

Top 20 banks by nonresidential construction, development loans as percentage of total C&D loans*

Institution (top-level ticker)	City, state	Total assets (\$M)	Total C&D loans (\$M)	Nonresidential C&D loans/total loans	Nonresidential C&D loans growth YOY (%)	Nonresidential C&D NPLs/total NPLs
North Texas Bancshares Inc.	Dallas, TX	407.5	96.5	38.17	-13.29	50.89
First Covenant Bank	Commerce, GA	151.2	42.5	35.15	-18.62	30.97
Nantahala B&T Co.	Franklin, NC	153.6	30.3	27.66	-17.86	69.98
Bank of Odessa	Odessa, MO	230.0	27.6	26.25	7.53	27.98
Beach Community Bancshares Inc. (BCBF)	Fort Walton Beach, FL	563.5	111.2	26.20	-10.80	41.41
WestSide Bank	Hiram, GA	118.7	19.7	25.92	-29.05	91.82
American Bank	Bozeman, MT	320.4	62.3	24.79	-7.40	59.01
Georgia Bancshares Inc. (GABA)	Peachtree City, GA	313.1	59.5	23.43	-4.86	79.50
Live Oak Banking Co.	Wilmington, NC	416.1	70.3	23.37	31.85	0.00
First City Bank of Florida	Fort Walton Beach, FL	233.3	39.0	22.99	-16.67	47.14
Franklin Financial Network Inc.	Franklin, TN	796.4	122.5	22.93	NA	3.62
Central Bancorp.	Provo, UT	739.9	150.9	22.85	-0.33	51.65
N W Services Corp.	Ringgold, GA	354.8	28.2	22.80	-9.46	61.12
Citizens Bank of Las Cruces	Las Cruces, NM	435.2	58.7	22.14	46.47	16.04
Bank of the West	Thomas, OK	134.4	40.9	21.78	11.78	0.00
Bank of the Ozarks Inc. (OZRK)	Little Rock, AR	4,787.1	795.9	21.47	15.48	19.18
Exchange Bank (EXCH)	Milledgeville, GA	222.3	24.5	21.22	-16.02	0.00
International Bancshares Corp. (IBOC)	Laredo, TX	12,079.5	1,212.7	21.05	9.40	10.53
Brenham National Bank	Brenham, TX	269.9	36.5	20.96	5.43	0.00
First National Bank	Fabens, TX	323.0	48.6	20.66	9.47	0.00

* Analysis limited to companies with more than \$100 million in assets.

As of March 4, 2014.

Data for top-tier banks and thrifts based on regulatory filings for the year ended Dec. 31, 2013.

NPLs = nonperforming loans calculated by combining past due and nonaccrual loans.

NA = not available

Source: SNL Financial

