

**Median loan growth by state and type for banks under \$100B in assets (%)**  
**Q2'15 versus Q2'14 change**

State	Real estate						Non-real estate				Total <sup>3</sup>
	Closed-end 1st lien 1-4 <sup>1</sup>	CRE <sup>2</sup>	Farm	Home equity	Multi-family	Non-residential construction	Residential construction	Agri-cultural	Commercial & industrial	Non-real estate consumer	
California	1.14	10.54	1.32	1.34	12.43	4.93	40.49	5.41	9.67	-7.53	12.64
Oregon	2.57	10.95	4.68	0.96	16.66	-15.30	28.73	16.88	5.50	1.74	9.74
Washington	8.50	9.90	-1.49	2.69	11.53	4.05	9.12	0.27	4.45	-1.79	8.20
<b>West<sup>4</sup></b>	<b>6.75</b>	<b>9.18</b>	<b>2.37</b>	<b>2.69</b>	<b>12.13</b>	<b>3.59</b>	<b>25.66</b>	<b>9.65</b>	<b>7.12</b>	<b>-1.96</b>	<b>10.67</b>

Data compiled Aug. 13, 2015.

Analysis includes commercial banks with assets below \$100 billion as of the end of the first and second quarters of 2015, and the end of the second quarter of 2014. Banks, whose parent entities have more than \$100 billion in assets as of the most recent quarter, are excluded, along with any other company that operates with a "non-depository trust" charter or an "industrial bank" charter. Furthermore, companies with a loan-to-asset ratio below 25% in the second quarter of 2015 are also excluded.

<sup>1</sup> Closed-end 1st lien 1-4 = closed-end first-lien one- to four-family loans

<sup>2</sup> CRE = commercial real estate loans

<sup>3</sup> Total = gross loans and leases

<sup>4</sup> West region includes the following states and territories: Alaska, Arizona, California, Federated States of Micronesia, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Washington and Wyoming.

Data based on regulatory filings.

Loan categories are not representative of entire loan portfolio.

Source: SNL Financial

