

# Q1'16 banking industry CD balances, by bank size\*

Bank assets	CDs			
	Balance (\$B)	YOY change (%) <sup>1</sup>	Median concentration (%) <sup>2</sup>	
			Q1'16	Q1'15
\$1B & below	326.70	-8.29	31.27	32.92
\$1B-\$10B	296.47	6.70	21.59	22.39
\$10B-\$50B	194.69	-5.77	14.36	16.55
\$50B-\$250B	458.95	27.19	10.45	10.42
\$250B & above	371.67	-14.63	5.44	7.24
<b>Industry</b>	<b>1,648.48</b>	<b>0.71</b>	<b>30.13</b>	<b>31.90</b>

Data compiled May 24, 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 certificates of deposit as a percentage of total deposits across each asset group.

CD balances are based on regulatory filings.

CD = certificate of deposit; YOY = year over year

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