

## TOP 100 CURRENT HOLDERS OF FFELP LOANS FOR 2009 AND 2008

(SEQUENCED FROM HIGH TO LOW ON 9/30/09 \$ OUTSTANDING)

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY09	FY08	FY09	FY08
SLM CORPORATION (SALLIE MAE) [42] RESTON VA	154141.9	141498.6	1	1
CITIBANK, STUDENT LOAN CORP [10] PITTSFORD NY	32474.1	31321.8	2	2
NATIONAL ED LOAN NETWORK (NELNET) [26] LINCOLN NE	25256.2	25911.8	3	3
WELLS FARGO EDUCATION FINANCIAL SER [8] SIOUX FALLS SD	14595.4	14245.0	4	4
WACHOVIA EDUCATION FINANCE INC. [11] SACRAMENTO CA	13214.5	12331.1	5	6
BRAZOS GROUP [16] WACO TX	13048.3	14111.4	6	5
PA HIGHER ED ASST AUTH (PHEAA) [4] HARRISBURG PA	11126.0	11986.8	7	7
JPMORGAN CHASE BANK [39] GARDEN CITY NY	11099.7	11944.3	8	8
BANK OF AMERICA [15] LOS ANGELES CA	10066.5	6783.8	9	12
COLLEGE LOAN CORP [2] SAN DIEGO CA	9658.8	10447.4	10	10
STUDENT LOAN XPRESS [7] SAN DIEGO CA	9629.2	11097.4	11	9
GOAL FINANCIAL [5] SAN DIEGO CA	7197.8	7435.8	12	11
ACCESS GROUP [5] WILMINGTON DE	6644.8	6355.3	13	13
GCO EDUCATION LOAN FUNDING [2] DENVER CO	5729.9	6068.4	14	14
EDSOUTH [3] KNOXVILLE TN	5481.1	4791.3	15	17
PITTSBURGH NATIONAL CORP (PNC) [15] PITTSBURGH PA	5298.7	2246.7	16	28
NORTHSTAR ST. PAUL MN	5164.7	5500.5	17	15
U S BANK [25] MILWAUKEE WI	4385.6	4087.6	18	18
COLLEGE FOUNDATION INC. [2] RALEIGH NC	3955.9	3371.3	19	20
MISSOURI HIGHER EDUCATION LOAN AUTH [6] CHESTERFIELD MO	3755.1	4867.0	20	16

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	FY09	FY08	FY09	FY08
SUNTRUST BANK [11] RICHMOND VA	3634.5	3768.5	21	19
SC STUDENT LOAN CORP [9] COLUMBIA SC	3565.6	3061.8	22	22
EDUCATION LOAN TRUST [2] JACKSONVILLE FL	2428.5	2543.9	23	23
IOWA STUD LOAN LIQUITY CORP/ISLLC [4] WEST DES MOINES IA	2359.7	2368.8	24	25
KENTUCKY HIGHER ED STUD LOAN CORP [4] LOUISVILLE KY	2323.6	2323.8	25	26
ED LOANS INC ABERDEEN SD	2284.4	2535.4	26	24
KEY CORP [9] CLEVELAND OH	2227.0	2287.6	27	27
UTAH STATE BOARD OF REGENTS [5] SALT LAKE CITY UT	2068.2	2058.0	28	30
ACADEMIC LOAN GRO NEW YORK NY	2064.1	2126.0	29	29
VT EDUCATION LOAN FINANCE PROGRAM [3] WINOOSKI VT	2018.4	1872.3	30	33
PANHANDLE PLAINS HEA [8] CANYON TX	1923.8	3088.4	31	21
MT HIGHER ED STUD ASST CORP [4] HELENA MT	1788.5	1712.9	32	35
ALL STUDENT LOAN CORP [6] LOS ANGELES CA	1770.8	1875.5	33	32
MICHIGAN HIGHER EDUCATION STUD LOAN LANSING MI	1767.9	1926.8	34	31
COLLEGEINVEST [5] DENVER CO	1745.0	1711.2	35	36
INDIANA SECONDARY MARKET [2] INDIANAPOLIS IN	1684.4	1798.5	36	34
NORTH TEXAS HEA [2] FORT WORTH TX	1620.4	1710.2	37	37
NEXT STUDENT [2] PHOENIX AZ	1548.3	1647.2	38	38
CITIZENS BANK [12] WESTWOOD MA	1340.5	1410.9	39	39
NH HIGHER ED LOAN CORP [3] CONCORD NH	1327.2	1238.9	40	42

\* Indicates ranking not in Top 100.

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Source = ED FORM 799/LaRS

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NEW MEXICO EDUC ASST FOUNDATION ALBUQUERQUE NM	1190.9	1032.3	41	46
DISCOVER BANK RIVERWOODS IL	1148.4	117.6	42	82
OKLAHOMA STUDENT LOAN AUTHORITY [3] OKLAHOMA CITY OK	1133.4	1254.3	43	41
NATIONAL ED FINANCING II, LLC [3] WILMINGTON DE	1106.3	1149.6	44	44
MISSISSIPPI HIGHER ED ASST COR [5] JACKSON MS	1088.4	1168.0	45	43
GRADUATE LEVERAGE, LLC [3] WALTHAM MA	1021.4	1036.8	46	45
EDAMERICA [4] KNOXVILLE TN	901.5	872.8	47	47
ILLINOIS STUDENT ASSIS COMM/IDAAP [2] DEERFIELD IL	766.8	794.5	48	49
BANK OF NORTH DAKOTA [2] BISMARCK ND	765.8	678.9	49	52
RISLA/RHODE ISLAND STUDENT LOAN AUT [3] WARWICK RI	764.4	609.5	50	54
CONNECTICUT STUDENT LOAN FOUND [2] ROCKY HILL CT	741.4	740.9	51	50
ED FUND RESOURCE Harrisburg PA	685.3	0.0	52	*
COMMERCE BANK N A ST LOUIS MO	648.0	373.0	53	62
LOUISIANA PUBLIC FACILITIES AUTH [3] BATON ROUGE LA	622.9	530.5	54	58
ASSOCIATED BANK NA STEVENS POINT WI	611.9	500.9	55	59
ARKANSAS STUDENT LOAN AUTHORITY LITTLE ROCK AR	591.2	642.4	56	53
SOUTH TEXAS HIGHER ED ASSIS INC. AUSTIN TX	540.8	585.0	57	55
H R BLOCK LINCOLN NE	538.1	0.0	58	*
FINANSURE/LORD SECURITI CINCINNATI OH	528.9	563.2	59	56
CEIGIS (a/k/a K2) JACKSONVILLE FL	516.7	548.1	60	57

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY09	FY08	FY09	FY08
NAVY FEDERAL CREDIT UNION MERRIFIELD VA	475.7	367.7	61	64
M&T BANK EDUCATIONAL LENDING [8] BUFFALO NY	441.3	93.9	62	88
HSBC BANK USA [3] BUFFALO NY	437.5	484.0	63	60
REGIONS BANK [4] MOBILE AL	352.5	810.1	64	48
ANCHORBANK [2] MADISON WI	350.1	317.0	65	66
KNOWLEDGEFUNDING OHIO CINCINNATI OH	344.6	372.9	66	63
WYOMING STUDENT LOAN CORPORATION CHEYENNE WY	342.9	336.5	67	65
UNIVERSITY OF WISCONSIN CU MADISON WI	336.1	230.6	68	70
SAN ANTONIO FCU SAN ANTONIO TX	280.8	284.6	69	68
EDUCATIONAL SVCS. A JACKSONVILLE FL	274.5	1324.2	70	40
MASSACHUSETTS ED FINANCING BOSTON MA	265.0	288.5	71	67
EDUCATION LOAN FUNDING [2] LAS VEGAS NV	264.7	274.2	72	69
ARIZONA HIGHER ED LOAN AUTHORITY TEMPE AZ	259.9	230.3	73	71
ARVEST [6] NORMAN OK	216.7	155.3	74	75
DOLLAR BANK PITTSBURGH PA	211.5	392.8	75	61
EAST WEST BANK PASADENA CA	198.3	0.0	76	*
COLLEGE SAVINGS BANK PRINCETON NJ	196.7	200.8	77	72
GREATER TX FOUND AUSTIN TX	189.5	170.7	78	74
GEORGIA STUDENT FINANCE AUTHORITY [2] TUCKER GA	187.6	126.4	79	80
FINANCE AUTHORITY OF MAINE AUGUSTA ME	185.4	193.1	80	73

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ALASKA SLC (ACPE) JUNEAU	AK	173.9	128.1	81	79
KNOWLEDGE WORKS FOUNDATION [2] CLEVELAND	OH	149.7	107.5	82	85
NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY [2] TRENTON	NJ	143.3	130.2	83	78
BANC FIRST [3] SHAWNEE	OK	142.6	110.3	84	84
USC CREDIT UNION [3] LOS ANGELES	CA	140.1	145.2	85	76
SMS CORP - HI INDIANAPOLIS	IN	136.9	103.0	86	86
PENNSYLVANIA STATE EMPLOYEES CREDIT UNION HARRISBURG	PA	120.9	85.7	87	90
SIMMONS FIRST NATIONAL BANK PINE BLUFF	AR	105.6	102.8	88	87
UNIVERSITY FEDERAL CREDIT UNION AUSTIN	TX	105.2	51.3	89	*
NOTRE DAME CREDIT UNION NOTRE DAME	IN	98.5	82.2	90	94
FIRST TENNESSEE BANK [2] MARYVILLE	TN	96.0	81.5	91	95
BENEFICIAL BANK PHILADELPHIA	PA	94.6	120.3	92	81
COMERICA BANK [3] DETROIT	MI	85.9	86.6	93	89
ALABAMA HIGHER EDUCATION LOAN CORPORATION MONTGOMERY	AL	76.9	65.2	94	97
GREYSTONE BK & AFF DENVER	CO	76.4	0.0	95	*
TINKER FEDERAL CREDIT UNION MIDWEST CITY	OK	76.1	61.1	96	99
MEMBERS 1ST FEDERAL CREDIT UNION MECHANICSBURG	PA	74.7	61.8	97	98
AGGIELAND CREDIT UNION [2] COLLEGE STATION	TX	72.6	42.3	98	*
FIRST NATIONAL BANK OF TEXAS [3] KILLEEN	TX	68.5	57.3	99	*
EDUCATORS CREDIT UNION RACINE	WI	67.9	44.6	100	*

LENDER NAME CITY	ST	\$ OUTSTANDING		RANKINGS	
		FY09	FY08	FY09	FY08
NATIONAL CITY BANK [14] CLEVELAND	OH	0.0	728.8	**	51
BANCORP SOUTH BANK [2] TUPELO	MS	0.0	137.3	*	77
COMPASS BANK [6] COLLEGE STATION	TX	65.9	110.4	*	83
AMERICA FIRST CREDIT UNION RIVERDALE	UT	66.3	85.3	*	91
UNIVERSITY OF PENNSYLVANIA PHILADELPHIA	PA	0.0	84.5	*	92
BREMER BANK, NA GRANDS FORKS	ND	60.4	84.4	*	93
STILLWATER NATIONAL BANK & TRUST CO STILLWATER	OK	30.9	66.8	*	96
TRUSTMARK NATIONAL BANK JACKSON	MS	37.1	58.2	*	100

	FY09	FY08
TOP 10 AS A PERCENT OF NATION	69.9	70.2
TOP 25 AS A PERCENT OF NATION	86.9	86.6
TOP 50 AS A PERCENT OF NATION	95.7	95.9
TOP 75 AS A PERCENT OF NATION	98.3	98.4
TOP 100 AS A PERCENT OF NATION	99.0	99.0
TOTAL \$ OF THE NATION	421329.6	406107.5

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\*\* Merged with Pittsburgh National Corp and portfolio is reported under PNC ranked 16.

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