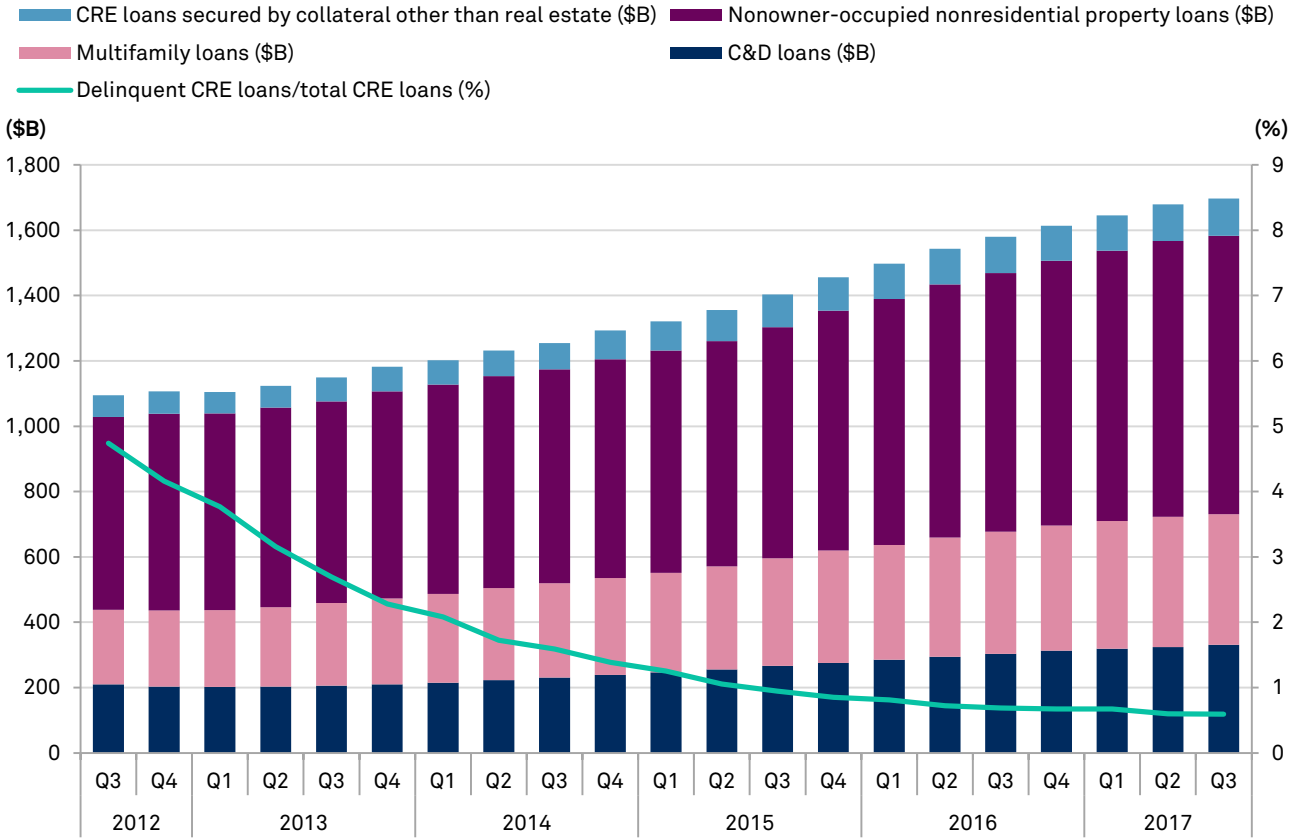


CRE trends at US banks and thrifts



Data compiled Dec. 5, 2017.
 Analysis based on aggregates for operating and historical U.S. commercial banks, savings banks, and savings and loan associations.
 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
 Delinquent loans = loans more than 30 days past due or nonaccruing
 C&D = construction and development
 Source: S&P Global Market Intelligence