

# Q4'15 banking industry CD balances, by asset class\*

Asset class	Certificate of deposits			
	Balance (\$B)	YOY change (%) <sup>1</sup>	Median concentration (%) <sup>2</sup>	
			Q4'15	Q4'14
\$1B & below	332.54	-8.93	30.38	32.16
\$1B-\$10B	290.02	3.01	22.57	24.32
\$10B-\$50B	186.96	-17.24	13.40	16.71
\$50B-\$250B	460.56	40.53	10.70	11.46
\$250B & above	345.70	-24.25	6.60	18.96
<b>Industry</b>	<b>1,615.78</b>	<b>-2.47</b>	<b>29.84</b>	<b>31.74</b>

Data compiled March 8, 2016.

\* Analysis includes commercial banks, savings banks and savings & loan associations that have filed regulatory reports for the respective period. Industrial banks, cooperative banks and nondepository trusts are excluded.

<sup>1</sup> Year-over-year change is based on reported CD balances and is not adjusted to exclude growth from activity related to mergers and acquisitions.

<sup>2</sup> Represents the median concentration of retail and jumbo time certificate of deposits as a percentage of total deposits across each asset class.

CD balances are based on regulatory filings.

CD = certificate of deposit

Source: SNL Financial, a part of S&P Global Market Intelligence