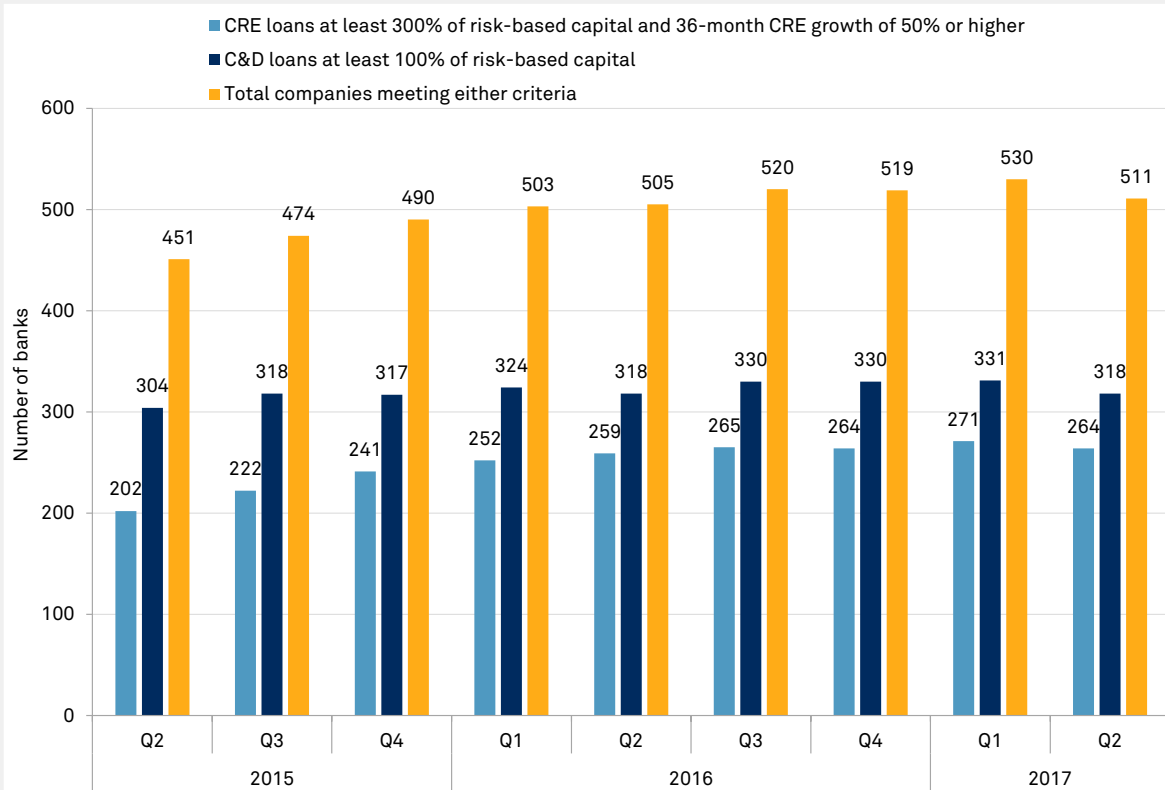


Banks exceeding regulators' 2006 guidance on CRE loan concentrations



Data compiled Aug. 30, 2017.

Analysis represents operating and historical U.S. banks and thrifts that had CRE loans greater than or equal to 300% of risk-based capital and growth in CRE loans greater than or equal to 50% over the last 36 months, or C&D loans greater than or equal to 100% of risk-based capital, at the end of each period shown.

Companies that met both criteria are included in the totals for each criteria, causing overlap between the totals of each criteria.

Companies that reported negative risk-based capital are considered concentrated in CRE and included in the totals.

Data based on regulatory filings.

CRE = commercial real estate; regulators define commercial real estate loans as: construction and land development loans + multifamily loans + nonowner-occupied nonresidential property loans + commercial real estate loans secured by collateral other than real estate

C&D = construction and development

Source: S&P Global Market Intelligence