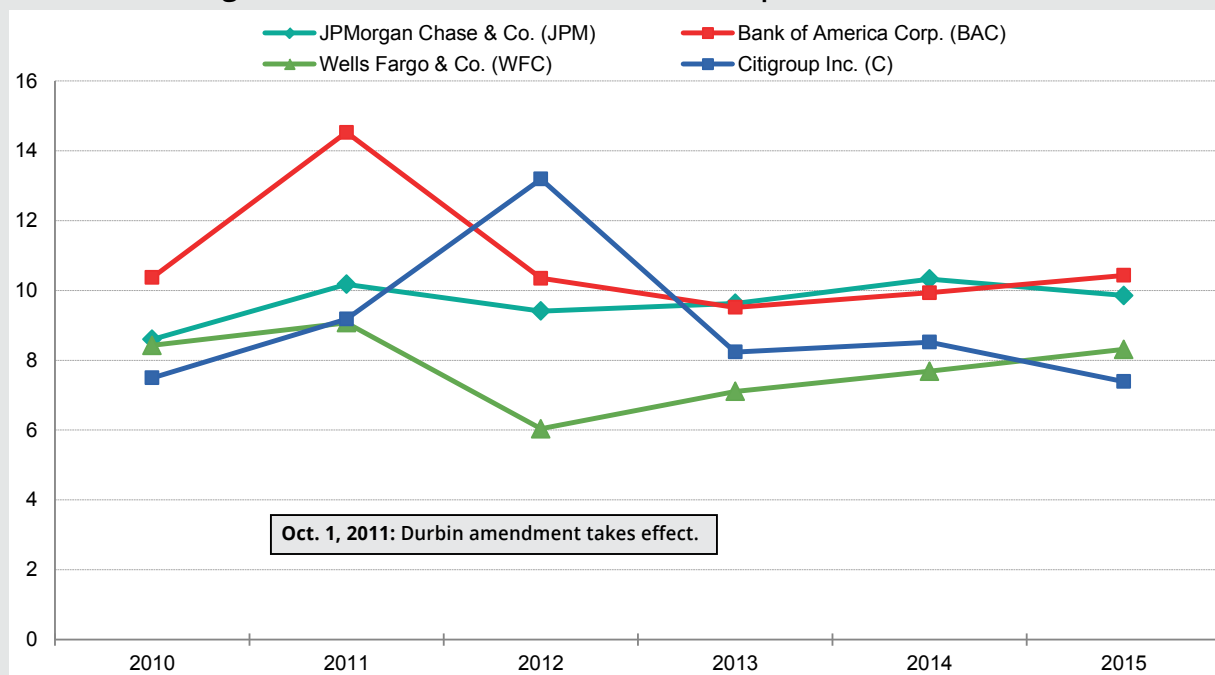


Card interchange fees/total noninterest income at top 4 US banks (%)



Date compiled April 8, 2016.

Data based on credit card and debit card interchange fees reported in the Form Y-9C.

The Durbin Amendment, part of the Dodd-Frank Act of 2010, mandated that the Federal Reserve limit debit card interchange fees. The final rule stated that banks above \$10 billion in assets could receive an interchange fee of up to 24 cents for the average debit card transaction. Banks below \$10 billion in assets are exempt from the rule.

Source: SNL Financial, an offering of S&P Global Market Intelligence