

The NACHA TOP 50 Originators

Largest Financial Institution Originators of Automated Clearing House Payments, Year 2015*



RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Wells Fargo & Company, San Francisco	2,919,447,237	1,607,958,600	4,527,405,837	10.2%
2	J.P. Morgan Chase & Co, New York	2,642,295,339	1,027,070,730	3,669,366,069	1.6%
3	Bank of America Corporation, Charlotte	1,358,226,202	1,056,326,467	2,414,552,669	2.8%
4	Citigroup, Inc., New York	696,983,688	176,032,946	873,016,634	18.6%
5	U.S. Bancorp, Minneapolis	340,384,292	340,406,696	680,790,988	3.2%
6	PNC Financial Services Group, Pittsburgh	342,065,554	263,380,659	605,446,213	-3.5%
7	Capital One Financial Corporation, McLean, Virginia	513,582,131	31,726,616	545,308,747	11.2%
8	Bank of New York Mellon Corp., New York	337,920,670	166,481,564	504,402,234	-4.0%
9	Fifth Third Bancorp, Cincinnati	61,782,415	159,503,207	221,285,622	-2.7%
10	Deutsche Bank Trust Company Americas, New York	55,524,819	114,092,306	169,617,125	6.3%
11	Northern Trust Corporation, Chicago	100,170,421	62,255,395	162,425,816	2.7%
12	First Premier Bank, Sioux Falls, South Dakota	101,372,131	56,133,417	157,505,548	13.9%
13	Huntington Bancshares, Inc., Columbus	133,392,209	23,621,430	157,013,639	14.3%
14	First National of Nebraska, Inc., Omaha	102,706,773	46,799,337	149,506,110	10.2%
15	The Bancorp Bank, Wilmington, Delaware	77,480,378	71,738,401	149,218,779	10.8%
16	BMO Harris Bank, Chicago	62,481,602	80,271,601	142,753,203	8.3%
17	Keycorp, Cleveland	39,154,511	84,147,885	123,302,396	10.8%
18	SunTrust Banks, Inc., Atlanta	37,647,534	64,928,335	102,575,869	1.0%
19	Union Bank, San Francisco	69,182,135	31,126,376	100,308,511	29.6%
20	Citizens Financial Group Inc., Providence, Rhode Island	18,513,692	80,888,477	99,402,169	3.4%
21	Regions Financial Corporation, Birmingham	47,499,286	40,243,099	87,742,385	1.7%
22	Centennial Bank, Conway, Arkansas	76,950,778	1,668,794	78,619,572	391.7%
23	M&T Bank Corporation, Buffalo	38,550,293	34,163,577	72,713,870	1.9%
24	Comerica, Inc., Dallas	24,293,373	46,742,380	71,035,753	6.4%
25	UMB Financial Corporation, Kansas City, Missouri	45,127,951	24,530,359	69,658,310	2.8%
26	USAA Federal Savings Bank, San Antonio	56,760,541	10,725,470	67,486,011	-20.5%
27	BB&T Corporation, Winston-Salem	30,741,859	33,361,916	64,103,775	15.6%
28	Zions Bancorporation, Salt Lake City	24,519,794	29,353,910	53,873,704	15.5%
29	State Street Corporation, Boston	12,740,018	40,351,140	53,091,158	-5.9%
30	Synovus Financial Corp., Columbus, Georgia	13,907,212	38,645,086	52,552,298	-1.8%
31	HSBC Bank USA, McLean, Virginia	33,905,273	11,005,366	44,910,639	-10.8%
32	Merrick Bank, South Jordan, Utah	20,875,159	22,639,751	43,514,910	15.5%
33	TD Bank, Wilmington, Delaware	17,846,826	23,566,313	41,413,139	3.8%
34	Santander Bank N.A., Wilmington, Delaware	N/A	N/A	40,258,773	21.7%
35	Credit One Bank, Las Vegas	N/A	N/A	36,739,859	26.6%
36	First Horizon National Corporation, Memphis	13,366,528	22,941,071	36,307,599	3.8%
37	BBVA Compass, Birmingham	20,987,525	12,146,320	33,133,845	10.5%
38	BOK Financial Corporation, Tulsa	22,103,437	10,713,899	32,817,336	7.7%
39	Commerce Bancshares, Inc., Kansas City, Missouri	14,007,489	17,000,266	31,007,755	12.2%
40	OptumHealth Bank, Inc., Salt Lake City	N/A	N/A	30,028,799	14.4%
41	MetaBank, Sioux Falls, South Dakota	4,303,094	25,672,600	29,975,694	8.9%
42	BancWest Corporation, San Francisco	14,359,168	13,001,516	27,360,684	5.9%
43	Silicon Valley Bank, Santa Clara, California	5,717,999	15,255,699	20,973,698	61.6%
44	Cullen/Frost Bankers, Inc., San Antonio	8,497,482	11,529,139	20,026,621	9.6%
45	Commerce Bancshares Corp., Worcester, Massachusetts	2,448,493	17,537,134	19,985,627	-10.8%
46	Central Bancompany, Jefferson City, Missouri	6,756,745	12,417,590	19,174,335	8.9%
47	Centrabanc Corporation, Waco, Texas	17,474,375	647,723	18,122,098	8.2%
48	First Citizens Bancshares, Inc., Raleigh, North Carolina	7,713,110	8,157,208	15,870,318	14.5%
49	Bank of Hawaii Corporation, Honolulu	8,184,133	7,289,521	15,473,654	2.2%
50	Atlantic Capital Bank, N.A., Atlanta	5,516,726	7,701,872	13,218,598	36.7%

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

The NACHA TOP 50 Receivers

Largest Financial Institution Receivers of Automated Clearing House Payments, Year 2015*



RANK	COMPANY	DEBITS	CREDITS	TOTAL	CHANGE
1	Bank of America Corporation, Charlotte	1,072,104,594	825,590,284	1,897,694,878	6.5%
2	Wells Fargo & Company, San Francisco	840,339,732	686,106,239	1,526,445,971	7.4%
3	J.P. Morgan Chase & Co, New York	762,451,780	733,417,609	1,495,869,389	13.0%
4	PNC Financial Services Group, Pittsburgh	387,208,381	227,733,810	614,942,191	5.7%
5	U.S. Bancorp, Minneapolis	333,466,795	223,383,296	556,850,091	8.3%
6	TD Bank, Wilmington, Delaware	212,175,538	130,255,398	342,430,936	8.5%
7	Regions Financial Corporation, Birmingham	190,945,167	119,315,528	310,260,695	4.9%
8	SunTrust Banks, Inc., Atlanta	191,860,830	109,256,928	301,117,758	2.8%
9	USAA Federal Savings Bank, San Antonio	188,087,109	106,886,018	294,973,127	12.2%
10	BB&T Corporation, Winston-Salem	175,833,908	108,833,499	284,667,407	6.8%
11	Citigroup, Inc., New York	138,822,570	103,039,513	241,862,083	1.7%
12	Citizens Financial Group Inc., Providence, Rhode Island	151,183,425	85,571,219	236,754,644	-0.8%
13	Fifth Third Bancorp, Cincinnati	133,807,499	98,677,006	232,484,505	2.7%
14	Capital One Financial Corporation, McLean, Virginia	136,377,888	84,937,997	221,315,885	3.7%
15	Navy Federal Credit Union, Vienna, Virginia	111,065,467	77,108,120	188,173,587	13.8%
16	Comerica, Inc., Dallas	38,060,070	114,216,909	152,276,979	5.3%
17	M&T Bank Corporation, Buffalo	83,337,980	59,098,245	142,436,225	3.0%
18	Huntington Bancshares, Inc., Columbus	80,263,494	61,142,474	141,405,968	13.3%
19	Keycorp, Cleveland	66,728,216	51,973,286	118,701,502	3.1%
20	Santander Bank N.A., Wilmington, Delaware	N/A	N/A	112,041,134	7.5%
21	BMO Harris Bank, Chicago	66,579,462	40,021,540	106,601,002	-1.3%
22	Union Bank, San Francisco	61,802,694	41,341,468	103,144,162	9.9%
23	BancWest Corporation, San Francisco	65,184,871	37,712,770	102,897,641	2.1%
24	BBVA Compass, Birmingham	59,763,178	36,029,290	95,792,468	0.8%
25	State Employees Credit Union, Raleigh, North Carolina	53,113,568	33,282,525	86,396,093	8.2%
26	MetaBank, Sioux Falls, South Dakota	9,524,806	74,179,446	83,704,252	22.7%
27	Zions Bancorporation, Salt Lake City	48,079,243	31,997,646	80,076,889	5.7%
28	TCF National Bancorp, Wayzata, Minnesota	45,176,604	25,314,999	70,491,603	1.7%
29	First Niagara Financial Group, Inc., Buffalo	44,082,511	26,074,049	70,156,560	1.8%
30	Commerce Bancshares, Inc., Kansas City, Missouri	39,250,668	23,100,227	62,350,895	2.2%
31	Bank of New York Mellon Corp., New York	3,994,797	56,057,585	60,052,382	3.4%
32	UMB Financial Corporation, Kansas City, Missouri	35,629,777	22,953,526	58,583,303	5.7%
33	Arvest Bank Group, Bentonville, Arkansas	37,337,301	19,205,691	56,542,992	5.8%
34	FirstMerit Corporation, Akron, Ohio	34,866,087	19,172,329	54,038,416	2.1%
35	People's United Bank, Bridgeport, Connecticut	27,656,164	19,952,516	47,608,680	2.2%
36	Associated Banc-Corp, Green Bay, Wisconsin	28,622,934	16,241,081	44,864,015	1.6%
37	Boeing Employees' Credit Union, Seattle	N/A	N/A	42,887,405	6.9%
38	The Bancorp Bank, Wilmington, Delaware	5,914,616	36,715,914	42,630,530	27.8%
39	First Horizon National Corporation, Memphis	23,986,696	17,991,763	41,978,459	7.6%
40	Synovus Financial Corp., Columbus, Georgia	24,489,419	16,660,351	41,149,770	2.1%
41	HSBC Bank USA, McLean, Virginia	23,680,764	17,097,997	40,778,761	-6.1%
42	First Citizens Bancshares, Inc., Raleigh, North Carolina	25,284,170	13,642,460	38,926,630	11.8%
43	Woodforest Financial Group, The Woodlands, Texas	19,021,383	15,711,995	34,733,378	11.8%
44	The Golden 1 Credit Union, Sacramento	N/A	N/A	33,258,847	9.3%
45	America First Credit Union, Ogden, Utah	N/A	N/A	30,674,258	7.0%
46	BancorpSouth, Inc., Tupelo, Mississippi	19,951,800	10,537,520	30,489,320	4.3%
47	First National of Nebraska, Inc., Omaha	18,829,881	10,855,156	29,685,037	3.1%
48	Webster Financial Corp., Waterbury, Connecticut	17,397,775	12,131,464	29,529,239	2.8%
49	BOK Financial Group, Tulsa	17,127,161	12,369,856	29,497,017	4.0%
50	Cullen/Frost Bankers, Inc., San Antonio	16,802,333	12,251,009	29,053,342	8.1%

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