

Top 15 US banks by Q2'14 CD balances

Company (top-level ticker)	Balance (\$B)	QOQ change (%)	YOY change (%)	Average \$10K CD rates, by maturity (%)*		
				3 month	1 year	3 year
Wells Fargo Bank NA (WFC)	90.36	6.82	18.47	0.01	0.05	0.20
Bank of America NA (BAC)	88.18	7.58	-4.28	0.02	0.07	0.11
Citibank NA (C)	69.51	5.28	12.35	0.05	0.20	0.35
Chase Bank USA NA (JPM)	41.83	0.06	17.92	NA	NA	NA
Ally Bank (ALLY)	31.83	-0.96	-1.22	0.30	1.00	1.20
Branch Banking and Trust Co. (BBT)	26.56	11.67	-11.01	0.03	0.10	0.40
Discover Bank (DFS)	25.96	-3.03	-6.75	0.35	1.01	1.30
Synchrony Bank (SYF)	25.46	8.60	43.74	0.30	1.05	1.25
U.S. Bank NA (USB)	21.70	4.89	-8.68	0.05	0.10	0.36
PNC Bank NA (PNC)	19.33	-1.15	-10.10	0.06	0.17	0.50
HSBC Bank USA NA (HSBA)	18.75	27.05	19.31	0.01	0.05	0.10
Capital One Bank (USA) NA (COF)	15.04	-0.30	-10.17	NA	0.40	0.70
Compass Bank (BBVA)	13.06	3.27	12.61	0.10	0.45	0.85
SunTrust Bank (STI)	12.52	-11.10	-18.73	0.03	0.10	0.25
Hudson City Savings Bank (HCBK)	11.99	-1.96	-6.85	0.20	0.50	1.20
Industry total	1,636.46	1.40	-2.12	0.15	0.38	0.79

As of Sept. 10, 2014.

Analysis includes commercial banks and savings banks with a loan-to-deposit ratio greater than 50% as of June 30, 2014.

* Chart shows the average U.S. rate for all CD products as of Sept. 5, 2014.

Data is based on regulatory filings.

NA= not available

Source: SNL Financial

