

Depository Loan and Deposit Rates

Note: Only available to those who subscribe to SNL Rates

Where: Depository rates are available within a company's briefing book along with SNLxl, Branch Analytics, and Peer Analytics

Product Overview:

- ✘ Having a subscription to SNL Rates provides you full access to current and historical rate data on over 40 standard depository products and specials from banks and credit unions across the U.S.
- ✘ Products range from checking accounts and CD's to mortgages and credit card loans
- ✘ By December 2012, SNL will collect rate data on standard products from all depositories over \$100M in assets
- ✘ Rate data is available at the branch-level for each depository covered by SNL
- ✘ SNL provides average daily product rates at the National, State, MSA, Fed Market, and County level. In addition, since rates can vary from state to state for a single depository, SNL provides the average overall rate for each standard product offered by a firm
- ✘ Historical data is also available for selected firms and products
- ✘ SNL also offers details on Specials or Promotional rates and can collect information related to fees and other items

Example:

- ✘ You want to evaluate how a bank is pricing its retail deposit products vs. its competitors in a particular market
- ✘ Within that bank's briefing book, click on the Ranking Report under the Depository Rates section to see how the bank is pricing its products relative to competitors

Wells Fargo & Company (NYSE: WFC) [Add to portfolio]

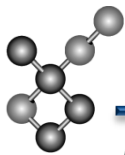
Ranking Report

Settings

Rate Group: Default Rate Group (Showing top 10)
 Products: All Savings Products
 Markets: California, Florida, North Carolina, New Jersey, Texas
 Period: Most Recent Period (5/7/2012 - 5/18/2012)
 Compare Period: Prior Week

3 Mo CD - \$10k				6 Mo CD - \$10k				1 Yr CD - \$10k			
Rank	Rate Group Member	APY (%)	Change (Actual)	Rank	Rate Group Member	APY (%)	Change (Actual)	Rank	Rate Group Member	APY (%)	Change (Actual)
1	Toronto-Dominion Bank	0.25	0.00	1	Toronto-Dominion Bank	0.30	0.00	1	Citigroup Inc		
2	Citigroup Inc.	0.15	0.00	2	Citigroup Inc.	0.15	0.00	2	JPMorgan Chase & Co.		
3	Bank of America Corp.	0.12*	0.00	2	JPMorgan Chase & Co.	0.15	0.00	2	PNC Financial Services Group		
4	PNC Financial Services Group	0.07	0.00	4	Bank of America Corp.	0.14*	0.00	2	Toronto-Dominion Bank		
5	JPMorgan Chase & Co.	0.05	0.00	5	PNC Financial Services Group	0.10	0.00	5	Bank of America Corp.		
5	U.S. Bancorp	0.05	0.00	6	BB&T Corp.	0.05	0.00	6	BB&T Corp.		
7	Wells Fargo & Co.	0.04*	0.00	6	SunTrust Banks Inc.	0.05	0.00	7	SunTrust Banks Inc.		
8	Regions Financial Corp.	0.03*	0.00	6	U.S. Bancorp	0.05	0.00	7	U.S. Bancorp		
8	SunTrust Banks Inc.	0.03*	0.00	6	Wells Fargo & Co.	0.05	0.00	9	Regions Financial Corp.		
10	BB&T Corp.	0.02*	0.00	10	Regions Financial Corp.	0.04*	0.00	10	Wells Fargo & Co.		
Average **		0.08		Average **		0.11		Average **			

18 Mo CD - \$10k				2 Yr CD - \$10k				3 Yr CD - \$10k			
Rank	Rate Group Member	APY (%)	Change (Actual)	Rank	Rate Group Member	APY (%)	Change (Actual)	Rank	Rate Group Member	APY (%)	Change (Actual)
1	Bank of America Corp.	0.58*	0.00	1	U.S. Bancorp	0.40	0.00	1	Toronto-Dominion Bank		
2	PNC Financial Services Group	0.30	0.00	2	PNC Financial Services Group	0.35	0.00	2	BB&T Corp.		
3	Citigroup Inc.	0.25	0.00	3	BB&T Corp.	0.30	0.00	2	U.S. Bancorp		
3	JPMorgan Chase & Co.	0.25	0.00	3	Citigroup Inc.	0.30	0.00	4	Citigroup Inc.		
3	U.S. Bancorp	0.25	0.00	3	JPMorgan Chase & Co.	0.30	0.00	5	PNC Financial Services Group		
6	BB&T Corp.	0.20	0.00	6	Bank of America Corp.	0.24*	0.00	6	Bank of America Corp.		
7	SunTrust Banks Inc.	0.12*	0.00	7	SunTrust Banks Inc.	0.20	0.00	7	SunTrust Banks Inc.		
8	Regions Financial Corp.	0.08*	0.00	8	Wells Fargo & Co.	0.19*	0.00	7	Wells Fargo & Co.		
9	Wells Fargo & Co.	0.05	0.00	9	Regions Financial Corp.	0.18*	0.00	9	JPMorgan Chase & Co.		
Average **		0.23		Average **		0.27		Average **			



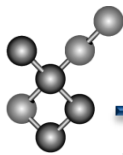
Depository Loan and Deposit Rates

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By the end of 2012, SNL will cover the following 40+ deposit and loans products for every depository with \$100 million in assets

Standard Products for All Depositories with \$100MM+ in Assets		
Deposit	Consumer	Mortgage
Regular Savings - \$1k	New Car - 36 Month	1 Yr Arm
Liquid IRA Account - \$10k	New Car - 48 Month	3/1 Arm
Interest Checking - \$5k	New Car - 60 Month	5/1 Arm
Money market - \$2.5k	New Car - 72 Month	7/1 Arm
Money market - \$10k	Use Car - 36 Month	15 Yr Fixed
Money market- \$25k	Used Car - 48 Month	20 Yr Fixed
Money market - \$50k	Used Car - 60 Month	30 yr Fixed
Money market - \$100k	Used Car - 72 Month	
Money market - \$250k	New RV - 60 Month	
3 Mo CD - \$10k	New Boat - 60 Month	
6 Mo CD - \$10k	Home Equity - LOC	
1 Yr CD - \$10k	Home Equity - 5 Year	
18 Mo CD - \$10k	Home Equity - 10 Year	
2 Yr CD - \$10k	Home Equity - 15 Year	
30 Mo CD - \$10k	Unsecured - 36 Month	
3 Yr CD - \$10k	Credit Card Classic	
4 Yr CD - \$10k	Credit Card Platinum	
5 Yr CD - \$10k	Rewards Credit Card	

SNL also covers 14 Jumbo Deposit products for all depositories with \$1BN+ in assets. For firms with less than \$1 billion in assets, SNL will cover the Jumbo CDs on an as requested basis



Depository Loan and Deposit Rates

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SNL Rates are available in 3 pages in the Company Briefing Book

How To Access:

- ❖ Company Briefing Book – pages available include:
 - ❖ **Ranking Report** - quickly analyze how a depository's rates rank against its competitors
 - ❖ **Detailed Rates Report** - view variances in rates between a depository and its competitors, along with the deposit market share of each respective firm within the markets selected
 - ❖ **Rate Specials** – view specials/promotional products offered by a depository and compare those against other competitors
- ❖ Using the Custom Report Builder, you can have a PDF or Excel version of these pages automatically emailed to you every day, week or month – contact Support for more details (888.275.2822, ext. 2; support@snl.com)

Ranking Report

Bethpage Federal Credit Union [Add to portfolio]

Ranking Report

Settings
 Rate Group: Default Rate Group (Showing top 10)
 Products: All Mortgage Products
 Markets: New York
 Period: Most Recent Period (4/27/2012 - 5/18/2012)
 Compare Period: Prior Week

5/1 ARM				7/1 ARM			
Rank	Rate Group Member	Rate (%)	Change (Actual)	Rank	Rate Group Member	Rate (%)	Change (Actual)
1	Bethpage Federal Credit Union	2.550	0.000	1	Bethpage Federal Credit Union	2.550	0.000
2	Capital One Financial Corp.	2.580	-0.110	2	Citigroup	2.580	-0.110
3	Astoria Financial Corp.	2.880	0.000	3	Bank of America Corp.	2.880	0.000
4	HSBC	3.130	-0.200	4	Astoria Financial Corp.	3.130	-0.200
5	Toronto-Dominion Bank	3.130	0.000	5	JPMorgan Chase & Co.	3.130	0.000
6	Bank of America Corp.	3.270	0.000	6	HSBC	3.270	0.000
7	Citigroup Inc.	3.300	0.020	7	Capital One Financial Corp.	3.300	0.020
8	JPMorgan Chase & Co.	3.760*	-0.020	8	Toronto-Dominion Bank	3.760*	-0.020
Average **		3.075		Average **		3.075	

20 Yr Fixed				30 Yr Fixed			
Rank	Rate Group Member	Rate (%)	Change (Actual)	Rank	Rate Group Member	Rate (%)	Change (Actual)
1	Capital One Financial Corp.	3.030	-0.010	1	Bethpage Federal Credit Union	3.610	0.000
2	Bethpage Federal Credit Union	3.610	0.000	2	Bank of America Corp.	3.620	-0.010
3	Bank of America Corp.	3.620	-0.010	3	Citigroup Inc.	4.000	0.020
4	Citigroup Inc.	4.000	0.020	4	Astoria Financial Corp.	4.000	-0.190
5	HSBC	4.000	-0.190	5	HSBC	4.000	-0.190
6	Toronto-Dominion Bank	4.000	0.000	6	Toronto-Dominion Bank	4.000	0.000

Detailed Rates Report

Wells Fargo & Company (NYSE: WFC) [Add to portfolio]

Detailed Rates Report

Settings
 Rate Group: Default Rate Group
 Products: All Savings Products
 Markets: California, Florida, New Jersey, North Carolina, Texas
 Period: Most Recent Period (5/7/2012 - 5/18/2012)
 Compare Period: Prior Week

Time Deposit | Checking | Money Market | Savings

■ Rate is higher than base company
 ■ Rate is in-line with base company
 ■ Rate is lower than base company

Institution	Deposit Market Share **	Date	3 Mo CD - \$10k			6 Mo CD - \$10k			1 Yr CD - \$		
			APY (%)	Change (Actual)	Diff (Actual)	APY (%)	Change (Actual)	Diff (Actual)	APY (%)	Change (Actual)	Diff (Actual)
Banks											
Bank of America Corp.	23.80	5/7/2012 - 5/18/2012	0.12*	0.00	0.08	0.14*	0.00	0.09	0.19*	0.00	
BB&T Corp.	2.05	5/7/2012 - 5/18/2012	0.02*	0.00	-0.02	0.05	0.00	0.00	0.15	0.00	
Citigroup Inc.	2.64	5/7/2012 - 5/18/2012	0.15	0.00	0.11	0.15	0.00	0.10	0.25	0.00	
JPMorgan Chase & Co.	7.77	5/7/2012 - 5/18/2012	0.05	0.00	0.01	0.15	0.00	0.10	0.20	0.00	
PNC Financial Services Group	1.58	5/7/2012 - 5/18/2012	0.07	0.00	0.03	0.10	0.00	0.05	0.20	0.00	
Regions Financial Corp.	1.02	5/7/2012 - 5/18/2012	0.03*	0.00	-0.01	0.04*	0.00	-0.01	0.08*	0.00	
SunTrust Banks Inc.	2.11	5/7/2012 - 5/18/2012	0.03*	0.00	-0.01	0.05	0.00	0.00	0.10	0.00	
Toronto-Dominion Bank	1.53	5/7/2012 - 5/18/2012	0.25	0.00	0.21	0.30	0.00	0.25	0.20	0.00	
U.S. Bancorp	1.30	5/7/2012 - 5/18/2012	0.05	0.00	0.01	0.05	0.00	0.00	0.10	0.00	
Banks Average			0.09	0.00	0.05	0.11	0.00	0.06	0.16	0.00	
Banks Max			0.25	0.00	0.21	0.30	0.00	0.25	0.25	0.00	
Banks Min			0.02	0.00	-0.02	0.04	0.00	-0.01	0.08	0.00	
Wells Fargo & Co.	15.62	5/7/2012 - 5/18/2012	0.04*	0.00	NA	0.05	0.00	NA	0.05	0.00	

Rate Specials

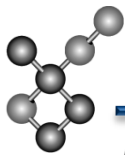
BB&T Corporation (NYSE: BBT) [Add to portfolio]

Rate Specials

Settings
 Rate Group: None
 Products: All Savings Products
 Markets: Florida, Georgia, Maryland, North Carolina, Virginia
 Period: Most Recent Period (4/27/2012 - 5/18/2012)

Company	Product (Advertised Name)	Class	APY (%)	Term (Months)	Amount (\$)
BB&T Corp.	Money Market Term: 22 Months, Tier: \$1000	Money Market	0.80	22	1,000
BB&T Corp.	Money Market Term: Undefined, Tier: \$10000	Money Market	0.60	0	10,000
BB&T Corp.	Money Market Term: Undefined, Tier: \$10000	Money Market	0.55	0	10,000
BB&T Corp.	Money Market Term: Undefined, Tier: \$10000 (INVESTMENT SAVING MMKT)	Money Market	0.55	0	10,000
BB&T Corp.	Money Market Term: Undefined, Tier: \$10000 (INVESTMENT SAVING MONEY MARKE)	Money Market	0.55	0	10,000
BB&T Corp.	Money Market Term: Undefined, Tier: \$10000 (INVESTMENT SAVING MONEY MARKET)	Money Market	0.55	0	10,000
BB&T Corp.	Savings Term: 14 Months, Tier: \$1000	Savings	0.65	14	1,000
BB&T Corp.	Savings Term: 21 Months, Tier: \$1000	Savings	0.90	21	1,000
BB&T Corp.	Time Deposit Term: 14 Months, Tier: \$1000	Time Deposit	0.65	14	1,000
BB&T Corp.	Time Deposit Term: 15 Months, Tier: \$1000	Time Deposit	0.60	15	1,000
BB&T Corp.	Time Deposit Term: 15 Months, Tier: \$1000	Time Deposit	0.55	15	1,000
BB&T Corp.	Time Deposit Term: 15 Months, Tier: \$1000	Time Deposit	0.55	15	1,000
BB&T Corp.	Time Deposit Term: 15 Months, Tier: \$2500	Time Deposit	0.65	15	2,500
BB&T Corp.	Time Deposit Term: 21 Months, Tier: \$1000	Time Deposit	0.90	21	1,000
BB&T Corp.	Time Deposit Term: 22 Months, Tier: \$1000	Time Deposit	0.80	22	1,000
BB&T Corp.	Time Deposit Term: 22 Months, Tier: \$1000	Time Deposit	0.75	22	1,000





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In addition, SNL Rates are also available in Branch Analytics, Peer Analytics, and SNLxl

How To Access:

- ❖ **Branch Analytics** – access depository rate data within HHI, Market Share, and Branch List at the branch, company, and market level
- ❖ **Peer Analytics** – average company rates available in the IFRS/GAAP Companies & Regulated Depositories data sets
- ❖ **SNLxl** – average company rates available in the Companies & Regulated Depository data sets. Branch-level rate data available with the branch data set. Geographic aggregate rates available within both the branch and the geographic intelligence data sets

