

Top 20 banks by OREO as a percent of total assets

Company (top-level ticker)	Total assets (\$B)	Total OREO/total assets (%)	Total OREO (\$M)	Covered OREO/total OREO (%)
Flagstar Bank FSB (FBC)	9.87	3.16	311.85	0.00
Scotiabank de Puerto Rico (BNS)	5.12	1.95	99.66	82.88
Beal Bank USA	5.82	1.68	97.62	0.00
PlainsCapital Bank (HTH)	8.85	1.66	146.53	97.03
Florida Community Bank NA (FCB)	5.57	1.45	80.99	36.85
Capital Bank NA (CBF)	6.63	1.45	96.28	17.67
Doral Bank (DRL)	8.00	1.38	110.10	0.00
Oriental Bank (OFG)	7.65	1.34	102.24	45.59
Banco Santander Puerto Rico (SAN)	6.02	1.17	70.31	0.00
First Bank	5.79	1.02	59.24	0.00
Banco Popular de Puerto Rico (BPOP)	27.31	1.01	277.00	56.32
EverBank (EVER)	19.75	1.00	197.95	0.00
FirstBank Puerto Rico (FBP)	12.50	0.97	121.84	0.00
Bank of the Ozarks (OZRK)	6.29	0.89	56.24	63.61
Emigrant Bank	6.34	0.83	52.75	0.00
Cadence Bank NA	7.03	0.82	57.39	67.55
Renasant Bank (RNST)	5.81	0.72	41.80	17.88
South State Bank (SSB)	8.00	0.67	53.73	40.94
Great Western Bank (NAB)	9.29	0.58	54.19	25.75
Centennial Bank (HOMB)	6.66	0.57	38.16	45.07

As of Aug 13, 2014.

Limited to commercial banks and savings banks with total assets greater than \$5 billion as of June 30, 2014.

OREO represent the net book value of all other real estate owned.

Covered OREO represents the carrying amount of other real estate owned acquired from failed insured depository institutions or purchased from the FDIC that are covered under loss-sharing agreements with the FDIC.

Ticker based on home-country stock exchange.

Based on regulatory filings.

Source: SNL Financial

