

## US banks and thrifts with highest YOY change in CD composition

Company (top-level ticker)	Q4'16 balance (\$M)	Q4'16 CDs/total deposits		Average \$10,000 CD rates, by maturity (%) <sup>2</sup>		
		(%)	YOY change (pps) <sup>1</sup>	1-year	3-year	5-year
First Internet Bancorp (INBK)	970.4	66.3	15.8	1.26	1.71	2.12
Live Oak Bancshares Inc. (LOB)	939.7	63.3	12.6	1.35	1.55	1.75
Meta Financial Group Inc. (CASH)	549.7	15.0	12.1	0.30	0.63	1.00
Westbrand Inc.	315.8	37.6	10.7	1.05	0.90	2.00
DNB Financial Corp. (DNBF)	216.5	24.2	10.3	0.20	0.45	1.00
BCI Financial Group Inc. (BCI)	1,066.2	19.1	9.9	NA	NA	NA
Shinhan Bank America (055550)	461.2	44.7	8.8	0.90	1.35	NA
BankFinancial Corp. (BFIN)	351.6	26.0	7.8	0.65	1.45	1.85
First NBC Bank Holding Co. (FNBC)	1,539.7	43.5	7.6	1.01	1.75	1.77
New York Community Bancorp Inc. (NYCB)	7,577.2	26.2	7.5	1.11	0.84	1.01
Mercantil Bank Holding Corp. (MVZ.A)	1,837.3	27.9	6.6	NA	NA	NA
SNBNY Holdings Ltd.	3,258.9	50.7	6.4	NA	NA	NA
Business First Bancshares Inc.	338.2	36.2	6.1	1.16	1.51	1.97
Sterling Bank	676.5	54.6	6.0	0.60	1.00	1.20
Byline Bancorp Inc.	776.5	31.2	5.5	0.20	1.25	1.50
State Farm Bank FSB	5,820.7	53.1	5.5	0.10	1.55	2.30
Briscoe Ranch Inc.	637.2	54.2	5.5	0.50	NA	NA
CrossFirst Holdings LLC	514.7	30.4	5.3	1.00	1.25	1.75
First National Bank of America	622.6	75.3	5.3	1.10	1.60	2.10
Bankwell Financial Group Inc. (BWFG)	601.8	46.7	5.0	0.30	0.70	1.25
<b>Industry<sup>3</sup></b>	<b>1,604,256.9</b>	<b>12.6</b>	<b>-0.9</b>	<b>0.43</b>	<b>0.85</b>	<b>1.26</b>

Data compiled March 13, 2017.

Analysis limited to the 20 top-tier U.S. banking institutions with the highest year-over-year change in certificates of deposit as a percentage of total deposits, as of Dec. 31, 2016. Only institutions with total assets greater than \$1 billion and loans-to-deposits ratio of over 25% as of Dec. 31, 2016, were considered. In addition, industrial banks and nondepository trusts are excluded from the list.

<sup>1</sup> Year-over-year change is based on reported CD balances and is not adjusted to exclude growth from merger and acquisition activity.

<sup>2</sup> Represents average U.S. interest rates for different \$10,000 certificate of deposit products. Interest rate data may not reflect all pricing regions for each company and is based on current S&P Global Market Intelligence coverage. Rates are as of March 3, 2017.

<sup>3</sup> Represents all U.S. commercial banks, savings banks and savings and loan associations that filed regulatory reports as of Dec. 31, 2016. Industrial banks and nondepository trusts are excluded. CD balance and composition represent industry aggregates. CD rates represent industry averages.

Total deposits and CDs are based on regulatory filings.

CD = certificates of deposit; YOY = year-over-year; pps = percentage points; NA = not available

Top-level ticker is based on the home country of the highest traded entity within the corporate structure.

Source: SNL Financial, an offering of S&P Global Market Intelligence