

Table 1

Senior Loan Officer Opinion Survey on Bank Lending Practices at Selected Large Banks in the United States ¹

(Status of policy as of April 2011)

Questions 1-6 ask about commercial and industrial (C&I) loans at your bank. Questions 1-3 deal with changes in your bank's lending policies over the past three months. Questions 4-5 deal with changes in demand for C&I loans over the past three months. Question 6 asks about changes in prospective demand for C&I loans at your bank, as indicated by the volume of recent inquiries about the availability of new credit lines or increases in existing lines. If your bank's lending policies have not changed over the past three months, please report them as unchanged even if the policies are either restrictive or accommodative relative to longer-term norms. If your bank's policies have tightened or eased over the past three months, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing policies as changes in policies.

1. Over the past three months, how have your bank's credit standards for approving applications for C&I loans or credit lines—other than those to be used to finance mergers and acquisitions—to large and middle-market firms and to small firms changed? (If your bank defines firm size differently from the categories suggested below, please use your definitions and indicate what they are.)

A. Standards for large and middle-market firms (annual sales of \$50 million or more):

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	46	83.6	24	80.0	22	88.0
Eased somewhat	9	16.4	6	20.0	3	12.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

B. Standards for small firms (annual sales of less than \$50 million):

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	45	86.5	23	85.2	22	88.0
Eased somewhat	7	13.5	4	14.8	3	12.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

2. For applications for C&I loans or credit lines—other than those to be used to finance mergers and acquisitions—from large and middle-market firms and from small firms that your bank currently is willing to approve, how have the terms of those loans changed over the past three months?

A. Terms for large and middle-market firms (annual sales of \$50 million or more):

a. Maximum size of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.6	0	0.0	2	8.0
Remained basically unchanged	45	81.8	23	76.7	22	88.0
Eased somewhat	8	14.5	7	23.3	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

b. Maximum maturity of loans or credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	42	76.4	19	63.3	23	92.0
Eased somewhat	13	23.6	11	36.7	2	8.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	35	63.6	14	46.7	21	84.0
Eased somewhat	20	36.4	16	53.3	4	16.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

d. Spreads of loan rates over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	1.8	1	3.3	0	0.0
Remained basically unchanged	23	41.8	9	30.0	14	56.0
Eased somewhat	31	56.4	20	66.7	11	44.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.6	1	3.3	1	4.0
Remained basically unchanged	41	74.5	18	60.0	23	92.0
Eased somewhat	12	21.8	11	36.7	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.6	1	3.3	1	4.0
Remained basically unchanged	39	70.9	16	53.3	23	92.0
Eased somewhat	14	25.5	13	43.3	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	1.8	0	0.0	1	4.0
Remained basically unchanged	51	92.7	28	93.3	23	92.0
Eased somewhat	3	5.5	2	6.7	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

h. Use of interest rate floors (more use=tightened, less use=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.9	1	3.4	0	0.0
Tightened somewhat	2	3.7	1	3.4	1	4.0
Remained basically unchanged	31	57.4	14	48.3	17	68.0
Eased somewhat	15	27.8	10	34.5	5	20.0
Eased considerably	5	9.3	3	10.3	2	8.0
Total	54	100.0	29	100.0	25	100.0

B. Terms for small firms (annual sales of less than \$50 million):

a. Maximum size of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.8	0	0.0	2	8.0
Remained basically unchanged	49	94.2	27	100.0	22	88.0
Eased somewhat	1	1.9	0	0.0	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

b. Maximum maturity of loans or credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	44	84.6	20	74.1	24	96.0
Eased somewhat	8	15.4	7	25.9	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	38	73.1	17	63.0	21	84.0
Eased somewhat	14	26.9	10	37.0	4	16.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

d. Spreads of loan rates over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	1.9	1	3.7	0	0.0
Remained basically unchanged	24	46.2	8	29.6	16	64.0
Eased somewhat	27	51.9	18	66.7	9	36.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.8	2	7.4	1	4.0
Remained basically unchanged	43	82.7	20	74.1	23	92.0
Eased somewhat	6	11.5	5	18.5	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.8	1	3.7	1	4.0
Remained basically unchanged	47	90.4	24	88.9	23	92.0
Eased somewhat	3	5.8	2	7.4	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.8	0	0.0	2	8.0
Remained basically unchanged	47	90.4	25	92.6	22	88.0
Eased somewhat	3	5.8	2	7.4	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

h. Use of interest rate floors (more use=tightened, less use=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.0	1	3.8	0	0.0
Tightened somewhat	2	3.9	1	3.8	1	4.0
Remained basically unchanged	34	66.7	15	57.7	19	76.0
Eased somewhat	11	21.6	7	26.9	4	16.0
Eased considerably	3	5.9	2	7.7	1	4.0
Total	51	100.0	26	100.0	25	100.0

3. If your bank has tightened or eased its credit standards or its terms for C&I loans or credit lines over the past three months (as described in questions 1 and 2), how important have been the following possible reasons for the change?

A. Possible reasons for tightening credit standards or loan terms:

a. Deterioration in your bank's current or expected capital position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	60.0	1	50.0	2	66.7
Somewhat important	2	40.0	1	50.0	1	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	5	100.0	2	100.0	3	100.0

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	20.0	1	50.0	0	0.0
Somewhat important	4	80.0	1	50.0	3	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	5	100.0	2	100.0	3	100.0

c. Worsening of industry-specific problems (please specify industries)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	40.0	1	50.0	1	33.3
Somewhat important	3	60.0	1	50.0	2	66.7
Very important	0	0.0	0	0.0	0	0.0
Total	5	100.0	2	100.0	3	100.0

d. Less aggressive competition from other banks or nonbank lenders (other financial intermediaries or the capital markets)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	80.0	1	50.0	3	100.0
Somewhat important	1	20.0	1	50.0	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	5	100.0	2	100.0	3	100.0

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	0	0.0	0	0.0	0	0.0
Somewhat important	4	80.0	2	100.0	2	66.7
Very important	1	20.0	0	0.0	1	33.3
Total	5	100.0	2	100.0	3	100.0

f. Decreased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	20.0	1	50.0	0	0.0
Somewhat important	2	40.0	1	50.0	1	33.3
Very important	2	40.0	0	0.0	2	66.7
Total	5	100.0	2	100.0	3	100.0

g. Deterioration in your bank's current or expected liquidity position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	80.0	1	50.0	3	100.0
Somewhat important	1	20.0	1	50.0	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	5	100.0	2	100.0	3	100.0

h. Increased concerns about the effects of legislative changes, supervisory actions, or changes in accounting standards

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	20.0	1	50.0	0	0.0
Somewhat important	3	60.0	1	50.0	2	66.7
Very important	1	20.0	0	0.0	1	33.3
Total	5	100.0	2	100.0	3	100.0

B. Possible reasons for easing credit standards or loan terms:

a. Improvement in your bank's current or expected capital position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	31	86.1	20	83.3	11	91.7
Somewhat important	5	13.9	4	16.7	1	8.3
Very important	0	0.0	0	0.0	0	0.0
Total	36	100.0	24	100.0	12	100.0

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	19	52.8	12	50.0	7	58.3
Somewhat important	15	41.7	10	41.7	5	41.7
Very important	2	5.6	2	8.3	0	0.0
Total	36	100.0	24	100.0	12	100.0

c. Improvement in industry-specific problems (please specify industries)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	29	82.9	19	79.2	10	90.9
Somewhat important	4	11.4	3	12.5	1	9.1
Very important	2	5.7	2	8.3	0	0.0
Total	35	100.0	24	100.0	11	100.0

d. More aggressive competition from other banks or nonbank lenders (other financial intermediaries or the capital markets)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	5.4	2	8.0	0	0.0
Somewhat important	16	43.2	7	28.0	9	75.0
Very important	19	51.4	16	64.0	3	25.0
Total	37	100.0	25	100.0	12	100.0

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	29	82.9	17	73.9	12	100.0
Somewhat important	5	14.3	5	21.7	0	0.0
Very important	1	2.9	1	4.3	0	0.0
Total	35	100.0	23	100.0	12	100.0

f. Increased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	23	65.7	12	52.2	11	91.7
Somewhat important	11	31.4	10	43.5	1	8.3
Very important	1	2.9	1	4.3	0	0.0
Total	35	100.0	23	100.0	12	100.0

g. Improvement in your bank's current or expected liquidity position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	29	82.9	19	82.6	10	83.3
Somewhat important	6	17.1	4	17.4	2	16.7
Very important	0	0.0	0	0.0	0	0.0
Total	35	100.0	23	100.0	12	100.0

h. Reduced concerns about the effects of legislative changes, supervisory actions, or changes in accounting standards

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	32	88.9	21	87.5	11	91.7
Somewhat important	3	8.3	2	8.3	1	8.3
Very important	1	2.8	1	4.2	0	0.0
Total	36	100.0	24	100.0	12	100.0

4. Apart from normal seasonal variation, how has demand for C&I loans changed over the past three months? (Please consider only funds actually disbursed as opposed to requests for new or increased lines of credit.)

A. Demand for C&I loans from large and middle-market firms (annual sales of \$50 million or more):

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	1.8	1	3.3	0	0.0
Moderately stronger	18	32.7	13	43.3	5	20.0
About the same	32	58.2	14	46.7	18	72.0
Moderately weaker	4	7.3	2	6.7	2	8.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

B. Demand for C&I loans from small firms (annual sales of less than \$50 million):

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	11	21.2	6	22.2	5	20.0
About the same	35	67.3	17	63.0	18	72.0
Moderately weaker	6	11.5	4	14.8	2	8.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

5. If demand for C&I loans has strengthened or weakened over the past three months (as described in question 4), how important have been the following possible reasons for the change?

A. If stronger loan demand (answer 1 or 2 to question 4A or 4B), possible reasons:

a. Customer inventory financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	33.3	6	40.0	1	16.7
Somewhat important	14	66.7	9	60.0	5	83.3
Very important	0	0.0	0	0.0	0	0.0
Total	21	100.0	15	100.0	6	100.0

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	42.9	7	46.7	2	33.3
Somewhat important	12	57.1	8	53.3	4	66.7
Very important	0	0.0	0	0.0	0	0.0
Total	21	100.0	15	100.0	6	100.0

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	52.4	8	53.3	3	50.0
Somewhat important	10	47.6	7	46.7	3	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	21	100.0	15	100.0	6	100.0

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	20	95.2	15	100.0	5	83.3
Somewhat important	1	4.8	0	0.0	1	16.7
Very important	0	0.0	0	0.0	0	0.0
Total	21	100.0	15	100.0	6	100.0

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	42.9	3	20.0	6	100.0
Somewhat important	8	38.1	8	53.3	0	0.0
Very important	4	19.0	4	26.7	0	0.0
Total	21	100.0	15	100.0	6	100.0

f. Customer borrowing shifted to your bank from other bank or nonbank sources because these other sources became less attractive

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	10	47.6	8	53.3	2	33.3
Somewhat important	10	47.6	6	40.0	4	66.7
Very important	1	4.8	1	6.7	0	0.0
Total	21	100.0	15	100.0	6	100.0

B. If weaker loan demand (answer 4 or 5 to question 4A or 4B), possible reasons:

a. Customer inventory financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	14.3	1	20.0	0	0.0
Somewhat important	5	71.4	3	60.0	2	100.0
Very important	1	14.3	1	20.0	0	0.0
Total	7	100.0	5	100.0	2	100.0

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	14.3	1	20.0	0	0.0
Somewhat important	6	85.7	4	80.0	2	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	7	100.0	5	100.0	2	100.0

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	28.6	2	40.0	0	0.0
Somewhat important	5	71.4	3	60.0	2	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	7	100.0	5	100.0	2	100.0

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	28.6	2	40.0	0	0.0
Somewhat important	5	71.4	3	60.0	2	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	7	100.0	5	100.0	2	100.0

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	85.7	4	80.0	2	100.0
Somewhat important	1	14.3	1	20.0	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	7	100.0	5	100.0	2	100.0

f. Customer borrowing shifted from your bank to other bank or nonbank credit sources because these other sources became more attractive

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	71.4	4	80.0	1	50.0
Somewhat important	2	28.6	1	20.0	1	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	7	100.0	5	100.0	2	100.0

6. At your bank, apart from seasonal variation, how has the number of inquiries from potential business borrowers regarding the availability and terms of new credit lines or increases in existing lines changed over the past three months? (Please consider only inquiries for additional or increased C&I lines as opposed to the refinancing of existing loans.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
The number of inquiries has increased substantially	1	1.8	1	3.3	0	0.0
The number of inquiries has increased moderately	19	34.5	13	43.3	6	24.0
The number of inquiries has stayed about the same	33	60.0	14	46.7	19	76.0
The number of inquiries has decreased moderately	2	3.6	2	6.7	0	0.0
The number of inquiries has decreased substantially	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

Question 7 asks about changes in the overall credit quality of potential business borrowers.

7. Based on inquiries from potential business borrowers and on formal applications for new business loans and credit lines received by your bank, how has the overall credit quality (e.g., projections of cash flows or earnings, debt-to-assets ratios, availability of sufficient collateral, etc.) of large and middle-market firms and of small firms seeking new credit—new or increased credit lines or new term loans—changed over the past three months? (Please consider the average credit quality of applications that were denied as well as those that were approved. If your bank defines firm size differently from the categories suggested below, please use your definitions and indicate what they are.)

A. Overall credit quality of large and middle-market firms (annual sales of \$50 million or more) seeking new credit:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Deteriorated significantly	0	0.0	0	0.0	0	0.0
Deteriorated somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	24	43.6	8	26.7	16	64.0
Improved somewhat	31	56.4	22	73.3	9	36.0
Improved significantly	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

B. Overall credit quality of small firms (annual sales of less than \$50 million) seeking new credit:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Deteriorated significantly	0	0.0	0	0.0	0	0.0
Deteriorated somewhat	1	1.9	0	0.0	1	4.0
Remained basically unchanged	31	59.6	15	55.6	16	64.0
Improved somewhat	20	38.5	12	44.4	8	32.0
Improved significantly	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

Questions 8-9 ask about **commercial real estate (CRE)** loans at your bank, including construction and land development loans and loans secured by nonfarm nonresidential real estate. Question 8 deals with changes in your bank's standards over the past three months. Question 9 deals with changes in demand. If your bank's lending standards or terms have not changed over the relevant period, please report them as unchanged even if they are either restrictive or accommodative relative to longer-term norms. If your bank's standards or terms have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.

8. Over the past three months, how have your bank's credit standards for approving applications for CRE loans changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.8	0	0.0	1	4.0
Tightened somewhat	1	1.8	0	0.0	1	4.0
Remained basically unchanged	48	87.3	26	86.7	22	88.0
Eased somewhat	5	9.1	4	13.3	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

9. Apart from normal seasonal variation, how has demand for CRE loans changed over the past three months?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	2	3.6	2	6.7	0	0.0
Moderately stronger	20	36.4	16	53.3	4	16.0
About the same	30	54.5	12	40.0	18	72.0
Moderately weaker	3	5.5	0	0.0	3	12.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

Questions 10-11 ask about three categories of **residential mortgage loans** at your bank—prime residential mortgages, nontraditional residential mortgages, and subprime residential mortgages. Question 10 deals with changes in your bank's credit standards for loans in each of these categories over the past three months. Question 11 deals with changes in demand for loans in each of these categories over the same period. If your bank's credit standards have not changed over the relevant period, please report them as unchanged even if the standards are either restrictive or accommodative relative to longer-term norms. If your bank's credit standards have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.

For the purposes of this survey, please use the following definitions of these loan categories (note that the loan categories are not mutually exclusive) and include first-lien loans only:

- The **prime** category of residential mortgages includes loans made to borrowers that typically had relatively strong, well-documented credit histories, relatively high credit scores, and relatively low debt-to-income ratios at the time of origination. This would include fully amortizing loans that have a fixed rate, a standard adjustable rate, or a common hybrid adjustable rate—those for which the interest rate is initially fixed for a multi-year period and subsequently adjusts more frequently.
- The **nontraditional** category of residential mortgages includes, but is not limited to, adjustable-rate mortgages with multiple payment options, interest-only mortgages, and “Alt-A” products such as mortgages with limited income verification and mortgages secured by non-owner-occupied properties. (Please exclude standard adjustable-rate mortgages and common hybrid adjustable-rate mortgages.)
- The **subprime** category of residential mortgages typically includes loans made to borrowers that displayed one or more of the following characteristics at the time of origination: weakened credit histories that include payment delinquencies, chargeoffs, judgments, and/or bankruptcies; reduced repayment capacity as measured by credit scores or debt-to-income ratios; or incomplete credit histories.

10. Over the past three months, how have your bank's credit standards for approving applications from individuals for mortgage loans to purchase homes changed?

A. Credit standards on mortgage loans that your bank categorizes as prime residential mortgages have:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.8	0	0.0	2	8.3
Remained basically unchanged	49	92.5	27	93.1	22	91.7
Eased somewhat	2	3.8	2	6.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	53	100.0	29	100.0	24	100.0

B. Credit standards on mortgage loans that your bank categorizes as nontraditional residential mortgages have:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	10.0	0	0.0	2	40.0
Remained basically unchanged	18	90.0	15	100.0	3	60.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	20	100.0	15	100.0	5	100.0

For this question, 33 respondents answered “My bank does not originate nontraditional residential mortgages.”

C. Credit standards on mortgage loans that your bank categorizes as subprime residential mortgages have:

Responses are not reported when the number of respondents is 3 or fewer.

11. Apart from normal seasonal variation, how has demand for mortgages to purchase homes changed over the past three months? (Please consider only new originations as opposed to the refinancing of existing mortgages.)

A. Demand for mortgages that your bank categorizes as prime residential mortgages was:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	1.9	0	0.0	1	4.2
Moderately stronger	5	9.4	3	10.3	2	8.3
About the same	23	43.4	13	44.8	10	41.7
Moderately weaker	24	45.3	13	44.8	11	45.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	53	100.0	29	100.0	24	100.0

B. Demand for mortgages that your bank categorizes as nontraditional residential mortgages was:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	4	19.0	3	20.0	1	16.7
About the same	8	38.1	5	33.3	3	50.0
Moderately weaker	9	42.9	7	46.7	2	33.3
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	21	100.0	15	100.0	6	100.0

For this question, 32 respondents answered “My bank does not originate nontraditional residential mortgages.”

C. Demand for mortgages that your bank categorizes as subprime residential mortgages was:

Responses are not reported when the number of respondents is 3 or fewer.

Questions 12-13 ask about **revolving home equity lines of credit** at your bank. Question 12 deals with changes in your bank's credit standards over the past three months. Question 13 deals with changes in demand. If your bank's credit standards have not changed over the relevant period, please report them as unchanged even if they are either restrictive or accommodative relative to longer-term norms. If your bank's credit standards have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.

12. Over the past three months, how have your bank's credit standards for approving applications for revolving home equity lines of credit changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.9	0	0.0	1	4.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	49	90.7	27	93.1	22	88.0
Eased somewhat	4	7.4	2	6.9	2	8.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

13. Apart from normal seasonal variation, how has demand for revolving home equity lines of credit changed over the past three months? (Please consider only funds actually disbursed as opposed to requests for new or increased lines of credit.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	7	13.0	1	3.4	6	24.0
About the same	29	53.7	16	55.2	13	52.0
Moderately weaker	17	31.5	11	37.9	6	24.0
Substantially weaker	1	1.9	1	3.4	0	0.0
Total	54	100.0	29	100.0	25	100.0

Questions 14-23 ask about consumer lending at your bank. *Question 14 deals with changes in your bank's willingness to make consumer loans over the past three months. Questions 15-20 deal with changes in credit standards and loan terms over the same period. Questions 21-23 deal with changes in demand for consumer loans over the past three months. If your bank's lending policies have not changed over the past three months, please report them as unchanged even if the policies are either restrictive or accommodative relative to longer-term norms. If your bank's policies have tightened or eased over the past three months, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing policies as changes in policies.*

14. Please indicate your bank's willingness to make consumer installment loans now as opposed to three months ago.

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Much more willing	2	3.8	1	3.7	1	4.0
Somewhat more willing	13	25.0	7	25.9	6	24.0
About unchanged	37	71.2	19	70.4	18	72.0
Somewhat less willing	0	0.0	0	0.0	0	0.0
Much less willing	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

15. Over the past three months, how have your bank's credit standards for approving applications for credit cards from individuals or households changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	31	79.5	15	65.2	16	100.0
Eased somewhat	8	20.5	8	34.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	39	100.0	23	100.0	16	100.0

16. Over the past three months, how have your bank's credit standards for approving applications for auto loans to individuals or households changed?

A. For loans to purchase new autos:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	41	85.4	17	70.8	24	100.0
Eased somewhat	7	14.6	7	29.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	48	100.0	24	100.0	24	100.0

B. For loans to purchase used autos:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	41	85.4	17	70.8	24	100.0
Eased somewhat	7	14.6	7	29.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	48	100.0	24	100.0	24	100.0

17. Over the past three months, how have your bank's credit standards for approving applications for consumer loans other than credit card and auto loans changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	48	92.3	24	88.9	24	96.0
Eased somewhat	4	7.7	3	11.1	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

18. Over the past three months, how has your bank changed the following terms and conditions on new or existing credit card accounts for individuals or households?

a. Credit limits

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	2.9	1	5.0	0	0.0
Remained basically unchanged	32	91.4	18	90.0	14	93.3
Eased somewhat	2	5.7	1	5.0	1	6.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	20	100.0	15	100.0

b. Spreads of interest rates charged on outstanding balances over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	8.6	2	10.0	1	6.7
Remained basically unchanged	29	82.9	16	80.0	13	86.7
Eased somewhat	3	8.6	2	10.0	1	6.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	20	100.0	15	100.0

c. Minimum percent of outstanding balances required to be repaid each month

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	2.9	1	5.0	0	0.0
Remained basically unchanged	33	94.3	18	90.0	15	100.0
Eased somewhat	1	2.9	1	5.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	20	100.0	15	100.0

d. Minimum required credit score (increased score=tightened, reduced score=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	33	94.3	18	90.0	15	100.0
Eased somewhat	2	5.7	2	10.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	20	100.0	15	100.0

e. The extent to which loans are granted to some customers that do not meet credit scoring thresholds (increased=eased, decreased=tightened)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	33	94.3	18	90.0	15	100.0
Eased somewhat	2	5.7	2	10.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	20	100.0	15	100.0

19. Over the past three months, how has your bank changed the following terms and conditions on loans to individuals or households to purchase autos?

A. For loans to purchase new autos:

a. Maximum maturity

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	43	91.5	19	82.6	24	100.0
Eased somewhat	4	8.5	4	17.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	23	100.0	24	100.0

b. Spreads of loan rates over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.1	1	4.3	0	0.0
Tightened somewhat	4	8.5	4	17.4	0	0.0
Remained basically unchanged	27	57.4	10	43.5	17	70.8
Eased somewhat	15	31.9	8	34.8	7	29.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	23	100.0	24	100.0

c. Minimum required down payment (higher=tightened, lower=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	44	93.6	20	87.0	24	100.0
Eased somewhat	3	6.4	3	13.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	23	100.0	24	100.0

d. Minimum required credit score (increased score=tightened, reduced score=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	42	89.4	18	78.3	24	100.0
Eased somewhat	4	8.5	4	17.4	0	0.0
Eased considerably	1	2.1	1	4.3	0	0.0
Total	47	100.0	23	100.0	24	100.0

e. The extent to which loans are granted to some customers that do not meet credit scoring thresholds (increased=eased, reduced score=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	2.1	1	4.3	0	0.0
Remained basically unchanged	43	91.5	19	82.6	24	100.0
Eased somewhat	3	6.4	3	13.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	23	100.0	24	100.0

f. Other (please specify)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	1	33.3	0	0.0	1	50.0
Eased somewhat	2	66.7	1	100.0	1	50.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	3	100.0	1	100.0	2	100.0

B. For loans to purchase used autos:

a. Maximum maturity

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	43	93.5	20	87.0	23	100.0
Eased somewhat	3	6.5	3	13.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100.0	23	100.0	23	100.0

b. Spreads of loan rates over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.1	1	4.3	0	0.0
Tightened somewhat	3	6.4	3	13.0	0	0.0
Remained basically unchanged	29	61.7	12	52.2	17	70.8
Eased somewhat	14	29.8	7	30.4	7	29.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	23	100.0	24	100.0

c. Minimum required down payment (higher=tightened, lower=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	45	95.7	21	91.3	24	100.0
Eased somewhat	2	4.3	2	8.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	23	100.0	24	100.0

d. Minimum required credit score (increased score=tightened, reduced score=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	44	93.6	20	87.0	24	100.0
Eased somewhat	3	6.4	3	13.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	23	100.0	24	100.0

e. The extent to which loans are granted to some customers that do not meet credit scoring thresholds (increased=eased, reduced score=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	2.1	1	4.3	0	0.0
Remained basically unchanged	44	93.6	20	87.0	24	100.0
Eased somewhat	2	4.3	2	8.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	23	100.0	24	100.0

f. Other (please specify)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	2	50.0	0	0.0	2	66.7
Eased somewhat	2	50.0	1	100.0	1	33.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	4	100.0	1	100.0	3	100.0

20. Over the past three months, how has your bank changed the following terms and conditions on consumer loans other than credit card and auto loans?

a. Maximum maturity

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	49	94.2	25	92.6	24	96.0
Eased somewhat	3	5.8	2	7.4	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

b. Spreads of loan rates over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.8	2	7.4	0	0.0
Remained basically unchanged	45	86.5	21	77.8	24	96.0
Eased somewhat	5	9.6	4	14.8	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

c. Minimum required down payment

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	50	98.0	25	96.2	25	100.0
Eased somewhat	1	2.0	1	3.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100.0	26	100.0	25	100.0

d. Minimum required credit score (increased score=tightened, reduced score=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	50	96.2	26	96.3	24	96.0
Eased somewhat	2	3.8	1	3.7	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

e. The extent to which loans are granted to some customers that do not meet credit scoring thresholds (increased=eased, decreased=tightened)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	51	98.1	26	96.3	25	100.0
Eased somewhat	1	1.9	1	3.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

21. Apart from normal seasonal variation, how has demand from individuals or households for credit card loans changed over the past three months?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	3	8.3	2	10.0	1	6.3
About the same	29	80.6	16	80.0	13	81.3
Moderately weaker	4	11.1	2	10.0	2	12.5
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	36	100.0	20	100.0	16	100.0

22. Apart from normal seasonal variation, how has demand from individuals or households for auto loans changed over the past three months?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	15	31.3	8	33.3	7	29.2
About the same	30	62.5	16	66.7	14	58.3
Moderately weaker	2	4.2	0	0.0	2	8.3
Substantially weaker	1	2.1	0	0.0	1	4.2
Total	48	100.0	24	100.0	24	100.0

23. Apart from normal seasonal variation, how has demand from individuals or households for consumer loans other than credit card and auto loans changed over the past three months?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	6	11.8	2	7.7	4	16.0
About the same	39	76.5	22	84.6	17	68.0
Moderately weaker	6	11.8	2	7.7	4	16.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	51	100.0	26	100.0	25	100.0

Questions 24-25 ask about changes in applications for new or increased credit card lines and the quality of applicants.

24. At your bank, apart from normal seasonal variation, how has the number of applications or inquiries from individuals or households for new credit card accounts or increases in existing credit card lines changed over the past three months?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	9	24.3	6	28.6	3	18.8
Remained basically unchanged	25	67.6	14	66.7	11	68.8
Decreased somewhat	3	8.1	1	4.8	2	12.5
Decreased considerably	0	0.0	0	0.0	0	0.0
Total	37	100.0	21	100.0	16	100.0

25. At your bank, apart from normal seasonal variation, how has the overall credit quality (e.g., household income, credit scores, etc.) of individuals or households submitting applications or making inquiries for new credit card accounts or increases in existing credit card lines changed over the past three months? (Please consider the average credit quality of applications that were denied as well as those that were approved.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Deteriorated significantly	0	0.0	0	0.0	0	0.0
Deteriorated somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	32	88.9	18	85.7	14	93.3
Improved somewhat	3	8.3	2	9.5	1	6.7
Improved significantly	1	2.8	1	4.8	0	0.0
Total	36	100.0	21	100.0	15	100.0

Question 26 asks about the share of loans that financed the purchase of used vehicles.

26. About what share of the dollar volume of auto loans currently on your bank's books financed the purchase of *used* vehicles by individuals or households?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Less than 5 percent	5	11.4	2	8.7	3	14.3
Between 5 and 15 percent	3	6.8	0	0.0	3	14.3
Between 15 and 30 percent	4	9.1	2	8.7	2	9.5
Between 30 and 50 percent	10	22.7	6	26.1	4	19.0
Between 50 and 75 percent	15	34.1	9	39.1	6	28.6
75 percent or more	7	15.9	4	17.4	3	14.3
Total	44	100.0	23	100.0	21	100.0

1. The sample is selected from among the largest banks in each Federal Reserve District. In the table, large banks are defined as those with total domestic assets of \$20 billion or more as of December 31, 2010. The combined assets of the 30 large banks totaled \$6.6 trillion, compared to \$6.9 trillion for the entire panel of 55 banks, and \$10.5 trillion for all domestically chartered, federally insured commercial banks.