

Banks and thrifts exceeding both thresholds under regulators' 2006 guidance on CRE concentrations

Limited to institutions over \$500 million in total assets that met both CRE guidance criteria as of September 30, 2015.

Company (top-level ticker)	City, state	Total CRE loans (\$M)	Commercial real estate guidance			Total risk-based capital ratio (%)
			Criteria 1		Criteria 2	
			CRE/total risk-based capital (%)	Growth in CRE last 36 months (%)	C&D/total risk-based capital (%)	
			Exceeds 300%	Exceeds 50%	Exceeds 100%	
Affiliated Bank (BAFI)	Arlington, TX	246.3	415.78	146.26	293.45	12.52
Amboy Bank	Old Bridge, NJ	1,048.8	321.55	59.51	137.55	13.49
American Bank of Texas	Sherman, TX	1,026.9	325.94	79.87	133.09	17.36
Avidbank (AVBH)	Palo Alto, CA	234.1	394.23	74.77	170.16	10.60
Bank of New England	Salem, NH	497.3	528.79	63.38	164.07	14.00
Bank of Princeton	Princeton, NJ	416.3	427.54	67.07	127.90	11.46
Bank of the Ozarks (OZRK)	Little Rock, AR	5,256.6	408.02	238.88	193.72	11.97
Benchmark Bank	Plano, TX	168.1	356.68	176.15	237.13	10.12
Bridgewater Bank	Bloomington, MN	443.9	525.14	144.22	132.92	12.27
Capital Bank NA	Rockville, MD	245.0	346.53	120.09	166.66	12.47
Cardinal Bank (CFNL)	McLean, VA	1,631.6	394.97	79.74	109.72	11.30
Centennial Bank (HOMB)	Conway, AR	2,660.2	344.74	121.34	105.34	11.14
EagleBank (EGBN)	Bethesda, MD	2,877.0	445.21	112.62	134.15	11.23
Enterprise Bank and Trust Co. (EBTC)	Lowell, MA	616.7	302.76	67.14	100.57	10.69
First Capital Bank (FCVA)	Glen Allen, VA	250.2	371.40	60.41	165.43	12.82
First Choice Bank (FCBK)	Cerritos, CA	358.8	362.01	206.69	113.22	14.76
First Commerce Bank	Lakewood, NJ	209.4	353.73	174.67	187.18	10.33
Franklin Synergy Bank (FSB)	Franklin, TN	569.5	323.82	290.74	193.79	12.00
Icon Bank of Texas NA	Houston, TX	249.9	363.00	176.67	177.44	10.88
Independent Bank (IBTX)	McKinney, TX	1,535.6	351.11	270.77	106.13	11.73
Integrity Bank SSB	Houston, TX	211.7	306.22	75.30	119.73	13.57
Inwood National Bank	Dallas, TX	698.2	333.70	146.76	127.52	13.12
John Marshall Bank (JMSB)	Reston, VA	467.3	409.34	80.76	148.55	13.53
Monument Bank	Rockville, MD	246.2	512.83	67.67	132.26	11.33
MVB Bank Inc. (MVBF)	Fairmont, WV	482.6	371.22	144.24	150.69	12.60
Post Oak Bank NA	Houston, TX	311.2	303.66	92.76	121.49	13.03
Southwest Bank	Fort Worth, TX	659.9	342.33	92.66	118.24	12.60
Triumph Bank	Memphis, TN	165.8	309.65	54.23	105.15	11.95
Two Rivers Bank & Trust (TRVR)	Burlington, IA	219.4	313.33	68.80	119.81	11.95
United Bank (UBSI)	Vienna, VA	2,636.1	371.70	123.83	110.80	12.30
WashingtonFirst Bank (WFBI)	Reston, VA	641.8	417.61	179.11	143.71	11.34
Industry median*		198.4	172.46	32.58	33.40	14.26

Data compiled Dec. 15, 2015.

Based on regulatory filings for the quarter ended Sept. 30, 2015.

* Currently operating and historical commercial banks, savings banks and savings associations with total assets greater than \$500 million as of Sept. 30, 2015.

CRE loans = construction and land development loans, plus multifamily loans, plus nonowner-occupied nonresidential property loans, plus commercial real estate loans secured by collateral other than real estate.

Interagency guidance issued in December 2006 outlines the following criteria for identifying institutions that may have CRE concentration risk: 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, and its CRE loans have increased by 50% or more during the previous 36 months; or an institution's C&D loan concentration represents 100% or more of its total risk-based capital. This analysis includes companies that met or exceeded both criteria, although the interagency guidance does not necessarily suggest using both.

Source: SNL Financial

