

## 30-year direct fixed mortgage rates at 20 largest US banks and thrifts\*

Company (top-level ticker)	Total assets (\$B)	Average current rate (%) <sup>1</sup>	Change in average rate (bps)						
			1-week	1-month	3-month	6-month	1-year	2-year	3-year
JPMorgan Chase Bank NA (JPM)	2,118.50	4.28	5	52	78	61	33	34	-22
Wells Fargo Bank NA (WFC)	1,740.82	4.32	7	55	72	60	18	28	-31
U.S. Bank NA (USB)	448.40	4.38	0	38	75	63	25	25	-25
PNC Bank NA (PNC)	357.86	4.00	-13	38	63	63	13	-7	-50
Capital One NA (COF)	279.26	4.19	0	38	73	63	26	34	-32
TD Bank NA (TD)	264.53	4.25	9	46	60	46	-5	12	-18
Branch Banking and Trust Co. (BBT)	217.38	4.25	0	63	75	75	25	25	-13
HSBC Bank USA NA (HSBA)	203.71	4.18	13	43	56	47	4	13	-48
Fifth Third Bank (FITB)	140.77	4.25	13	63	88	63	-25	-11	-75
Manufacturers and Traders Trust Co. (MTB)	126.24	3.63	0	13	0	-38	-49	-45	-104
Regions Bank (RF)	124.20	4.18	5	36	52	37	11	4	-45
MUFG Union Bank NA (8306)	116.91	4.63	0	50	50	50	NA	NA	NA
Citizens Bank NA (CFG)	114.60	4.21	2	33	44	39	-3	8	-29
BMO Harris Bank NA (BMO)	106.68	4.11	0	49	61	48	20	21	-39
Capital One Bank (USA) NA (COF)	105.93	3.88	0	38	50	25	0	0	-63
Huntington National Bank (HBAN)	100.42	4.23	0	68	74	59	12	8	-41
Santander Bank NA (SAN)	85.47	4.13	0	38	38	50	14	14	-25
Compass Bank (BBVA)	84.98	4.00	0	50	63	50	0	0	-50
Bank of the West (BNP)	82.57	4.38	7	47	75	57	30	30	-7
Comerica Bank (CMA)	74.28	4.28	-22	22	60	57	10	22	NA
<b>Industry average<sup>2</sup></b>		<b>4.09</b>	<b>4</b>	<b>38</b>	<b>51</b>	<b>36</b>	<b>2</b>	<b>0</b>	<b>-44</b>

Data compiled Dec. 12, 2016.

\* Analysis limited to U.S. bank and thrift branches that provided a 30-year direct fixed mortgage rate with zero discount points, a fee that lowers a borrower's interest rate, for all selected periods. Excludes branches that did not report 30-year direct fixed mortgage rates for Dec. 9, 2016. Only includes active and de novo branches as of Dec. 12, 2016.

<sup>1</sup> Average current rate is the average 30-year direct fixed mortgage rate across U.S. bank and thrift branches as of Dec. 9, 2016.

<sup>2</sup> Industry average is calculated as the average rate among U.S. bank and thrift branches that provided a mortgage rate with zero discount points.

Top-level ticker based on company's home country stock exchange.

NA = not available

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