

Largest bank holding companies with card interchange fees*

Company (ticker)	Q1'14 total assets (\$B)	Bank card and credit card interchange fees			Bank card and credit card interchange fees/total noninterest income		
		Last 12 months (\$M)	Change (%)		Composition (%) Last 12 months	Change (bps)	
			1-year	3-year		1-year	3-year
JPMorgan Chase & Co. (JPM)	2,476.99	5,165.0	7.40	19.45	10.06	44	120
Bank of America Corp. (BAC)	2,152.53	4,233.0	0.51	-26.29	9.62	-27	-171
Citigroup Inc. (C)	1,894.74	2,468.0	-7.67	1.98	8.28	-336	-9
Wells Fargo & Co. (WFC)	1,546.71	2,929.0	11.07	-16.00	7.35	113	-146
U.S. Bancorp (USB)	371.29	990.0	9.51	-10.00	11.32	158	-177
PNC Financial Services Group Inc. (PNC)	323.59	621.3	-5.21	17.30	9.17	-207	22
Capital One Financial Corp. (COF)	290.89	1,890.9	7.17	40.13	43.63	331	444
BB&T Corp. (BBT)	184.65	304.1	8.58	114.90	8.01	67	281
SunTrust Banks Inc. (STI)	179.55	302.0	28.85	-13.02	9.10	240	-69
American Express Co. (AXP)	151.50	18,903.0	5.49	23.42	67.37	95	-483
Fifth Third Bancorp (FITB)	129.65	248.0	6.29	-17.56	8.66	27	-307
Regions Financial Corp. (RF)	118.14	229.8	1.57	-39.68	11.29	43	-155
KeyCorp (KEY)	90.93	91.1	13.80	-23.33	5.18	99	-106
M&T Bank Corp. (MTB)	88.53	151.9	5.19	-8.26	8.79	27	-582
Discover Financial Services (DFS)	79.58	1,116.3	13.23	-1.34	57.21	927	-511

As of July 15, 2014.

* Includes largest publicly traded bank holding companies that reported bank card and credit card interchange fees in Y-9C regulatory filings as of March 31, 2014. Companies disclose these fees if they exceed \$25,000 or 3% of other noninterest income.

Last-12-month values represent the aggregate amounts for four quarters ended March 31, 2014.

Source: SNL Financial

