

Largest companies that crossed the 2006 CRE guidance in Q2'17

Ranked by total assets

Company (top-level ticker)	City, state	Total assets (\$B)	CRE guidance criteria			Total risk-based capital ratio (%)		
			CRE/total risk-based capital (%)	AND	Growth in CRE last 36 months (%)		OR	C&D/total risk-based capital (%)
			At least 300%		At least 50%			At least 100%
United Bank (UBSI)	Vienna, VA	13.31	364.9		95.0		92.7	12.82
First Bank (FBNC)	Southern Pines, NC	4.53	254.1		62.0		101.0	12.50
Burke & Herbert Bank & Trust Co. (BHRB)	Alexandria, VA	3.12	309.1		78.5		33.2	15.74
First A National Banking Association (FBMS)	Hattiesburg, MS	1.79	242.3		144.7		100.8	12.41
First Business Bank (FBIZ)	Madison, WI	1.76	325.4		87.0		72.7	11.83
Carrollton Bank	Carrollton, IL	1.57	304.1		54.2		46.3	10.23
Bank of Ann Arbor	Ann Arbor, MI	1.53	341.8		193.9		27.8	11.46
Reliance Bank (RLBS)	Frontenac, MO	1.37	464.1		59.6		39.6	13.16
Provident Savings Bank F.S.B. (PROV)	Riverside, CA	1.20	463.1		51.7		5.5	17.28
Evans Bank NA (EVBN)	Hamburg, NY	1.17	363.4		52.6		76.0	13.32
Bank of Utah	Ogden, UT	1.16	297.8		45.5		107.4	16.35
Lubbock National Bank	Lubbock, TX	1.06	236.4		43.2		106.1	16.16
Cache Valley Bank	Logan, UT	1.04	241.4		55.9		108.0	13.58
Reliant Bank (CUBN)	Brentwood, TN	1.00	256.6		145.9		104.6	13.23
Planters Bank Inc.	Hopkinsville, KY	0.98	273.0		35.3		102.5	12.05
Illinois National Bank	Springfield, IL	0.97	428.9		56.6		102.7	11.48
Citizens National Bank	Sevierville, TN	0.97	325.6		34.0		102.6	14.13
Security State Bank & Trust	Fredericksburg, TX	0.92	191.8		46.5		104.3	18.56
First State Bank of the Florida Keys	Key West, FL	0.91	312.8		91.3		31.5	14.94
Ponce De Leon Federal Bank	Bronx, NY	0.81	312.0		52.9		38.4	17.34
Texas Regional Bank	Harlingen, TX	0.81	299.4		153.0		103.2	12.50
Beneficial State Bank	Oakland, CA	0.74	330.4		215.3		8.3	13.58
State Bank (FETM)	Fenton, MI	0.73	322.1		104.7		80.6	11.03
Opportunity Bank of Montana (EBMT)	Helena, MT	0.70	225.9		493.3		100.2	15.09
Bank of Blue Valley (BVBC)	Overland Park, KS	0.69	239.3		41.6		101.0	12.19
Group median			309.1		59.6		100.2	13.23
Industry median			108.0		31.3		23.4	16.23

Data compiled Aug. 30, 2017.

Analysis represents the 25 largest U.S. banks and thrifts by total assets at June 30, 2017, that met at least one of the two CRE guidance criteria: 1) CRE loans greater than or equal to 300% of risk-based capital and growth in CRE loans greater than or equal to 50% over the last 36 months, or 2) C&D loans greater than or equal to 100% of risk-based capital, as of June 30, 2017, and did not meet the criteria as of March 31, 2017. Some of the banks listed may have met the criteria in periods prior to the first quarter of 2017.

Data based on regulatory filings.

CRE = commercial real estate; regulators define commercial real estate loans as: construction and land development loans + multifamily loans + nonowner-occupied nonresidential property loans + commercial real estate loans secured by collateral other than real estate
C&D = construction and development

Source: S&P Global Market Intelligence