



Weekly Term Accounts APY Spread and Premium Index

For the week beginning 1/9/2012

American Banker and Market Rates Insight feature a weekly APY Spread and Premium indices to provide pricing executives with greater insight into national pricing trends and practices.

APY Spread Index

The APY spread is a simplified form of a standard deviation. It measures the variance between the high and low ends of the price range to the average, which indicates whether the APY of a particular CD is closer to the low or the high end of the pricing spectrum.

Product	Min. APY	Spread Min. to Avg.	Spread Avg. to Max.
CD 3 Mo.	0.01	0.12	0.77
CD 6 Mo.	0.01	0.20	0.89
CD 9 Mo.	0.05	0.18	0.67
CD 12 Mo.	0.05	0.28	0.82
CD 24 Mo.	0.10	0.43	0.98
CD 30 Mo.	0.15	0.49	0.97
CD 36 Mo.	0.15	0.59	1.03
CD 48 Mo.	0.25	0.70	1.11
CD 60 Mo.	0.25	0.95	1.27

Premium Index

Premiums are used as the main vehicle to drive balances towards the most desired deposit products, and are an indication of the capital strategy of each individual institution. This week's highest and lowest national premiums:

Product	Premium	Reg. Avg.	Spl. Avg.
CD 3 Mo.	0.17	0.13	0.30
CD 6 Mo.	0.35	0.21	0.56
CD 9 Mo.	0.45	0.23	0.68
CD 12 Mo.	0.02	0.33	0.35
CD 24 Mo.	0.58	0.53	1.11
CD 30 Mo.	0.00	0.64	0.64
CD 36 Mo.	0.71	0.74	1.45
CD 48 Mo.	1.17	0.95	2.12
CD 60 Mo.	0.73	1.20	1.93