

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

Q3'14 vs. Q3'13 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	8.15	5.87	1.44	-4.22	5.76	6.54	6.49	-1.10	-2.29	7.44	7.21
Midwest	13.09	3.26	0.49	-0.25	0.00	-2.34	1.83	5.66	8.91	5.29	5.47
New England	24.56	5.49	6.27	-0.91	11.65	9.08	6.24	-7.27	12.00	10.75	8.33
Southeast	18.84	4.39	-0.23	-0.98	-1.69	-1.81	2.41	-1.66	5.09	6.06	4.44
Southwest	25.82	7.39	-1.59	-2.28	10.75	-2.09	5.28	1.91	8.70	6.48	7.91
West	21.24	6.50	0.89	-1.38	0.35	7.73	8.09	-0.14	-0.08	7.90	9.22
<b>National</b>	<b>17.10</b>	<b>4.36</b>	<b>0.25</b>	<b>-1.00</b>	<b>1.24</b>	<b>-0.82</b>	<b>3.29</b>	<b>3.34</b>	<b>7.82</b>	<b>5.95</b>	<b>5.99</b>

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

