

The NACHA TOP 50

Largest Originators of Automated Clearing House Payments, Year 2004*

Rank	Company	Debits	Credits	Total	Change
1	J.P. Morgan Chase & Co., New York	1,539,333,912	762,292,112	2,301,626,024	127.2%
2	Bank of America Corporation, Charlotte	273,206,303	460,718,467	733,924,770	84.2%
3	Wells Fargo & Company, San Francisco	396,817,307	301,138,007	697,955,314	18.6%
4	Wachovia Corporation, Charlotte	244,287,758	236,161,886	480,449,644	18.0%
5	Citigroup, Inc., New York	336,730,243	80,365,846	417,096,089	100.9%
6	Suntrust Banks, Inc., Atlanta	269,935,934	96,279,679	366,215,613	217.2%
7	Mellon Financial Corporation, Pittsburgh	139,328,277	120,017,057	259,345,334	28.6%
8	Capital One Financial Corporation, Falls Church, Vir	230,337,572	382,524	230,720,096	174.2%
9	U.S. Bancorp, Minneapolis	72,089,744	150,401,784	222,491,528	16.1%
10	Northern Trust Corporation, Chicago	73,218,590	69,097,869	142,316,459	-10.5%
11	PNC Financial Services Group, Pittsburgh	29,899,778	94,111,969	124,011,747	-3.3%
12	Keycorp, Cleveland	24,253,126	95,879,138	120,132,264	-63.1%
13	Marshall & Ilsley Corporation, Milwaukee	77,290,356	35,187,989	112,478,345	14.4%
14	National City Corporation, Cleveland	29,683,175	80,600,428	110,283,603	4.6%
15	ABN AMRO, Amsterdam	56,955,172	49,050,463	106,005,635	10.3%
16	Amsouth Bancorporation, Birmingham	55,573,931	37,039,249	92,613,180	6.6%
17	HSBC Holdings, London	17,665,543	46,082,427	63,747,970	41.0%
18	Fifth Third Bancorp, Cincinnati	15,048,545	41,004,560	56,053,105	28.5%
19	First National of Nebraska, Inc., Omaha	33,042,731	21,209,611	54,252,342	15.4%
20	Royal Bank of Scotland Group, Edinburgh	7,292,091	41,311,827	48,603,918	24.9%
21	Bank of New York Co., Inc., New York	12,101,018	32,935,444	45,036,462	-6.2%
22	Allied Irish Banks, Dublin	19,187,448	24,499,544	43,686,992	-0.5%
23	State Street Corporation, Boston	16,164,788	25,584,154	41,748,942	21.6%
24	Comerica, Inc., Detroit	10,074,732	29,333,482	39,408,214	1.3%
25	Mitsubishi Tokyo Financial Group, Tokyo	15,460,011	22,163,056	37,623,067	3.2%
26	Harris Bancorp, Chicago	12,108,924	24,984,444	37,093,368	29.9%
27	Huntington Bancshares, Inc., Columbus	22,661,550	13,732,775	36,394,325	10.9%
28	United National Corporation, Sioux Falls, South Dak	29,505,257	4,104,206	33,609,463	18.6%
29	UMB Financial Corporation, Kansas City, Missouri	18,253,580	13,974,631	32,228,211	2.7%
30	Allstate Bank, Vernon Hills, Illinois	27,686,905	493,261	28,180,166	5.8%
31	First Tennessee National Corporation, Memphis	9,967,758	17,542,983	27,510,741	20.2%
32	Regions Financial Corporation, Birmingham	9,605,786	14,583,212	24,188,998	-3.1%
33	USAA Bancorp, Inc., San Antonio	20,055,968	2,014,796	22,070,764	31.9%
34	BOK Financial Corporation, Tulsa	14,904,077	7,030,230	21,934,307	10.9%
35	Concord EFS National Bank, Memphis	904,933	20,810,415	21,715,348	-70.0%
36	BNP Paribas, Paris	15,134,088	6,233,124	21,367,212	22.4%
37	CU Bank Shares, Inc., Farmers Branch, Texas	20,075,089	657,643	20,732,732	12.7%
38	Fort Knox National Bancorp, Elizabethtown, Kentucl	19,680,812	190,640	19,871,452	0.6%
39	Washington Mutual, Inc., Seattle	5,114,095	14,455,497	19,569,592	78.2%
40	Otto Bremer Foundation, St. Paul, Minnesota	N/A	N/A	19,568,270	30.9%
41	Arvest Bank Group, Bentonville, Arkansas	1,209,051	18,017,643	19,226,694	5.2%
42	BB&T Corporation, Winston-Salem	8,108,903	9,681,819	17,790,722	21.2%
43	Compass Bancshares, Birmingham	13,377,426	4,143,527	17,520,953	5.5%
44	Providian Financial Corporation, San Francisco	16,912,106	0	16,912,106	16.4%
45	Deutsche Bank, Frankfurt	2,000,000	14,800,000	16,800,000	-7.2%
46	ING USA Holding Corp., Wilmington, Delaware	11,152,294	4,518,528	15,670,822	75.3%
47	Sovereign Bancorp Inc., Wyomissing, Pennsylvania	2,684,723	11,161,585	13,846,308	76.7%
48	Commerce Bancshares, Inc., Kansas City, Missouri	6,966,936	6,709,078	13,676,014	9.1%
49	Independent Bankers Financial Corporation, Irving,	11,390,527	1,343,981	12,734,508	6.3%
50	Banknorth Group, Inc., Portland, Maine	3,758,312	7,389,690	11,148,002	-11.3%

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

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