

Banks exceeding regulators' 2006 guidance on CRE concentrations¹

As of March 31, 2014

Company (ticker)	City, state	Total assets (\$M)	CRE guidance criteria ²			Total risk-based capital ratio (%)
			CRE concentration (%) ³	C&D concentration (%) ⁴	36 months CRE growth (%)	
Affiliated Bank	Arlington, TX	413.3	361.19	249.11	987.93	15.16
Bank of Princeton	Princeton, NJ	882.1	406.59	123.73	128.27	11.47
Bank of Texas	Midland, TX	228.5	317.48	105.50	157.82	16.23
Bridgewater Bank	Bloomington, MN	680.5	509.92	132.43	118.37	10.93
Capital Bank NA	Rockville, MD	505.9	378.57	204.14	124.82	13.51
Cardinal Financial Corp. (CFNL)	McLean, VA	3,143.3	352.87	119.04	108.28	11.98
Community Bank Mankato	Vernon Center, MN	212.0	301.27	106.22	71.66	11.14
Core Bank	Omaha, NE	342.8	345.71	144.64	1,764.95	13.05
CornerstoneBank	Atlanta, GA	286.9	489.63	176.75	211.99	6.09
Eagle Bancorp Inc. (EGBN)	Bethesda, MD	3,804.2	382.43	128.10	75.26	13.04
Fidelity Bank	West Des Moines, IA	66.0	307.05	267.10	84.18	12.67
First Commons Bank NA	Newton Centre, MA	267.1	310.57	107.75	154.73	13.25
First National Bank	Wichita Falls, TX	324.0	322.37	195.98	57.24	13.90
First Texas BHC Inc.	Fort Worth, TX	1,374.7	332.66	103.63	141.80	13.23
Franklin Synergy Bank*	Franklin, TN	866.1	309.28	181.74	205.28	14.12
Howard Bank	Ellicott City, MD	507.9	346.06	101.36	93.32	11.46
Icon Bank of Texas NA	Houston, TX	578.1	333.11	116.88	229.74	12.18
Independent Bank Group Inc. (IBTX)	McKinney, TX	2,354.4	330.40	101.24	241.96	13.09
Lone Star Capital Bank NA	San Antonio, TX	248.8	413.42	139.48	527.42	14.02
Midwest Regional Bank	Festus, MO	281.8	339.65	105.24	118.54	10.36
Prime Bank	Edmond, OK	204.8	367.02	226.53	139.90	12.13
Southwest Capital Bank	Las Vegas, NM	246.7	354.74	124.58	61.55	14.99
Texas Brand Bank	Garland, TX	123.8	306.90	101.66	60.99	13.20
Tradition Capital Bank	Edina, MN	267.8	345.13	176.14	115.00	11.46
United Texas Bank	Dallas, TX	227.4	332.08	198.80	117.82	16.46
Valley Green Bank	Philadelphia, PA	370.3	306.28	121.46	104.75	12.08
Virginia Heritage Bank (VGBK)	Vienna, VA	917.4	346.57	115.46	125.61	14.76
WashingtonFirst Bank*	Reston, VA	1,275.7	394.97	115.83	170.44	11.72
	Median	356.5	345.42	124.15	125.22	13.05

As of June 16, 2014.

Financial data is based on regulatory filings for the three months ended March 31, 2014, and limited to top-tier U.S. banks and thrifts.

SNL did not exclude banks whose large growth in CRE was due to M&A.

Analysis excludes savings and loan holding companies for which the data is not available.

* The subsidiary was used in these cases because the top-tier consolidated entity did not report consolidated loans 36 months ago and growth could not be calculated.

¹ Includes companies that meet or exceed all three supervisory criteria mentioned in the CRE interagency guidance issued in December 2006: An institution's total CRE loans (including C&D loans), as defined in the guidance, represent 300% or more of its total risk-based capital; an institution's C&D loan concentration levels represent 100% or more of its total risk-based capital; and its CRE loans have increased by 50% or more during the previous 36 months. Excludes companies where the data is not available for all of the components of the supervisory criteria.

² CRE loans include non-owner-occupied property loans, construction and land development loans, multifamily loans and other commercial real estate loans.

³ CRE concentration ratio is total CRE loans as a percentage of company's total risk-based capital.

⁴ C&D concentration ratio is total C&D loans as a percentage of company's total risk-based capital.

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

