

Banks with highest income from periodic maintenance charges on consumer deposits

Company (parent ticker)	City, state	Maintenance charges (\$M)	Maintenance charges/operating revenue (%)	Total consumer deposits (\$B)
Bank of America NA (BAC)	Charlotte, NC	230.0	1.38	609.01
Wells Fargo Bank NA (WFC)	Sioux Falls, SD	189.0	1.11	441.77
JPMorgan Chase Bank NA (JPM)	Columbus, OH	139.0	0.74	432.18
TD Bank NA (TD)	Wilmington, DE	45.6	2.88	68.01
U.S. Bank NA (USB)	Cincinnati, OH	31.8	0.66	91.45
PNC Bank NA (PNC)	Wilmington, DE	25.0	0.74	111.13
Branch Banking and Trust Co. (BBT)	Winston-Salem, NC	18.2	0.88	50.14
Citibank NA (C)	Sioux Falls, SD	16.0	0.11	134.70
Regions Bank (RF)	Birmingham, AL	14.9	1.21	43.18
SunTrust Bank (STI)	Atlanta, GA	14.5	0.76	75.72
Fifth Third Bank (FITB)	Cincinnati, OH	13.5	0.89	48.11
Citizens Bank NA (CFG)	Providence, RI	12.6	1.35	35.72
Webster Bank NA (WBS)	Waterbury, CT	9.6	4.38	7.16
HSBC Bank USA NA (HSBA)	McLean, VA	8.5	0.79	31.61
Woodforest National Bank	The Woodlands, TX	8.1	6.42	2.76
Banco Popular de Puerto Rico (BPOP)	San Juan, PR	8.0	2.06	6.72
Capital One NA (COF)	McLean, VA	7.6	0.23	146.71
Optum Bank Inc. (UNH)	Salt Lake City, UT	7.0	16.05	2.83
KeyBank NA (KEY)	Cleveland, OH	6.0	0.65	26.28
Arvest Bank	Fayetteville, AR	5.5	2.86	5.40
MUFG Union Bank NA (8306)	San Francisco, CA	5.3	0.51	28.86
Santander Bank NA (SAN)	Boston, MA	5.1	0.81	27.64
Manufacturers and Traders Trust Co. (MTB)	Buffalo, NY	4.9	0.47	28.08
BMO Harris Bank NA (BMO)	Chicago, IL	4.4	0.59	28.57
First Tennessee Bank NA (FHN)	Memphis, TN	4.3	1.48	8.06
	Industry median		0.34	

Data compiled June 16, 2015.

Data based on regulatory filings for the quarter ended March 31, 2015.

Analysis limited to those commercial banks and savings banks above \$1 billion in total assets that disclosed in call reports that they offered consumer deposit products intended for individuals for personal, household or family use.

Periodic maintenance charges defined in call reports as fees levied on consumer deposits, usually on a monthly basis, including recurring fees not subject to waiver, as well as maintenance charges subject to waiver but levied against an account because of the account holder's failure to maintain specified minimum deposit balances, or other requirements. Does not include per-check fees, wire transfer fees or stop-payment fees.

Operating revenue = net interest income before provision expense plus noninterest income.

Parent ticker is based on the home country exchange of the nearest traded parent company above the ranked institution in the corporate structure.

Source: SNL Financial