

US banks with highest CRE growth rate*

Company (top level U.S. ticker)	City, state	Total assets (\$B)	CRE loans (\$M) ¹	CRE loans/total loans (%) ¹	Delinquent CRE loans/total CRE loans (%) ²	Linked-quarter CRE loan growth (%) ¹
Cummins-American Corp.	Glenview, IL	1.23	66.0	15.20	0.00	108.13
Southern BancShares (N.C.) Inc. (SBNC)	Mount Olive, NC	2.07	495.2	43.50	23.91	38.07
Customers Bancorp Inc. (CUBI)	Wyomissing, PA	3.46	896.2	30.09	3.99	26.71
Fidelity BancShares (N.C.) Inc.	Fuquay-Varina, NC	1.92	195.8	25.02	3.80	25.22
CertusHoldings Inc.	Atlanta, GA	1.76	328.7	35.72	23.71	19.71
Trustmark Corp. (TRMK)	Jackson, MS	11.85	1,667.9	24.77	6.80	19.47
Hyde Park Bancorp MHC	Hyde Park, MA	1.22	117.8	23.23	0.00	18.90
Bridge Bancorp Inc. (BDGE)	Bridgehampton, NY	1.58	345.7	40.10	0.03	18.83
Old Second Bancorp Inc. (OSBC)	Aurora, IL	1.95	465.9	41.61	7.79	18.44
Community & Southern Holdings Inc.	Atlanta, GA	2.56	575.7	37.23	8.21	18.32
Suffolk Bancorp (SUBK)	Riverhead, NY	1.59	177.3	21.45	1.76	18.20
Happy Bancshares Inc.	Canyon, TX	2.17	281.5	20.70	1.05	17.67
Kearny MHC ³	Fairfield, NJ	2.87	497.1	37.07	2.71	16.86
North American Bancshares Inc.	Sherman, TX	1.99	720.0	58.26	4.82	15.50
Manufacturers Bank	Los Angeles, CA	2.20	477.1	35.85	0.30	13.49
Sturm Financial Group Inc.	Denver, CO	2.04	258.8	40.97	3.38	12.30
Watford City Bancshares Inc.	Watford City, ND	1.35	242.0	26.31	0.64	12.29
Emprise Financial Corp.	Wichita, KS	1.54	221.8	27.11	0.86	12.05
Beal Financial Corp.	Plano, TX	9.42	1,770.5	30.72	5.51	11.79
Bridge Capital Holdings (BBNK)	San Jose, CA	1.35	124.4	13.09	4.58	11.07
	Industry median*	2.05	397.2	28.81	2.62	0.60

* Limited to U.S. banks and thrifts, on a top-tier basis, with greater than \$1 billion in assets and 10% or more CRE composition at March 31, 2013.

The list excludes Strategic Growth Bancorp Inc. and Talmer Bancorp Inc., whose CRE portfolios increased drastically because of the Section 363 acquisitions they completed during the first three months of 2013.

Financial data is at March 31, 2013, and is based on regulatory reports as of May 23, 2013.

¹ CRE loans include non-owner-occupied property loans, construction and land development loans, multifamily loans and unsecured commercial real estate loans.

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

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

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

Unsecured commercial real estate loans = loans, not secured by real estate, used to finance commercial real estate, construction and land development activities.

² Delinquent loans are defined as loans at least 30 days past due and nonaccrual loans.

³ The mid-tier stock holding company trades under the ticker symbol KRNY.

Source: SNL Financial