

## TOP 100 CURRENT HOLDERS\* OF FFELP LOANS FOR 2012 AND 2011

(SEQUENCED FROM HIGH TO LOW ON 9/30/12 \$ OUTSTANDING)

LENDER NAME CITY	ST	\$ OUTSTANDING		RANKINGS	
		FY12	FY11	FY12	FY11
SLM CORPORATION (SALLIE MAE) [20] RESTON	VA	105,772.3	114,894.8	1	1
NATIONAL ED LOAN NETWORK (NELNET) [14] LINCOLN	NE	23,132.1	25,169.2	2	2
CITIBANK, N.A. [4] PITTSFORD	NY	20,646.2	24,645.9	3	3
WELLS FARGO BANK, N.A. [6] SIOUX FALLS	SD	14,963.3	17,923.0	4	4
BRAZOS GROUP [27] WACO	TX	9,648.4	10,976.0	5	5
JPMORGAN CHASE BANK [30] GARDEN CITY	NY	8,113.1	9,370.8	6	6
SUNTRUST BANK [11] RICHMOND	VA	7,299.9	5,332.2	7	12
PA HIGHER ED ASST AUTH (PHEAA) [7] HARRISBURG	PA	7,043.2	8,172.2	8	7
PITTSBURGH NATIONAL CORP (PNC) [13] PITTSBURGH	PA	6,939.6	7,731.9	9	8
COLLEGE LOAN CORP [2] SAN DIEGO	CA	6,500.1	7,644.7	10	9
GOAL FINANCIAL SAN DIEGO	CA	5,978.9	6,465.9	11	11
ACCESS GROUP [3] WILMINGTON	DE	4,525.3	5,217.8	12	13
BANK OF AMERICA [6] LOS ANGELES	CA	4,194.3	5,210.1	13	14
STUDENT LOAN XPRESS [7] SAN DIEGO	CA	4,025.7	7,395.9	14	10
NORTHSTAR ST. PAUL	MN	3,708.6	4,165.9	15	16
U S BANK [9] MILWAUKEE	WI	3,592.1	4,251.2	16	15
MISSOURI HIGHER EDUCATION LOAN AUTHORITY [3] CHESTERFIELD	MO	3,240.2	3,795.9	17	17
EDSOUTH [3] KNOXVILLE	TN	2,689.5	3,794.9	18	18
COLLEGE FOUNDATION INC. [3] RALEIGH	NC	2,663.3	3,102.5	19	19
GCO EDUCATION LOAN FUNDING [2] DENVER	CO	2,629.3	2,970.8	20	20

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SC STUDENT LOAN CORP [11] COLUMBIA	SC	2,618.0	2,957.7	21	21
EDUCATION LOAN TRUST [2] JACKSONVILLE	FL	1,839.7	2,136.6	22	22
ACADEMIC LOAN GROUP NEW YORK	NY	1,758.8	1,917.5	23	23
EDUCATIONAL SERVICES OF AMERICA [2] KNOXVILLE	TN	1,545.6	1,046.1	24	36
UTAH STATE BOARD OF REGENTS [5] SALT LAKE CITY	UT	1,496.7	1,740.7	25	26
KEY CORP [6] CLEVELAND	OH	1,487.2	1,692.0	26	27
EDUCATION LOANS INC ABERDEEN	SD	1,462.4	1,765.5	27	25
KENTUCKY HIGHER ED STUDENT LOAN CORP [2] LOUISVILLE	KY	1,441.0	1,669.5	28	28
MT HIGHER ED STUD ASST CORP [3] HELENA	MT	1,358.8	1,527.2	29	29
INDIANA SECONDARY MARKET [2] INDIANAPOLIS	IN	1,298.5	1,461.5	30	32
PANHANDLE PLAINS HEA [2] CANYON	TX	1,276.4	1,503.9	31	31
VSAC EDUCATION LOAN FINANCE PROGRAM [2] WINOOSKI	VT	1,272.8	1,513.1	32	30
ALL STUDENT LOAN CORP [5] LOS ANGELES	CA	1,229.7	1,410.2	33	33
NORTH TEXAS HEA [2] FORT WORTH	TX	1,196.1	1,388.3	34	34
MICHIGAN HIGHER EDUCATION STUDENT LOAN [2] LANSING	MI	1,137.6	1,387.0	35	35
IOWA STUDENT LOAN LIQUIDITY CORP WEST DES MOINES	IA	1,042.3	1,807.4	36	24
NEW MEXICO EDUCATION ASST FOUNDATION ALBUQUERQUE	NM	836.3	962.2	37	37
GRADUATE LEVERAGE, LLC CINCINNATI	OH	822.0	908.6	38	38
BARCLAYS CINCINNATI	OH	747.3	304.9	39	60
NEW HAMPSHIRE HIGHER ED LOAN CORP [2] CONCORD	NH	733.1	869.0	40	41

\* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education of \$86.9 billion.

\*\* Indicates ranking not in Top 100.

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Source = ED FORM 799/LaRS

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NATIONAL ED FINANCING II, LLC DENVER	CO	716.5	863.4	41	42
OKLAHOMA STUDENT LOAN AUTHORITY [3] OKLAHOMA CITY	OK	700.2	873.6	42	40
BANK OF NORTH DAKOTA [2] BISMARCK	ND	659.7	746.7	43	43
CITIZENS BANK [12] WESTWOOD	MA	606.0	730.6	44	44
ILL DESIGNATED ACCOUNT PURCHASE PR DEERFIELD	IL	545.5	646.6	45	46
ED FUND RESOURCE HARRISBURG	PA	540.0	601.8	46	48
MISSISSIPPI HIGHER ED ASST CORP [5] JACKSON	MS	537.7	908.2	47	39
EAST WEST BANK PASADENA	CA	531.9	454.1	48	55
RISLA/RHODE ISLAND STUDENT LOAN AUTHORITY [2] WARWICK	RI	501.9	602.9	49	47
CONNECTICUT STUDENT LOAN FOUNDATION [2] ROCKY HILL	CT	485.3	592.3	50	49
LOUISIANA PUBLIC FACILITIES AUTHORITY [2] BATON ROUGE	LA	428.3	493.6	51	50
NAVY FEDERAL CREDIT UNION MERRIFIELD	VA	407.2	480.1	52	52
ASSOCIATED BANK STEVENS POINT	WI	384.7	458.9	53	53
ARKANSAS STUDENT LOAN AUTHORITY [2] LITTLE ROCK	AR	384.0	455.1	54	54
SOUTH TEXAS HIGHER ED AUTH MINNEAPOLIS	MN	376.9	429.3	55	56
CEIGIS HARRISBURG	PA	352.5	425.9	56	57
FHLB STUDENT LINCOLN	NE	346.4	0	57	**
SAN ANTONIO FCU SAN ANTONIO	TX	319.2	314.3	58	59
HSBC BANK USA [2] BUFFALO	NY	255.1	318.8	59	58
UNIVERSITY OF WISCONSIN CU MADISON	WI	254.6	301.9	60	61

LENDER NAME CITY	ST	\$ OUTSTANDING		RANKINGS	
		FY12	FY11	FY12	FY11
WYOMING STUDENT LOAN CORPORATION CHEYENNE	WY	251.6	294.8	61	62
KNOWLEDGEFUNDING OHIO CINCINNATI	OH	249.9	291.8	62	63
EDUCATION LOAN FUNDING [2] LAS VEGAS	NV	219.1	240.9	63	65
COLLEGE SAVINGS BANK PRINCETON	NJ	204.3	207.4	64	67
ANCHORBANK [2] MADISON	WI	199.4	258.7	65	64
ARIZONA HIGHER ED LOAN AUTHORITY TEMPE	AZ	189.4	223.4	66	66
HOMEBANC N.A. LAKE MARY	FL	176.5	80.6	67	78
KNOWLEDGE WORKS FOUNDATION [2] CLEVELAND	OH	175.3	203.6	68	69
MASSACHUSETTS ED FINANCING BOSTON	MA	163.7	205.1	69	68
ALASKA STUDENT LOAN CORP [2] JUNEAU	AK	154.0	178.8	70	70
GREATER TX FOUNDATION HARRISBURG	PA	117.0	145.8	71	71
NORTHSTAR (GL) CINCINNATI	OH	109.1	118.5	72	74
NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTH [2] TRENTON	NJ	106.8	123.5	73	73
ECMC GROUP CINCINNATI	OH	101.4	124.7	74	72
UNION BANK & TRUST ELT HRBLOCK LINCOLN	NE	101.1	493.5	75	51
EDUCATORS CREDIT UNION RACINE	WI	84.2	97.0	76	76
USC CREDIT UNION LOS ANGELES	CA	79.2	107.2	77	75
NOTRE DAME CREDIT UNION NOTRE DAME	IN	77.7	93.4	78	77
BENEFICIAL BANK PHILADELPHIA	PA	66.7	77.8	79	80
FULTON BANK [15] EAST PETERSBURG	PA	64.5	74.1	80	81

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FIRSTMERIT BANK AKRON	OH	61.7	71.0	81	84
COMERICA BANK [3] DETROIT	MI	61.5	73.2	82	82
AGGIELAND CREDIT UNION [2] COLLEGE STATION	TX	61.3	70.4	83	85
PENNSYLVANIA STATE EMPLOYEES CREDIT HARRISBURG	PA	61.0	77.9	84	79
M&T BANK EDUCATIONAL LENDING [6] BUFFALO	NY	59.6	72.5	85	83
MEMBERS 1ST FEDERAL CREDIT UNION MECHANICSBURG	PA	59.4	69.3	86	86
TINKER FEDERAL CREDIT UNION MIDWEST CITY	OK	53.5	65.0	87	87
WRIGHT-PATT CREDIT UNION, INC. FAIRBORN	OH	47.2	54.8	88	88
SUMMIT CREDIT UNION MADISON	WI	43.2	50.8	89	89
GRAND SOUTH BANK GREENVILLE	SC	43.2	17.1	90	**
BREMER BANK GRANDS FORKS	ND	37.4	47.1	91	92
TEACHERS FCU HAUPPAUGE	NY	37.2	46.7	92	93
SIMMONS FIRST NATIONAL BANK PINE BLUFF	AR	36.3	50.4	93	90
PHILADELPHIA FEDERAL CREDIT UNION PHILADELPHIA	PA	36.2	42.4	94	94
BANC FIRST [2] SHAWNEE	OK	36.0	48.0	95	91
FARMERS SAVINGS BANK MINERAL POINT	WI	35.0	36.6	96	96
GCO MGMT SERVICES CORP DENVER	CO	34.4	0	97	**
FIRSTTRUST SAVINGS BANK PHILADELPHIA	PA	33.5	38.2	98	95
SLLP, LLC DENVER	CO	33.3	0	99	**
SMS CORP - HI INDIANAPOLIS	IN	30.0	33.7	100	100

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		FY12	FY11	FY12	FY11
DISCOVER BANK [2] RIVERWOODS	IL	0.1	685.4	**	45
CAMPUS FEDERAL CREDIT UNION BATON ROUGE	LA	29.4	34.0	**	97
FIRST COMMONWEALTH INDIANA	PA	27.4	33.8	**	98
WESTCONSIN CREDIT UNION MENOMONIE	WI	28.8	33.7	**	99

	FY12	FY11
TOP 10 AS A PERCENT OF ALL LENDERS	72.7	71.7
TOP 25 AS A PERCENT OF ALL LENDERS	88.8	88.5
TOP 50 AS A PERCENT OF ALL LENDERS	96.8	96.7
TOP 75 AS A PERCENT OF ALL LENDERS	98.9	98.9
TOP 100 AS A PERCENT OF ALL LENDERS	99.3	99.3
TOTAL \$ OF ALL LENDERS*	288,938.1	326,480.9

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