



The NACHA TOP 50 Originators

Largest Financial Institution Originators of Automated Clearing House Payments, Year 2007*

Rank	Company	Debits	Credits	Total	Change
1	J.P. Morgan Chase & Co, New York	2,509,741,766	907,980,101	3,417,721,867	8.8%
2	Bank of America Corporation, Charlotte	705,628,871	709,904,741	1,415,533,612	21.4%
3	Wells Fargo & Company, San Francisco	696,527,282	426,885,647	1,123,412,929	20.1%
4	Wachovia Corporation, Charlotte	797,554,057	302,322,179	1,099,876,236	58.0%
5	Citigroup, Inc., New York	682,589,071	128,721,047	811,310,118	8.1%
6	SunTrust Banks, Inc., Atlanta	622,321,230	167,979,130	790,300,360	13.8%
7	Bank of New York Mellon Corp., New York	215,084,419	211,153,067	426,237,486	-4.8%
8	U.S. Bancorp, Minneapolis	188,250,450	204,139,032	392,389,482	13.9%
9	HSBC Bank USA, Wilmington, Delaware	251,433,812	91,490,375	342,924,187	43.8%
10	Capital One Financial Corporation, Falls Church, Vir	292,651,802	12,181,185	304,832,987	16.3%
11	Marshall & Ilsley Corporation, Milwaukee	141,335,073	41,101,456	182,436,529	25.5%
12	PNC Financial Services Group, Pittsburgh	64,143,958	109,505,303	173,649,261	20.5%
13	Keycorp, Cleveland	40,978,861	119,980,523	160,959,384	0.5%
14	Huntington Bancshares, Inc., Columbus	102,615,689	20,244,794	122,860,483	21.5%
15	Regions Financial Corporation, Birmingham	58,639,708	60,604,878	119,244,586	11.7%
16	Fifth Third Bancorp, Cincinnati	29,772,879	69,666,825	99,439,704	15.5%
17	First National of Nebraska, Inc., Omaha	62,678,984	35,593,452	98,272,436	46.2%
18	National City Corporation, Cleveland	40,996,924	54,346,879	95,343,803	5.1%
19	Deutsche Bank Trust Company Americas, New York	28,503,884	60,647,714	89,151,598	54.1%
20	RBS Citizens, Providence, Rhode Island	17,250,691	63,172,919	80,423,610	13.9%
21	UnionBanCal Corporation, San Francisco	56,608,114	16,551,927	73,160,041	10.2%
22	USAA Federal Savings Bank, San Antonio	52,605,913	4,598,168	57,204,081	67.5%
23	ING Bank, F.S.B., Wilmington, Delaware	37,178,276	15,247,132	52,425,408	32.2%
24	Washington Mutual, Inc., Seattle	N/A	N/A	48,589,097	96.2%
25	UMB Financial Corporation, Kansas City, Missouri	30,847,704	17,542,616	48,390,320	13.1%
26	Comerica, Inc., Detroit	18,783,182	29,504,697	48,287,879	15.9%
27	M&T Bank Corporation, Buffalo	22,404,910	25,299,700	47,704,610	0.2%
28	First Premier Bank, Sioux Falls, South Dakota	38,313,735	6,492,786	44,806,521	3.1%
29	Harris/BMO, Chicago	15,795,615	26,412,257	42,207,872	3.2%
30	State Street Corporation, Boston	14,251,808	26,293,176	40,544,984	-5.1%
31	Synovus Financial Corp., Columbus, Georgia	14,819,615	25,208,333	40,027,948	19.6%
32	Allstate Bank, Vernon Hills, Illinois	37,356,681	580,614	37,937,295	20.2%
33	First Horizon National Corporation, Memphis	21,250,721	16,036,496	37,287,217	-8.3%
34	Bremer Financial Corporation, St. Paul	N/A	N/A	35,506,022	23.4%
35	BOK Financial Corporation, Tulsa	22,250,000	10,580,000	32,830,000	28.2%
36	Merrick Bank, South Jordan, Utah	12,088,456	20,162,081	32,250,537	14.4%
37	BancWest Corporation, San Francisco	19,458,344	10,653,384	30,111,728	-26.7%
38	Zions Bancorporation, Salt Lake City	14,036,552	14,444,632	28,481,184	24.5%
39	Sovereign Bancorp Inc., Wyomissing, Pennsylvania	6,950,255	18,580,463	25,530,718	14.2%
40	BancorpSouth, Inc., Tupelo, Mississippi	4,948,363	17,714,316	22,662,679	24.7%
41	BB&T Corporation, Winston-Salem	8,686,650	13,142,919	21,829,569	18.0%
42	Compass Bancshares, Birmingham	14,758,630	5,276,521	20,035,151	6.0%
43	Commerce Bancshares, Inc., Kansas City, Missouri	12,062,891	7,938,346	20,001,237	3.5%
44	Thrivent Financial Bank, Appleton, Wisconsin	16,862,690	2,802,920	19,665,610	118.1%
45	First Regional Bancorp, Los Angeles	15,625,971	3,487,363	19,113,334	-42.2%
46	Bay Cities Bank, Tampa	12,979,901	4,339,907	17,319,808	70.4%
47	TD Banknorth Inc., Portland, Maine	5,445,650	10,374,846	15,820,496	13.7%
48	First Citizens Bancshares, Inc., Raleigh, North Caro	9,158,392	6,009,882	15,168,274	-2.0%
49	Associated Banc-Corp, Green Bay, Wisconsin	4,821,362	9,971,224	14,792,586	103.8%
50	Independent Bankers Financial Corporation, Irving,	11,485,164	1,660,441	13,145,605	-7.3%

* By holding company; volumes do not include on-us transactions.

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