

Curinos Industry Report

Deposit Performance Benchmarks

curinos

Navigate today.

Anticipate tomorrow.

About our Data & Insights

Curinos receives account-level data on a weekly and monthly basis from over 65 institutions spanning ~\$6T in deposits.

We process and standardize the data to produce industry deposit trends, with granular insights that no one else can produce.

In this report, we provide details regarding industry:

- Deposit growth trends by customer and product segments
- Deposit rate trends, including acquisition and portfolio rates
- Deposit mix shifts

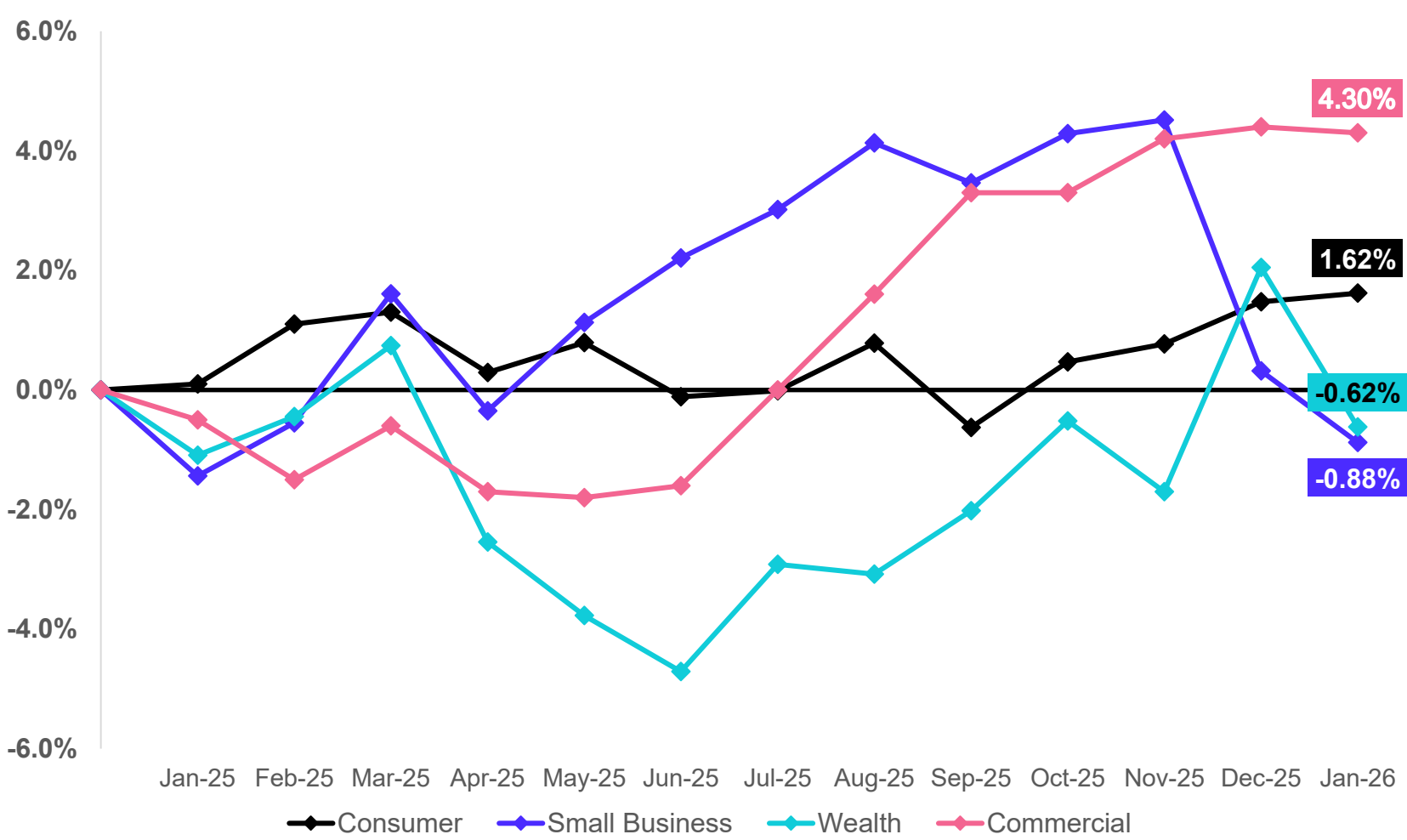
Use this report as a means for understanding industry trends and how your institution's performance may compare.

Note – insights from this report are through January 2026. If you would like to receive an updated version with more recent results, please reach out to marketing@curinos.com or to your account manager.

Key Deposit Industry Trends

Deposit growth remains a significant challenge, across lines of business, for most banks

Deposit Growth by LOB Over Time (Indexed to Jan 2025)

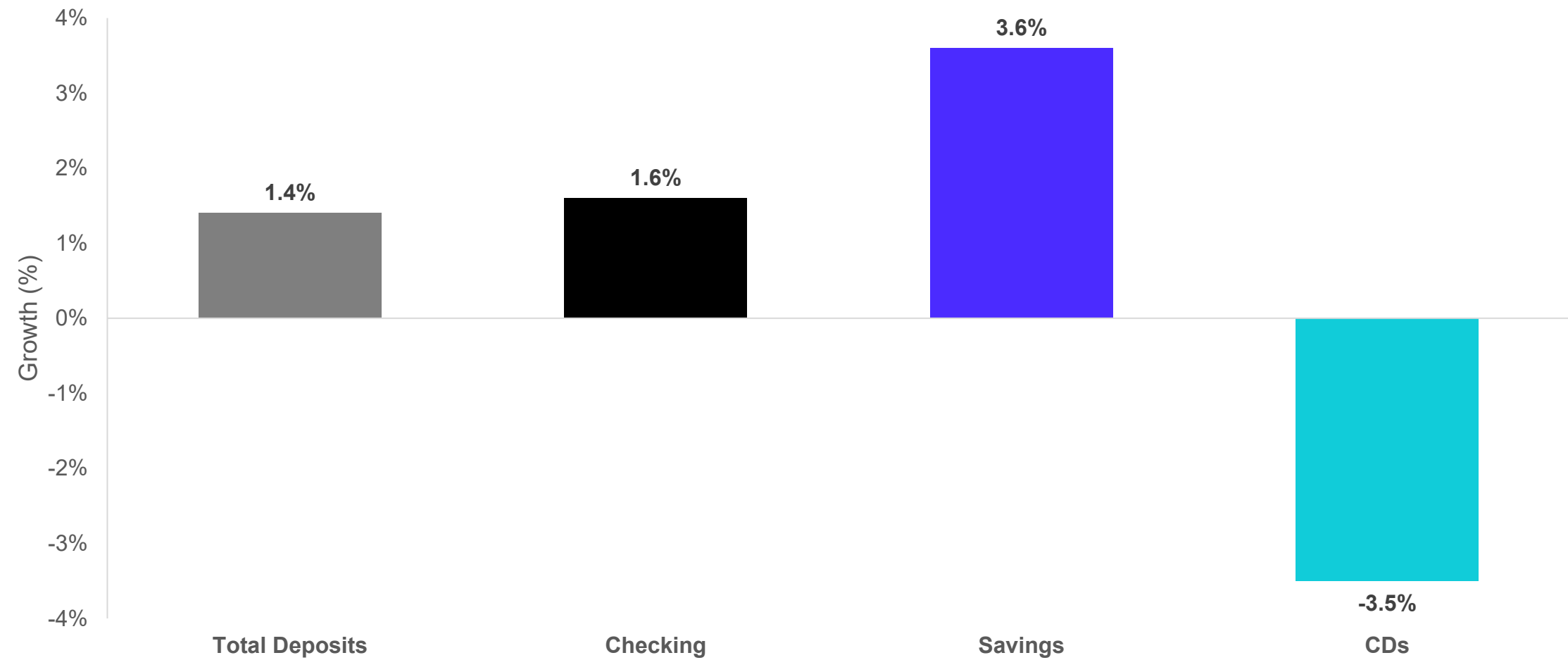


	FY 25 vs. FY24
Consumer	(0.8%)
Small Business	3.3%
Wealth	(4.4%)
Commercial	1.8%

Source(s): Curinos Deposit Analyzer

YoY Consumer deposit growth has been modest, with a decline in CDs offset by growth in Savings

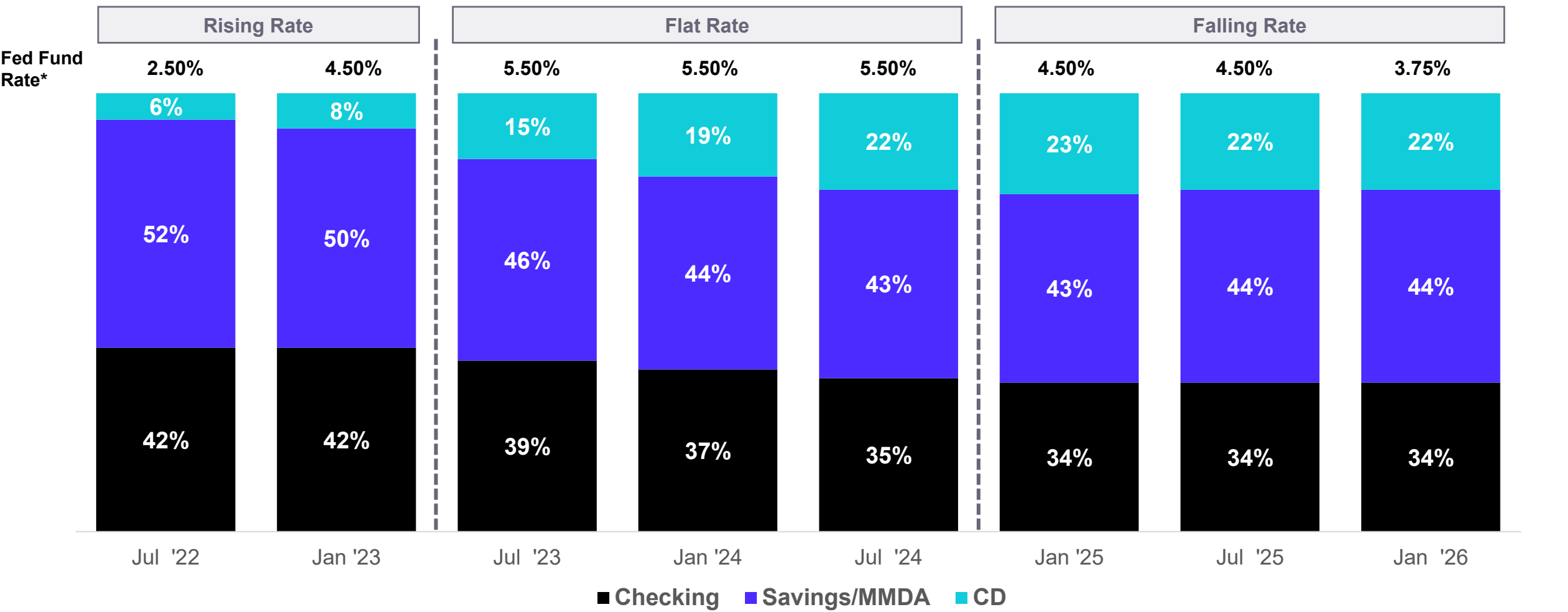
Industry Deposit Growth by Product – Jan ‘25 – Jan ‘26 (Consumer)



Source(s): Curinos Deposit Analyzer

Despite falling CD rates, deposit mix has so far remained relatively constant through the falling rate cycle

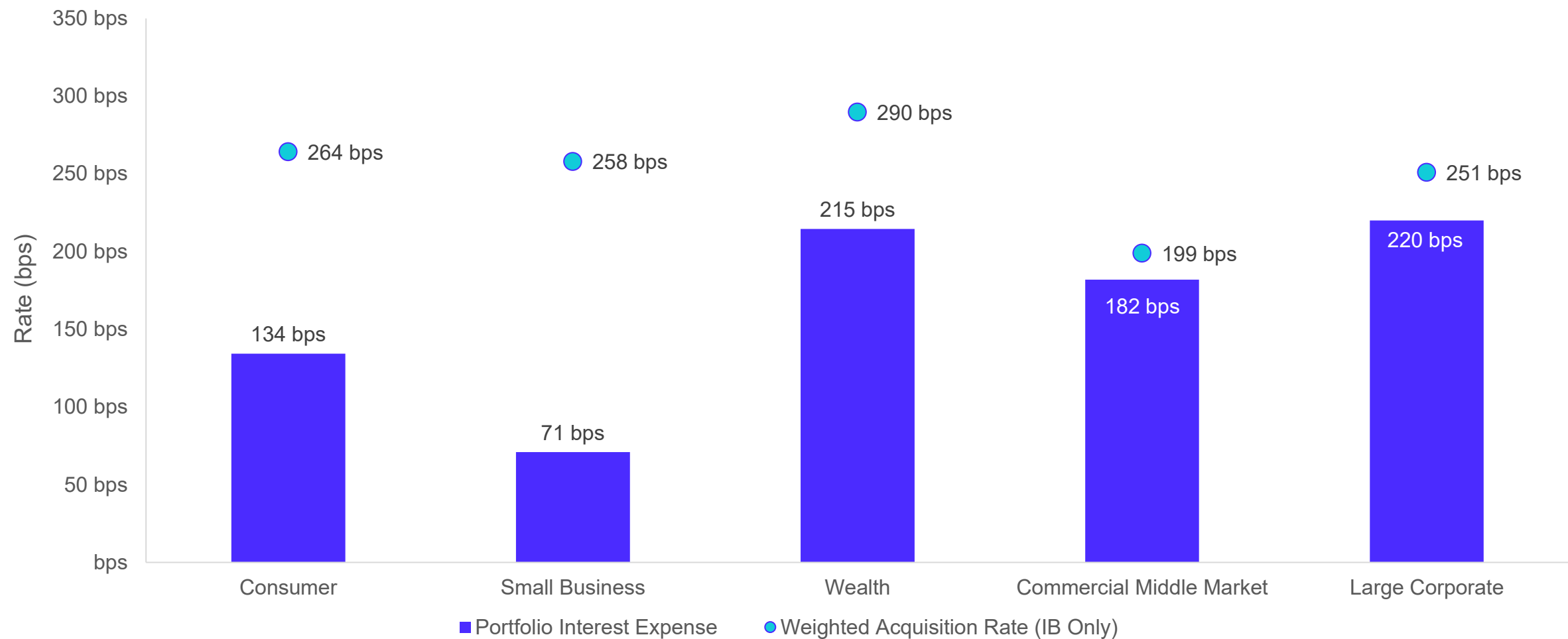
Consumer Deposit Mix by Product | Through the Current Rate Cycle | '22 – '25



Source(s): Curinos Analysis; Curinos Consumer Deposit Analyzer
*These rates represent upper limit of the federal funds target range established by the Federal Open Market Committee, as reported by the Federal Reserve Bank of New York

Churn is expensive, as the rate to acquire new money is materially higher than the rate paid on balances leaving the institution

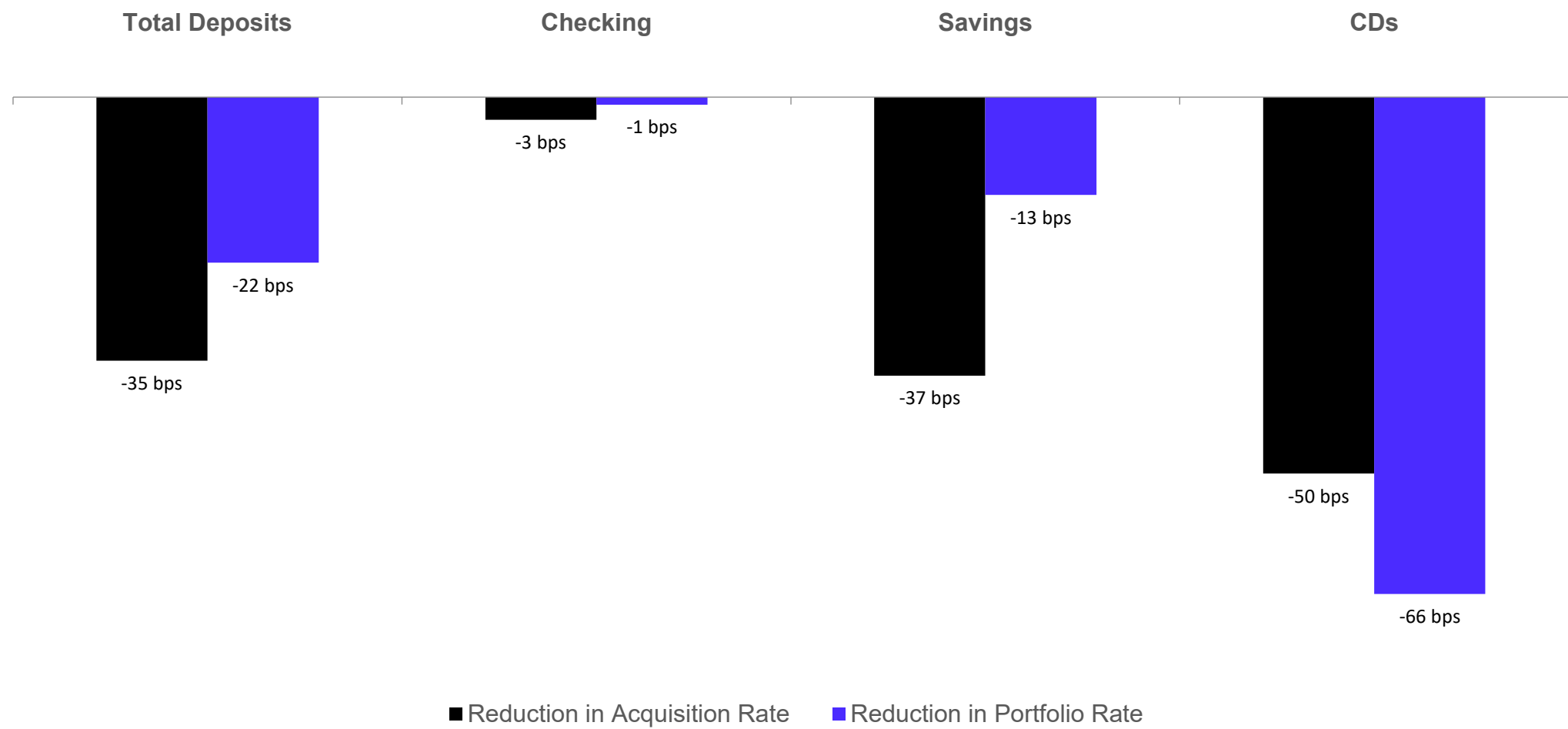
Average Industry Rates Paid – Jan '26



Source(s): Curinos Deposit Analyzer

Consumer portfolio rates have declined, but acquisition rates have come down more quickly

Reduction in Consumer Deposit Rates | Jan '25 to Jan '26

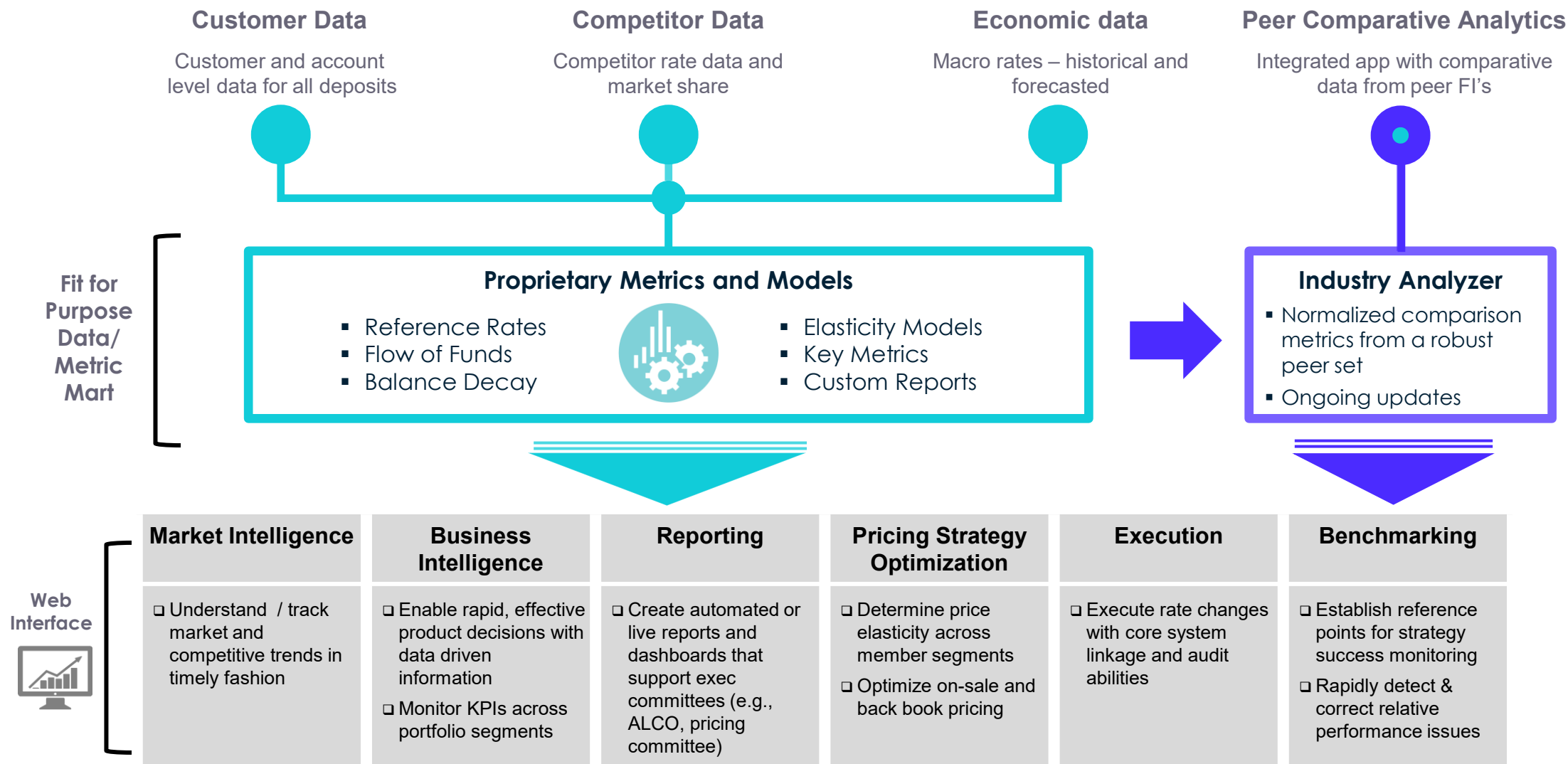


Source(s): Curinos Consumer Deposit Analyzer

How Curinos Helps

Clients rely on our comprehensive proprietary data and tools – for higher deposit growth rates at a lower cost

Curinos Deposit Optimizer

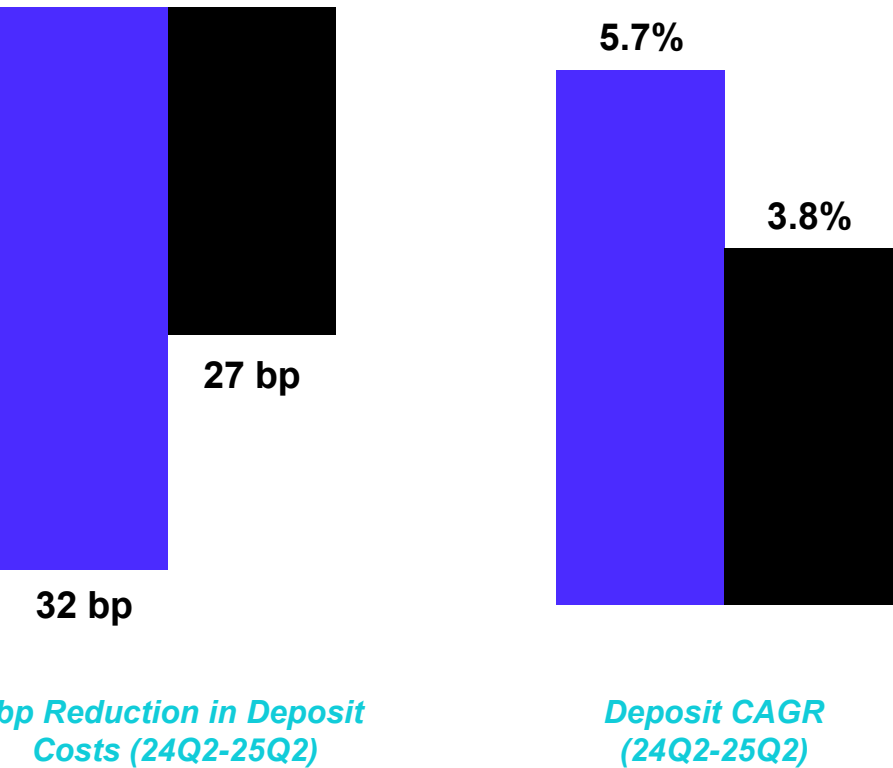
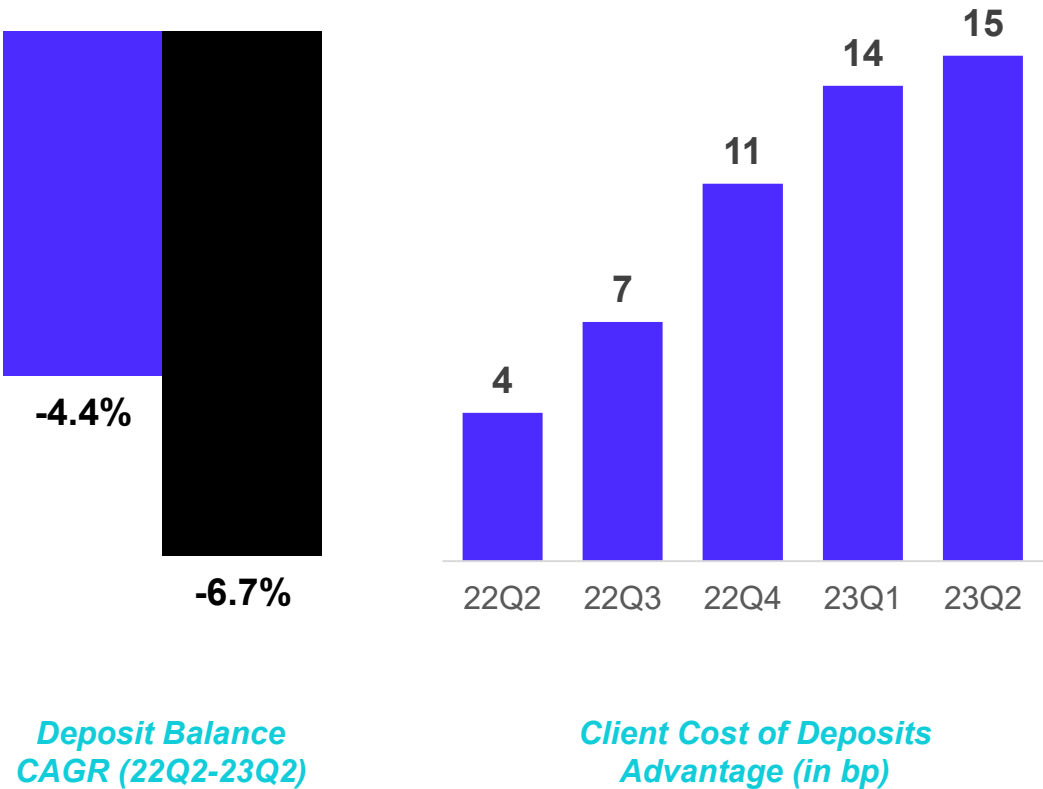


The proof is in the pudding – our clients outperform peers in growth and cost

Curinos Deposit Optimizer Client Outperformance

Recent Rising Rate: Deposit Optimizer Suite clients grew 2.3pp more, and their cost advantage expanded to 15 bps by 2Q23

Recent Falling Rate: Deposit Optimizer Suite clients grew ~2pp more, with a 5 bp better deposit beta through 25Q2



■ Deposit Optimizer Suite Clients ■ Peers

Note: Deposit Optimizer Suite client defined as bank with product installed at beginning of time period evaluated (e.g., 2Q23, 24Q2); peers defined as all non-Deposit Optimizer suite traditional / brick and mortar banks above \$10B in assets; growth is acquisition-adjusted
Source: FDIC call report data, Curinos analysis

In addition to reducing interest expense, our clients realize other tangible, substantial, and immediate + ongoing benefits from a Curinos partnership

CRITICAL BENEFITS

BENEFITS	VALUE	DETAILS
1. Most trusted deposit analytics partner	<i>Trust, Confidence, Safety & Results</i>	• 65+ US FI clients rely on Curinos Deposit Platforms • 25 mid-sized FIs (\$10-50B assets) are already Deposit clients • Several additional mid-sized are in contracting
2. Leading deposit technology, with most comprehensive deposit analytics	<i>Competitive Advantage, Flexibility & Results</i>	• Transparent methodologies and models, with client-specific configuration and segmentation (white box) • Custom analytics and easy data access, for internal team's 'special sauce' work • Continued major R&D innovation investments (incl. AI and machine learning), with periodic upgrades, driven by clients • Focus on practical usability and automation for smaller analytics teams, incl. proactive alerts, 1 click analytics, etc. • <i>Proprietary</i> Deposit Analyzer benchmarking industry/peer sets across flow of funds and cleared rate trends/metrics • Covers Consumer, Business, Wealth, and Commercial (with TM fees)
3. Proven install and ongoing support/ coaching team minimizes risk and maximizes continuous value	<i>Confidence, Partnership & Results</i>	• Structured implementation process delivered in stages for early benefits (ensures you get immediate value, quickly) • Execution best practices includes training users on their own data within Optimizer • Unique, proven structured ongoing support/coaching with 2-3 dedicated Client Success members that onboard and stay with you, becoming key team members/coaches; "we'll be there for you," with proactive and reactive support
4. Access to leading retail banking and deposit experts	<i>Deep & Broad Deposit Insights</i>	• Comprehensive Annual post-implementation review • Ready access to consumer and commercial deposit leaders in Pricing, Product Management, Marketing, Distribution, Treasury, Risk and Strategic Funding <i>since deposit pricing is more than just a math problem</i> • Teach deposit management and pricing at the CBA Graduate School

Curinos: Decision Intelligence for Financial Institutions

Over **\$6T** in deposit balances | **20K** bank branches | **\$9B+** in U.S. annual marketing spend

Over **\$3T** in mortgage originations | **94M** checking accounts | **45%** Business Banking Lending up to \$50M in origination

46
of the **Top 50**
and

85%
of the **Top 100**
U.S. Banks
& Credit Unions



42
of the **Top 50**
mortgage lenders

90%
of the **Top 150**
U.K. Banks
& Insurers



Chosen provider of **1500+** clients globally
Big 6 Banks of Canada
800+ Credit Union & Community Banks across the U.S.

About Curinos:

Curinos empowers financial institutions to put customers at the center of every decision.

Our AI-first platform transforms proprietary data, advanced analytics and deep financial services expertise into timely recommendations — delivered right where teams work.

The result: confident decisions, stronger customer relationships, and lasting, profitable growth.

Curinos Expertise In Action

Recent Mentions



Events & Partners



Frequent Investor & Analyst Presentations



Interested in Learning More?

Please reach out to marketing@curinos.com or your account manager to set up a meeting to learn more about how Curinos Deposit Optimizer could work for your institution.