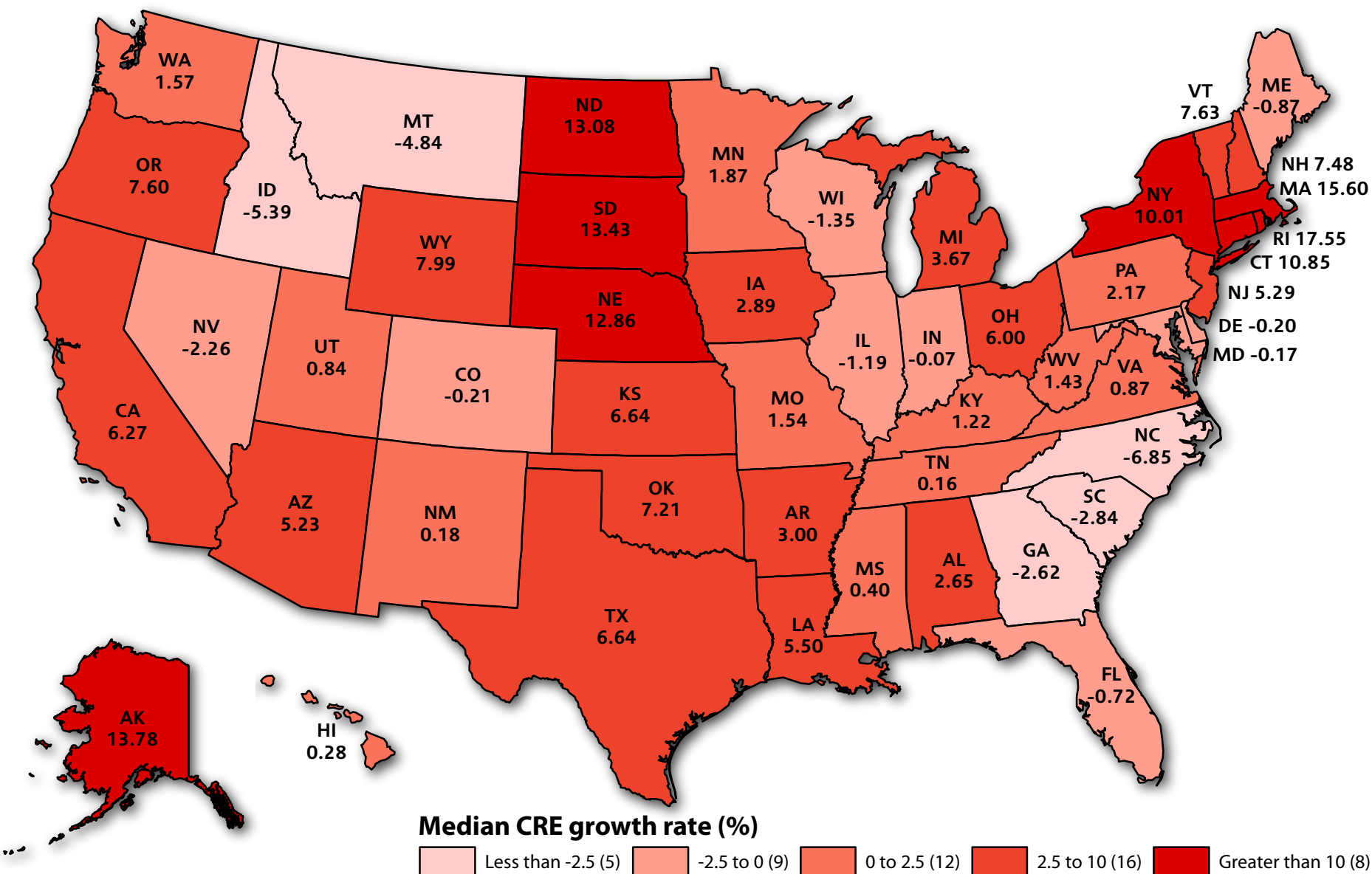


Median YoY CRE growth for US commercial banks by state*



Median CRE growth rate (%)

- Less than -2.5 (5)
- 2.5 to 0 (9)
- 0 to 2.5 (12)
- 2.5 to 10 (16)
- Greater than 10 (8)

*State-wise data is based on the median value of all operating commercial banks headquartered in each U.S. state as of May 23, 2013. Financial data is at March 31, 2013 and is based on call reports as of May 23, 2013. 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. Source: SNL Financial. Map credit: Jesse Bellavance.