

## The NACHA TOP 50 Receivers

Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2004\*

Rank	Company	Debits	Credits	Total	Change
1	Bank of America Corporation, Charlotte	427,592,643	393,829,462	821,422,105	42.4%
2	Wells Fargo & Company, San Francisco	244,824,999	206,399,550	451,224,549	20.6%
3	Wachovia Corporation, Charlotte	212,217,959	193,727,531	405,945,490	40.9%
4	J.P. Morgan Chase & Co., New York	179,142,427	216,711,167	395,853,594	373.5%
5	Washington Mutual, Inc., Seattle	151,309,544	111,827,440	263,136,984	34.8%
6	U.S. Bancorp, Minneapolis	112,824,568	97,605,956	210,430,524	18.8%
7	Royal Bank of Scotland Group, Edinburgh	71,312,882	68,991,837	140,304,719	111.7%
8	Citigroup, Inc., New York	70,225,415	64,775,613	135,001,028	142.7%
9	Suntrust Banks, Inc., Atlanta	70,783,966	58,416,638	129,200,604	20.0%
10	Regions Financial Corporation, Birmingham	62,250,477	48,689,697	110,940,174	141.6%
11	National City Corporation, Cleveland	56,533,914	53,354,351	109,888,265	23.4%
12	BB&T Corporation, Winston-Salem	51,896,277	47,147,856	99,044,133	40.8%
13	PNC Financial Services Group, Pittsburgh	50,795,655	43,467,975	94,263,630	14.1%
14	Fifth Third Bancorp, Cincinnati	39,320,913	51,191,140	90,512,053	24.8%
15	Amsouth Bancorporation, Birmingham	37,635,868	39,460,074	77,095,942	32.3%
16	Keycorp, Cleveland	35,707,260	32,454,434	68,161,694	-4.7%
17	HSBC Holdings, London	30,098,693	32,886,847	62,985,540	21.7%
18	Allied Irish Banks, Dublin	29,250,330	30,270,728	59,521,058	14.5%
19	Navy Federal Credit Union, Merrifield, Virginia	29,977,449	29,503,375	59,480,824	20.4%
20	Mitsubishi Tokyo Financial Group, Tokyo	34,322,226	23,090,602	57,412,828	50.0%
21	Commerce Bancorp, Inc., Cherry Hill, New Jersey	27,513,318	25,175,928	52,689,246	55.4%
22	Sovereign Bancorp Inc., Wyomissing, Pennsylvania	24,917,723	23,479,236	48,396,959	28.1%
23	USAA Bancorp, Inc., San Antonio	27,544,764	18,708,183	46,252,947	33.4%
24	ABN AMRO, Amsterdam	22,960,895	23,276,265	46,237,160	14.3%
25	TCF Financial Corporation, Wayzata, Minnesota	24,700,437	19,599,556	44,299,993	25.3%
26	Compass Bancshares, Birmingham	18,989,936	24,866,462	43,856,398	31.3%
27	Banknorth Group, Inc., Portland, Maine	18,694,717	21,321,583	40,016,300	29.5%
28	BNP Paribas, Paris	21,526,776	16,796,336	38,323,112	65.8%
29	Comerica, Inc., Detroit	17,920,688	15,642,592	33,563,280	17.2%
30	Hibernia Corporation, New Orleans	19,716,554	13,592,133	33,308,687	36.2%
31	Mellon Financial Corporation, Pittsburgh	4,479,521	28,694,637	33,174,158	3.6%
32	Commerce Bancshares, Inc., Kansas City, Missouri	18,362,303	13,403,874	31,766,177	21.5%
33	Huntington Bancshares, Inc., Columbus	16,252,486	14,536,469	30,788,955	21.6%
34	Bank of New York Co., Inc., New York	13,702,253	15,289,178	28,991,431	16.7%
35	State Employees Credit Union, Raleigh, North Caroli	14,328,112	9,565,803	23,893,915	6.2%
36	Arvest Bank Group, Bentonville, Arkansas	13,896,832	9,797,434	23,694,266	69.1%
37	Harris Bancorp, Chicago	13,020,406	9,359,138	22,379,544	22.2%
38	Marshall & Ilsley Corporation, Milwaukee	10,594,653	9,692,051	20,286,704	-5.1%
39	First Tennessee National Corporation, Memphis	11,057,276	9,217,482	20,274,758	15.7%
40	Golden 1 Credit Union, Sacramento	12,564,105	6,140,471	18,704,576	N/A
41	FirstMerit Corporation, Akron, Ohio	9,933,474	7,688,222	17,621,696	34.7%
42	UMB Financial Corporation, Kansas City, Missouri	8,217,353	9,059,715	17,277,068	11.7%
43	People's Mutual Holdings, Bridgeport, Connecticut	8,412,533	8,791,411	17,203,944	22.5%
44	First Citizens Bancshares, Inc., Raleigh, North Caroli	10,084,881	6,041,216	16,126,097	21.6%
45	North Fork Bancorp., Melville, New York	8,074,216	8,001,708	16,075,924	40.4%
46	Popular, Inc., San Juan, Puerto Rico	6,688,444	9,219,317	15,907,761	12.7%
47	Webster Financial Corp., Waterbury, Connecticut	7,386,674	8,349,097	15,735,771	N/A
48	Zions Bancorp, Salt Lake City	7,823,219	6,833,147	14,656,366	22.6%
49	BOK Financial Group, Tulsa	7,662,619	6,238,037	13,900,656	27.6%
50	Royal Bank of Canada, Montreal	8,002,630	5,328,636	13,331,266	-1.1%

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

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