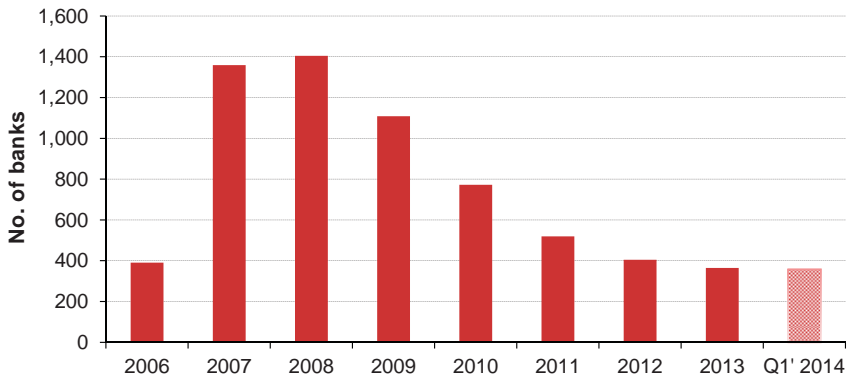


Declining number of banks with CRE concentration ratio above 300%



Data is as of June 16, 2014, and based on the regulatory filings. Includes data for all commercial banks and savings banks since 2007 with CRE a concentration greater than 300% or with negative risk-based capital. Excludes saving institutions due to unavailability of data for the breakdown of loans not secured by real estate.

CRE concentration ratio is total CRE loans as a percentage of company's total risk-based capital.

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

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

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

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

Other commercial real estate loans are commercial loans secured by assets other than real estate.

Source: SNL Financial

