

## Top CRE lenders in US, by dollar value of loans held\*

Company (top-level US ticker)	City, state	Total assets (\$B)	CRE loans (\$B) <sup>1</sup>	CRE loans/total loans (%) <sup>1</sup>	Delinquent CRE loans/total CRE loans (%) <sup>2</sup>	Linked-quarter CRE loan growth (%) <sup>1</sup>
Wells Fargo & Co. (WFC)	San Francisco, CA	1,440.56	99.45	11.87	3.17	-1.92
JPMorgan Chase & Co. (JPM)	New York, NY	2,439.49	65.67	8.77	1.02	3.66
Bank of America Corp. (BAC)	Charlotte, NC	2,125.69	51.20	5.33	1.90	2.68
U.S. Bancorp (USB)	Minneapolis, MN	353.42	34.38	14.89	2.03	1.80
PNC Financial Services Group Inc. (PNC)	Pittsburgh, PA	304.55	28.66	14.80	4.97	3.47
New York Community Bancorp Inc. (NYCB)	Westbury, NY	44.19	26.73	83.96	0.70	-0.78
M&T Bank Corp. (MTB)	Buffalo, NY	83.23	20.85	31.60	3.24	2.07
Capital One Financial Corp. (COF)	McLean, VA	296.67	19.32	9.75	1.75	3.66
BB&T Corp. (BBT)	Winston-Salem, NC	182.74	16.97	14.35	3.64	-3.70
TD Bank US Holding Co.	Portland, ME	228.95	16.19	15.62	4.67	4.56
General Electric Capital Corp. (GE)	Norwalk, CT	529.03	15.98	5.93	12.35	2.70
UnionBanCal Corp.	San Francisco, CA	102.26	15.27	23.16	2.47	35.33
Santander Holdings USA Inc.	Boston, MA	79.22	14.91	29.61	1.73	-1.22
Zions Bancorporation (ZION)	Salt Lake City, UT	54.90	10.98	28.62	1.82	0.08
Principal Financial Group Inc. (PFG)	Des Moines, IA	196.51	10.97	78.67	0.29	6.13
Citigroup Inc. (C)	New York, NY	1,883.99	10.84	1.63	6.08	16.95
SunTrust Banks Inc. (STI)	Atlanta, GA	171.61	8.62	6.86	2.15	1.39
Regions Financial Corp. (RF)	Birmingham, AL	118.78	8.42	11.10	5.80	-3.84
People's United Financial Inc. (PBCT)	Bridgeport, CT	31.31	8.17	35.57	2.15	6.68
Signature Bank (SBNY)	New York, NY	19.72	8.00	68.91	0.21	7.01
<b>Median of top CRE lenders</b>		<b>189.62</b>	<b>16.09</b>	<b>14.85</b>	<b>2.15</b>	<b>2.69</b>

\* Limited to U.S. banks and thrifts, on a top-tier basis.

Financial data is at June 30, 2013, and is based on regulatory reports as of Aug. 21, 2013.

<sup>1</sup> CRE loans include non-owner-occupied property loans, construction and land development loans, multifamily loans and unsecured commercial real estate loans.

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

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

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

Unsecured commercial real estate loans = loans, not secured by real estate, used to finance commercial real estate, construction and land development activities.

<sup>2</sup> Delinquent loans are defined as loans at least 30 days past due and nonaccrual loans.

Source: SNL Financial

