK	19,022,803
61	TINKER FEDERAL CREDIT UNION	18,596,066
62	FARMERS SAVINGS BANK	17,498,559
63	NOTRE DAME CREDIT UNION	16,242,476
64	APOLLO BANK	15,986,804
65	FIRSTTRUST SAVINGS BANK	11,987,110
66	CITIZENS BANK OF LAFAYETTE	10,246,158
67	The OLD POINT NAT'L BANK OF PHOEBUS	8,877,056
68	FIRST FEDERAL BANK OF FLORIDA	8,748,508
69	ROYAL CREDIT UNION	7,632,456
70	THE FAUQUIER BANK	7,254,662
71	M&T BANK EDUCATIONAL LENDING[2]	6,438,637
72	COMMUNITY FIRST CREDIT UNION	6,023,752
73	FIRST COMMONWEALTH FINANCIAL CORP	5,955,633

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74	TEACHERS FCU	5,455,179
75	DOW CHEMICAL EMPLOYEES' CU	5,098,234
76	FIRST TENNESSEE BANK[2]	4,515,966
77	ERIE FEDERAL CREDIT UNION	4,332,916
78	FOX COMMUNITIES CREDIT UNION	3,532,334
79	FIRST NAT'L BANK - HUNTSVILLE	3,255,221
80	CHARLEROI FEDERAL SAVINGS & LOAN	3,015,998
81	SANDHILLS BANK	2,797,887
82	LANDMARK CREDIT UNION	2,790,498
83	LAKE MICHIGAN CREDIT UNION	2,777,496
84	TEXAS HIGHER EDUCATION COORD BOARD	2,704,176
85	FIRST NATIONAL BANK OF RIVER FALLS	2,580,089
86	ASSOCIATED SCHOOL EMPLOYEES CREDIT	2,573,279
87	NET FCU	2,516,266
88	FIRST COMMONWEALTH F C U	2,429,520
89	FIRST FEDERAL S&L ASSOC.	2,275,300
90	ARDENT CREDIT UNION	2,246,185
91	OXFORD BANK & TRUST	2,229,407
92	TUFTS UNIVERSITY	2,157,940
93	OMEGA FCU	2,046,487
94	CLEARVIEW FCU	2,025,652
95	AMERICO FEDERAL CREDIT UNION	1,947,133
96	STANFORD FCU	1,917,884
97	AFFINITY PLUS CREDIT UNION	1,903,335
98	UNIVEST BANK AND TRUST CO	1,797,304
99	ERIE COMMUNITY CU	1,591,716
100	TRI CITY NATIONAL BANK	1,591,559

Lenders	PERCENT OF ALL LENDERS
<b>TOP 10</b>	<b>85.70%</b>
<b>TOP 25</b>	<b>95.90%</b>
<b>TOP 50</b>	<b>99.49%</b>
<b>TOP 75</b>	<b>99.89%</b>
<b>TOP 100</b>	<b>99.95%</b>

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