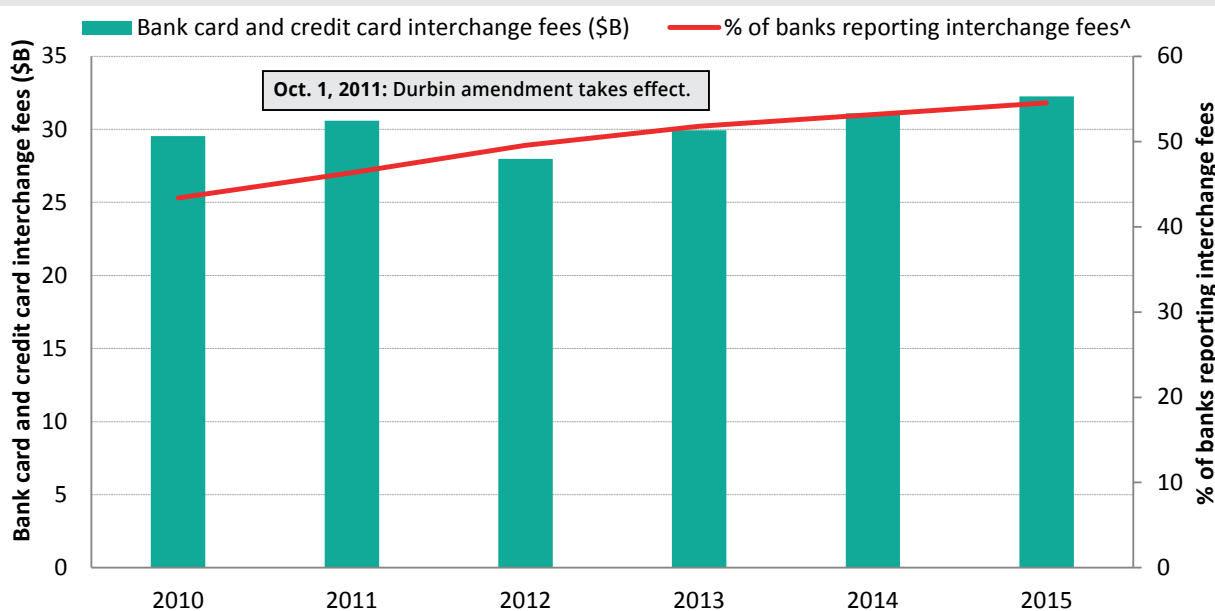


Interchange fees at US banks & thrifts



Date compiled April 8, 2016.

Analysis based on call reports filed by commercial banks, savings banks and savings and loan associations.

Companies that filed thrift financial reports for 2010 or 2011 are excluded, since the thrift financial report did not require disclosure of interchange fees.

^ Under call report filing rules, banks report credit card and debit card interchange fees if the amount is greater than \$25,000 and exceeds 3% of "other noninterest income," a subset of noninterest income.

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 about 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