

## Top banks and thrifts by CRE concentration

Financial data as of March 31, 2017

Company (top-level ticker)	City, state	Total assets (\$M)	Total CRE		Risk-based capital ratio (%)	Wholesale funding concentration (%)*
			Percentage of RBC	Change since Q4'15 (%)		
OneUnited Bank	Boston, MA	661.0	1,067.5	18.1	10.9	38.5
First State Bank	Danville, VA	29.2	1,010.3	0.3	3.6	0.0
Dime Community Bank (DCOM)	Brooklyn, NY	6,079.7	1,008.8	22.6	11.7	14.0
Beach Community Bank (BCBF)	Fort Walton Beach, FL	505.6	809.2	-13.5	4.9	7.1
New York Community Bank (NYCB)	Westbury, NY	45,465.0	767.9	3.3	13.1	42.3
First City Bank of Florida	Fort Walton Beach, FL	213.1	726.8	-11.7	5.1	22.8
First Foundation Bank (FFWM)	Irvine, CA	3,683.8	648.3	133.7	12.3	30.7
Regal Bank	Livingston, NJ	483.6	633.9	10.3	15.3	6.5
Native American Bank NA	Denver, CO	95.2	627.0	28.4	33.6	14.3
Gwinnett Community Bank	Duluth, GA	314.0	622.4	0.3	5.3	4.9
Oritani Bank (ORIT)	Township of Washington, NJ	4,125.9	590.5	23.1	15.0	34.2
Malaga Bank FSB (MLGF)	Palos Verdes Estates, CA	992.3	580.9	7.1	23.5	12.3
NorthEast Community Bank (MHC) (NECB)	White Plains, NY	732.9	572.6	22.4	14.4	13.8
Parkway Bank and Trust Co.	Harwood Heights, IL	2,397.3	570.9	1.8	13.9	12.4
Bank of New England	Salem, NH	921.0	561.9	33.3	13.7	28.9
Bank of Hemet	Riverside, CA	677.5	561.3	16.7	14.2	1.0
Flushing Bank (FFIC)	Uniondale, NY	6,236.0	555.7	16.0	14.3	40.5
Peapack-Gladstone Bank (PGC)	Bedminster, NJ	3,947.6	552.1	9.1	13.1	22.0
Signature Bank (SBNY)	New York, NY	40,265.3	551.8	28.9	13.6	10.7
Equitable Bank S.S.B.	Wauwatosa, WI	303.5	550.8	1.7	9.1	0.0
<b>Group median</b>			<b>606.4</b>	<b>13.1</b>	<b>13.3</b>	<b>13.9</b>
<b>Industry median</b>			<b>107.3</b>	<b>11.8</b>	<b>16.2</b>	<b>3.9</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.

\* Defined as the sum of borrowings and brokered deposits as a percentage of the sum of total borrowings and total deposits.

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

RBC = risk-based capital

Source: S&P Global Market Intelligence

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