

HELOC rates at US banks & thrifts by asset size*

| Q1'16 asset size ¹ | Current rate (%) ² | Change (bps) | | | | | | |
|-------------------------------|-------------------------------|--------------|---------|---------|---------|--------|--------|--------|
| | | 1-week | 1-month | 3-month | 6-month | 1-year | 2-year | 3-year |
| <\$500M | 4.48 | 0 | 0 | -1 | 5 | 2 | -1 | -13 |
| \$500M-\$1B | 4.28 | -1 | -1 | -2 | 8 | 5 | -6 | -15 |
| \$1B-\$5B | 4.22 | 1 | 1 | 2 | 11 | 12 | 4 | -14 |
| \$5B-\$10B | 4.05 | -1 | 0 | -1 | 7 | 2 | 3 | -5 |
| >\$10B | 4.80 | 3 | 2 | 3 | 8 | 10 | 13 | 14 |
| Prime rate | 3.50 | 0 | 0 | 0 | 25 | 25 | 25 | 25 |
| Industry average* | 4.38 | 0 | 0 | -1 | 7 | 5 | 0 | -12 |

Data compiled May 30, 2016.

* Represents the average U.S. HELOC rates across commercial banks, savings banks, and savings and loan associations.

¹ Asset categories are based on total assets disclosed by banks and thrifts in their respective regulatory filings for March 31, 2016.

² Current interest rates are for the week ended May 27, 2016.

HELOC = home equity line of credit

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