

Top 20 US banks and thrifts with the highest ratio of overdraft-related service charges and fees to average consumer deposits

Financial data is as of March 31, 2015

Company (top-level ticker)	City, state	Overdraft service charges and fees ¹			Total assets (\$M)	Total consumer deposits (\$M) ⁴
		Fees and charges/operating revenue (%) ²	Fees and charges/average consumer deposits (bps) ³	Total amount (\$000)		
Citizens National Bank	Henderson, TX	7.12	1886	1,139	1,633.2	4.0
Ocean Bank	Miami, FL	4.72	306	1,598	3,236.8	52.9
First National Bank Texas	Killeen, TX	36.47	250	24,232	1,405.5	1,034.7
Armed Forces Bank NA	Fort Leavenworth, KS	29.50	129	9,020	1,536.9	683.6
Guaranty Bank & Trust NA (GNTY)	Mount Pleasant, TX	4.33	91	550	1,494.1	64.1
Woodforest National Bank ⁵	The Woodlands, TX	33.65	81	42,694	4,626.2	2,762.7
BankPlus	Belzoni, MS	16.47	70	5,314	2,602.0	780.7
Guaranty Bank (MHC) (GFCJ)	Milwaukee, WI	26.02	70	5,980	1,052.1	862.7
Midland States Bank	Effingham, IL	1.66	70	702	2,809.1	159.7
PlainsCapital Bank (HTH)	Dallas, TX	0.29	69	795	8,396.8	118.1
International Bank of Commerce (IBOC)	Laredo, TX	9.85	60	10,251	10,038.3	2,890.6
City National Bank of West Virginia (CHCO)	Charleston, WV	9.29	54	4,949	3,537.9	944.4
Banco Popular North America (BPOP)	New York, NY	1.65	53	907	6,717.9	243.6
Banterra Bank	Eldorado, IL	1.87	47	249	1,299.8	53.9
MainSource Bank (MSFG)	Greensburg, IN	9.13	47	3,311	3,156.7	718.8
First United Bank and Trust Co.	Durant, OK	3.30	42	1,377	2,987.3	404.3
International Bank of Commerce (IBOC)	Brownsville, TX	9.32	39	1,015	1,072.1	259.3
Arvest Bank	Fayetteville, AR	10.27	38	19,766	15,825.2	5,401.7
Centier Bank	Merrillville, IN	6.33	36	2,059	2,782.7	593.1
Territorial Savings Bank (TBNK)	Honolulu, HI	0.03	36	4	1,715.2	1.1
	Industry median⁶	1.57	5			

Data compiled June 10, 2015.

* Analysis limited to top 20 U.S. commercial banks and savings banks by overdraft-related service charges and fees as a percentage of average consumer deposits for the first quarter of 2015.

Data is based on regulatory filings.

¹ Represents overdraft-related service charges on U.S. based consumer transaction and nontransaction savings account deposit products, intended primarily for individuals for personal, household or family use.

² Represents overdraft service charges and fees as a percentage of operating revenue.

³ Represents the basis points ratio of overdraft service charges and fees to average consumer deposits. Average consumer deposits are derived from consumer deposits reported for Dec. 31, 2014, and March 31, 2015. If figures for Dec. 31, 2014, are not available the average balance is derived from March 31, 2015.

⁴ Represents the total amount of transaction and nontransaction consumer deposits as of March 31, 2015.

⁵ For Woodforest National Bank's overdraft service charges and fees to average consumer deposits ratio, SNL adjusted the average consumer deposits by \$2.5 billion for consumer deposits that were reclassified, as outlined in regulatory filing FR2900.

⁶ Represents commercial banks and savings banks with assets greater than \$1 billion required to report overdraft-related service charges and fees.

Operating revenue represents the sum of net interest income, before provision expense and noninterest income.

Top-level ticker is based on the highest traded entity within the corporate structure.

Source: SNL Financial