

US banks with highest quarterly change in CD balances (%)

Company (top-level ticker)	Balance (\$M)	QOQ change (%)	YOY change (%)	Average \$10K CD rates, by maturity (%) ¹		
				3-month	1-year	3-year
California Republic Bank (CRPB)	107.1	3,349.16	2,936.36	0.45	0.50	0.50
CIT Bank NA (CIT)	17,913.3	186.77	158.59	NA	1.22	1.50
Pinnacle Bank (PNFP)	739.3	77.17	60.59	0.35	0.50	0.84
Penn Community Bank	499.3	74.90	73.90	0.15	0.35	0.80
People's Intermountain Bank (PUB)	181.6	58.38	46.92	0.09	0.28	0.61
First Bank & Trust	251.3	50.18	44.79	NA	0.28	0.68
Hinsdale Bank & Trust Co. (WTFC)	424.4	49.06	19.09	0.05	0.25	0.50
Cambridge Trust Co. (CATC)	182.2	40.81	51.63	0.10	0.40	0.80
Home Bank NA (HBCP)	296.8	40.65	32.34	0.12	0.29	0.68
Horizon Bank NA (HBNC)	409.9	39.60	41.41	0.05	0.20	0.65
American Express Bank FSB (AXP)	3,488.9	39.43	141.32	NA	0.55	1.25
Franklin Synergy Bank (FSB)	757.7	37.50	131.02	0.35	0.76	0.16
Capital One NA (COF)	6,574.8	36.30	10.97	0.10	0.15	0.33
First Mid-Illinois Bank & Trust NA (FMBH)	255.9	35.18	6.08	0.05	0.15	0.45
State Bank and Trust Co. (STBZ)	412.8	34.54	20.14	0.10	0.30	0.60
Grandpoint Bank (GPNC)	278.5	31.91	-29.09	0.15	0.30	0.60
Mizuho Bank (USA) (8411)	1,255.5	31.82	-4.82	NA	NA	NA
New Mexico Bank & Trust (HTLF)	143.8	30.91	7.54	0.03	0.20	0.45
Renasant Bank (RNST)	1,542.0	30.60	13.50	0.11	0.28	0.58
Simmons First National Bank (SFNC)	1,355.2	30.09	42.27	0.09	0.26	0.60
Industry total	1,649,995.3	-1.20	2.98	0.16	0.41	0.86

Data compiled Dec. 29, 2015.

Analysis is limited to top 20 commercial banks, savings banks and savings & loan associations with the highest quarter-over-quarter change in certificates of deposits, as of Sept. 30, 2015. Institutions with assets greater than \$1 billion, CD balances of more than \$100 million and loan-to-deposit ratios of greater than 50% were considered.

¹ Chart shows the average U.S. rate for all certificate of deposit products as of Dec. 25, 2015.

CD balances are based on regulatory filings.

CD = certificate of deposit

NA = not available; QOQ = quarter-over-quarter; YOY = year-over-year

Top-level ticker is based on the home country of the highest traded entity within the corporate structure.

Source: SNL Financial

