

US banks with highest CRE growth rates*

Company (top-level US ticker)	City, state	Total assets (\$B)	CRE loans (\$M) ¹	CRE loans/total loans (%) ¹	Delinquent CRE loans/total CRE loans (%) ²	Linked quarter CRE loan growth (%) ¹
Penns Woods Bancorp Inc. (PWOD)	Williamsport, PA	1.21	236.5	29.84	1.59	75.40
Piedmont Community Bank Holdings Inc.	Raleigh, NC	2.01	552.8	40.97	2.23	72.46
Columbia Banking System Inc. (COLB)	Tacoma, WA	7.07	1,450.7	31.90	3.12	61.44
Nicolet Bankshares Inc. (NCBS)	Green Bay, WI	1.09	170.9	20.25	4.31	58.15
Strategic Growth Bancorp Inc.	El Paso, TX	1.98	584.3	54.42	9.89	48.02
Hamilton State Bancshares Inc. (HMBH)	Hoschton, GA	1.64	263.5	36.65	25.67	45.53
SKBHC Holdings LLC	Seattle, WA	3.77	896.0	38.70	2.29	44.26
UnionBanCal Corp.	San Francisco, CA	102.26	15,265.6	23.16	2.47	35.33
Suffolk Bancorp (SUBK)	Riverhead, NY	1.65	230.8	25.74	1.13	30.17
First Financial Bankshares Inc. (FFIN)	Abilene, TX	4.98	391.4	15.18	3.60	27.12
Prosperity Bancshares Inc. (PB)	Houston, TX	16.28	1,963.9	31.82	0.62	26.28
BankUnited Inc. (BKU)	Miami Lakes, FL	13.23	1,198.0	17.59	0.72	26.05
FirstMerit Corp. (FMER)	Akron, OH	23.53	2,548.8	18.10	8.19	26.00
PacWest Bancorp (PACW)	Los Angeles, CA	6.71	2,449.3	55.40	2.57	25.51
Customers Bancorp Inc. (CUBI)	Wyomissing, PA	3.79	1,107.5	33.97	3.02	23.58
Peapack-Gladstone Financial Corp. (PGC)	Bedminster, NJ	1.68	525.6	41.82	0.00	19.37
Old Line Bancshares Inc. (OLBK)	Bowie, MD	1.14	294.2	36.96	3.49	17.49
QCR Holdings Inc. (QCRH)	Moline, IL	2.45	449.9	29.39	3.44	16.85
First of Long Island Corp. (F LIC)	Glen Head, NY	2.23	500.4	39.30	0.35	16.62
American Business Bank (AMBZ)	Los Angeles, CA	1.30	116.0	20.47	0.00	16.57
Industry median*		2.03	412.6	29.13	2.20	1.94

* Limited to U.S. banks and thrifts, on a top-tier basis, with greater than \$1 billion in assets and 10% or more CRE composition at June 30, 2013.

Financial data is at June 30, 2013, and is based on regulatory reports as of Aug. 21, 2013.

¹ CRE loans include non-owner-occupied property loans, construction and land development loans, multifamily loans and unsecured commercial real estate loans.

Non-owner-occupied property loans = loans secured by non-owner-occupied (nonfarm and/or nonresidential) properties.

Construction and land development loans = loans secured by real estate, originated for the construction and land development of structures.

Multifamily loans = loans secured by residential properties for five or more families.

Unsecured commercial real estate loans = loans, not secured by real estate, used to finance commercial real estate, construction and land development activities.

² Delinquent loans are defined as loans at least 30 days past due and nonaccrual loans.

Source: SNL Financial

