

## Median loan growth by geography and type for banks under \$10B in assets (%)

Q3'15 vs. Q2'15 change

Region	Real estate						Non-real estate				Total
	Closed-end 1st lien 1-4*	CRE**	Farm	Home equity	Multi- family	Nonresidential construction	Residential construction	Agri- cultural	Commercial & industrial	Non-real estate consumer	
Mid-Atlantic	1.24	1.02	-0.69	1.19	-0.26	3.13	5.24	-1.07	0.00	0.42	1.75
Midwest	0.56	0.06	0.38	0.41	-0.98	0.00	5.83	3.52	-0.23	1.14	1.46
New England	1.14	1.50	-1.33	1.47	0.37	3.67	4.53	-2.84	-1.22	-1.45	1.59
Southeast	0.99	0.43	-0.88	0.24	-0.93	0.53	5.96	3.36	1.51	0.68	1.54
Southwest	1.33	0.76	-0.44	-0.76	-1.07	3.79	3.27	3.15	0.58	-0.16	2.03
West	0.34	1.94	-0.47	-0.74	-0.36	4.32	13.55	3.81	0.36	-0.69	2.35
<b>National</b>	<b>0.80</b>	<b>0.46</b>	<b>-0.14</b>	<b>0.24</b>	<b>-0.91</b>	<b>1.30</b>	<b>5.74</b>	<b>3.26</b>	<b>0.25</b>	<b>0.70</b>	<b>1.63</b>

Data compiled Nov. 6, 2015.

Includes commercial banks below \$10 billion in assets at the end of the second and third quarters of 2015 and at the end of the third quarter of 2014. Ultimate parent must also be below \$10 billion in assets for the most recent quarter reported.

Nondepository trust chartered banks, industrial banks and companies with a loan-to-asset ratio below 25% in the third quarter of 2015 are excluded.

\* Closed-end first-lien one- to four-family loans.

\*\* CRE = commercial real estate

Data based on regulatory filings.

Loan categories are not representative of entire loan portfolio.

Source: SNL Financial

