

Top 20 banks by residential construction, development loans as percentage of total C&D loans*

Institution (top-level ticker)	City, state	Total assets (\$M)	Total C&D loans (\$M)	Residential C&D loans/ total loans	Residential C&D loan growth YOY	Residential C&D NPLs/ total NPLs
				(%)		
United Texas Bank	Dallas, TX	235.1	44.3	40.99	113.84	0.00
Builders Financial Corp.	Chicago, IL	242.2	54.3	31.99	110.73	100.00
AltaPacific Bank (ABNK)	Santa Rosa, CA	238.2	47.2	25.80	409.34	0.00
Affiliated Bank (BAFI)	Arlington, TX	409.6	118.6	22.49	55.47	0.00
First Covenant Bank	Commerce, GA	151.2	42.5	21.99	28.29	0.00
SouthBank FSB	Corinth, MS	168.9	26.6	21.75	82.57	0.00
Tradition Capital Bank	Edina, MN	258.6	50.9	20.17	156.95	0.00
Capital Bank NA	Rockville, MD	485.8	98.5	20.09	90.79	0.00
First National Bank	Wichita Falls, TX	308.2	67.8	19.33	57.36	0.00
Peoples State Bank	Shepherd, TX	106.4	12.7	18.63	154.51	0.00
Wellesley Bank (WEBK)	Wellesley, MA	457.4	80.1	18.38	90.58	0.00
SBC Inc.	Countryside, IL	568.8	135.8	18.37	25.93	10.99
Prime Bank	Edmond, OK	195.0	42.7	17.31	15.22	NA
Preferred Bank	Houston, TX	194.4	34.3	17.22	26.57	0.00
Grand Bank	Dallas, TX	514.1	47.6	16.55	17.54	NA
Integrity B&T	Monument, CO	126.4	22.4	16.19	60.25	0.00
First National Bank of Layton	Layton, UT	253.8	35.0	15.61	27.32	1.52
Premier Bank	Omaha, NE	134.3	20.5	15.22	-12.82	0.00
YNB	Yukon, OK	186.3	22.3	15.19	60.99	17.68
Central Bancorp.	Provo, UT	739.9	150.9	14.78	43.06	0.00

*Analysis limited to companies with more than \$100 million in assets.

As of March 4, 2014.

Data for top-tier banks and thrifts based on regulatory filings for the year ended Dec. 31, 2013.

NPLs = nonperforming loans calculated by combining past due and nonaccrual loans.

NA = not available

Source: SNL Financial

