

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

Q2'15 versus Q1'15 change

Bank asset size	Real estate						Non-real estate				
	Closed-end 1st lien 1-4 <sup>1</sup>	CRE <sup>2</sup>	Farm	Home equity <sup>3</sup>	Multi-family	Non-residential construction	Residential construction	Agri-cultural	Commercial & industrial	Non-real estate consumer	Total <sup>4</sup>
<\$100M	0.45	0.55	-1.04	-2.38	-1.35	-1.56	0.00	7.59	0.14	0.25	1.57
\$100M - \$1B	1.91	1.62	0.10	0.00	-1.01	2.57	3.24	7.08	1.45	0.42	2.62
\$1B- \$10B	2.55	1.23	-0.37	-0.15	0.97	5.45	3.44	4.50	-0.64	0.70	1.87
<b>Total</b>	<b>1.60</b>	<b>1.40</b>	<b>-0.45</b>	<b>-0.63</b>	<b>-1.05</b>	<b>1.82</b>	<b>2.50</b>	<b>7.07</b>	<b>0.97</b>	<b>0.42</b>	<b>2.19</b>

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.

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

<sup>2</sup> CRE = commercial real estate loans

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

<sup>4</sup> Total = gross loans and leases

Data based on regulatory filings.

Loan categories are not representative of entire loan portfolio.

Source: SNL Financial

