

Q4'16 banking industry CD balances, by asset size

Bank assets	Certificates of deposit			
	Aggregate balance (\$B)	YOY change (%) ¹	Median concentration (%) ²	
			Q4'16	Q4'15
< \$1B	316.70	-5.9	30.2	31.6
\$1B-\$10B	293.30	1.0	20.9	21.7
\$10B-\$50B	205.29	9.8	14.2	14.0
\$50B-\$250B	445.97	-3.2	9.9	10.2
> \$250B	342.99	-0.8	4.9	5.2
Industry	1,604.26	-1.0	28.9	30.3

Data compiled March 13, 2017.

Analysis includes U.S. commercial banks, savings banks and savings and loan associations that filed regulatory reports for the respective period. Industrial banks and nondepository trusts are excluded.

Data based on regulatory filings.

CD = certificates of deposit; YOY = year-over-year

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

² Represents the median ratio of CDs as a percentage of total deposits across each asset group.

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