

# Banks with highest income from periodic maintenance charges as a percent of operating revenue

Company (parent ticker)	City, state or territory	Maintenance charges/ operating revenue (%)	Maintenance charges (\$M)	Total consumer deposits (\$B)
Optum Bank Inc. (UNH)	Salt Lake City, UT	16.05	7.0	2.83
Guaranty Bank (MHC) (GFCJ)	Milwaukee, WI	9.74	2.2	0.86
RBC Bank (Georgia) NA (RY)	Raleigh, NC	7.26	1.3	0.67
Woodforest National Bank	The Woodlands, TX	6.42	8.1	2.76
Bancorp Bank (TBBK)	Wilmington, DE	4.56	1.7	1.10
Webster Bank NA (WBS)	Waterbury, CT	4.38	9.6	7.16
Camden National Bank (CAC)	Camden, ME	3.62	0.9	0.56
First National Bank Texas	Killeen, TX	3.36	2.2	1.03
Citizens National Bank of Meridian	Meridian, MS	3.11	0.4	0.34
Wilmington Savings Fund Society FSB (WSFS)	Wilmington, DE	3.11	1.9	1.28
Old National Bank (ONB)	Evansville, IN	3.02	4.1	6.14
TD Bank N.A. (TD)	Wilmington, DE	2.88	45.6	68.01
Arvest Bank	Fayetteville, AR	2.86	5.5	5.40
Inter National Bank (GFNORTEO)	McAllen, TX	2.82	0.5	0.81
Armed Forces Bank NA	Fort Leavenworth, KS	2.70	0.8	0.68
WestAmerica Bank (WABC)	San Rafael, CA	2.53	1.1	2.17
Glenview State Bank	Glenview, IL	2.41	0.2	0.67
First National Bank of Fort Smith	Fort Smith, AR	2.39	0.3	0.47
Your Community Bank (CBIN)	New Albany, IN	2.20	0.3	0.41
UMB Bank NA (UMBF)	Kansas City, MO	2.07	3.3	2.56
Banco Popular de Puerto Rico (BPOP)	San Juan, PR	2.06	8.0	6.72
Southern Bancorp Bank	Arkadelphia, AR	2.04	0.3	0.34
National Bank of Blacksburg (NKSH)	Blacksburg, VA	2.01	0.2	0.40
KleinBank	Chaska, MN	1.94	0.3	0.74
Broadway National Bank	San Antonio, TX	1.92	0.6	1.42
	<b>Industry median</b>	<b>0.34</b>		

Data compiled June 16, 2015.

Data based on regulatory filings for the quarter ended March 31, 2015.

Analysis limited to those commercial banks and savings banks above \$1 billion in total assets that disclosed in call reports that they offered consumer deposit products intended for individuals for personal, household or family use.

Periodic maintenance charges defined in call reports as fees levied on consumer deposits, usually on a monthly basis, including recurring fees not subject to waiver, as well as maintenance charges subject to waiver but levied against an account because of the account holder's failure to maintain specified minimum deposit balances, or other requirements. Does not include per-check fees, wire transfer fees or stop-payment fees.

Operating revenue = net interest income before provision expense plus noninterest income.

Parent ticker is based on the home country exchange of the nearest traded parent company above the ranked institution in the corporate structure.

Source: SNL Financial