



The NACHA TOP 50 Originators

Largest Financial Institution Originators of Automated Clearing House Payments, Year 2008*

Rank	Company	Debits	Credits	Total	Change
1	JPMorgan Chase & Co, New York	2,556,171,042	952,585,025	3,508,756,067	2.7%
2	Wells Fargo & Company, San Francisco	1,901,520,523	731,197,151	2,632,717,674	134.3%
3	Bank of America Corporation, Charlotte	823,691,213	730,298,295	1,553,989,508	9.8%
4	Citigroup, Inc., New York	720,459,613	121,981,645	842,441,258	3.8%
5	SunTrust Banks, Inc., Atlanta	534,101,136	137,438,005	671,539,141	-15.0%
6	U.S. Bancorp, Minneapolis	231,583,129	204,706,750	436,289,879	11.2%
7	Bank of New York Mellon Corp., New York	216,608,628	201,346,022	417,954,650	-1.9%
8	HSBC Bank USA, New York	293,376,211	105,994,986	399,371,197	16.5%
9	PNC Financial Services Group, Pittsburgh	112,018,215	181,442,578	293,460,793	69.0%
10	Capital One Financial Corporation, McLean, Virginia	256,074,256	13,120,593	269,194,849	-11.7%
11	Marshall & Ilsley Corporation, Milwaukee	144,326,455	34,215,352	178,541,807	-2.1%
12	Northern Trust Corporation, Chicago	108,108,701	61,873,107	169,981,808	N/A
13	Keycorp, Cleveland	48,899,038	105,531,661	154,430,699	-4.1%
14	First National of Nebraska, Inc., Omaha	74,671,641	61,386,634	136,058,275	38.5%
15	Huntington Bancshares, Inc., Columbus	107,754,826	24,550,453	132,305,279	7.7%
16	Regions Financial Corporation, Birmingham	47,122,339	64,229,956	111,352,295	-6.6%
17	Fifth Third Bancorp, Cincinnati	32,273,386	71,858,835	104,132,221	4.7%
18	Deutsche Bank Trust Company Americas, New York	33,468,730	67,176,603	100,645,333	12.9%
19	RBS Citizens, Providence, Rhode Island	20,195,949	66,668,147	86,864,096	8.0%
20	UnionBanCal Corporation, San Francisco	57,695,924	18,690,847	76,386,771	4.4%
21	USAA Federal Savings Bank, San Antonio	61,332,162	5,960,120	67,292,282	17.6%
22	ING Bank, F.S.B., Wilmington, Delaware	N/A	N/A	62,101,161	18.5%
23	Comerica, Inc., Dallas	25,392,398	30,711,040	56,103,438	16.2%
24	Synovus Financial Corp., Columbus, Georgia	16,160,734	36,535,579	52,696,313	31.6%
25	M&T Bank Corporation, Buffalo	23,421,892	26,274,609	49,696,501	4.2%
26	UMB Financial Corporation, Kansas City, Missouri	27,107,120	18,945,392	46,052,512	-4.8%
27	Allstate Bank, Vernon Hills, Illinois	45,204,103	502,792	45,706,895	20.5%
28	Harris/BMO, Chicago	13,706,712	31,003,921	44,710,633	5.9%
29	First Horizon National Corporation, Memphis	29,326,920	14,029,663	43,356,583	16.3%
30	State Street Corporation, Boston	13,983,871	28,566,524	42,550,395	4.9%
31	BOK Financial Corporation, Tulsa	28,147,392	12,831,328	40,978,720	24.8%
32	Bremer Financial Corporation, St. Paul	N/A	N/A	38,049,243	7.2%
33	First Premier Bank, Sioux Falls, South Dakota	31,581,996	5,816,391	37,398,387	-16.5%
34	TD Bank, Cherry Hill, New Jersey/Portland, Maine	10,278,489	22,314,032	32,592,521	106.0%
35	Zions Bancorporation, Salt Lake City	15,581,028	15,785,585	31,366,613	10.1%
36	Merrick Bank, South Jordan, Utah	N/A	N/A	28,355,905	-12.1%
37	Sovereign Bancorp Inc., Wyomissing, Pennsylvania	7,388,868	20,889,348	28,278,216	10.8%
38	BancorpSouth, Inc., Tupelo, Mississippi	5,217,791	22,192,608	27,410,399	20.9%
39	BancWest Corporation, San Francisco	14,758,559	10,467,126	25,225,685	-16.2%
40	First Regional Bancorp, Los Angeles	N/A	N/A	24,329,300	27.3%
41	BB&T Corporation, Winston-Salem, North Carolina	9,482,005	14,723,856	24,205,861	10.9%
42	Bay Cities Bank, Tampa	18,178,774	5,283,696	23,462,470	35.5%
43	Commerce Bancshares, Inc., Kansas City, Missouri	12,525,781	8,351,770	20,877,551	4.4%
44	Compass Bancshares, Birmingham	14,025,551	5,740,376	19,765,927	-1.3%
45	Thrivent Financial Bank, Appleton, Wisconsin	16,618,038	2,894,844	19,512,882	-0.8%
46	Commerce Bancshares Corp., Worcester, Massachusetts	1,535,269	14,581,373	16,116,642	34.8%
47	Associated Banc-Corp, Green Bay, Wisconsin	5,043,578	9,712,810	14,756,388	-0.2%
48	First Citizens Bancshares, Inc., Raleigh, North Carolina	7,124,304	6,098,257	13,222,561	-12.8%
49	Cullen/Frost Bankers, Inc., San Antonio	6,499,105	6,487,714	12,986,819	8.1%
50	Central National Bank, Waco, Texas	11,054,967	426,055	11,481,022	5.4%

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

Volumes include acquisition activity completed in 2008 - JPMorgan-Washington Mutual, Wells Fargo-Wachovia, PNC-National City, and TD Bank-Commerce Bank

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