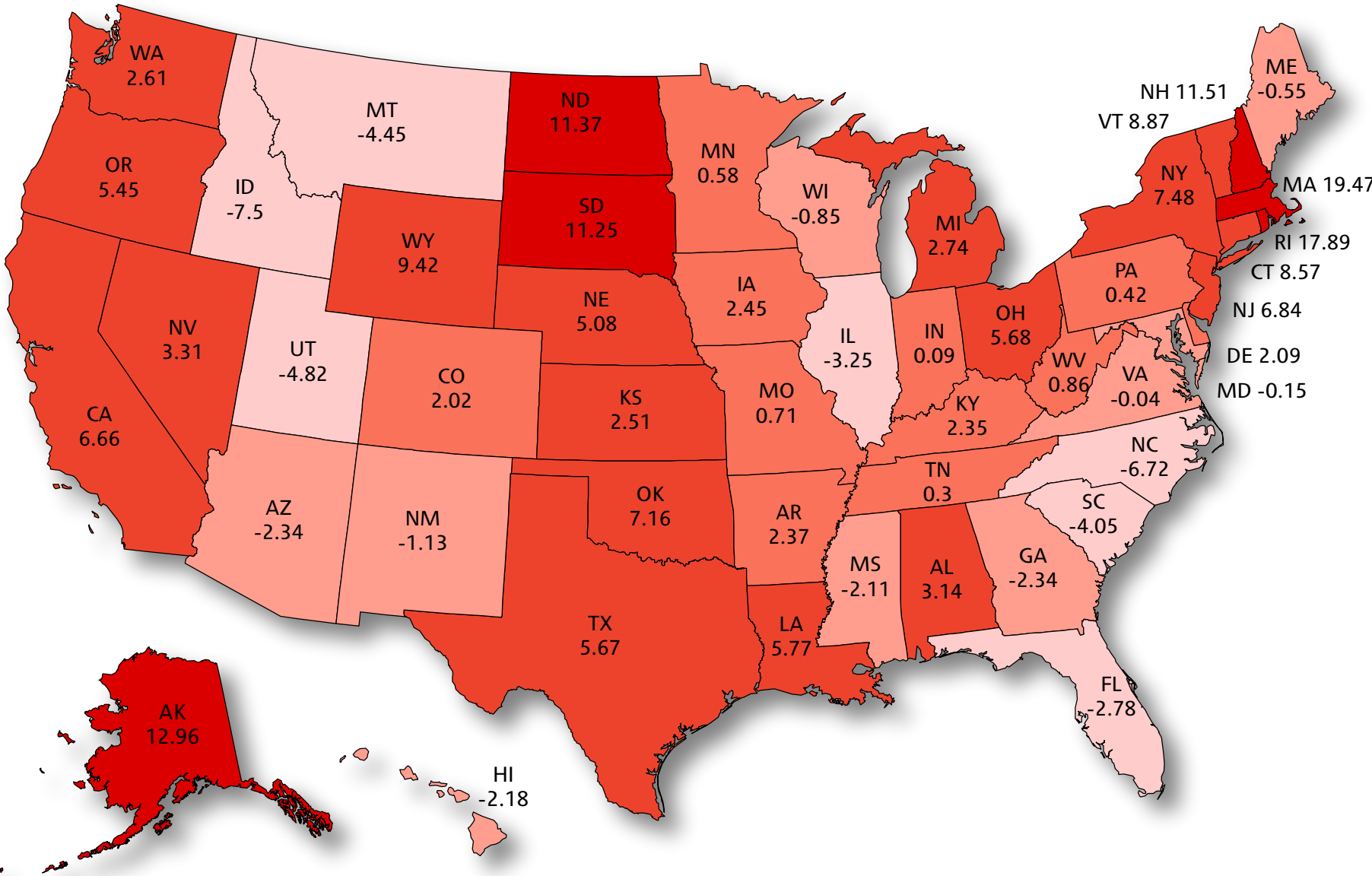


Median CRE growth for US commercial banks by state in 2012*



Median CRE growth rate (%)



*State-wise data is based on the median value of operating commercial banks with a CRE composition of greater than 10% headquartered in each U.S. state as of March 20, 2013. Financial data is at Dec. 31, 2012 and is based on call reports as of March 20, 2013.
 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.
 Source: SNL Financial