

Median loan growth by state and type for banks under \$10B in assets (%)
Q2'15 versus Q1'15 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	1.64	1.11	-0.54	2.40	-1.09	2.54	1.50	27.32	2.29	0.81	1.69
Oklahoma	1.30	0.66	0.79	-0.77	-1.08	1.44	1.76	4.69	1.30	0.40	1.65
Texas	1.96	1.89	-0.81	-1.13	-1.01	1.93	3.15	6.47	0.33	0.28	2.76
National	0.91	0.65	0.30	0.22	-0.91	0.71	3.86	7.03	2.16	1.31	2.25

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

