

Top 15 US banks by Q3'14 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)	92.24	2.08	20.93	0.01	0.05	0.20
Bank of America NA (BAC)	79.13	-10.26	-14.10	0.03	0.08	0.12
Citibank NA (C)	62.25	-10.44	0.62	0.05	0.20	0.35
Chase Bank USA NA (JPM)	43.43	3.83	22.43	NA	NA	NA
Ally Bank (ALLY)	31.26	-1.79	-2.99	0.30	1.00	1.20
Discover Bank (DFS)	26.69	2.78	-10.59	0.35	1.00	1.30
Synchrony Bank (GE)	26.58	4.40	-4.54	0.30	1.05	1.25
Branch Banking and Trust Co. (BBT)	22.61	-14.89	27.63	0.03	0.10	0.40
U.S. Bank NA (USB)	21.58	-0.52	-9.15	0.05	0.10	0.36
PNC Bank NA (PNC)	18.65	-3.54	-13.28	0.06	0.17	0.50
HSBC Bank USA NA (HSBA)	18.52	-1.23	17.83	0.01	0.05	0.10
Capital One Bank (USA) NA (COF)	18.04	19.91	7.71	NA	0.40	0.70
Compass Bank (BBVA)	12.84	-1.66	10.74	0.10	0.45	0.85
SunTrust Bank (STI)	11.80	-5.73	-23.39	0.03	0.10	0.25
Hudson City Savings Bank (HCBK)	11.76	-1.87	-8.59	0.20	0.50	1.20
Industry total	1,601.55	-2.13	-0.76	0.15	0.38	0.79

As of Nov. 13, 2014.

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

* Chart shows the average U.S. rate for all CD products as of Nov. 7, 2014.

Data is based on regulatory filings.

NA= not available

Source: SNL Financial

