

Median loan growth by geography and type for banks under \$10B in assets (%)
Q2'15 versus Q2'14 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	6.28	6.73	-0.68	0.30	9.88	3.20	17.32	-3.23	5.59	-1.61	8.01
Midwest	3.40	2.65	5.03	1.20	-2.62	2.11	6.23	11.99	4.60	0.37	6.03
New England	6.66	7.40	-6.54	4.32	15.32	9.62	20.63	-0.75	11.02	-3.03	8.99
Southeast	4.54	3.33	-0.45	1.42	-2.05	0.37	16.54	3.94	6.71	0.49	5.00
Southwest	7.38	7.78	1.72	-1.43	-0.86	11.32	11.18	11.18	4.50	-1.52	8.47
West	6.75	9.22	1.25	2.41	12.87	2.94	25.67	9.65	7.04	-2.22	11.08
National	4.61	4.45	3.18	1.11	-0.62	3.74	11.69	10.60	5.23	-0.23	6.70

Data compiled Aug. 6, 2015.

Banks included are commercial banks below \$10 billion in assets as of the ends of the first and second quarters of 2015, and as of the end of the second 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 second quarter of 2015 are excluded.

* Closed-end 1st lien 1-4 = 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

