## Certificates of deposits-\$10K^ 3-month 6-month 1-year

Average \$10,000 CD rates at US banks & thrifts, by asset class\*

0.20

0.18

0.22

0.05

0.23

0.21

0.20

0.19

0.05

0.24

\* Analysis includes commercial banks, savings banks and savings & loan associations that have filed regulatory reports for Dec. 31, 2015.

^ Represents average U.S. interest rates for different \$10,000 certificate of deposit products. Interest rate data may not reflect all pricing

0.13

0.12

0.09

0.04

0.15

regions for each company and is based on current S&P Global Market Intelligence coverage.

3-year

12/11/15 03/04/16

0.76

0.74

0.65

0.25

0.81

0.75

0.74

0.68

0.25

0.81

12/11/15 03/04/16

0.35

0.36

0.33

0.10

0.39

0.34

0.32

0.36

0.10

0.38

5-year

03/04/16

1.18

1.11

0.98

0.48

1.23

12/11/15

1.19

1.13

1.04

0.48

1.22

|             | 3-montn  |          | 6-montn  |          |
|-------------|----------|----------|----------|----------|
| Asset class | 12/11/15 | 03/04/16 | 12/11/15 | 03/04/16 |

0.13

0.12

0.10

0.04

0.15

Industrial banks, cooperative banks and nondepository trusts are excluded.

Source: SNL Financial, a part of S&P Global Market Intelligence

\$1B-\$10B

\$10B-\$50B

\$50B-\$250B

\$250B & above

Industry average\*

Data compiled March 8, 2016.

CD = certificate of deposit