

Top 20 U.S. banks and thrifts with the most revenue reliance on overdraft-related service charges and fees

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)		
First National Bank Texas	Killeen, TX	36.47	250	24,232	1,405.5	1,034.7
Woodforest National Bank ⁵	The Woodlands, TX	33.65	81	42,694	4,626.2	2,762.7
Armed Forces Bank NA	Fort Leavenworth, KS	29.50	129	9,020	1,536.9	683.6
Guaranty Bank (MHC) (GFCJ)	Milwaukee, WI	26.02	70	5,980	1,052.1	862.7
Gate City Bank	Fargo, ND	17.91	34	3,589	1,804.0	1,069.6
BankPlus	Belzoni, MS	16.47	70	5,314	2,602.0	780.7
Arvest Bank	Fayetteville, AR	10.27	38	19,766	15,825.2	5,401.7
International Bank of Commerce (IBOC)	Laredo, TX	9.85	60	10,251	10,038.3	2,890.6
Austin Bank Texas NA	Jacksonville, TX	9.64	29	1,880	1,570.7	667.7
International Bank of Commerce (IBOC)	Brownsville, TX	9.32	39	1,015	1,072.1	259.3
City National Bank of West Virginia (CHCO)	Charleston, WV	9.29	54	4,949	3,537.9	944.4
Southern Bancorp Bank	Arkadelphia, AR	9.19	35	1,173	1,166.1	343.3
United Bank	Zebulon, GA	9.17	29	1,234	1,136.8	434.9
MainSource Bank (MSFG)	Greensburg, IN	9.13	47	3,311	3,156.7	718.8
Landmark Bank NA	Columbia, MO	8.76	29	2,318	2,213.5	808.5
CharterBank (CHFN)	West Point, GA	8.55	28	951	1,009.0	346.3
TCF National Bank (TCB)	Sioux Falls, SD	8.45	23	25,484	19,995.5	11,237.5
CB&S Bank	Russellville, AL	7.82	18	1,119	1,490.5	624.3
Whitaker Bank Inc.	Lexington, KY	7.80	25	1,013	1,382.9	406.7
Sunflower Bank NA	Salina, KS	7.32	20	1,282	1,682.5	667.1
	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 operating revenue 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

