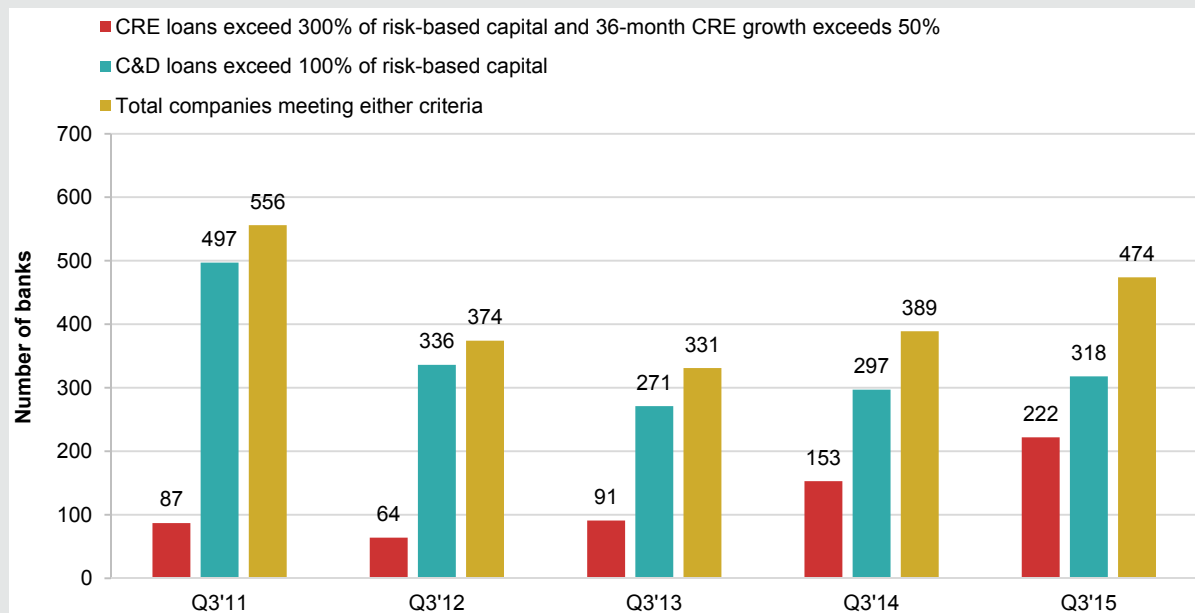


Number of banks exceeding regulators' 2006 guidance on CRE concentrations



Data compiled Dec. 16, 2015.
Based on regulatory filings.

Data represents currently operating and historical commercial banks, savings banks and savings and loan associations that had CRE loans greater than or equal to 300% of risk-based capital and growth in CRE loans greater than 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 both totals, causing overlap between the totals.

Companies that filed thrift financial reports are not included.

CRE loans = construction and land development loans + multifamily loans + nonowner-occupied property loans + commercial real estate loans secured by collateral than other real estate.

Interagency guidance issued in December 2006 outlines the following criteria for identifying institutions that may have CRE concentration risk: An institution's total CRE loans (including C&D loans), as defined in the guidance, represent 300% or more of its total risk-based capital, and its CRE loans have increased by 50% or more during the previous 36 months; OR an institution's C&D loan concentration levels represent 100% or more of its total risk-based capital.

Source: SNL Financial

