

## Top banks and thrifts by CRE growth rates

Banks above 300% CRE concentration at Dec. 31, 2015

Company (top-level ticker)	City, state	Q1'17 total assets (\$M)	Total CRE			
			Q1'17 (\$M)	Change since Q4'15 (%)	Percentage of RBC	
					Q1'17 (%)	Change since Q4'15 (pps)
Revere Bank (REVB)^	Laurel, MD	1,949.4	761.3	206.0	402.8	100.5
First Foundation Bank (FFWM)	Irvine, CA	3,683.8	2,043.8	133.7	648.3	246.0
Commercial Bank of California (NCAL)^	Irvine, CA	788.4	341.0	109.8	370.6	-42.3
Pioneer Bank SSB (PONB)^	Austin, TX	1,165.3	300.8	90.6	276.2	-78.6
SmartBank (SMBK)	Pigeon Forge, TN	1,046.7	347.1	88.5	286.4	-18.7
Premier Business Bank (PBCA)^	Los Angeles, CA	529.1	197.2	81.7	398.2	2.4
Sunshine Bank (SBCP)^	Plant City, FL	955.2	254.6	76.7	259.6	-43.3
First Green Bank	Orlando, FL	577.6	264.7	76.5	344.3	24.7
United Bank of Michigan	Grand Rapids, MI	631.1	309.2	74.8	492.2	186.0
Bank of Hope (HOPE)^	Los Angeles, CA	13,459.5	5,707.0	71.1	362.0	9.1
<b>Group median</b>				<b>85.1</b>	<b>366.3</b>	<b>5.8</b>
<b>Banks above 300% CRE concentration median</b>				<b>12.7</b>	<b>353.9</b>	<b>2.4</b>

Banks between 200% and 300% CRE concentration at Dec. 31, 2015

Company (top-level ticker)	City, state	Q1'17 total assets (\$M)	Total CRE			
			Q1'17 (\$M)	Change since Q4'15 (%)	Percentage of RBC	
					Q1'17 (%)	Change since Q4'15 (pps)
Centennial Bank and Trust (HTLF)^	Denver, CO	839.5	193.8	554.7	228.7	22.1
Security Bank of Kansas City	Kansas City, KS	3,093.9	955.6	266.6	230.6	-23.4
First United Bank and Trust Co.^	Durant, OK	5,913.3	2,156.9	245.4	373.1	156.0
Malvern Federal Savings Bank (MLVF)	Paoli, PA	960.8	393.9	149.7	329.1	119.0
Shore United Bank (SHBI)	Easton, MD	1,151.3	301.6	141.5	206.5	-33.9
Western States Bank^	Laramie, WY	480.3	102.1	126.1	191.1	-89.7
Broadway Federal Bank F.S.B. (BYFC)	Los Angeles, CA	451.6	263.7	105.5	521.2	259.3
Middlefield Banking Co. (MBCN)^	Middlefield, OH	1,069.1	328.4	104.3	322.9	101.2
OceanFirst Bank (OCFC)^	Toms River, NJ	5,212.0	1,055.6	102.3	225.2	13.1
American Riviera Bank (ARBV)^	Santa Barbara, CA	466.7	158.2	99.9	324.6	71.4
<b>Group median</b>				<b>133.8</b>	<b>276.8</b>	<b>46.7</b>
<b>Banks between 200%-300% CRE concentration median</b>				<b>13.5</b>	<b>246.6</b>	<b>7.9</b>

Data compiled May 19, 2017.

Based on regulatory filings as of March 31, 2017.

Analysis includes currently operating commercial banks, savings banks and savings and loan associations.

CRE = commercial real estate; regulators define commercial real estate as the sum of: construction and land development loans, multifamily loans, nonowner-occupied nonresidential property loans and commercial real estate loans secured by collateral other than real estate

^ Completed at least one company acquisition between Dec. 31, 2015 and March 31, 2017.

Source: S&P Global Market Intelligence

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