Total Total assets OREO Total OREO/ (\$B) (\$M) total assets

Q3'12

14.89

5 4 2

6.25

6 22

6 48

7.70

630

13.12

27.27

16.50

5.52

7.08

5 4 2

12.45

8.59

13.22

13.25

8.21

12.47

9.76

Represents the top 20 operating commercial and savings banks with at least \$5 billion in total assets ranked on total other real estate owned as a percent of their total assets,

Q3'12

642.7

1293

144.6

1317

1104

115.2

93.6

177 0

339.0

203.2

63.7

80.2

591

127.5

85.8

128.2

123.3

76.3

112.7

86.0

(%) Q3'12

4.32

2.39

2.31

2 12

1.70

1.50

1.49

1.35

1.24

1.23

1.15

1.13

1 09

1.02

1.00

0.97

0.93

0.93

0.90

0.88

Top 20 banks by OREO/total assets

Company (top-level ticker)

Scotiabank de Puerto Rico (BNS)

Banco Popular de Puerto Rico (BPOP)

Banco Santander Puerto Rico (SAN)

FirstBank Puerto Rico (FBP)

Pacific Western Bank (PACW)

Flagstar Bank FSB (FBC)

NBH Bank NA (NBHC)

Capital Bank NA (CBF)

Real Bank USA

Doral Bank (DRL)

EverBank (EVER)

Cadence Bank NA

IBERIABANK (IBKC)

As of Dec. 26, 2012

as of Sept. 30, 2012. Based on regulatory filings. Source: SNL Financial

MetLife Bank NA (MET)

BancorpSouth Bank (BXS)

Washington Federal (WAFD)

PrivateBank and Trust Co. (PVTB)

Trustmark National Bank (TRMK)

First Citizens Bank and Trust Co. Inc. (FCBN)

First Bank