

US banks with highest CRE growth rate*

Company (top level U.S. ticker)	City, state/territory	Total assets (\$B)	CRE loans (\$M) ¹	CRE loans/total loans (%) ¹	Delinquent CRE loans/total CRE loans (%) ²	Linked-quarter CRE loan growth (%) ¹
Oriental Financial Group Inc. (OFG)	San Juan, PR	9,194.0	718.6	13.60	15.85	290.64
EverBank Financial Corp (EVER)	Jacksonville, FL	18,242.9	1,997.9	13.69	6.38	121.44
Park Sterling Corp. (PSTB)	Charlotte, NC	2,034.2	491.0	35.81	6.38	83.09
Equity Bancshares Inc.	Wichita, KS	1,188.8	208.2	28.86	1.71	72.43
Carlisle Bancshares Inc.	Fort Worth, TX	1,987.1	315.5	28.06	11.64	56.71
United Financial Bancorp Inc. (UBNK)	West Springfield, MA	2,404.8	541.2	29.74	1.51	52.21
Pacific Mercantile Bancorp (PMBC)	Costa Mesa, CA	1,053.6	347.3	44.19	1.43	49.44
Customers Bancorp Inc. (CUUU)	Wyomissing, PA	3,201.2	707.3	25.59	5.01	48.45
WashingtonFirst Bankshares Inc. (WFBI)	Reston, VA	1,147.6	337.4	44.77	2.52	46.73
Hyde Park Bancorp MHC	Hyde Park, MA	1,215.2	99.1	20.05	0.00	46.64
MidSouth Bancorp Inc. (MSL)	Lafayette, LA	1,851.7	264.6	25.27	0.74	44.76
American National Corp.	Omaha, NE	2,476.0	299.4	18.95	0.33	35.14
New Hampshire Thrift Bankshares Inc. (NHTB)	Newport, NH	1,270.0	108.8	11.77	2.71	33.93
Grandpoint Capital Inc.	Los Angeles, CA	2,203.9	584.7	41.34	2.70	33.32
Opus Bank	Irvine, CA	2,861.0	1,350.8	62.21	2.36	32.53
SCBT Financial Corp. (SCBT)	Columbia, SC	5,136.7	952.0	25.65	8.89	32.51
Henderson Citizens Bancshares Inc.	Henderson, TX	1,058.0	97.5	17.77	0.50	31.78
Heartland Bancorp Inc.	Bloomington, IL	2,936.3	484.4	27.86	8.94	30.03
FVNB Corp.	Victoria, TX	2,390.6	361.3	22.36	1.70	30.01
Center Bancorp Inc. (CNBC)	Union, NJ	1,629.8	537.7	60.34	0.29	26.11
Investors Bancorp MHC	Short Hills, NJ	12,764.2	4,974.4	47.48	0.85	24.55
Fidelity Financial Corp.	Wichita, KS	1,611.0	495.2	43.41	0.44	21.14
UnionBanCal Corp.	San Francisco, CA	96,992.5	11,204.3	18.64	1.95	20.44
Meridian Financial Services Inc. MHC	Peabody, MA	2,411.9	991.8	54.44	1.38	19.70
UFS Bancorp	Whitinsville, MA	1,380.7	153.9	20.16	0.24	17.47
	Industry median*	2,159.5	359.4	26.75	2.61	1.05

* Limited to U.S. banks and thrifts, on a top-tier basis, with greater than \$1 billion in assets and 10% or more CRE composition at Dec. 31, 2012.

Financial data is at Dec. 31, 2012 and is based on regulatory reports as of March 18, 2013.

¹ 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.

² Delinquent loans are defined as loans at least 30 days past due and nonaccrual loans.

Source: SNL Financial