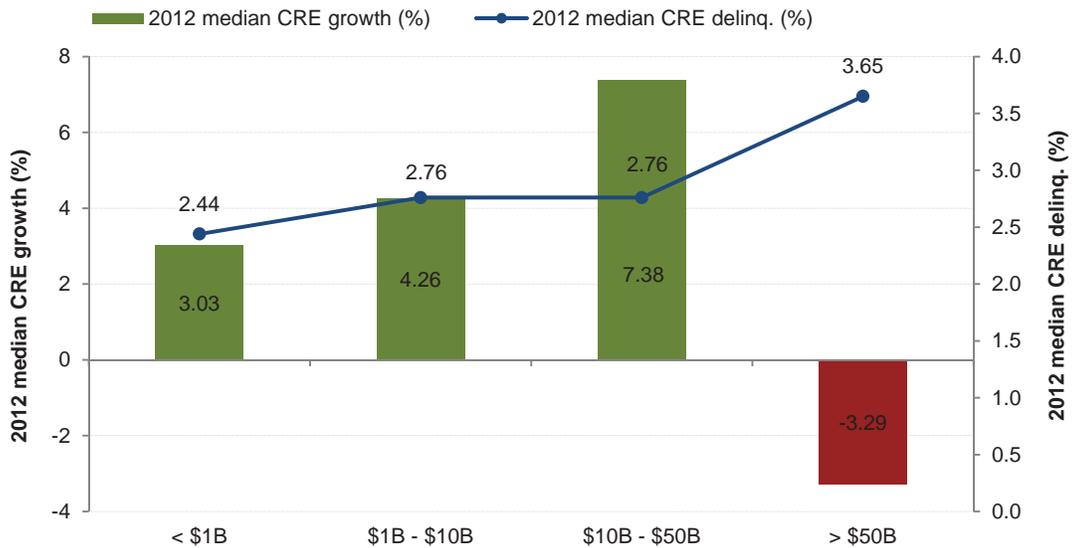


\$10B-\$50B-sized banks reported highest CRE growth while biggest banks had worst asset quality in 2012



US banks by assets

* Limited to U.S. banks and thrifts, on a top-tier basis, with 10% or more CRE composition at Dec. 31, 2012.

Financial data is at Dec. 31, 2012 and is based on regulatory reports as of March 18, 2013.

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

Commercial real estate 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.

One- to four-family loans exclude home equity lines.

Source: SNL Financial

