

Median loan growth by state and type for banks under \$10B in assets (%)
Q2'15 versus Q2'14 change

States	Real estate						Non-real estate				
	Closed-end 1st lien	CRE ²	Farm	Home equity ³	Multi- family	Non- residential construction	Residential construction	Agri- cultural	Commercial & industrial	Non-real estate consumer	Total ⁴
Louisiana	8.45	7.03	1.86	1.67	-3.66	14.60	13.62	-1.35	5.81	-1.32	7.70
Oklahoma	5.72	6.91	3.70	-1.16	-3.65	10.84	-0.68	15.21	4.32	-1.52	7.76
Texas	8.73	8.66	2.84	-4.03	0.64	13.53	16.31	11.81	3.57	-0.78	9.40
National	4.61	4.45	3.19	1.11	-0.62	3.79	11.79	10.60	5.23	-0.22	6.72

Data compiled Aug. 20, 2015.

Analysis includes commercial banks with assets below \$10 billion as of the end of the first and second quarters of 2015, and the end of the second quarter of 2014. Banks, whose parent entities have more than \$10 billion in assets as of the most recent quarter, are excluded, along with any other company that operates with a 'non-depository trust' charter or an 'industrial bank' charter. Furthermore, companies with a loan-to-asset ratio below 25% in the second quarter of 2015 are also excluded.

¹ Closed-end 1st lien 1-4 = closed-end first-lien one- to four-family loans.

² CRE = commercial real estate loans

³ Home equity lines include revolving open-end one- to four-family loans (home equity lines) plus closed-end junior lien one- to four-family loans.

⁴ Total = gross loans and leases

Data based on regulatory filings.

Loan categories are not representative of entire loan portfolio.

Source: SNL Financial

