

Median loan growth by type and asset size of banks headquartered in Louisiana, Oklahoma and Texas (%)

Q2'15 versus Q2'14 change

Bank asset size	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
<\$100M	2.40	4.72	0.43	-15.07	-6.19	1.06	-5.45	12.77	1.92	-0.66	6.81
\$100M - \$1B	9.31	8.55	5.28	-1.18	-0.73	15.28	13.97	11.68	4.92	-2.04	9.14
\$1B- \$10B	9.71	13.14	2.75	2.98	11.52	18.94	20.09	5.47	4.97	3.35	10.05
Total	7.94	8.03	3.05	-2.15	-2.20	11.88	11.81	11.64	4.07	-1.23	8.53

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 (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

