

## Median loan growth by geography and type for banks under \$10B in assets Q3'12 versus Q3'11 change (%)

Region	Consumer loan types				Commercial loan types						
	Res constr.	Closed- end 1st lien 1-4	Home equity	Non real estate consumer	Nonres constr.	Multi- family	Com real estate	Farm	Agri- cultural	C&I	Total
Mid-Atlantic	-8.63	3.23	-4.52	-7.36	-7.13	0.97	4.18	-2.25	-6.10	1.74	2.80
Midwest	-4.02	0.14	-8.23	-4.27	-11.90	-2.82	-0.67	1.88	0.96	0.44	0.68
New England	-3.06	7.55	-3.87	-2.28	-2.93	15.69	6.88	-11.39	-13.35	4.07	6.25
Southeast	-7.01	-0.53	-6.38	-6.03	-11.37	-2.86	-1.48	-3.67	-4.83	-2.81	-1.56
Southwest	2.89	3.87	-8.75	-4.60	-5.21	-2.57	3.37	-1.86	1.74	4.81	3.63
West	-3.59	3.58	-9.76	-8.88	-15.37	-1.30	2.75	-4.03	0.03	0.74	1.46
<b>National</b>	<b>-3.68</b>	<b>0.95</b>	<b>-7.55</b>	<b>-4.94</b>	<b>-10.53</b>	<b>-2.39</b>	<b>0.40</b>	<b>-0.93</b>	<b>0.00</b>	<b>0.54</b>	<b>0.92</b>

As of Nov. 5, 2012

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

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

Data based on regulatory filings.

Loan categories are not representative of entire loan portfolio.

Source: SNL Financial

