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

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

CitV         ST         FV2         FV1         FV1 <th>LENDER NAME</th> <th>\$ 0</th> <th>OUTSTANDING</th> <th>RAN</th> <th>KINGS</th> <th>LENDER NAME</th> <th>\$ OUTS</th> <th>TANDING</th> <th>RANK</th> <th>(INGS</th>	LENDER NAME	\$ 0	OUTSTANDING	RAN	KINGS	LENDER NAME	\$ OUTS	TANDING	RANK	(INGS
RESTON         VA         105/72.3         114,884.8         1	CITY	ST FY12	FY11	FY12	FY11	CITY ST	FY12	FY11	FY12	FY11
RESTON         VA         No.17.2.3         Indiana         I <thi< th=""> <thi< th=""></thi<></thi<>	SLM CORPORATION (SALLIE MAE) [20]	105 77	114 904 9	4	4	SC STUDENT LOAN CORP [11]	2 6 1 8 0	2 057 7	21	24
LINCOLN         NE         23,132         25,1932         2		VA	114,094.0				2,010.0	2,957.7	21	21
LINCOLN         NE         Locksonville         FL         Locksonville         FL         Locksonville         Jacksonville         Jacksonville         Jacksonville         FL         Locksonville         Jacksonville         Jacksonville <t< td=""><td>NATIONAL ED LOAN NETWORK (NELNE</td><td>ET) [14]</td><td>25 4 60 0</td><td>•</td><td>_</td><td>EDUCATION LOAN TRUST [2]</td><td>4 020 7</td><td>2 4 2 0 0</td><td>22</td><td>22</td></t<>	NATIONAL ED LOAN NETWORK (NELNE	ET) [14]	25 4 60 0	•	_	EDUCATION LOAN TRUST [2]	4 020 7	2 4 2 0 0	22	22
pirtsprop         NY         20,642.2         24,643.2         24,643.3         3         3         NEW YORK         NY         1,78.8         1,97.5         23         23           WELLS FARCO BANK, NA, [6]         SD         14,963.3         17,923.0         4	LINCOLN	NE 23,13	20,109.2	2	2	JACKSONVILLE FL	1,839.7	2,130.0	22	22
PhTTSPGRD         NV         Image: NV         Image	CITIBANK, N.A. [4]	00.04		_	_	ACADEMIC LOAN GROUP	4 750 0	4 047 5		
SIOUX FALLS         SD         H, 30.3         F, 30.3 <th< td=""><td>PITTSFORD</td><td>NY 20,64</td><td>24,645.9</td><td>3</td><td>3</td><td>NEW YORK NY</td><td>1,758.8</td><td>1,917.5</td><td>23</td><td>23</td></th<>	PITTSFORD	NY 20,64	24,645.9	3	3	NEW YORK NY	1,758.8	1,917.5	23	23
SIOUX FALLS         SD         H, 30.3         H, 30.3 <th< td=""><td>WELLS FARGO BANK, N.A. [6]</td><td>1100</td><td>47.000.0</td><td></td><td></td><td>EDUCATIONAL SERVICES OF AMERICA [2]</td><td>4 5 45 0</td><td>4 9 4 9 4</td><td></td><td></td></th<>	WELLS FARGO BANK, N.A. [6]	1100	47.000.0			EDUCATIONAL SERVICES OF AMERICA [2]	4 5 45 0	4 9 4 9 4		
WACO         TX         9,648.4         10.976.0         5         6	SIOUX FALLS	SD 14,96	5.3 17,923.0	4	4		1,545.6	1,046.1	24	30
WACO         TX         9,648.4         103/6.0         5         7         12         6         6         6         6         6         6         6         6         6         6         6         6         6         6         6         6         6         6         7         12         8         7         12         16	BRAZOS GROUP [27]			-	_	UTAH STATE BOARD OF REGENTS [5]	4 400 -			
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] PA HIGHER ED ASST AUTH (PHEAA) [7] PHTSBURGH ANTIONAL CORP (PNC) [13] PHTSBURGH ANTIONAL CORP (PNC) [13] SAN DIEGO         6,939.6         7,731.9         9         8           COLL GE LOAN CORP [2] SAN DIEGO         CA         6,500.1         7,644.7         10         9           SAN DIEGO         CA         5,978.9         6,465.9         11         11           LOS ANGELES         CA         4,194.3         5,217.8         12         13           DAKO FAMERICA [6] LOS ANGELES         CA         4,194.3         5,210.1         13         14           US SANGLES         CA         4,025.7         7,395.9         14         10         1,367.0         35         36           SAN DIEGO         CA         4,025.7         7,395.9         14         10         1,272.8         1,513.1         32         30           SAN DIEGO         CA         4,025.7         7,395.9         14         10         1,372.8<	WACO	TX 9,64	10,976.0	5	5	••	1,496.7	1,740.7	25	26
GARDEN CITY         NY         6,113.1         9,3/0.8         6         6           GARDEN CITY         YA         7,299.9         5,32.2         7         12           SUNTRUST BANK [11]         YA         7,299.9         5,32.2         7         12           PA HIGHER ED ASST AUTH (PHEAA) [7]         7,043.2         8,172.2         8         7           PATISBURGH ANTIONAL CORP (PNC) [13]         6,939.6         7,731.9         9         8           COLLEGE LOAN CORP [2]         SAN DIEGO         CA         6,500.1         7,644.7         10         9           SAN DIEGO         CA         6,507.9         6,465.9         11         11         1         1,276.4         1,503.9         31         32           GARDENCIAL         SAN DIEGO         CA         4,194.3         5,217.8         12         13         10         1,276.4         1,503.9         31         31           SAN DIEGO         CA         4,025.7         7,395.9         14         10         10         NORTHSTAR         1,276.4         1,503.9         31         31           SAN DIEGO         CA         4,025.7         7,395.9         14         10         10         NORTHISTAR <t< td=""><td>JPMORGAN CHASE BANK [30]</td><td></td><td></td><td></td><td></td><td></td><td>4.407.0</td><td></td><td></td><td></td></t<>	JPMORGAN CHASE BANK [30]						4.407.0			
RICHMOND         VA         II.259.3         J.322.2         I         II.2           ABERDEEN         SD         II.402.4         II.603.3	GARDEN CITY	NY 8,11	5.1 9,370.8	6	6	• •	1,487.2	1,692.0	26	27
RICHMOND         VA         I, 29-3         3,32.2         I         IZ         ABERDEEN         SD         I, 402.4         I, 103.3         IZ         IZ           PAINCHER ED ASST AUTH (PHEAA)[T]         PAINCHER ED ASST AUTH (PHEAA)[T]         7,043.2         8,172.2         8         7           PHTSBURGH NATIONAL CORP (PNC) [13]         6,939.6         7,731.9         9         8         7         1.461.0         1,669.5         28         28           PHTSBURGH NATIONAL CORP (PNC) [13]         6,500.1         7,644.7         10         9         8         MT         1.358.8         1.527.2         29         29           SAN DIEGO         CA         6,500.1         7,644.7         10         9         8         MT         1.04NA SECONDARY MARKET [2]         1.298.5         1.461.5         30         32           SAN DIEGO         CA         5,978.9         6,465.9         11         11         1         PAMHANDLE PLAINS HEA [2]         NAMARKET [2]	SUNTRUST BANK [11]			_		EDUCATION LOANS INC				
HARRISBURG       Y,043.2       6,17.2.2       8       7         HARRISBURG       PA       6,839.6       7,731.9       9       8       7         PITTSBURGH NATIONAL CORP (PNC) [13]       6,839.6       7,731.9       9       8       7       1,358.8       1,527.2       29       29         COLLEGE LOAN CORP [2]       6,500.1       7,644.7       10       9       9       8       1013NA SECONDARY MARKET [2]       1,358.8       1,527.2       29       29       29         GOAL FINANCIAL       5,878.9       6,465.9       11       11       11       101ANA SECONDARY MARKET [2]       1,276.4       1,503.9       31       31         SAN DIEGO       CA       4,525.3       5,217.8       12       13       12       13       14       1005ANELES       1,276.4       1,503.9       31       31       32         SAN DIEGO       CA       4,194.3       5,210.1       13       14       10       14       14       14.104.2       33       33       32         SAN DIEGO       CA       4,025.7       7,395.9       14       10       14       10       1,461.5       30       32       33       34       34       34		VA 7,29	5,332.2	1	12	ABERDEEN SD	1,462.4	1,765.5	27	25
HARRISBURG       Y,043.2       6,17.2.2       8       7         HARRISBURG       PA       6,839.6       7,731.9       9       8       7         PITTSBURGH NATIONAL CORP (PNC) [13]       6,839.6       7,731.9       9       8       7       1,358.8       1,527.2       29       29         COLLEGE LOAN CORP [2]       6,500.1       7,644.7       10       9       9       8       1013NA SECONDARY MARKET [2]       1,358.8       1,527.2       29       29       29         GOAL FINANCIAL       5,878.9       6,465.9       11       11       11       101ANA SECONDARY MARKET [2]       1,276.4       1,503.9       31       31         SAN DIEGO       CA       4,525.3       5,217.8       12       13       12       13       14       1005ANELES       1,276.4       1,503.9       31       31       32         SAN DIEGO       CA       4,194.3       5,210.1       13       14       10       14       14       14.104.2       33       33       32         SAN DIEGO       CA       4,025.7       7,395.9       14       10       14       10       1,461.5       30       32       33       34       34       34	PA HIGHER ED ASST AUTH (PHEAA) [7]				_	KENTUCKY HIGHER ED STUDENT LOAN CORP [2]		1 000 5		
PHTTSBURGH NATIONAL CORP (PNC) [13]       6,939.6       7,731.9       9       8         PHTTSBURGH       PA       6,939.6       7,731.9       9       8         PHTTSBURGH       PA       6,500.1       7,644.7       10       9         SAN DIEGO       CA       6,500.1       7,644.7       10       9         SAN DIEGO       CA       5,978.9       6,465.9       11       11         ACCESS GROUP [3]       4,525.3       5,217.8       12       13         BANK OF AMERICA [6]       CA       4,194.3       5,210.1       13       14         IOS ANGELES       CA       4,025.7       7,395.9       14       10         SAN DIEGO       CA       4,025.7       7,395.9       14       10         SAN DIEGO       CA       4,025.7       7,395.9       14       10         SAN DIEGO       CA       4,025.7       7,395.9       14       10       10       ALL STUDENT LOAN CORP [5]       1,229.7       1,410.2       33       33       35         US BANK [9]       MINAUXEE       MI       3,592.1       4,251.2       16       15       16       10WA STUDENT LOAN LIQUIDITY CORP       1,042.3       1,807.4       36 </td <td>. ,</td> <td>(.04)</td> <td>8.2 8,172.2</td> <td>8</td> <td></td> <td>••</td> <td>1,441.0</td> <td>1,669.5</td> <td>28</td> <td>28</td>	. ,	(.04)	8.2 8,172.2	8		••	1,441.0	1,669.5	28	28
PHTTSBURGH       PA       6,393.6       7,731.9       9       8         COLLEGE LOAN CORP [2] SAN DIEGO       6,500.1       7,644.7       10       9       9       1,286.5       1,461.5       30       32         GOAL FINANCIAL SAN DIEGO       CA       5,978.9       6,465.9       11       11       11       1,276.4       1,503.9       31       31         ACCESS GROUP [3] WILMINATON       E       4,525.3       5,217.8       12       13       14       10       YSAC EDUCATION LOAN FINANCE PROGRAM [2]       1,276.4       1,503.9       31       31         BANK OF AMERICA [6] LOS ANGELES       CA       4,194.3       5,210.1       13       14       10       YSAC EDUCATION LOAN FINANCE PROGRAM [2]       1,272.8       1,513.1       32       30         STUDENT LOAN XPRESS [7] SAN DIEGO       CA       4,025.7       7,395.9       14       10       NORTH TEXAS HEA [2] FORT WORTH       1,196.1       1,388.3       34       34         VISSOURT HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17       1004 STUDENT LOAN LOUNIDIN [2]       1,191.3       1,407.4       36       24         WISSOURT HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17<	PITTSBURGH NATIONAL CORP (PNC) [1	13]					4 959 9			
COLLEGE LOAN CORP [2]         CA         6,500.1         7,644.7         10         9           SAN DIEGO         CA         5,978.9         6,465.9         11         11           ACCESS GROUP [3]         4,525.3         5,217.8         12         13           MULMINGTON         DE         4,525.3         5,217.8         12         13           BANK OF AMERICA [6]         CA         4,194.3         5,210.1         13         14           LOS ANGELES         CA         4,025.7         7,395.9         14         10           NORTHSTAR         3,706.6         4,165.9         15         16           SAN DIEGO         MO         3,240.2         3,795.9         17         17           MILWAUKEE         MO         3,240.2         3,795.9         17         17           EDSOUTH [3]         NC         2,663.3         3,102.5         19         19           MILWAUKEE         NO         2,663.3         3,102.5         19         19         19           GOC OLZATION LOAN FUNDING [2]         2,663.3         3,102.5         19         19         19		- 6.93	0.6 7,731.9	9	8		1,358.8	1,527.2	29	29
SAN DIEGO         CA         6,500.1         7,644.7         10         9           GOAL FINANCIAL SAN DIEGO         CA         5,978.9         6,465.9         11         11         11         PANHANDLE PLAINS HEA [2]         1,276.4         1,503.9         31         31           ACCESS GROUP [3]         ACCESS GROUP [3]         4,525.3         5,217.8         12         13         14         VSAC EDUCATION LOAN FINANCE PROGRAM [2]         1,276.4         1,503.9         31         31           LOS ANGELES         CA         4,194.3         5,210.1         13         14         VSAC EDUCATION LOAN FINANCE PROGRAM [2]         1,277.8         1,1410.2         33         33           SAN DIEGO         CA         4,025.7         7,395.9         14         10         VSAC EDUCATION LOAN CORP [5]         LOS ANGELES         CA         1,196.1         1,388.3         34         34           NORTH STAR         3,708.6         4,165.9         15         16         INMENSOURT HIGHER EDUCATION LOAN AUTHORITY [3]         3,240.2         3,795.9         17         17           VISSOURT HIGHER EDUCATION LOAN AUTHORITY [3]         3,240.2         3,795.9         17         17         INMENSOURT HIGHER EDUCATION ASST FOUNDATION         836.3         962.2         37 </td <td></td> <td></td> <td></td> <td></td> <td>•</td> <td>INDIANA SECONDARY MARKET [2]</td> <td>4 000 5</td> <td></td> <td></td> <td></td>					•	INDIANA SECONDARY MARKET [2]	4 000 5			
SAN DIEGO       CA       5,978.9       6,465.9       11       11       11       TX       1,276.4       1,503.9       31       31         ACCESS GROUP [3]       MILMINGTON       DE       4,525.3       5,217.8       12       13         BANK OF AMERICA [6]       4,194.3       5,210.1       13       14       VSAC EDUCATION LOAN FINANCE PROGRAM [2]       1,229.7       1,410.2       33       33         STUDENT LOAN XPRESS [7]       4,025.7       7,395.9       14       10       FORT WORTH       TX       1,196.1       1,388.3       34       34         NORTH STAR       ST. PAUL       MN       3,708.6       4,165.9       15       16       IOWA STUDENT LOAN AUTHORITY [3]       1,240.2       3,795.9       17       17         VESS OURI HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17       IOWA STUDENT LOAN AUTHORITY [3]       1,807.4       36       24         VESS OURI HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17       IOWA STUDENT LOAN CORP [2]       1,042.3       1,807.4       36       24         MISSOURI HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17       IOWA STUDENT LOAN LIQUIDITY CORP		CA 6,50	0.1 7,644.7	10	9	INDIANAPOLIS IN	1,298.5	1,461.5	30	32
SAN DIEGO         CA         5,97.6.9         6,465.9         11 <td>GOAL FINANCIAL</td> <td>5.07</td> <td></td> <td></td> <td></td> <td>PANHANDLE PLAINS HEA [2]</td> <td>4 070 4</td> <td>4 500 0</td> <td>~</td> <td></td>	GOAL FINANCIAL	5.07				PANHANDLE PLAINS HEA [2]	4 070 4	4 500 0	~	
WILMINGTON       DE       4,525.3       5,217.8       12       13       14       13         BANK OF AMERICA [6] LOS ANGELES       CA       4,194.3       5,210.1       13       14       ALL STUDENT LOAN CORP [5] LOS ANGELES       1,272.8       1,513.1       32       30         STUDENT LOAN XPRESS [7] SAN DIEGO       CA       4,025.7       7,395.9       14       10       LOS ANGELES       CA       1,196.1       1,388.3       34       34         NORTH STAR       S. PAUL       MN       3,708.6       4,165.9       15       16       Inclustry of the state	SAN DIEGO	CA 5,97	5.9 6,465.9	11	11		1,276.4	1,503.9	31	31
WILMINGTON         DE         4,52.3         5,217.8         12         13           BANK OF AMERICA [6] LOS ANGELES         CA         4,194.3         5,210.1         13         14         14         1,229.7         1,410.2         33         33           STUDENT LOAN XPRESS [7] SAN DIEGO         CA         4,025.7         7,395.9         14         10         10         ALL STUDENT LOAN CORP [5] LOS ANGELES         1,229.7         1,410.2         33         33           ST. PAUL         MN         3,708.6         4,165.9         15         16         16         17.878.9         14         10           VI S BANK [9] MILWAUKEE         MI         3,592.1         4,251.2         16         15         16         110WA STUDENT LOAN LIQUIDITY CORP         1,042.3         1,807.4         36         24           VISSOURI HIGHER EDUCATION LOAN AUTHORITY [3] COLLEGE FOUNDATION INC. [3] RALEIGH         2,689.5         3,794.9         18         18         18         0         0         822.0         908.6         38         38         38           COLLEGE FOUNDATION INC. [3] GCO EDUCATION LOAN FUNDING [2]         2,693.3         2,970.8         20         20         10         18         18         0         0         110         10 <td>ACCESS GROUP [3]</td> <td>4.50</td> <td></td> <td></td> <td></td> <td>VSAC EDUCATION LOAN FINANCE PROGRAM [2]</td> <td>4 070 0</td> <td></td> <td></td> <td></td>	ACCESS GROUP [3]	4.50				VSAC EDUCATION LOAN FINANCE PROGRAM [2]	4 070 0			
LOS ANGELES       CA       4,194.3       5,210.1       13       14       10         STUDENT LOAN XPRESS [7] SAN DIEGO       CA       4,025.7       7,395.9       14       10         SAN DIEGO       CA       4,025.7       7,395.9       14       10         NORTHSTAR       3,708.6       4,165.9       15       16         ST. PAUL       MN       3,592.1       4,251.2       16       15         MISSOURI HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17         MISSOURI HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17         EDSOUTH [3]       KNOXVILLE       TN       2,669.5       3,794.9       18       18         COLLEGE FOUNDATION INC. [3]       2,663.3       3,102.5       19       19       19       10         GCO EDUCATION LOAN FUNDING [2]       2,693.3       2,970.8       20       20       20       200       40       41	WILMINGTON	DE 4,52	5,217.8	12	13		1,272.8	1,513.1	32	30
LOS ANGELES       CA       Los AngeLes       Los AngeLes       Los AngeLes       CA       Los AngeLes       CA       Los AngeLes       Ca       Ca <thca< th="">       Ca       Ca</thca<>	BANK OF AMERICA [6]	4.40	5 010 4	40		ALL STUDENT LOAN CORP [5]	4 000 7	4 440 0		
STUDENT LOAN XPRESS [7]       4,025.7       7,395.9       14       10         SAN DIEGO       CA       4,025.7       7,395.9       14       10         NORTHSTAR       3,708.6       4,165.9       15       16         ST. PAUL       MN       3,708.6       4,165.9       15       16         MILWAUKEE       WI       3,592.1       4,251.2       16       15         MISSOURI HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17         CHESTERFIELD       MO       2,689.5       3,794.9       18       18         KNOXVILLE       TN       2,663.3       3,102.5       19       19         GCO EDUCATION LOAN FUNDING [2]       2,629.3       2,970.8       20       20	LOS ANGELES	CA 4,19	5,210.1	13	14	LOS ANGELES CA	1,229.7	1,410.2	33	33
SAN DIEGO       CA       4,025.7       7,395.9       14       10         NORTHSTAR       3,708.6       4,165.9       15       16         ST. PAUL       MN       3,708.6       4,165.9       15       16         U S BANK [9]       3,592.1       4,251.2       16       15         MILWAUKEE       WI       3,592.1       4,251.2       16       15         MISSOURI HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17         CHESTERFIELD       MO       2,689.5       3,794.9       18       18         COLLEGE FOUNDATION INC. [3]       2,663.3       3,102.5       19       19       19         GCO EDUCATION LOAN FUNDING [2]       2,693.3       2,970.8       20       20       747.3       304.9       39       60	STUDENT LOAN XPRESS [7]	4.00			40		4 400 4	4 000 0		
ST. PAUL       MN       3,708.6       4,165.9       15       16         U S BANK [9]       3,592.1       4,251.2       16       15         MILWAUKEE       WI       3,592.1       4,251.2       16       15         MISSOURI HIGHER EDUCATION LOAN AUTHORITY [3]       3,240.2       3,795.9       17       17         CHESTERFIELD       MO       2,689.5       3,794.9       18       18         COLLEGE FOUNDATION INC. [3]       2,663.3       3,102.5       19       19         GCO EDUCATION LOAN FUNDING [2]       2,629.3       2,970.8       20       20	SAN DIEGO	CA 4,025	0.7 7,395.9	14	10		1,196.1	1,388.3	34	34
ST. PAUL       MN       MN       Autor       Au	NORTHSTAR	0.70	4405.0	45	40	MICHIGAN HIGHER EDUCATION STUDENT LOAN [2]	4 407 0	4 007 0		05
MILWAUKEE         WI         3,592.1         4,251.2         16         15           MISSOURI HIGHER EDUCATION LOAN AUTHORITY [3]         3,240.2         3,795.9         17         17           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]         2,629.3         2,970.8         20         20         20	ST. PAUL	MN 3,70	4,165.9	15	16	LANSING MI	1,137.6	1,387.0	35	35
MILWAUKEE         WI         And         An	U S BANK [9]	0.50	4 4 654 6	40	45	IOWA STUDENT LOAN LIQUIDITY CORP	4.040.0	4 007 4		
CHESTERFIELD       MO       3,240.2       3,795.9       17       17       17       17       ALBUQUERQUE       NM       836.3       962.2       37       37         EDSOUTH [3]       EDSOUTH [3]       2,689.5       3,794.9       18       18       18       18       18       GRADUATE LEVERAGE, LLC       822.0       908.6       38       38         COLLEGE FOUNDATION INC. [3]       2,663.3       3,102.5       19       19       19       19       19       19       19       19       19       10       NEW HAMPSHIRE HIGHER ED LOAN CORP [2]       747.3       304.9       39       60	MILWAUKEE	WI 3,59	4,251.2	16	15	WEST DES MOINES IA	1,042.3	1,807.4	30	24
CHESTERFIELD       MO       ALBUQUERQUE       NM       ALBUQUERQUE       NM         EDSOUTH [3]       2,689.5       3,794.9       18       18       18       GRADUATE LEVERAGE, LLC       822.0       908.6       38       38         COLLEGE FOUNDATION INC. [3]       2,663.3       3,102.5       19       19       19       19       19       19       19       19       19       10       0H       747.3       304.9       39       60         GCO EDUCATION LOAN FUNDING [2]       2,629.3       2,670.8       20       20       NEW HAMPSHIRE HIGHER ED LOAN CORP [2]       733.1       869.0       40       41	MISSOURI HIGHER EDUCATION LOAN A	AUTHORITY [3]		47	47	NEW MEXICO EDUCATION ASST FOUNDATION		000.0	07	07
KNOXVILLE         TN         2,689.5         3,794.9         18         18         18         Cincinnati         OH         822.0         908.6         38         38           COLLEGE FOUNDATION INC. [3] RALEIGH         NC         2,663.3         3,102.5         19         19         19         BARCLAYS         747.3         304.9         39         60           GCO EDUCATION LOAN FUNDING [2]         2,629.3         2,970.8         20         20         NEW HAMPSHIRE HIGHER ED LOAN CORP [2]         733.1         869.0         40         41	CHESTERFIELD	MO 3,24	3,795.9	17	17	ALBUQUERQUE NM	836.3	962.2	37	37
KNOXVILLE         TN         2,683.5         3,794.9         18         18         18         CINCINNATI         OH         822.0         908.6         38         38           COLLEGE FOUNDATION INC. [3] RALEIGH         NC         2,663.3         3,102.5         19         19         19         BARCLAYS         747.3         304.9         39         60           GCO EDUCATION LOAN FUNDING [2]         2,629.3         2,970.8         20         20         NEW HAMPSHIRE HIGHER ED LOAN CORP [2]         733.1         869.0         40         41	EDSOUTH [3]	0.00		40	40	GRADUATE LEVERAGE, LLC	000.0	000.0	20	20
COLLEGE FOUNDATION INC. [3]         2,663.3         3,102.5         19         19         BARCLAYS         747.3         304.9         39         60           GCO EDUCATION LOAN FUNDING [2]         2,629.3         2,970.8         20         20         NEW HAMPSHIRE HIGHER ED LOAN CORP [2]         733.1         869.0         40         41	KNOXVILLE	TN 2,68	3,794.9	18	18		822.0	908.6	38	აბ
RALEIGH         NC         CINCINNATI         OH         C           GCO EDUCATION LOAN FUNDING [2]         2 629 3         2 970 8         20         NEW HAMPSHIRE HIGHER ED LOAN CORP [2]         733 1         869 0         40         41	COLLEGE FOUNDATION INC. [3]		2 2 4 6 2 5	40	40		747.0	204.0	20	60
GCO EDUCATION LOAN FUNDING [2] 2 629 3 2 970 8 20 20 NEW HAMPSHIRE HIGHER ED LOAN CORP [2] 733 1 869 0 40 41	RALEIGH	NC 2,66	3,102.5	19	19	CINCINNATI OH	141.3	304.9	39	60
	GCO EDUCATION LOAN FUNDING [2]						700 1	000.0	40	
		CO 2,629	2,970.8	20	20		/33.1	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.

[] Numbers in brackets represent number of lender IDs that were grouped for that entity.

\$ Outstanding includes Stafford, PLUS, SLS, and Consolidation loans (in millions).

Source = ED FORM 799/LaRS

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

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

LENDER NAME	\$ OUTSTANDING R/		RANK	INGS	LENDER NAME	\$ OUTS	TANDING	RANK	KINGS
CITY ST	FY12	FY11	FY12	FY11	CITY ST	FY12	FY11	FY12	FY11
NATIONAL ED FINANCING II, LLC	716.5	002.4	41	42	WYOMING STUDENT LOAN CORPORATION	054.0	294.8	64	62
DENVER CO	/16.5	863.4	41	42	CHEYENNE WY	251.6	294.8	61	62
OKLAHOMA STUDENT LOAN AUTHORITY [3]					KNOWLEDGEFUNDING OHIO				
OKLAHOMA CITY OK	700.2	873.6	42	40	CINCINNATI OH	249.9	291.8	62	63
BANK OF NORTH DAKOTA [2]	050 7	740 7	40	40	EDUCATION LOAN FUNDING [2]	040.4	040.0		05
BISMARCK ND	659.7	746.7	43	43	LAS VEGAS NV	219.1	240.9	63	65
CITIZENS BANK [12]	C 202	700.0	44	44	COLLEGE SAVINGS BANK	201.2	207.4	64	67
WESTWOOD MA	606.0	730.6	44	44	PRINCETON NJ	204.3	207.4	64	67
ILL DESIGNATED ACCOUNT PURCHASE PR	545.5	040.0	45	46	ANCHORBANK [2]	400.4	050 7	65	64
DEERFIELD IL	545.5	646.6	45	46	MADISON WI	199.4	258.7	65	64
ED FUND RESOURCE	540.0	601.8	46	48	ARIZONA HIGHER ED LOAN AUTHORITY	189.4	222.4	66	66
HARRISBURG PA	540.0	601.8	40	48	TEMPE AZ	189.4	223.4	00	00
MISSISSIPPI HIGHER ED ASST CORP [5]	537.7	908.2	47	39	HOMEBANC N.A.	176.5	80.6	67	78
JACKSON MS	537.7	906.2	47	39	LAKE MARY FL	176.5	00.0	67	10
EAST WEST BANK	531.9	454.1	48	55	KNOWLEDGE WORKS FOUNDATION [2]	175.3	203.6	68	69
PASADENA CA	531.9	454.1	48	55	CLEVELAND OH	175.3	203.6	68	69
RISLA/RHODE ISLAND STUDENT LOAN AUTHORITY [2]	501.9	602.9	49	47	MASSACHUSETTS ED FINANCING	163.7	205.1	69	68
WARWICK RI	501.9	602.9	49	47	BOSTON MA	103.7	205.1	69	00
CONNECTICUT STUDENT LOAN FOUNDATION [2]	485.3	592.3	50	49	ALASKA STUDENT LOAN CORP [2]	154.0	178.8	70	70
ROCKY HILL CT	405.5	392.3	50	49	JUNEAU AK	154.0	170.0	10	10
LOUISIANA PUBLIC FACILITIES AUTHORITY [2]	428.3	493.6	51	50	GREATER TX FOUNDATION	117.0	145.8	71	71
BATON ROUGE LA	420.5	433.0	51	50	HARRISBURG PA	117.0	145.0		<i>'</i> .
NAVY FEDERAL CREDIT UNION	407.2	480.1	52	52	NORTHSTAR (GL)	109.1	118.5	72	74
MERRIFIELD VA	407.2	400.1	52	52	CINCINNATI OH	100.1	110.5	12	14
ASSOCIATED BANK	384.7	458.9	53	53	NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTH [2]	106.8	123.5	73	73
STEVENS POINT WI	304.7	430.5	55	55	TRENTON NJ	100.0	120.0	10	13
ARKANSAS STUDENT LOAN AUTHORITY [2]	384.0	455.1	54	54	ECMC GROUP	101.4	124.7	74	72
LITTLE ROCK AR	00410	400.1	••	04	CINCINNATI OH	101.4	12411		
SOUTH TEXAS HIGHER ED AUTH	376.9	429.3	55	56	UNION BANK & TRUST ELT HRBLOCK	101.1	493.5	75	51
MINNEAPOLIS MN	510.5	423.5		50	LINCOLN NE	101.1	435.5	10	51
CEIGIS	352.5	425.9	56	57	EDUCATORS CREDIT UNION	84.2	97.0	76	76
HARRISBURG PA	332.5	420.0	30	57	RACINE WI	04.2	51.0	10	10
FHLB STUDENT	346.4	0	57	**	USC CREDIT UNION	79.2	107.2	77	75
LINCOLN NE	340.4	ů	57		LOS ANGELES CA	13.2	107.2		15
SAN ANTONIO FCU	319.2	314.3	58	59	NOTRE DAME CREDIT UNION	77.7	93.4	78	77
SAN ANTONIO TX	0.012	01410			NOTRE DAME IN		00.4		
HSBC BANK USA [2] 0	255.1	318.8	59	58	BENEFICIAL BANK	66.7	77.8	79	80
BUFFALO NY	200.1	510.0			PHILADELPHIA PA	00.7	11.0		
UNIVERSITY OF WISCONSIN CU	254.6	301.9	60	61	FULTON BANK [15]	64.5	74.1	80	81
MADISON WI	204.0	001.0		0.	EAST PETERSBURG PA	04.0	74.1		0.

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

\*\* Indicates ranking not in Top 100.

[] Numbers in brackets represent number of lender IDs that were grouped for that entity.

\$ Outstanding includes Stafford, PLUS, SLS, and Consolidation loans (in millions).

Source = ED FORM 799/LaRS

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

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

LENDER NAME	\$ OUTST	\$ OUTSTANDING		
CITY ST	FY12	FY11	FY12	FY11
FIRSTMERIT BANK	61.7	71.0	81	84
AKRON OH	61.7	71.0	01	04
COMERICA BANK [3]	61.5	73.2	82	82
DETRIOT MI	01.5	13.2	02	02
AGGIELAND CREDIT UNION [2]	61.3	70.4	83	85
COLLEGE STATION TX	01.5	70.4	03	05
PENNSYLVANIA STATE EMPLOYEES CREDIT	61.0	77.9	84	79
HARRISBURG PA	61.0	11.9	04	79
M&T BANK EDUCATIONAL LENDING [6]	59.6	72.5	85	83
BUFFALO NY	59.6	72.5	00	03
MEMBERS 1ST FEDERAL CREDIT UNION	59.4	69.3	86	86
MECHANICSBURG PA	59.4	09.5	00	00
TINKER FEDERAL CREDIT UNION	53.5	65.0	87	87
MIDWEST CITY OK	53.5	65.0	0/	0/
WRIGHT-PATT CREDIT UNION, INC.	47.2	54.8	88	88
FAIRBORN OH	47.2	54.0	00	00
SUMMIT CREDIT UNION	43.2	50.8	89	89
MADISON WI	43.2	50.8	09	09
GRAND SOUTH BANK	43.2	17.1	90	**
GREENVILLE SC	43.2	17.1	90	
BREMER BANK	37.4	47.1	91	92
GRANDS FORKS ND	57.4	47.1	31	52
TEACHERS FCU	37.2	46.7	92	93
HAUPPAUGE NY	51.2	40.7	52	35
SIMMONS FIRST NATIONAL BANK	36.3	50.4	93	90
PINE BLUFF AR	50.5	50.4	33	30
PHILADELPHIA FEDERAL CREDIT UNION	36.2	42.4	94	94
PHILADELPHIA PA	50.2	42.4	34	54
BANC FIRST [2]	36.0	48.0	95	91
SHAWNEE OK	50.0	40.0	33	31
FARMERS SAVINGS BANK	35.0	36.6	96	96
MINERAL POINT WI	55.0	50.0	30	30
GCO MGMT SERVICES CORP	34.4	0	97	**
DENVER CO	34.4	0	31	
FIRSTRUST SAVINGS BANK	33.5	38.2	98	95
PHILADELPHIA PA	33.5	50.2	30	33
SLLP, LLC	33.3	0	99	**
DENVER CO	55.5	v	33	
SMS CORP - HI	30.0	33.7	100	100
INDIANAPOLIS IN	30.0	33.1	100	100

LENDER NAME		\$ OUTS	RANKINGS		
CITY	ST	FY12	FY11	FY12	FY11
DISCOVER BANK [2]		0.1	685.4	**	45
RIVERWOODS	IL	0.1	085.4		45
CAMPUS FEDERAL CREDIT UNION		29.4	34.0	**	97
BATON ROUGE	LA	23.4	54.0		51
FIRST COMMONWEALTH		27.4	33.8	**	98
INDIANA	PA	27.4	55.0		30
WESTCONSIN CREDIT UNION		28.8	33.7	**	99
MENOMONIE	WI	20.0	33.1		39

	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

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

\*\* Indicates ranking not in Top 100.

 $[\ ]$  Numbers in brackets represent number of lender IDs that were grouped for that entity.

\$ Outstanding includes Stafford, PLUS, SLS, and Consolidation loans (in millions).

Source = ED FORM 799/LaRS