# Deposit costs on the rise

| Company (top-level ticker) | City, state | Total assets ($B) | Cost of interest-bearing deposits (%) | YOY change (bps) |
|---|---|---|---|---|
| Charles Schwab Bank (SCHW) | Reno, NV | 180.5 | 0.05 | 3 |
| Bank of America NA (BAC) | Charlotte, NC | 1,707.2 | 0.11 | 0 |
| Comerica Bank (CMA) | Dallas, TX | 73.1 | 0.14 | 0 |
| ZB NA (ZION) | Salt Lake City, UT | 65.3 | 0.18 | 1 |
| Huntington National Bank (HBAN) | Columbus, OH | 99.9 | 0.22 | 3 |
| Regions Bank (RF) | Birmingham, AL | 123.6 | 0.22 | 5 |
| USAA Federal Savings Bank | San Antonio, TX | 81.3 | 0.23 | -4 |
| Branch Banking and Trust Co. (BBT) | Winston-Salem, NC | 214.6 | 0.24 | 0 |
| JPMorgan Chase Bank NA (JPM) | Columbus, OH | 2,138.0 | 0.24 | 7 |
| Wells Fargo Bank NA (WFC) | Sioux Falls, SD | 1,749.2 | 0.25 | 10 |
| SunTrust Bank (STI) | Atlanta, GA | 201.3 | 0.27 | 5 |
| Manufacturers and Traders Trust Co. (MTB) | Buffalo, NY | 122.7 | 0.28 | 3 |
| PNC Bank NA (PNC) | Wilmington, DE | 360.3 | 0.28 | 3 |
| U.S. Bank NA (USB) | Minneapolis, MN | 443.0 | 0.31 | 6 |
| KeyBank NA (KEY) | Cleveland, OH | 132.3 | 0.32 | 6 |
| Fifth Third Bank (FITB) | Cincinnati, OH | 137.9 | 0.33 | 4 |
| BMO Harris Bank NA (BMO) | Chicago, IL | 105.5 | 0.36 | -7 |
| MUFG Union Bank NA (8306) | New York, NY | 116.1 | 0.37 | -1 |
| First Tennessee Bank NA (FHN) | Memphis, TN | 29.4 | 0.38 | 14 |
| Citizens Bank NA (CFG) | Providence, RI | 118.2 | 0.39 | 9 |
| Santander Bank NA (SAN) | Boston, MA | 80.4 | 0.47 | -9 |
| Bank of the West (BNP) | San Francisco, CA | 83.7 | 0.51 | 14 |
| TD Bank NA (TD) | Wilmington, DE | 274.1 | 0.52 | 18 |
| Compass Bank (BBVA) | Birmingham, AL | 84.0 | 0.60 | -5 |
| Citibank NA (C) | Sioux Falls, SD | 1,369.3 | 0.62 | 8 |
| Capital One NA (COF) | McLean, VA | 282.1 | 0.63 | 6 |
| HSBC Bank USA NA (HSBA) | McLean, VA | 200.4 | 0.73 | 10 |
| Ally Bank (ALLY) | Midvale, UT | 122.3 | 1.12 | 0 |
| **Group median** | | | **0.32** | **4** |
| **Industry median** | | | **0.49** | **1** |

Data compiled June 26, 2017.
Analysis limited to banks and thrifts included in S&P Global Market Intelligence's 2017 mobile bank app feature ranking.
Financial data based on regulatory filings for the quarters ended March 31, 2017, and March 31, 2016.
Industry medians based on currently operating commercial banks, savings banks and savings and loan associations. Excludes cooperative banks, industrial banks and nondepository trusts.
Top-level-ticker based on the highest level entity's home country stock exchange.
Source: S&P Global Market Intelligence
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