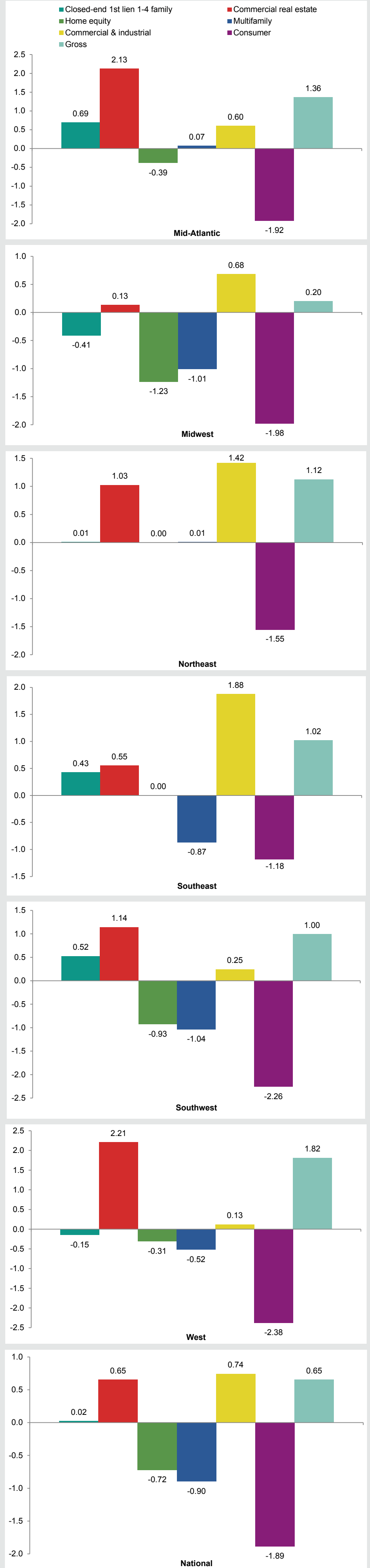


Community bank median loan growth by geography and type (%)

Q1'16 versus Q4'15 change



Data compiled May 6, 2016.
 Analysis includes commercial banks below \$10 billion in total assets at the end of the first quarter of 2016 and fourth quarter of 2015, as well as at the end of the first quarter of 2015. The ultimate parent also must be below \$10 billion in assets for the most recent quarter reported.
 Excludes nondepository trust-chartered banks, industrial banks and companies with a loan-to-asset ratio below 25% in the first quarter of 2016.
 Data based on calendar-year quarters from regulatory filings.
 Loan categories are not representative of the entire loan portfolios.
 Source: SNL Financial, an offering of S&P Global Market Intelligence