

## 1- to 4-family residential construction loan balances by asset size

Bank size	Q4'14 balance (\$B)	YOY change in balance (%)	Concentration (%)*	YOY change in concentration (bps)
<\$1B	18.70	21.84	2.16	24
\$1B-<\$10B	15.23	26.53	1.43	16
\$10B-<\$50B	6.68	22.18	0.62	4
\$50B-<\$100B	1.81	12.26	0.29	2
>\$100B	8.73	11.97	0.19	1

Data compiled Feb. 23, 2015.

Analysis limited to commercial banks and savings banks that reported regulatory financials for Dec. 31, 2013, and Dec. 31, 2014.

\* Represents the balances of loans for the construction of one- to four-family residential properties as a percentage of total loans and leases.

Total loans and leases include loans held for sale.

Source: SNL Financial

