

US holding companies with the highest YOY change in CD balances (%)*

Company (top-level ticker)	Q4'15 balance (\$M)	Change (%) ¹		Average \$10K CD rates, by maturity (%) ²		
		QOQ	YOY	3-month	1-year	3-year
M&T Bank Corp. (MTB)	13,110.4	369.68	327.89	0.05	0.10	0.17
Your Community Bankshares Inc. (YCB)	317.2	-4.13	137.03	0.07	0.20	0.39
SmartFinancial Inc. (SMBK)	340.7	-2.07	136.14	0.20	0.45	1.00
NexBank Capital Inc.	512.7	69.32	136.08	0.15	1.25	0.45
Franklin Financial Network Inc. (FSB)	751.5	-0.82	133.96	0.29	0.57	0.89
Green Bancorp Inc. (GNBC)	1,352.8	108.41	112.59	0.15	0.60	1.00
Bridge Bancorp Inc. (BDGE)	292.9	-5.47	107.17	0.05	0.20	0.40
LegacyTexas Financial Group Inc. (LTXB)	1,027.4	14.09	99.89	0.05	0.25	0.45
Pinnacle Financial Partners Inc. (PNFP)	824.7	11.55	91.28	0.35	0.50	0.84
Sterling Bancorp Inc.	430.5	2.26	90.53	0.20	0.65	1.25
First Foundation Inc. (FFWM)	470.2	30.30	85.59	0.10	0.25	NA
CIT Group Inc. (CIT)	18,221.6	1.72	84.48	NA	1.22	1.50
Univest Corp. of Pennsylvania (UVSP)	454.4	-7.21	80.14	0.05	0.45	1.10
Bank of the Ozarks Inc. (OZRK)	2,438.5	11.71	78.17	0.05	0.18	0.55
Banner Corp. (BANR)	1,353.9	85.29	75.71	0.10	0.20	0.60
American Express Co. (AXP)	14,137.0	24.63	72.99	NA	0.55	1.25
FCB Financial Holdings Inc. (FCB)	1,858.2	21.87	72.56	0.05	0.65	0.35
Penn Community Mutual Holdings Inc.	492.1	-1.43	70.41	0.15	0.35	0.80
Merchants Bancorp	403.4	19.12	69.63	0.35	0.35	0.80
Silver Queen Financial Services Inc.	229.0	21.78	65.24	NA	1.25	1.60
Industry median³		-0.68	-2.02	0.14	0.35	0.80

Data compiled March 8, 2016.

* Analysis is limited to 20 top-tier U.S. holding companies with the highest year-over-year change in certificates of deposits, as of Dec. 31, 2015. Only institutions with assets greater than \$1 billion, CD balances of more than \$100 million and loan-to-deposit ratios of greater than 50% were considered.

Morgan Stanley, Deutsche Bank Trust Corp. and Atlantic Capital Bancshares Inc. were excluded from the analysis due to unavailable CD rates.

¹ Quarter-over-quarter and year-over-year changes are based on reported CD balances and are not adjusted to exclude growth from activity related to mergers and acquisitions.

² 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 4, 2016.

³ Represents the median figures across all commercial banks, savings banks and savings & loan associations that filed regulatory reports for Dec. 31, 2015. Industrial banks, cooperative banks and nondepository trusts are excluded.

CD balances are based on regulatory filings.

CD = certificate of deposit; NA = not available; QOQ = quarter-over-quarter; YOY = year over year

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

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