

US state-level foreign exchange fee estimates

Capital Economics has been commissioned by Wise to estimate the fees paid on foreign exchange transactions by US consumers and small and medium-sized businesses nationally and in every state. The below tables summarise the state-level findings.

Fees (USD million, current prices)		2018	2019	2020	2021	2022	2023	Share of national total, 2023
State-level overview								
	Total	13,095	14,071	10,279	12,577	16,144	17,872	100%
USA	<i>of which exchange rate margins</i>	4,501	5,162	3,999	4,291	5,331	5,782	
	<i>of which transaction fees</i>	8,594	8,908	6,280	8,285	10,813	12,089	
	Total	2,614	2,814	2,190	2,673	3,292	3,617	20%
California	<i>of which exchange rate margins</i>	868	1,006	819	863	1,029	1,111	
	<i>of which transaction fees</i>	1,747	1,808	1,371	1,810	2,263	2,506	
	Total	1,088	1,185	931	1,162	1,545	1,715	10%
Florida	<i>of which exchange rate margins</i>	353	417	341	366	471	517	
	<i>of which transaction fees</i>	735	768	590	797	1,074	1,198	
	Total	1,156	1,223	939	1,179	1,464	1,614	9%
New York	<i>of which exchange rate margins</i>	383	436	354	382	463	500	
	<i>of which transaction fees</i>	773	787	585	796	1,001	1,114	
	Total	1,374	1,485	1,132	1,380	1,744	1,904	11%
Texas	<i>of which exchange rate margins</i>	491	565	448	488	606	648	
	<i>of which transaction fees</i>	883	921	683	892	1,139	1,256	
	Total	6,862	7,364	5,087	6,182	8,098	9,022	50%
Rest of USA	<i>of which exchange rate margins</i>	2,406	2,739	2,037	2,192	2,762	3,007	
	<i>of which transaction fees</i>	4,456	4,625	3,050	3,991	5,337	6,015	

Fees (USD million, current prices)							Share of national
	2018	2019	2020	2021	2022	2023	total, 2023
State-level detail							
Alabama	Consumer spending abroad	32	35	9	10	19	23
	<i>of which exchange rate margins</i>	9	10	2	3	5	6
	<i>of which transaction fees</i>	23	25	6	7	13	17
	Remittance outflows	29	34	30	36	45	48
	<i>of which exchange rate margins</i>	8	11	10	10	12	13
	<i>of which transaction fees</i>	21	23	20	26	33	35
	SME trade	5	5	4	5	6	7
	<i>of which exchange rate margins</i>	4	4	3	4	5	5
	<i>of which transaction fees</i>	1	1	1	1	1	2
	Portfolio income from abroad	8	7	6	7	8	9
	<i>of which exchange rate margins</i>	5	5	5	5	6	6
	<i>of which transaction fees</i>	3	2	2	2	2	3
	Total	74	81	50	58	77	86
<i>of which exchange rate margins</i>	26	30	20	21	27	30	
<i>of which transaction fees</i>	48	51	29	37	50	56	
Alaska	Consumer spending abroad	10	10	2	4	9	11
	<i>of which exchange rate margins</i>	3	3	1	1	3	3
	<i>of which transaction fees</i>	7	7	2	3	6	8
	Remittance outflows	11	11	10	12	13	14
	<i>of which exchange rate margins</i>	3	4	3	3	3	4
	<i>of which transaction fees</i>	8	8	7	9	9	10
	SME trade	2	2	2	3	3	3
	<i>of which exchange rate margins</i>	2	2	2	2	2	2
	<i>of which transaction fees</i>	0	1	1	1	1	1
	Portfolio income from abroad	4	4	3	3	4	4
	<i>of which exchange rate margins</i>	3	3	2	2	3	3
	<i>of which transaction fees</i>	2	1	1	1	1	1
	Total	27	27	18	23	28	32
<i>of which exchange rate margins</i>	10	11	8	9	11	12	
<i>of which transaction fees</i>	17	16	10	13	18	20	
Arizona	Consumer spending abroad	62	65	16	25	55	69
	<i>of which exchange rate margins</i>	18	19	4	7	16	18
	<i>of which transaction fees</i>	44	47	11	18	39	50
	Remittance outflows	169	190	163	186	224	241
	<i>of which exchange rate margins</i>	48	61	53	50	59	64
	<i>of which transaction fees</i>	121	129	110	136	165	177
	SME trade	7	9	8	8	10	11
	<i>of which exchange rate margins</i>	6	7	6	6	7	8
	<i>of which transaction fees</i>	2	2	2	2	2	3
	Portfolio income from abroad	26	23	21	22	26	28
	<i>of which exchange rate margins</i>	16	17	15	15	18	20
	<i>of which transaction fees</i>	10	6	6	6	7	8
	Total	265	287	207	241	314	348
<i>of which exchange rate margins</i>	87	103	79	79	100	110	
<i>of which transaction fees</i>	177	184	129	161	214	238	

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Arkansas	Consumer spending abroad	18	17	3	7	16	20	
	<i>of which exchange rate margins</i>	5	5	1	2	5	5	
	<i>of which transaction fees</i>	13	12	2	5	11	14	
	Remittance outflows	25	30	26	29	36	39	
	<i>of which exchange rate margins</i>	7	10	8	8	9	10	
	<i>of which transaction fees</i>	18	20	17	21	27	29	
	SME trade	2	2	2	2	2	2	
	<i>of which exchange rate margins</i>	2	2	1	2	1	1	
	<i>of which transaction fees</i>	1	1	0	0	0	0	
	Portfolio income from abroad	6	6	5	5	6	7	
	<i>of which exchange rate margins</i>	4	4	4	4	5	5	
	<i>of which transaction fees</i>	2	2	1	2	2	2	
Total	52	55	36	43	60	68	0.4%	
<i>of which exchange rate margins</i>	18	20	15	15	20	22		
<i>of which transaction fees</i>	34	35	22	28	40	46		
California	Consumer spending abroad	437	475	116	267	545	685	
	<i>of which exchange rate margins</i>	126	137	33	77	158	183	
	<i>of which transaction fees</i>	311	338	83	190	387	501	
	Remittance outflows	1,870	2,056	1,813	2,121	2,427	2,611	
	<i>of which exchange rate margins</i>	528	658	593	575	634	691	
	<i>of which transaction fees</i>	1,342	1,398	1,220	1,547	1,792	1,920	
	SME trade	162	155	143	164	177	167	
	<i>of which exchange rate margins</i>	123	118	109	125	135	127	
	<i>of which transaction fees</i>	39	37	34	39	42	40	
	Portfolio income from abroad	145	128	117	121	143	155	
	<i>of which exchange rate margins</i>	90	92	83	87	101	109	
	<i>of which transaction fees</i>	55	36	34	34	41	45	
Total	2,614	2,814	2,190	2,673	3,292	3,617	20.2%	
<i>of which exchange rate margins</i>	868	1,006	819	863	1,029	1,111		
<i>of which transaction fees</i>	1,747	1,808	1,371	1,810	2,263	2,506		
Colorado	Consumer spending abroad	68	70	18	35	73	91	
	<i>of which exchange rate margins</i>	20	20	5	10	21	24	
	<i>of which transaction fees</i>	48	50	13	25	52	67	
	Remittance outflows	97	106	96	116	130	140	
	<i>of which exchange rate margins</i>	27	34	32	31	34	37	
	<i>of which transaction fees</i>	69	72	65	84	96	103	
	SME trade	4	4	4	4	5	5	
	<i>of which exchange rate margins</i>	3	3	3	3	4	4	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Portfolio income from abroad	25	22	20	21	25	27	
	<i>of which exchange rate margins</i>	15	16	14	15	17	19	
	<i>of which transaction fees</i>	9	6	6	6	7	8	
Total	194	202	138	176	232	263	1.5%	
<i>of which exchange rate margins</i>	65	73	54	60	77	84		
<i>of which transaction fees</i>	128	129	84	116	156	178		

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Connecticut	Consumer spending abroad	50	52	12	22	46	58	
	<i>of which exchange rate margins</i>	14	15	4	6	13	15	
	<i>of which transaction fees</i>	36	37	9	16	33	42	
	Remittance outflows	92	103	93	112	132	142	
	<i>of which exchange rate margins</i>	26	33	30	30	35	38	
	<i>of which transaction fees</i>	66	70	63	81	98	105	
	SME trade	11	10	9	10	10	11	
	<i>of which exchange rate margins</i>	8	8	7	7	8	8	
	<i>of which transaction fees</i>	3	2	2	2	2	3	
	Portfolio income from abroad	18	16	15	15	18	19	
	<i>of which exchange rate margins</i>	11	12	11	11	13	14	
	<i>of which transaction fees</i>	7	5	4	4	5	6	
	Total	170	181	129	159	206	230	1.3%
	<i>of which exchange rate margins</i>	60	68	51	55	68	75	
	<i>of which transaction fees</i>	111	114	78	104	138	155	
Delaware	Consumer spending abroad	10	11	3	6	8	10	
	<i>of which exchange rate margins</i>	3	3	1	2	2	3	
	<i>of which transaction fees</i>	7	8	2	4	5	7	
	Remittance outflows	16	19	17	21	24	25	
	<i>of which exchange rate margins</i>	5	6	6	6	6	7	
	<i>of which transaction fees</i>	12	13	12	15	17	19	
	SME trade	2	2	2	2	3	2	
	<i>of which exchange rate margins</i>	1	1	1	2	2	2	
	<i>of which transaction fees</i>	0	0	0	1	1	0	
	Portfolio income from abroad	5	4	4	4	5	5	
	<i>of which exchange rate margins</i>	3	3	3	3	3	4	
	<i>of which transaction fees</i>	2	1	1	1	1	1	
	Total	33	36	25	32	38	42	0.2%
	<i>of which exchange rate margins</i>	12	14	10	12	14	14	
	<i>of which transaction fees</i>	21	22	15	21	25	28	
District of Columbia	Consumer spending abroad	9	8	2	4	8	10	
	<i>of which exchange rate margins</i>	3	2	1	1	2	3	
	<i>of which transaction fees</i>	6	6	1	3	6	7	
	Remittance outflows	17	17	15	18	23	25	
	<i>of which exchange rate margins</i>	5	5	5	5	6	7	
	<i>of which transaction fees</i>	12	11	10	13	17	18	
	SME trade	1	1	1	1	1	1	
	<i>of which exchange rate margins</i>	1	1	1	1	1	1	
	<i>of which transaction fees</i>	0	0	0	0	0	0	
	Portfolio income from abroad	5	4	4	4	5	5	
	<i>of which exchange rate margins</i>	3	3	3	3	3	4	
	<i>of which transaction fees</i>	2	1	1	1	1	2	
	Total	32	31	22	27	37	41	0.2%
	<i>of which exchange rate margins</i>	11	12	9	9	12	14	
	<i>of which transaction fees</i>	21	19	13	17	24	27	

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Florida	Consumer spending abroad	189	199	49	123	301	378	
	<i>of which exchange rate margins</i>	55	57	14	36	87	101	
	<i>of which transaction fees</i>	135	141	35	88	213	276	
	Remittance outflows	788	881	788	935	1,121	1,206	
	<i>of which exchange rate margins</i>	223	282	258	253	293	319	
	<i>of which transaction fees</i>	565	599	530	682	828	887	
	SME trade	48	49	43	51	62	64	
	<i>of which exchange rate margins</i>	37	38	33	39	47	49	
	<i>of which transaction fees</i>	12	12	10	12	15	15	
	Portfolio income from abroad	63	56	51	52	62	67	
	<i>of which exchange rate margins</i>	39	40	36	38	44	48	
	<i>of which transaction fees</i>	24	16	15	15	18	20	
	Total	1,088	1,185	931	1,162	1,545	1,715	9.6%
<i>of which exchange rate margins</i>	353	417	341	366	471	517		
<i>of which transaction fees</i>	735	768	590	797	1,074	1,198		
Georgia	Consumer spending abroad	103	112	27	37	79	99	
	<i>of which exchange rate margins</i>	30	32	8	11	23	26	
	<i>of which transaction fees</i>	73	80	19	27	56	72	
	Remittance outflows	187	212	188	220	272	292	
	<i>of which exchange rate margins</i>	53	68	61	60	71	77	
	<i>of which transaction fees</i>	134	144	126	160	201	215	
	SME trade	24	25	24	28	33	33	
	<i>of which exchange rate margins</i>	19	19	18	21	25	25	
	<i>of which transaction fees</i>	6	6	6	7	8	8	
	Portfolio income from abroad	22	20	18	19	22	24	
	<i>of which exchange rate margins</i>	14	14	13	13	16	17	
	<i>of which transaction fees</i>	8	6	5	5	6	7	
	Total	337	370	257	304	406	448	2.5%
<i>of which exchange rate margins</i>	115	134	100	105	135	146		
<i>of which transaction fees</i>	222	236	157	199	271	302		
Hawaii	Consumer spending abroad	13	16	4	10	18	23	
	<i>of which exchange rate margins</i>	4	5	1	3	5	6	
	<i>of which transaction fees</i>	10	12	3	7	13	17	
	Remittance outflows	47	53	47	55	57	62	
	<i>of which exchange rate margins</i>	13	17	15	15	15	16	
	<i>of which transaction fees</i>	34	36	32	40	42	45	
	SME trade	2	2	1	1	1	1	
	<i>of which exchange rate margins</i>	2	1	1	1	1	1	
	<i>of which transaction fees</i>	1	0	0	0	0	0	
	Portfolio income from abroad	8	7	6	7	8	9	
	<i>of which exchange rate margins</i>	5	5	5	5	6	6	
	<i>of which transaction fees</i>	3	2	2	2	2	3	
	Total	70	79	58	73	85	95	0.5%
<i>of which exchange rate margins</i>	24	28	22	23	27	30		
<i>of which transaction fees</i>	47	50	37	49	58	65		

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Idaho	Consumer spending abroad	12	12	3	6	11	14	
	<i>of which exchange rate margins</i>	3	3	1	2	3	4	
	<i>of which transaction fees</i>	9	8	2	4	8	10	
	Remittance outflows	19	20	19	23	27	29	
	<i>of which exchange rate margins</i>	5	6	6	6	7	8	
	<i>of which transaction fees</i>	13	14	13	17	20	21	
	SME trade	3	2	2	2	3	2	
	<i>of which exchange rate margins</i>	2	2	2	2	2	2	
	<i>of which transaction fees</i>	1	0	0	1	1	1	
	Portfolio income from abroad	5	4	4	4	5	5	
	<i>of which exchange rate margins</i>	3	3	3	3	3	4	
	<i>of which transaction fees</i>	2	1	1	1	1	1	
Total	38	38	27	35	46	51	0.3%	
<i>of which exchange rate margins</i>	14	14	11	13	16	17		
<i>of which transaction fees</i>	24	24	16	23	30	34		
Illinois	Consumer spending abroad	187	200	49	81	186	234	
	<i>of which exchange rate margins</i>	54	58	14	24	54	63	
	<i>of which transaction fees</i>	133	142	35	58	132	171	
	Remittance outflows	315	344	308	366	421	453	
	<i>of which exchange rate margins</i>	89	110	101	99	110	120	
	<i>of which transaction fees</i>	226	234	207	267	311	333	
	SME trade	38	39	36	45	54	52	
	<i>of which exchange rate margins</i>	29	30	27	34	41	40	
	<i>of which transaction fees</i>	9	9	9	11	13	12	
	Portfolio income from abroad	55	49	44	46	54	58	
	<i>of which exchange rate margins</i>	34	35	32	33	38	41	
	<i>of which transaction fees</i>	21	14	13	13	16	17	
Total	595	631	437	538	715	797	4.5%	
<i>of which exchange rate margins</i>	206	232	173	190	243	263		
<i>of which transaction fees</i>	389	399	263	348	472	534		
Indiana	Consumer spending abroad	44	45	11	16	32	41	
	<i>of which exchange rate margins</i>	13	13	3	5	9	11	
	<i>of which transaction fees</i>	31	32	8	11	23	30	
	Remittance outflows	62	70	64	77	96	104	
	<i>of which exchange rate margins</i>	18	22	21	21	25	27	
	<i>of which transaction fees</i>	45	47	43	56	71	76	
	SME trade	9	9	8	10	11	13	
	<i>of which exchange rate margins</i>	7	7	6	7	8	10	
	<i>of which transaction fees</i>	2	2	2	2	3	3	
	Portfolio income from abroad	14	13	12	12	14	15	
	<i>of which exchange rate margins</i>	9	9	8	9	10	11	
	<i>of which transaction fees</i>	5	4	3	3	4	4	
Total	129	136	94	115	154	173	1.0%	
<i>of which exchange rate margins</i>	46	51	39	42	53	59		
<i>of which transaction fees</i>	84	85	56	73	101	114		

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Iowa	Consumer spending abroad	24	26	7	9	22	27	
	<i>of which exchange rate margins</i>	7	7	2	3	6	7	
	<i>of which transaction fees</i>	17	18	5	6	15	20	
	Remittance outflows	31	35	30	35	44	48	
	<i>of which exchange rate margins</i>	9	11	10	10	12	13	
	<i>of which transaction fees</i>	22	24	20	26	33	35	
	SME trade	2	2	2	3	3	3	
	<i>of which exchange rate margins</i>	2	2	2	2	2	2	
	<i>of which transaction fees</i>	1	1	0	1	1	1	
	Portfolio income from abroad	13	11	10	11	13	14	
	<i>of which exchange rate margins</i>	8	8	7	8	9	10	
<i>of which transaction fees</i>	5	3	3	3	4	4		
Total	70	74	49	57	82	92	0.5%	
<i>of which exchange rate margins</i>	25	28	21	22	29	32		
<i>of which transaction fees</i>	45	46	29	36	53	60		
Kansas	Consumer spending abroad	23	25	6	9	19	23	
	<i>of which exchange rate margins</i>	7	7	2	3	5	6	
	<i>of which transaction fees</i>	16	18	4	7	13	17	
	Remittance outflows	37	41	35	41	48	52	
	<i>of which exchange rate margins</i>	10	13	12	11	13	14	
	<i>of which transaction fees</i>	26	28	24	30	36	38	
	SME trade	3	3	2	3	3	3	
	<i>of which exchange rate margins</i>	2	2	2	2	2	2	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Portfolio income from abroad	7	6	6	6	7	8	
	<i>of which exchange rate margins</i>	5	5	4	4	5	5	
<i>of which transaction fees</i>	3	2	2	2	2	2		
Total	70	75	50	59	77	86	0.5%	
<i>of which exchange rate margins</i>	24	27	19	20	26	28		
<i>of which transaction fees</i>	46	48	30	39	52	58		
Kentucky	Consumer spending abroad	21	25	6	8	19	24	
	<i>of which exchange rate margins</i>	6	7	2	2	5	6	
	<i>of which transaction fees</i>	15	18	5	6	13	17	
	Remittance outflows	30	38	33	37	42	45	
	<i>of which exchange rate margins</i>	8	12	11	10	11	12	
	<i>of which transaction fees</i>	21	26	22	27	31	33	
	SME trade	7	7	6	8	8	9	
	<i>of which exchange rate margins</i>	5	5	5	6	6	7	
	<i>of which transaction fees</i>	2	2	1	2	2	2	
	Portfolio income from abroad	13	11	10	11	13	14	
	<i>of which exchange rate margins</i>	8	8	7	8	9	10	
<i>of which transaction fees</i>	5	3	3	3	4	4		
Total	71	82	55	63	81	92	0.5%	
<i>of which exchange rate margins</i>	28	33	25	26	31	35		
<i>of which transaction fees</i>	43	49	31	38	50	57		

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Louisiana	Consumer spending abroad	26	31	7	12	24	30	
	<i>of which exchange rate margins</i>	7	9	2	3	7	8	
	<i>of which transaction fees</i>	18	22	5	9	17	22	
	Remittance outflows	34	38	34	41	45	48	
	<i>of which exchange rate margins</i>	10	12	11	11	12	13	
	<i>of which transaction fees</i>	25	26	23	30	33	36	
	SME trade	24	21	17	23	34	29	
	<i>of which exchange rate margins</i>	18	16	13	17	26	22	
	<i>of which transaction fees</i>	6	5	4	6	8	7	
	Portfolio income from abroad	8	7	7	7	8	9	
	<i>of which exchange rate margins</i>	5	5	5	5	6	6	
	<i>of which transaction fees</i>	3	2	2	2	2	3	
Total	92	98	66	82	111	116	0.7%	
	<i>of which exchange rate margins</i>	40	42	31	37	50	49	
	<i>of which transaction fees</i>	52	55	34	46	61	67	
Maine	Consumer spending abroad	12	14	3	6	10	12	
	<i>of which exchange rate margins</i>	3	4	1	2	3	3	
	<i>of which transaction fees</i>	9	10	2	4	7	9	
	Remittance outflows	8	10	9	11	13	14	
	<i>of which exchange rate margins</i>	2	3	3	3	3	4	
	<i>of which transaction fees</i>	6	7	6	8	10	10	
	SME trade	2	3	2	3	4	4	
	<i>of which exchange rate margins</i>	2	2	2	2	3	3	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Portfolio income from abroad	8	7	6	6	8	8	
	<i>of which exchange rate margins</i>	5	5	4	5	5	6	
	<i>of which transaction fees</i>	3	2	2	2	2	2	
Total	30	34	21	27	34	38	0.2%	
	<i>of which exchange rate margins</i>	12	14	10	12	15	15	
	<i>of which transaction fees</i>	18	20	11	15	20	22	
Maryland	Consumer spending abroad	70	75	18	36	79	99	
	<i>of which exchange rate margins</i>	20	22	5	10	23	27	
	<i>of which transaction fees</i>	50	53	13	25	56	73	
	Remittance outflows	161	181	165	199	240	258	
	<i>of which exchange rate margins</i>	46	58	54	54	63	68	
	<i>of which transaction fees</i>	116	123	111	145	177	190	
	SME trade	9	10	9	11	13	13	
	<i>of which exchange rate margins</i>	7	8	7	8	10	10	
	<i>of which transaction fees</i>	2	2	2	3	3	3	
	Portfolio income from abroad	26	23	21	22	26	28	
	<i>of which exchange rate margins</i>	16	17	15	16	18	20	
	<i>of which transaction fees</i>	10	7	6	6	7	8	
Total	267	289	213	267	357	398	2.2%	
	<i>of which exchange rate margins</i>	89	104	81	88	114	125	
	<i>of which transaction fees</i>	177	185	132	179	244	274	

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Massachusetts	Consumer spending abroad	88	93	22	47	81	102	
	<i>of which exchange rate margins</i>	25	27	6	14	24	27	
	<i>of which transaction fees</i>	62	66	16	33	58	75	
	Remittance outflows	211	232	209	249	293	315	
	<i>of which exchange rate margins</i>	60	74	68	67	77	84	
	<i>of which transaction fees</i>	151	157	140	182	217	232	
	SME trade	12	12	11	14	15	15	
	<i>of which exchange rate margins</i>	9	9	8	11	11	11	
	<i>of which transaction fees</i>	3	3	3	3	4	4	
	Portfolio income from abroad	34	30	27	28	33	36	
	<i>of which exchange rate margins</i>	21	22	20	20	24	26	
	<i>of which transaction fees</i>	13	8	8	8	10	11	
Total	344	367	270	338	423	469	2.6%	
<i>of which exchange rate margins</i>	115	132	103	112	135	148		
<i>of which transaction fees</i>	229	235	167	226	287	321		
Michigan	Consumer spending abroad	93	98	24	29	66	82	
	<i>of which exchange rate margins</i>	27	28	7	8	19	22	
	<i>of which transaction fees</i>	66	70	17	21	46	60	
	Remittance outflows	122	136	119	139	162	174	
	<i>of which exchange rate margins</i>	35	44	39	38	42	46	
	<i>of which transaction fees</i>	88	93	80	101	119	128	
	SME trade	29	29	23	26	30	34	
	<i>of which exchange rate margins</i>	22	22	17	20	23	26	
	<i>of which transaction fees</i>	7	7	5	6	7	8	
	Portfolio income from abroad	35	31	29	29	35	38	
	<i>of which exchange rate margins</i>	22	23	20	21	25	27	
	<i>of which transaction fees</i>	13	9	8	8	10	11	
Total	280	295	195	223	292	329	1.8%	
<i>of which exchange rate margins</i>	106	116	84	87	109	121		
<i>of which transaction fees</i>	174	178	111	136	183	208		
Minnesota	Consumer spending abroad	62	67	16	25	50	63	
	<i>of which exchange rate margins</i>	18	19	5	7	15	17	
	<i>of which transaction fees</i>	44	48	11	18	36	46	
	Remittance outflows	85	92	83	99	116	125	
	<i>of which exchange rate margins</i>	24	29	27	27	30	33	
	<i>of which transaction fees</i>	61	62	56	72	86	92	
	SME trade	9	8	8	9	11	10	
	<i>of which exchange rate margins</i>	7	6	6	7	8	8	
	<i>of which transaction fees</i>	2	2	2	2	3	2	
	Portfolio income from abroad	19	17	15	16	18	20	
	<i>of which exchange rate margins</i>	12	12	11	11	13	14	
	<i>of which transaction fees</i>	7	5	4	4	5	6	
Total	175	184	121	148	196	218	1.2%	
<i>of which exchange rate margins</i>	60	67	48	52	66	72		
<i>of which transaction fees</i>	114	117	73	97	129	146		

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Mississippi	Consumer spending abroad	9	9	2	4	7	9	
	<i>of which exchange rate margins</i>	3	3	1	1	2	2	
	<i>of which transaction fees</i>	6	7	2	3	5	6	
	Remittance outflows	12	12	11	13	15	16	
	<i>of which exchange rate margins</i>	4	4	4	3	4	4	
	<i>of which transaction fees</i>	9	8	7	9	11	12	
	SME trade	3	3	2	3	3	3	
	<i>of which exchange rate margins</i>	2	2	2	2	3	2	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Portfolio income from abroad	3	3	3	3	3	3	
	<i>of which exchange rate margins</i>	2	2	2	2	2	2	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Total	27	27	18	22	29	32	0.2%
	<i>of which exchange rate margins</i>	10	11	8	9	11	12	
	<i>of which transaction fees</i>	17	17	10	13	18	20	
Missouri	Consumer spending abroad	43	48	12	14	29	36	
	<i>of which exchange rate margins</i>	13	14	4	4	8	10	
	<i>of which transaction fees</i>	31	34	9	10	21	27	
	Remittance outflows	45	51	44	51	59	63	
	<i>of which exchange rate margins</i>	13	16	14	14	15	17	
	<i>of which transaction fees</i>	33	35	30	37	43	46	
	SME trade	7	6	6	7	8	8	
	<i>of which exchange rate margins</i>	5	5	4	6	6	6	
	<i>of which transaction fees</i>	2	2	1	2	2	2	
	Portfolio income from abroad	14	12	11	12	14	15	
	<i>of which exchange rate margins</i>	9	9	8	8	10	11	
	<i>of which transaction fees</i>	5	3	3	3	4	4	
	Total	110	118	74	84	110	123	0.7%
	<i>of which exchange rate margins</i>	39	44	31	32	40	43	
	<i>of which transaction fees</i>	70	74	43	52	70	80	
Montana	Consumer spending abroad	10	11	3	3	8	10	
	<i>of which exchange rate margins</i>	3	3	1	1	2	3	
	<i>of which transaction fees</i>	7	8	2	2	6	7	
	Remittance outflows	4	5	4	5	6	7	
	<i>of which exchange rate margins</i>	1	2	1	1	2	2	
	<i>of which transaction fees</i>	3	3	3	4	5	5	
	SME trade	3	3	2	4	4	4	
	<i>of which exchange rate margins</i>	2	2	2	3	3	3	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Portfolio income from abroad	4	4	3	3	4	4	
	<i>of which exchange rate margins</i>	3	3	2	2	3	3	
	<i>of which transaction fees</i>	2	1	1	1	1	1	
	Total	21	22	12	15	23	25	0.1%
	<i>of which exchange rate margins</i>	9	9	6	8	10	11	
	<i>of which transaction fees</i>	12	13	6	8	12	15	

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Nebraska	Consumer spending abroad	14	15	4	6	12	15	
	<i>of which exchange rate margins</i>	4	4	1	2	3	4	
	<i>of which transaction fees</i>	10	11	3	4	8	11	
	Remittance outflows	24	28	25	29	33	36	
	<i>of which exchange rate margins</i>	7	9	8	8	9	9	
	<i>of which transaction fees</i>	18	19	17	21	25	26	
	SME trade	2	2	1	2	2	2	
	<i>of which exchange rate margins</i>	1	1	1	1	2	1	
	<i>of which transaction fees</i>	0	0	0	0	0	0	
	Portfolio income from abroad	4	4	3	3	4	4	
	<i>of which exchange rate margins</i>	3	3	2	2	3	3	
	<i>of which transaction fees</i>	2	1	1	1	1	1	
Total	44	48	33	40	51	57	0.3%	
	<i>of which exchange rate margins</i>	15	17	13	13	16	18	
	<i>of which transaction fees</i>	29	31	20	27	34	39	
Nevada	Consumer spending abroad	27	29	6	14	32	40	
	<i>of which exchange rate margins</i>	8	8	2	4	9	11	
	<i>of which transaction fees</i>	19	20	5	10	22	29	
	Remittance outflows	103	119	103	118	140	150	
	<i>of which exchange rate margins</i>	29	38	34	32	37	40	
	<i>of which transaction fees</i>	74	81	69	86	103	111	
	SME trade	4	4	4	5	5	5	
	<i>of which exchange rate margins</i>	3	3	3	4	4	4	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Portfolio income from abroad	12	11	10	10	12	13	
	<i>of which exchange rate margins</i>	8	8	7	7	9	9	
	<i>of which transaction fees</i>	5	3	3	3	4	4	
Total	147	162	123	147	189	209	1.2%	
	<i>of which exchange rate margins</i>	48	57	46	47	58	64	
	<i>of which transaction fees</i>	99	105	78	100	130	145	
New Hampshire	Consumer spending abroad	23	25	6	11	20	25	
	<i>of which exchange rate margins</i>	7	7	2	3	6	7	
	<i>of which transaction fees</i>	17	17	4	8	14	18	
	Remittance outflows	15	17	15	17	20	22	
	<i>of which exchange rate margins</i>	4	5	5	5	5	6	
	<i>of which transaction fees</i>	10	11	10	12	15	16	
	SME trade	4	4	3	3	4	4	
	<i>of which exchange rate margins</i>	3	3	2	3	3	3	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Portfolio income from abroad	7	6	5	6	7	7	
	<i>of which exchange rate margins</i>	4	4	4	4	5	5	
	<i>of which transaction fees</i>	3	2	2	2	2	2	
Total	49	51	29	37	51	58	0.3%	
	<i>of which exchange rate margins</i>	18	20	12	14	19	21	
	<i>of which transaction fees</i>	31	32	16	23	32	37	

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
New Jersey	Consumer spending abroad	120	125	30	73	134	168	
	<i>of which exchange rate margins</i>	35	36	9	21	39	45	
	<i>of which transaction fees</i>	85	89	22	52	95	123	
	Remittance outflows	358	404	363	433	508	546	
	<i>of which exchange rate margins</i>	101	129	119	117	133	145	
	<i>of which transaction fees</i>	257	274	244	316	375	402	
	SME trade	36	36	34	44	45	42	
	<i>of which exchange rate margins</i>	28	28	26	34	34	32	
	<i>of which transaction fees</i>	9	9	8	11	11	10	
	Portfolio income from abroad	41	36	33	34	40	44	
	<i>of which exchange rate margins</i>	25	26	24	24	29	31	
<i>of which transaction fees</i>	16	10	9	10	12	13		
Total	555	602	460	585	727	800	4.5%	
<i>of which exchange rate margins</i>	189	219	177	197	235	253		
<i>of which transaction fees</i>	366	382	284	388	492	548		
New Mexico	Consumer spending abroad	18	18	4	6	15	19	
	<i>of which exchange rate margins</i>	5	5	1	2	4	5	
	<i>of which transaction fees</i>	13	13	3	5	11	14	
	Remittance outflows	35	39	34	39	46	49	
	<i>of which exchange rate margins</i>	10	13	11	11	12	13	
	<i>of which transaction fees</i>	25	27	23	29	34	36	
	SME trade	2	3	2	3	3	3	
	<i>of which exchange rate margins</i>	1	2	2	3	2	3	
	<i>of which transaction fees</i>	0	1	1	1	1	1	
	Portfolio income from abroad	4	4	4	4	4	5	
	<i>of which exchange rate margins</i>	3	3	3	3	3	3	
<i>of which transaction fees</i>	2	1	1	1	1	1		
Total	59	64	44	52	68	76	0.4%	
<i>of which exchange rate margins</i>	19	23	17	18	22	24		
<i>of which transaction fees</i>	40	41	27	35	47	52		
New York	Consumer spending abroad	237	250	61	152	274	345	
	<i>of which exchange rate margins</i>	69	72	17	44	80	92	
	<i>of which transaction fees</i>	169	178	43	108	195	252	
	Remittance outflows	783	849	758	899	1,038	1,117	
	<i>of which exchange rate margins</i>	221	272	248	243	271	296	
	<i>of which transaction fees</i>	562	577	510	655	767	821	
	SME trade	62	59	61	66	79	74	
	<i>of which exchange rate margins</i>	47	45	46	51	60	56	
	<i>of which transaction fees</i>	15	14	15	16	19	18	
	Portfolio income from abroad	74	66	60	62	73	79	
	<i>of which exchange rate margins</i>	46	47	43	44	52	56	
<i>of which transaction fees</i>	28	18	17	17	21	23		
Total	1,156	1,223	939	1,179	1,464	1,614	9.0%	
<i>of which exchange rate margins</i>	383	436	354	382	463	500		
<i>of which transaction fees</i>	773	787	585	796	1,001	1,114		

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
	Consumer spending abroad	91	98	24	36	75	95	
	<i>of which exchange rate margins</i>	26	28	7	10	22	25	
	<i>of which transaction fees</i>	65	69	17	26	53	69	
	Remittance outflows	145	172	151	177	213	230	
	<i>of which exchange rate margins</i>	41	55	49	48	56	61	
	<i>of which transaction fees</i>	104	117	102	129	158	169	
	SME trade	12	13	13	15	15	18	
North Carolina	<i>of which exchange rate margins</i>	9	10	10	11	12	13	
	<i>of which transaction fees</i>	3	3	3	4	4	4	
	Portfolio income from abroad	32	29	26	27	32	34	
	<i>of which exchange rate margins</i>	20	21	19	19	23	24	
	<i>of which transaction fees</i>	12	8	7	8	9	10	
	Total	280	312	214	254	336	376	2.1%
	<i>of which exchange rate margins</i>	96	114	84	89	112	124	
	<i>of which transaction fees</i>	184	198	130	165	224	252	
	Consumer spending abroad	8	8	2	2	5	6	
	<i>of which exchange rate margins</i>	2	2	1	1	1	2	
	<i>of which transaction fees</i>	6	6	1	2	3	4	
	Remittance outflows	6	6	6	7	9	10	
	<i>of which exchange rate margins</i>	2	2	2	2	2	3	
	<i>of which transaction fees</i>	5	4	4	5	7	7	
	SME trade	3	3	2	2	3	3	
North Dakota	<i>of which exchange rate margins</i>	2	2	2	2	2	2	
	<i>of which transaction fees</i>	1	1	0	1	1	1	
	Portfolio income from abroad	4	4	3	4	4	5	
	<i>of which exchange rate margins</i>	3	3	2	3	3	3	
	<i>of which transaction fees</i>	2	1	1	1	1	1	
	Total	21	21	13	15	21	24	0.1%
	<i>of which exchange rate margins</i>	9	9	6	7	9	10	
	<i>of which transaction fees</i>	12	12	7	8	12	14	
	Consumer spending abroad	88	93	22	32	69	87	
	<i>of which exchange rate margins</i>	25	27	6	9	20	23	
	<i>of which transaction fees</i>	62	66	16	23	49	63	
	Remittance outflows	98	109	99	119	136	147	
	<i>of which exchange rate margins</i>	28	35	32	32	36	39	
	<i>of which transaction fees</i>	70	74	66	87	101	108	
	SME trade	18	18	16	18	20	20	
Ohio	<i>of which exchange rate margins</i>	14	14	12	13	15	15	
	<i>of which transaction fees</i>	4	4	4	4	5	5	
	Portfolio income from abroad	37	33	30	31	36	40	
	<i>of which exchange rate margins</i>	23	24	21	22	26	28	
	<i>of which transaction fees</i>	14	9	9	9	11	12	
	Total	240	252	167	199	261	293	1.6%
	<i>of which exchange rate margins</i>	89	99	72	77	97	105	
	<i>of which transaction fees</i>	151	153	95	122	165	188	

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Oklahoma	Consumer spending abroad	24	26	6	8	19	23	
	<i>of which exchange rate margins</i>	7	7	2	2	5	6	
	<i>of which transaction fees</i>	17	18	4	6	13	17	
	Remittance outflows	42	47	41	47	56	61	
	<i>of which exchange rate margins</i>	12	15	13	13	15	16	
	<i>of which transaction fees</i>	30	32	27	34	42	45	
	SME trade	3	3	3	4	5	4	
	<i>of which exchange rate margins</i>	2	3	2	3	3	3	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Portfolio income from abroad	7	7	6	6	7	8	
	<i>of which exchange rate margins</i>	5	5	4	4	5	6	
<i>of which transaction fees</i>	3	2	2	2	2	2		
Total	76	82	56	65	87	97	0.5%	
<i>of which exchange rate margins</i>	26	30	22	22	29	31		
<i>of which transaction fees</i>	50	53	34	42	58	65		
Oregon	Consumer spending abroad	49	54	13	19	40	50	
	<i>of which exchange rate margins</i>	14	16	4	6	12	13	
	<i>of which transaction fees</i>	35	39	9	14	28	37	
	Remittance outflows	76	80	71	84	98	105	
	<i>of which exchange rate margins</i>	22	26	23	23	26	28	
	<i>of which transaction fees</i>	55	54	48	61	72	77	
	SME trade	5	6	5	6	8	6	
	<i>of which exchange rate margins</i>	4	4	4	5	6	4	
	<i>of which transaction fees</i>	1	1	1	1	2	1	
	Portfolio income from abroad	19	17	15	16	18	20	
	<i>of which exchange rate margins</i>	12	12	11	11	13	14	
<i>of which transaction fees</i>	7	5	4	4	5	6		
Total	150	156	105	125	164	182	1.0%	
<i>of which exchange rate margins</i>	51	57	42	44	56	60		
<i>of which transaction fees</i>	98	99	63	81	108	122		
Pennsylvania	Consumer spending abroad	202	217	51	65	135	169	
	<i>of which exchange rate margins</i>	58	63	15	19	39	45	
	<i>of which transaction fees</i>	144	154	37	46	95	124	
	Remittance outflows	162	174	158	191	228	245	
	<i>of which exchange rate margins</i>	46	56	52	52	60	65	
	<i>of which transaction fees</i>	117	118	106	139	168	180	
	SME trade	24	25	23	26	29	32	
	<i>of which exchange rate margins</i>	18	19	17	20	22	24	
	<i>of which transaction fees</i>	6	6	5	6	7	8	
	Portfolio income from abroad	47	42	38	39	46	50	
	<i>of which exchange rate margins</i>	29	30	27	28	33	35	
<i>of which transaction fees</i>	18	12	11	11	13	15		
Total	436	457	270	321	438	496	2.8%	
<i>of which exchange rate margins</i>	152	167	111	118	154	170		
<i>of which transaction fees</i>	284	290	159	203	284	326		

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
	Consumer spending abroad	11	11	2	5	10	13	
	<i>of which exchange rate margins</i>	3	3	1	1	3	3	
	<i>of which transaction fees</i>	8	8	2	3	7	10	
	Remittance outflows	24	28	26	32	37	39	
	<i>of which exchange rate margins</i>	7	9	9	9	10	10	
	<i>of which transaction fees</i>	18	19	18	24	27	29	
	SME trade	5	5	4	4	4	5	
Rhode Island	<i>of which exchange rate margins</i>	3	4	3	3	3	4	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
	Portfolio income from abroad	2	2	2	2	2	2	
	<i>of which exchange rate margins</i>	1	1	1	1	1	2	
	<i>of which transaction fees</i>	1	1	0	0	1	1	
	Total	42	46	34	43	54	59	0.3%
	<i>of which exchange rate margins</i>	15	17	13	15	17	19	
	<i>of which transaction fees</i>	27	29	21	28	36	40	
	Consumer spending abroad	40	44	10	14	32	40	
	<i>of which exchange rate margins</i>	12	13	3	4	9	11	
	<i>of which transaction fees</i>	29	31	7	10	22	29	
	Remittance outflows	45	56	48	55	64	68	
	<i>of which exchange rate margins</i>	13	18	16	15	17	18	
	<i>of which transaction fees</i>	32	38	33	40	47	50	
	SME trade	6	7	5	6	7	7	
South Carolina	<i>of which exchange rate margins</i>	4	5	4	5	5	5	
	<i>of which transaction fees</i>	1	2	1	1	2	2	
	Portfolio income from abroad	14	13	12	12	14	15	
	<i>of which exchange rate margins</i>	9	9	8	9	10	11	
	<i>of which transaction fees</i>	5	4	3	3	4	5	
	Total	105	119	76	87	116	131	0.7%
	<i>of which exchange rate margins</i>	38	45	31	32	41	45	
	<i>of which transaction fees</i>	68	74	45	55	75	86	
	Consumer spending abroad	4	5	1	2	5	6	
	<i>of which exchange rate margins</i>	1	1	0	1	1	2	
	<i>of which transaction fees</i>	3	4	1	2	3	4	
	Remittance outflows	6	7	6	6	7	8	
	<i>of which exchange rate margins</i>	2	2	2	2	2	2	
	<i>of which transaction fees</i>	4	5	4	5	5	6	
	SME trade	1	1	1	1	1	1	
South Dakota	<i>of which exchange rate margins</i>	0	0	0	1	1	1	
	<i>of which transaction fees</i>	0	0	0	0	0	0	
	Portfolio income from abroad	5	4	4	4	5	5	
	<i>of which exchange rate margins</i>	3	3	3	3	3	4	
	<i>of which transaction fees</i>	2	1	1	1	1	1	
	Total	15	17	11	13	18	20	0.1%
	<i>of which exchange rate margins</i>	6	7	5	6	7	8	
	<i>of which transaction fees</i>	9	10	6	7	10	12	

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Tennessee	Consumer spending abroad	45	48	11	16	32	40	
	<i>of which exchange rate margins</i>	13	14	3	5	9	11	
	<i>of which transaction fees</i>	32	34	8	11	23	29	
	Remittance outflows	61	73	64	75	91	98	
	<i>of which exchange rate margins</i>	17	23	21	20	24	26	
	<i>of which transaction fees</i>	44	49	43	55	67	72	
	SME trade	13	13	12	13	16	16	
	<i>of which exchange rate margins</i>	10	10	9	10	12	12	
	<i>of which transaction fees</i>	3	3	3	3	4	4	
	Portfolio income from abroad	16	15	13	14	16	18	
	<i>of which exchange rate margins</i>	10	11	10	10	12	12	
	<i>of which transaction fees</i>	6	4	4	4	5	5	
Total	135	148	101	118	155	172	1.0%	
	<i>of which exchange rate margins</i>	50	57	43	45	57	61	
	<i>of which transaction fees</i>	85	91	58	73	99	111	
Texas	Consumer spending abroad	274	293	71	112	249	313	
	<i>of which exchange rate margins</i>	79	85	20	32	72	84	
	<i>of which transaction fees</i>	195	208	51	80	177	229	
	Remittance outflows	867	964	866	1,034	1,203	1,294	
	<i>of which exchange rate margins</i>	245	309	283	280	314	343	
	<i>of which transaction fees</i>	622	655	583	754	888	952	
	SME trade	161	165	136	175	221	219	
	<i>of which exchange rate margins</i>	123	125	103	133	168	167	
	<i>of which transaction fees</i>	38	39	32	42	53	52	
	Portfolio income from abroad	72	64	58	60	71	77	
	<i>of which exchange rate margins</i>	45	46	42	43	50	54	
	<i>of which transaction fees</i>	27	18	17	17	21	23	
Total	1,374	1,485	1,132	1,380	1,744	1,904	10.7%	
	<i>of which exchange rate margins</i>	491	565	448	488	606	648	
	<i>of which transaction fees</i>	883	921	683	892	1,139	1,256	
Utah	Consumer spending abroad	23	24	6	11	24	30	
	<i>of which exchange rate margins</i>	7	7	2	3	7	8	
	<i>of which transaction fees</i>	16	17	4	8	17	22	
	Remittance outflows	48	53	48	56	68	73	
	<i>of which exchange rate margins</i>	13	17	16	15	18	19	
	<i>of which transaction fees</i>	34	36	32	41	50	54	
	SME trade	12	13	13	14	14	14	
	<i>of which exchange rate margins</i>	9	10	10	11	11	11	
	<i>of which transaction fees</i>	3	3	3	3	3	3	
	Portfolio income from abroad	9	8	7	7	9	10	
	<i>of which exchange rate margins</i>	6	6	5	5	6	7	
	<i>of which transaction fees</i>	3	2	2	2	3	3	
Total	92	99	74	90	115	127	0.7%	
	<i>of which exchange rate margins</i>	35	40	33	35	42	45	
	<i>of which transaction fees</i>	57	59	42	55	73	82	

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
Vermont	Consumer spending abroad	8	8	2	3	6	7	
	<i>of which exchange rate margins</i>	2	2	1	1	2	2	
	<i>of which transaction fees</i>	6	6	1	2	4	5	
	Remittance outflows	5	6	5	6	6	7	
	<i>of which exchange rate margins</i>	2	2	2	1	2	2	
	<i>of which transaction fees</i>	4	4	3	4	5	5	
	SME trade	1	1	1	1	1	1	
	<i>of which exchange rate margins</i>	1	1	1	1	1	1	
	<i>of which transaction fees</i>	0	0	0	0	0	0	
	Portfolio income from abroad	4	3	3	3	4	4	
	<i>of which exchange rate margins</i>	2	2	2	2	3	3	
<i>of which transaction fees</i>	1	1	1	1	1	1		
Total	18	18	11	13	17	19	0.1%	
<i>of which exchange rate margins</i>	7	7	5	5	7	7		
<i>of which transaction fees</i>	11	11	6	8	10	12		
Virginia	Consumer spending abroad	92	100	24	49	110	138	
	<i>of which exchange rate margins</i>	26	29	7	14	32	37	
	<i>of which transaction fees</i>	65	71	17	35	78	101	
	Remittance outflows	187	211	186	217	257	277	
	<i>of which exchange rate margins</i>	53	68	61	59	67	73	
	<i>of which transaction fees</i>	135	143	125	158	190	203	
	SME trade	11	11	10	12	14	13	
	<i>of which exchange rate margins</i>	8	8	8	9	11	10	
	<i>of which transaction fees</i>	3	3	2	3	3	3	
	Portfolio income from abroad	40	35	32	33	39	42	
	<i>of which exchange rate margins</i>	25	25	23	24	28	30	
<i>of which transaction fees</i>	15	10	9	9	11	12		
Total	330	357	253	311	420	470	2.6%	
<i>of which exchange rate margins</i>	112	130	98	106	138	150		
<i>of which transaction fees</i>	217	227	154	205	283	320		
Washington	Consumer spending abroad	76	84	21	39	80	100	
	<i>of which exchange rate margins</i>	22	24	6	11	23	27	
	<i>of which transaction fees</i>	54	60	15	28	57	73	
	Remittance outflows	194	220	196	232	277	298	
	<i>of which exchange rate margins</i>	55	71	64	63	72	79	
	<i>of which transaction fees</i>	140	150	132	169	204	219	
	SME trade	25	22	17	21	25	24	
	<i>of which exchange rate margins</i>	19	17	13	16	19	19	
	<i>of which transaction fees</i>	6	5	4	5	6	6	
	Portfolio income from abroad	28	25	22	23	27	29	
	<i>of which exchange rate margins</i>	17	18	16	17	19	21	
<i>of which transaction fees</i>	10	7	6	6	8	9		
Total	323	351	256	315	408	452	2.5%	
<i>of which exchange rate margins</i>	113	129	99	107	134	145		
<i>of which transaction fees</i>	210	222	157	208	275	307		

<i>(continued)</i>	Fees (USD million, current prices)	2018	2019	2020	2021	2022	2023	Share of national total, 2023
West Virginia	Consumer spending abroad	7	9	2	5	10	13	
	<i>of which exchange rate margins</i>	2	3	1	1	3	3	
	<i>of which transaction fees</i>	5	6	2	4	7	9	
	Remittance outflows	5	6	5	6	8	8	
	<i>of which exchange rate margins</i>	1	2	2	2	2	2	
	<i>of which transaction fees</i>	3	4	3	4	6	6	
	SME trade	3	3	2	3	3	3	
	<i>of which exchange rate margins</i>	2	2	1	2	2	2	
	<i>of which transaction fees</i>	1	1	0	1	1	1	
	Portfolio income from abroad	7	6	6	6	7	7	
	<i>of which exchange rate margins</i>	4	4	4	4	5	5	
	<i>of which transaction fees</i>	3	2	2	2	2	2	
Total	22	23	15	19	28	31	0.2%	
<i>of which exchange rate margins</i>	10	11	8	9	12	13		
<i>of which transaction fees</i>	12	13	7	10	15	18		
Wisconsin	Consumer spending abroad	56	61	14	22	46	58	
	<i>of which exchange rate margins</i>	16	18	4	6	13	16	
	<i>of which transaction fees</i>	40	43	10	16	33	43	
	Remittance outflows	52	57	51	61	69	74	
	<i>of which exchange rate margins</i>	15	18	17	17	18	20	
	<i>of which transaction fees</i>	38	39	35	45	51	54	
	SME trade	9	9	8	11	12	12	
	<i>of which exchange rate margins</i>	7	7	6	8	9	9	
	<i>of which transaction fees</i>	2	2	2	3	3	3	
	Portfolio income from abroad	22	20	18	18	22	24	
	<i>of which exchange rate margins</i>	14	14	13	13	15	17	
	<i>of which transaction fees</i>	8	5	5	5	6	7	
Total	140	147	92	112	148	168	0.9%	
<i>of which exchange rate margins</i>	52	57	40	44	56	61		
<i>of which transaction fees</i>	88	90	52	68	93	107		
Wyoming	Consumer spending abroad	5	5	1	2	5	6	
	<i>of which exchange rate margins</i>	1	1	0	1	1	2	
	<i>of which transaction fees</i>	3	3	1	2	4	5	
	Remittance outflows	3	3	3	4	4	4	
	<i>of which exchange rate margins</i>	1	1	1	1	1	1	
	<i>of which transaction fees</i>	2	2	2	3	3	3	
	SME trade	1	1	1	1	1	1	
	<i>of which exchange rate margins</i>	1	1	1	1	1	1	
	<i>of which transaction fees</i>	0	0	0	0	0	0	
	Portfolio income from abroad	4	3	3	3	4	4	
	<i>of which exchange rate margins</i>	2	2	2	2	3	3	
	<i>of which transaction fees</i>	1	1	1	1	1	1	
Total	13	13	8	11	14	16	0.1%	
<i>of which exchange rate margins</i>	5	6	4	5	6	7		
<i>of which transaction fees</i>	7	7	4	6	8	9		

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