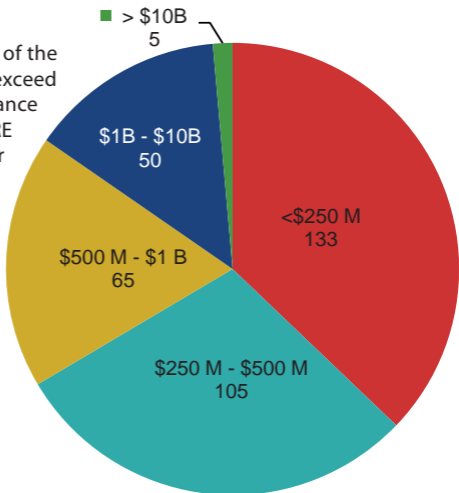


More small banks have high CRE concentrations

Asset size range of the 358 banks that exceed regulatory guidance limit of 300% CRE concentration or negative risk-based capital



As of June 16, 2014.

Financial data is based on regulatory filings at March 31, 2014.

Asset size range limited to banks and thrifts on top-tier basis that meet one of the three regulatory guidance conditions, that of CRE concentration greater than 300% or have negative risk-based capital.

CRE concentration ratio is total CRE loans as a percentage of company's total risk-based capital.

CRE loans include non-owner-occupied property loans, construction and land development loans, multifamily loans and other commercial real estate loans.

Non-owner-occupied property loans are loans secured by non-owner-occupied (nonfarm and/or nonresidential) properties.

Construction and land development loans are loans secured by real estate, originated for the construction and land development of structures.

Multifamily loans are loans secured by residential properties for five or more families.

Other commercial real estate loans are commercial loans secured by assets other than real estate.

Source: SNL Financial

