

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

Q3'15 vs. Q3'14 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	5.38	7.70	-1.44	1.66	10.50	9.87	15.94	-3.66	5.77	-1.87	8.22	
Midwest	3.22	3.05	4.76	0.91	-2.28	-0.47	4.78	9.66	4.69	0.16	5.78	
New England	5.77	5.84	-3.40	4.87	10.27	11.83	18.74	0.49	6.45	-4.27	8.69	
Southeast	4.57	3.56	0.04	0.86	-1.80	1.37	16.05	5.05	6.77	0.80	5.51	
Southwest	6.82	7.45	4.23	0.00	-1.67	12.58	13.09	12.29	5.37	-1.70	8.42	
West	6.69	10.40	3.02	0.65	13.32	9.36	26.04	7.89	7.54	-2.74	10.60	
<b>National</b>	<b>4.37</b>	<b>4.83</b>	<b>3.70</b>	<b>1.05</b>	<b>-0.27</b>	<b>3.13</b>	<b>10.55</b>	<b>9.25</b>	<b>5.66</b>	<b>-0.33</b>	<b>6.54</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

