Q3'12 versus Q2'12 change (%) Consumer loan types Commercial loan types

0.00

-1.68

-0.60

-0.94

-0.91

0.08

-0.87

-0.94

-0.64

-0.87

Com

1.34

-0.77

0.01

-0.11

-0.38

-0.83

-0.78

-0.92

-0.76

-0.45

0.00

-0.12

1.20

-4.65 -1.64

1.32 -0.65

-1.13

0.02

-0.84

Total 0.93 0.66

1.53

-0.18

0.78

0.40

0.55

	Res	end 1st	Home	estate	Nonres	Multi-	real		Agri-	
Region	constr.	lien 1-4	equity	consumer	constr.	family	estate	Farm	cultural	C&I
Mid-Atlantic	-0.13	0.46	-0.78	-1.49	-0.37	-0.63	0.88	-0.60	-0.37	-0.62
Midwest	4.93	0.25	-1.73	-0.09	-0.79	-0.93	-0.63	-0.02	2.48	-0.60

-2.13

-0.62

Banks included are commercial banks below \$10 billion in assets as of Q3'12, Q2'12, Q3'11. Ultimate parent must also

Median loan growth by geography and type for banks under \$10B in assets

Non real

New England 1.76 1.19 -0.48-1.04Southeast 1.64 0.21 -1.59-0.72Southwest 4.44 0.82 -1.94-0.98

Loan categories are not representative of entire loan portfolio.

6.21

3.77

be below \$10 billion in assets as of O2'12.

Data based on regulatory filings.

West

National

As of Nov. 5, 2012

Source: SNL Financial

Closed-

0.61

0.35

-2.02

-1.67

Nondepository trust chartered banks and companies with loans/assets below 25% are excluded.