Change (%)

CD Money Credit Adjustable

2013 products market products rate

(excluding

CD IRAs)

4.99

5.98

5.19

6.97

6.58

9.17

6.36

3.26

4.97

9.12

5.20

3.93

savings

4.02

5.71

4.75

6.04

6.19

8.50

6.08

2.78

5.11

8.81

4.27

3.15

products

(including

0.73

2.92

1.78

2.98

3.11

5.02

3.20

-0.37

2.09

4.51

1.40

0.15

mortgages)

Fixed rate

mortgages

1.43

2.62

2.06

2.88

2.89

4.55

3.10

0.83

2.51

4.31

2.00

0.97

mortgages

(ARMs)

2.14

3.14

2.71

3.64

2.93

4.95

3.63

1.04

2.42

5.09

2.42

1.48

Auto

loans

0.94

1.49

1.15

1.71

1.63

2.44

1.73

0.47

1.34

2.30

1.23

0.62

Deposit

6.71

9.73

8.18

10.96

10.74

15.06

10.58

5.18

8.67

14.85

7.48

5.10

products

households

(actual)

7.257.726

475,653

433,776

357,142

262,976

119,024

101.421

71,318

54,052

52,494

Analysis limited to metropolitan statistical areas with over 50,000 households as of 2013 Nielsen projections.

Changes displayed are projected growths in the average value per household of the displayed product. All values presented as percentage change from 2013 to 2018 projections unless otherwise stated.

7,408,730

119,206,509

* New York-Newark-Jersey City MSA covers areas of New York, New Jersey and Pennsylvania.

Market name

Rochester

Syracuse Utica-Rome

Kinaston

Glens Falls

As of April 3, 2014.

State

U.S.

Binghamton

New York-Newark-Jersey City*

Jamestown-Dunkirk-Fredonia

MSA = metropolitan statistical area

Financial product data for households provided by Nielsen.

Sources: SNL Financial and Nielsen Fclout® 2013 (Financial Product Demand)

Albany-Schenectady-Troy

Buffalo-Cheektowaga-Niagara Falls

Projected 5-year growth of financial product balances from 2013 to 2018 in New York by MSA