

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

Q3'14 vs. Q2'14 change (%)

Region	Consumer loan types				Commercial loan types							Total
	Residential construction	Closed-end 1st lien 1-4*	Home equity	Non-real estate consumer	Non-residential construction	Multi-family	CRE**	Farm	Agri-cultural	Commercial & industrial		
Mid-Atlantic	6.02	1.30	0.39	0.00	1.81	-0.44	1.06	-0.72	-0.76	0.60	1.66	
Midwest	8.85	0.85	0.62	1.24	0.89	-0.97	-0.35	0.38	5.98	-0.48	1.83	
New England	8.40	0.87	1.77	-0.27	2.76	-0.21	0.54	-2.50	-1.37	-1.06	1.98	
Southeast	6.64	0.68	0.12	0.52	0.04	-0.89	0.08	-0.68	2.01	0.68	1.32	
Southwest	6.47	1.71	-0.91	0.31	3.31	-0.90	0.48	-0.56	1.20	0.77	2.07	
West	9.99	0.08	-0.47	-0.53	-0.27	-0.50	1.51	-0.54	2.16	0.52	2.26	
National	7.62	0.91	0.11	0.78	0.92	-0.86	0.12	-0.08	4.39	0.08	1.75	

As of Nov. 5, 2014.

Banks included are commercial banks with less than \$10 billion in assets as of the ends of the second and third quarters of 2014 and the third quarter of 2013.

Ultimate parent must also be below \$10 billion in assets for the most recent quarter reported.

Nondepository trust chartered banks and companies with a loan-to-asset ratio below 25% in the third quarter of 2014 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

