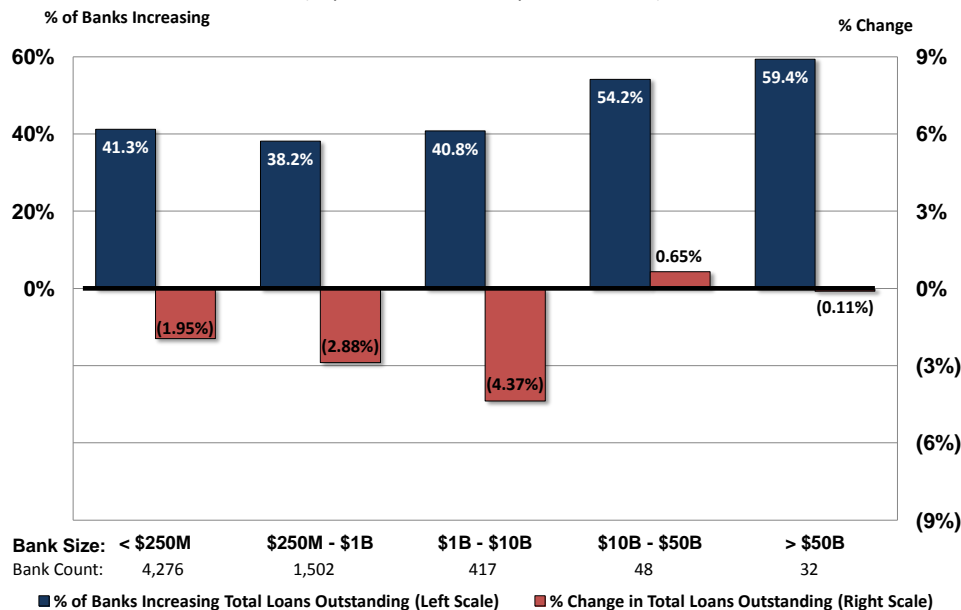


Lending Patterns: Commercial Banks

Change in Total Loans Outstanding

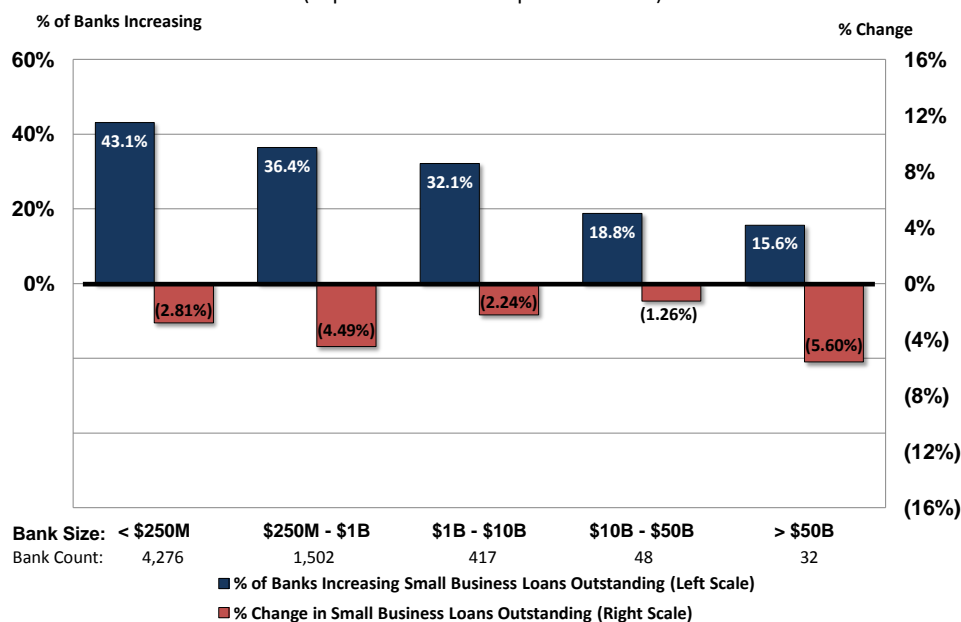
(September 2010 – September 2011)



➤ Loans are defined as net loans outstanding.

Change in Small Business Loans Outstanding

(September 2010 – September 2011)



➤ Small Business Lending is defined as net small dollar loans outstanding reported on the Reports of Condition and Income in the categories of (1) Commercial and Industrial loans (less than \$1 million); (2) Owner-occupied nonfarm, nonresidential real estate loans (less than \$1 million); and (3) Loans to finance agricultural production, loans secured by farmland, and other loans to farmers (less than \$500 thousand)

Source: Reports of Condition and Income. The pool of banks within each size grouping was adjusted to eliminate distortions from acquisitions, including failed banks.