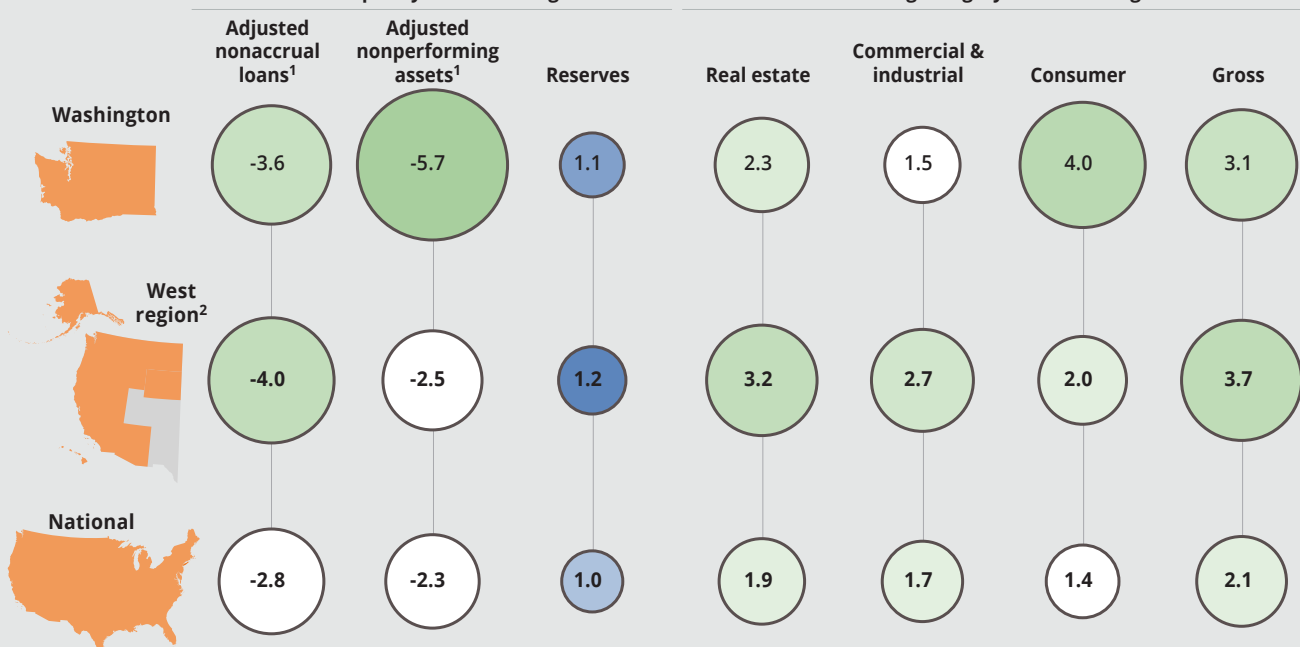


QOQ changes in credit quality and lending at banks under \$20B in assets (%)

Credit quality median change

Lending category median change



Data compiled Aug. 23, 2016.

Analysis represents median quarter-over-quarter changes in credit quality and loans at commercial banks below \$20 billion in total assets at June 30, 2016, and March 31, 2016. Ultimate parent must also be below \$20 billion in assets for the most recent quarter reported.

Excludes nondepository trust chartered banks, industrial banks and companies with a loans-to-assets ratio below 25% at June 30, 2016.

Data based on regulatory filings as of June 30, 2016.

¹ Adjusted values exclude government-guaranteed assets.

² West region = Alaska, Arizona, California, Federated States of Micronesia, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Washington and Wyoming
Loan categories are not representative of entire loan portfolio.

QOQ = quarter-over-quarter

Source: SNL Financial, an offering of S&P Global Market Intelligence

Credit: Cat Weeks