

Table 1

## Senior Loan Officer Opinion Survey on Bank Lending Practices at Selected Large Banks in the United States <sup>1</sup>

(Status of policy as of April 2010)

*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	2	3.6	1	3.2	1	4.0
Remained basically unchanged	48	85.7	24	77.4	24	96.0
Eased somewhat	6	10.7	6	19.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	56	100.0	31	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	1	1.9	1	3.4	0	0.0
Remained basically unchanged	52	96.3	27	93.1	25	100.0
Eased somewhat	1	1.9	1	3.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	29	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	3	5.4	1	3.2	2	8.0
Remained basically unchanged	49	87.5	27	87.1	22	88.0
Eased somewhat	4	7.1	3	9.7	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	56	100.0	31	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	3	5.4	2	6.5	1	4.0
Remained basically unchanged	45	80.4	23	74.2	22	88.0
Eased somewhat	8	14.3	6	19.4	2	8.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	56	100.0	31	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	7	12.5	2	6.5	5	20.0
Remained basically unchanged	37	66.1	20	64.5	17	68.0
Eased somewhat	12	21.4	9	29.0	3	12.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	56	100.0	31	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	11	19.6	4	12.9	7	28.0
Remained basically unchanged	30	53.6	15	48.4	15	60.0
Eased somewhat	15	26.8	12	38.7	3	12.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	56	100.0	31	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	1	1.8	0	0.0	1	4.0
Tightened somewhat	11	19.6	5	16.1	6	24.0
Remained basically unchanged	40	71.4	23	74.2	17	68.0
Eased somewhat	4	7.1	3	9.7	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	56	100.0	31	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	5	8.9	2	6.5	3	12.0
Remained basically unchanged	46	82.1	26	83.9	20	80.0
Eased somewhat	5	8.9	3	9.7	2	8.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	56	100.0	31	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	3	5.4	1	3.2	2	8.0
Remained basically unchanged	53	94.6	30	96.8	23	92.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	56	100.0	31	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	3	5.7	1	3.4	2	8.3
Remained basically unchanged	49	92.5	28	96.6	21	87.5
Eased somewhat	1	1.9	0	0.0	1	4.2
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	53	100.0	29	100.0	24	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	2	3.7	1	3.4	1	4.0
Remained basically unchanged	49	90.7	26	89.7	23	92.0
Eased somewhat	3	5.6	2	6.9	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	29	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	7	13.0	3	10.3	4	16.0
Remained basically unchanged	42	77.8	23	79.3	19	76.0
Eased somewhat	5	9.3	3	10.3	2	8.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	29	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	1	1.9	1	3.4	0	0.0
Tightened somewhat	11	20.4	3	10.3	8	32.0
Remained basically unchanged	35	64.8	20	69.0	15	60.0
Eased somewhat	7	13.0	5	17.2	2	8.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	29	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	2	3.7	1	3.4	1	4.0
Tightened somewhat	12	22.2	5	17.2	7	28.0
Remained basically unchanged	38	70.4	22	75.9	16	64.0
Eased somewhat	2	3.7	1	3.4	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	29	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	5	9.3	2	6.9	3	12.0
Remained basically unchanged	48	88.9	27	93.1	21	84.0
Eased somewhat	1	1.9	0	0.0	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	29	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	3	5.6	1	3.4	2	8.0
Remained basically unchanged	51	94.4	28	96.6	23	92.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	29	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	12	75.0	5	83.3	7	70.0
Somewhat important	2	12.5	1	16.7	1	10.0
Very important	2	12.5	0	0.0	2	20.0
<b>Total</b>	16	100.0	6	100.0	10	100.0

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	18.8	1	16.7	2	20.0
Somewhat important	10	62.5	3	50.0	7	70.0
Very important	3	18.8	2	33.3	1	10.0
<b>Total</b>	16	100.0	6	100.0	10	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	7	46.7	2	40.0	5	50.0
Somewhat important	6	40.0	1	20.0	5	50.0
Very important	2	13.3	2	40.0	0	0.0
<b>Total</b>	15	100.0	5	100.0	10	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	13	81.3	6	100.0	7	70.0
Somewhat important	3	18.8	0	0.0	3	30.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	16	100.0	6	100.0	10	100.0

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	12.5	1	16.7	1	10.0
Somewhat important	8	50.0	4	66.7	4	40.0
Very important	6	37.5	1	16.7	5	50.0
<b>Total</b>	16	100.0	6	100.0	10	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	9	56.3	3	50.0	6	60.0
Somewhat important	6	37.5	3	50.0	3	30.0
Very important	1	6.3	0	0.0	1	10.0
<b>Total</b>	16	100.0	6	100.0	10	100.0

g. Increase in defaults by borrowers in public debt markets

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	87.5	4	66.7	10	100.0
Somewhat important	2	12.5	2	33.3	0	0.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	16	100.0	6	100.0	10	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	87.5	5	83.3	9	90.0
Somewhat important	2	12.5	1	16.7	1	10.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	16	100.0	6	100.0	10	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	16	88.9	13	86.7	3	100.0
Somewhat important	2	11.1	2	13.3	0	0.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	18	100.0	15	100.0	3	100.0

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	33.3	6	40.0	0	0.0
Somewhat important	10	55.6	7	46.7	3	100.0
Very important	2	11.1	2	13.3	0	0.0
<b>Total</b>	18	100.0	15	100.0	3	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	12	66.7	11	73.3	1	33.3
Somewhat important	6	33.3	4	26.7	2	66.7
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	18	100.0	15	100.0	3	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	11.1	2	13.3	0	0.0
Somewhat important	8	44.4	6	40.0	2	66.7
Very important	8	44.4	7	46.7	1	33.3
<b>Total</b>	18	100.0	15	100.0	3	100.0

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	72.2	10	66.7	3	100.0
Somewhat important	5	27.8	5	33.3	0	0.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	18	100.0	15	100.0	3	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	12	66.7	10	66.7	2	66.7
Somewhat important	5	27.8	4	26.7	1	33.3
Very important	1	5.6	1	6.7	0	0.0
<b>Total</b>	18	100.0	15	100.0	3	100.0

g. Reduction in defaults by borrowers in public debt markets

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	15	83.3	12	80.0	3	100.0
Somewhat important	3	16.7	3	20.0	0	0.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	18	100.0	15	100.0	3	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	77.8	13	86.7	1	33.3
Somewhat important	2	11.1	2	13.3	0	0.0
Very important	2	11.1	0	0.0	2	66.7
<b>Total</b>	18	100.0	15	100.0	3	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	0	0.0	0	0.0	0	0.0
Moderately stronger	8	14.3	6	19.4	2	8.0
About the same	36	64.3	19	61.3	17	68.0
Moderately weaker	11	19.6	5	16.1	6	24.0
Substantially weaker	1	1.8	1	3.2	0	0.0
<b>Total</b>	56	100.0	31	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	6	11.1	4	13.8	2	8.0
About the same	37	68.5	20	69.0	17	68.0
Moderately weaker	9	16.7	3	10.3	6	24.0
Substantially weaker	2	3.7	2	6.9	0	0.0
<b>Total</b>	54	100.0	29	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	3	33.3	2	28.6	1	50.0
Somewhat important	5	55.6	4	57.1	1	50.0
Very important	1	11.1	1	14.3	0	0.0
<b>Total</b>	9	100.0	7	100.0	2	100.0

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	22.2	2	28.6	0	0.0
Somewhat important	6	66.7	4	57.1	2	100.0
Very important	1	11.1	1	14.3	0	0.0
<b>Total</b>	9	100.0	7	100.0	2	100.0

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	77.8	6	85.7	1	50.0
Somewhat important	2	22.2	1	14.3	1	50.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	9	100.0	7	100.0	2	100.0

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	100.0	7	100.0	2	100.0
Somewhat important	0	0.0	0	0.0	0	0.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	9	100.0	7	100.0	2	100.0

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	44.4	2	28.6	2	100.0
Somewhat important	5	55.6	5	71.4	0	0.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	9	100.0	7	100.0	2	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	4	44.4	2	28.6	2	100.0
Somewhat important	5	55.6	5	71.4	0	0.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	9	100.0	7	100.0	2	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	2	14.3	1	12.5	1	16.7
Somewhat important	12	85.7	7	87.5	5	83.3
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	14	100.0	8	100.0	6	100.0

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	21.4	2	25.0	1	16.7
Somewhat important	11	78.6	6	75.0	5	83.3
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	14	100.0	8	100.0	6	100.0

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	7.1	0	0.0	1	16.7
Somewhat important	8	57.1	6	75.0	2	33.3
Very important	5	35.7	2	25.0	3	50.0
<b>Total</b>	14	100.0	8	100.0	6	100.0



d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	35.7	2	25.0	3	50.0
Somewhat important	8	57.1	5	62.5	3	50.0
Very important	1	7.1	1	12.5	0	0.0
<b>Total</b>	14	100.0	8	100.0	6	100.0

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	8	57.1	4	50.0	4	66.7
Somewhat important	5	35.7	4	50.0	1	16.7
Very important	1	7.1	0	0.0	1	16.7
<b>Total</b>	14	100.0	8	100.0	6	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	12	85.7	7	87.5	5	83.3
Somewhat important	1	7.1	1	12.5	0	0.0
Very important	1	7.1	0	0.0	1	16.7
<b>Total</b>	14	100.0	8	100.0	6	100.0

6. At your bank, 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 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	0	0.0	0	0.0	0	0.0
The number of inquiries has increased moderately	10	18.2	6	19.4	4	16.7
The number of inquiries has stayed about the same	36	65.5	21	67.7	15	62.5
The number of inquiries has decreased moderately	8	14.5	4	12.9	4	16.7
The number of inquiries has decreased substantially	1	1.8	0	0.0	1	4.2
<b>Total</b>	55	100.0	31	100.0	24	100.0

**Questions 7-10** ask about your bank's lending policies regarding business credit card accounts for use by **small** firms. For the purposes of these questions, small firms are defined as firms with annual sales of less than \$50 million. If your bank defines small firms differently, please use your definitions and indicate what they are. If your bank does not issue business credit cards to small firms, please skip to question 11.

7. Please describe how your bank's current level of standards and terms for approving applications for business credit card accounts for small firms compares to the average level of standards and terms that your bank applied over the 1998 to 2007 period (referred to below as the longer-run average level).

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
My bank's current level of standards and terms is considerably tighter than its longer-run average level	8	24.2	5	25.0	3	23.1
My bank's current level of standards and terms is somewhat tighter than its longer-run average level	15	45.5	10	50.0	5	38.5
My bank's current level of standards and terms is about the same as its longer-run average level	9	27.3	5	25.0	4	30.8
My bank's current level of standards and terms is somewhat looser than its longer-run average level	1	3.0	0	0.0	1	7.7
My bank's current level of standards and terms is considerably looser than its longer-run average level	0	0.0	0	0.0	0	0.0
<b>Total</b>	33	100.0	20	100.0	13	100.0

8. Over the past six months, how has your bank changed the following terms and conditions on new or existing business credit card accounts for small firms?

A. Terms for *new* business credit card accounts for small firms:

a. Credit limits (lower limits=tightened, higher limits=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.9	0	0.0	1	7.1
Tightened somewhat	10	29.4	7	35.0	3	21.4
Remained basically unchanged	22	64.7	13	65.0	9	64.3
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	1	2.9	0	0.0	1	7.1
<b>Total</b>	34	100.0	20	100.0	14	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	2	5.9	0	0.0	2	14.3
Tightened somewhat	9	26.5	9	45.0	0	0.0
Remained basically unchanged	23	67.6	11	55.0	12	85.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	100.0

c. Annual fees (higher fees=tightened, lower fees=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	3.0	0	0.0	1	7.1
Tightened somewhat	4	12.1	3	15.8	1	7.1
Remained basically unchanged	28	84.8	16	84.2	12	85.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	33	100.0	19	100.0	14	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	3	8.8	1	5.0	2	14.3
Tightened somewhat	11	32.4	8	40.0	3	21.4
Remained basically unchanged	20	58.8	11	55.0	9	64.3
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	3	8.8	1	5.0	2	14.3
Tightened somewhat	9	26.5	6	30.0	3	21.4
Remained basically unchanged	22	64.7	13	65.0	9	64.3
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	100.0

B. Terms for *existing* business credit card accounts for small firms:

a. Credit limits (lower limits=tightened, higher limits=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	5.9	1	5.0	1	7.1
Tightened somewhat	7	20.6	5	25.0	2	14.3
Remained basically unchanged	23	67.6	13	65.0	10	71.4
Eased somewhat	1	2.9	1	5.0	0	0.0
Eased considerably	1	2.9	0	0.0	1	7.1
<b>Total</b>	34	100.0	20	100.0	14	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	2	5.9	0	0.0	2	14.3
Tightened somewhat	8	23.5	7	35.0	1	7.1
Remained basically unchanged	24	70.6	13	65.0	11	78.6
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	100.0

c. Annual fees (higher fees=tightened, lower fees=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.9	0	0.0	1	7.1
Tightened somewhat	3	8.8	2	10.0	1	7.1
Remained basically unchanged	30	88.2	18	90.0	12	85.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	100.0

d. The frequency with which active accounts are closed (increased frequency=tightened, reduced frequency=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.9	0	0.0	1	7.1
Tightened somewhat	8	23.5	6	30.0	2	14.3
Remained basically unchanged	24	70.6	13	65.0	11	78.6
Eased somewhat	1	2.9	1	5.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	100.0

e. The frequency with which inactive accounts are closed (increased frequency=tightened, reduced frequency=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	5.9	1	5.0	1	7.1
Tightened somewhat	9	26.5	5	25.0	4	28.6
Remained basically unchanged	22	64.7	13	65.0	9	64.3
Eased somewhat	1	2.9	1	5.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	100.0

9. Apart from normal seasonal variation, how have *revolving* balances on existing business credit card accounts of small firms changed over the past six 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	10	29.4	5	25.0	5	35.7
Remained basically unchanged	17	50.0	10	50.0	7	50.0
Decreased somewhat	6	17.6	5	25.0	1	7.1
Decreased considerably	1	2.9	0	0.0	1	7.1
<b>Total</b>	34	100.0	20	100.0	14	100.0

10. Apart from normal seasonal variation, how has the number of applications or inquiries for new business credit card accounts or increases in existing credit card lines for small firms changed over the past six 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	26.5	4	20.0	5	35.7
Remained basically unchanged	15	44.1	9	45.0	6	42.9
Decreased somewhat	9	26.5	7	35.0	2	14.3
Decreased considerably	1	2.9	0	0.0	1	7.1
<b>Total</b>	34	100.0	20	100.0	14	100.0

*Questions 11-12 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 11 deals with changes in your bank's standards over the past three months. Question 12 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.*

11. 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	3	5.4	1	3.2	2	8.0
Tightened somewhat	5	8.9	1	3.2	4	16.0
Remained basically unchanged	47	83.9	28	90.3	19	76.0
Eased somewhat	1	1.8	1	3.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	56	100.0	31	100.0	25	100.0

12. 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	0	0.0	0	0.0	0	0.0
Moderately stronger	8	14.3	6	19.4	2	8.0
About the same	36	64.3	21	67.7	15	60.0
Moderately weaker	10	17.9	3	9.7	7	28.0
Substantially weaker	2	3.6	1	3.2	1	4.0
<b>Total</b>	56	100.0	31	100.0	25	100.0



**Question 13** asks about the use of loan extensions on commercial real estate loans at your bank. For the purposes of this question, a loan extension is defined as a modification of a loan at or near the end of the original term that extends the term of the loan, as opposed to a newly underwritten loan used to refinance a maturing loan.

13. Over the past six months, how has your use of loan extensions on commercial real estate loans changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	2	3.6	1	3.2	1	4.0
Increased somewhat	24	42.9	16	51.6	8	32.0
Remained basically unchanged	28	50.0	13	41.9	15	60.0
Decreased somewhat	1	1.8	0	0.0	1	4.0
Decreased considerably	1	1.8	1	3.2	0	0.0
<b>Total</b>	56	100.0	31	100.0	25	100.0

**Questions 14-15** ask about three categories of **residential mortgage loans** at your bank—prime residential mortgages, nontraditional residential mortgages, and subprime residential mortgages. Question 14 deals with changes in your bank's credit standards for loans in each of these categories over the past three months. Question 15 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.

14. 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	1	1.9	1	3.4	0	0.0
Tightened somewhat	5	9.4	2	6.9	3	12.5
Remained basically unchanged	42	79.2	22	75.9	20	83.3
Eased somewhat	5	9.4	4	13.8	1	4.2
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	53	100.0	29	100.0	24	100.0

For this question, 1 respondent answered “My bank does not originate prime residential mortgages.”

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	3	14.3	3	18.8	0	0.0
Remained basically unchanged	16	76.2	11	68.8	5	100.0
Eased somewhat	2	9.5	2	12.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	21	100.0	16	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.

15. 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	0	0.0	0	0.0	0	0.0
Moderately stronger	11	20.8	2	6.9	9	37.5
About the same	24	45.3	14	48.3	10	41.7
Moderately weaker	17	32.1	12	41.4	5	20.8
Substantially weaker	1	1.9	1	3.4	0	0.0
<b>Total</b>	53	100.0	29	100.0	24	100.0

For this question, 1 respondent answered “My bank does not originate prime residential mortgages.”

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	2	9.5	2	12.5	0	0.0
About the same	10	47.6	6	37.5	4	80.0
Moderately weaker	8	38.1	7	43.8	1	20.0
Substantially weaker	1	4.8	1	6.3	0	0.0
<b>Total</b>	21	100.0	16	100.0	5	100.0

For this question, 33 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 16-17 ask about revolving home equity lines of credit at your bank. Question 16 deals with changes in your bank's credit standards over the past three months. Question 17 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.*

16. 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	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	7.3	1	3.3	3	12.0
Remained basically unchanged	44	80.0	23	76.7	21	84.0
Eased somewhat	7	12.7	6	20.0	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	55	100.0	30	100.0	25	100.0

17. 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	6	10.9	2	6.7	4	16.0
About the same	28	50.9	20	66.7	8	32.0
Moderately weaker	19	34.5	7	23.3	12	48.0
Substantially weaker	2	3.6	1	3.3	1	4.0
<b>Total</b>	55	100.0	30	100.0	25	100.0

*Questions 18-23 ask about consumer lending at your bank. Question 18 deals with changes in your bank's willingness to make consumer loans over the past three months. Questions 19-22 deal with changes in credit standards and loan terms over the same period. Question 23 deals 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.*

18. 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	0	0.0	0	0.0	0	0.0
Somewhat more willing	7	14.0	4	14.8	3	13.0
About unchanged	43	86.0	23	85.2	20	87.0
Somewhat less willing	0	0.0	0	0.0	0	0.0
Much less willing	0	0.0	0	0.0	0	0.0
<b>Total</b>	50	100.0	27	100.0	23	100.0

19. 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	5	15.2	3	15.8	2	14.3
Remained basically unchanged	26	78.8	14	73.7	12	85.7
Eased somewhat	2	6.1	2	10.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	33	100.0	19	100.0	14	100.0

20. Over the past three months, how have your bank's credit standards for approving applications for consumer loans other than credit card 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	4	8.0	1	3.7	3	13.0
Remained basically unchanged	39	78.0	22	81.5	17	73.9
Eased somewhat	7	14.0	4	14.8	3	13.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	50	100.0	27	100.0	23	100.0

21. 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	1	2.9	0	0.0	1	7.1
Tightened somewhat	9	26.5	7	35.0	2	14.3
Remained basically unchanged	22	64.7	11	55.0	11	78.6
Eased somewhat	2	5.9	2	10.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	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	9	26.5	6	30.0	3	21.4
Remained basically unchanged	25	73.5	14	70.0	11	78.6
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	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	0	0.0	1	7.1
Remained basically unchanged	33	97.1	20	100.0	13	92.9
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	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	4	11.8	2	10.0	2	14.3
Remained basically unchanged	29	85.3	17	85.0	12	85.7
Eased somewhat	1	2.9	1	5.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	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	7	20.6	2	10.0	5	35.7
Remained basically unchanged	26	76.5	17	85.0	9	64.3
Eased somewhat	1	2.9	1	5.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	20	100.0	14	100.0

22. Over the past three months, how has your bank changed the following terms and conditions on consumer loans other than credit card 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	2	4.1	1	3.7	1	4.5
Remained basically unchanged	47	95.9	26	96.3	21	95.5
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	49	100.0	27	100.0	22	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	4.1	1	3.7	1	4.5
Remained basically unchanged	39	79.6	24	88.9	15	68.2
Eased somewhat	8	16.3	2	7.4	6	27.3
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	49	100.0	27	100.0	22	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	3	6.1	1	3.7	2	9.1
Remained basically unchanged	44	89.8	24	88.9	20	90.9
Eased somewhat	2	4.1	2	7.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	49	100.0	27	100.0	22	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	3	6.1	0	0.0	3	13.6
Remained basically unchanged	46	93.9	27	100.0	19	86.4
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	49	100.0	27	100.0	22	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	6	12.2	1	3.7	5	22.7
Remained basically unchanged	42	85.7	25	92.6	17	77.3
Eased somewhat	1	2.0	1	3.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	49	100.0	27	100.0	22	100.0

23. Apart from normal seasonal variation, how has demand for consumer loans of all types 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	7	13.5	5	18.5	2	8.0
About the same	29	55.8	18	66.7	11	44.0
Moderately weaker	16	30.8	4	14.8	12	48.0
Substantially weaker	0	0.0	0	0.0	0	0.0
<b>Total</b>	52	100.0	27	100.0	25	100.0

24. Over the past three months, how has your bank changed the size of credit lines for existing customers with the following types of accounts? Please consider changes made to line sizes during the life of existing credit agreements as well as changes made to line sizes upon renewal or renegotiation of existing agreements.

a. Home equity lines of credit

	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	47	87.0	26	89.7	21	84.0
Decreased somewhat	7	13.0	3	10.3	4	16.0
Decreased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	29	100.0	25	100.0

b. Consumer credit card accounts

	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	1	2.9	1	5.3	0	0.0
Remained basically unchanged	26	74.3	14	73.7	12	75.0
Decreased somewhat	8	22.9	4	21.1	4	25.0
Decreased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	35	100.0	19	100.0	16	100.0

c. Business credit card accounts

	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	1	2.9	0	0.0	1	7.7
Remained basically unchanged	29	85.3	19	90.5	10	76.9
Decreased somewhat	4	11.8	2	9.5	2	15.4
Decreased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	34	100.0	21	100.0	13	100.0

d. C&I credit lines (excluding business credit card accounts)

	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	5	9.3	4	13.3	1	4.2
Remained basically unchanged	40	74.1	23	76.7	17	70.8
Decreased somewhat	9	16.7	3	10.0	6	25.0
Decreased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	30	100.0	24	100.0

e. Commercial construction lines of credit

	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	2	3.9	2	7.4	0	0.0
Remained basically unchanged	30	58.8	16	59.3	14	58.3
Decreased somewhat	13	25.5	6	22.2	7	29.2
Decreased considerably	6	11.8	3	11.1	3	12.5
<b>Total</b>	51	100.0	27	100.0	24	100.0

f. Lines of credit for financial firms

	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	2	4.4	2	8.0	0	0.0
Remained basically unchanged	33	73.3	18	72.0	15	75.0
Decreased somewhat	6	13.3	3	12.0	3	15.0
Decreased considerably	4	8.9	2	8.0	2	10.0
<b>Total</b>	45	100.0	25	100.0	20	100.0

In June 2009, the Financial Accounting Standards Board announced new Financial Accounting Statements No. 166 (FAS 166), "Accounting for Transfers of Financial Assets," and No. 167 (FAS 167), "Amendments to FASB Interpretation No. 46(R)," to be implemented by banks as of the beginning of each reporting entity's first annual reporting period that begins after November 15, 2009.<sup>2</sup> **Questions 25-26** ask about the effects of these new rules on your bank.

25. How have your bank's standards and terms for loans to businesses and households changed in response to FAS 166/167?

	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	100.0	23	100.0	20	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	43	100.0	23	100.0	20	100.0

For this question, 10 respondents answered "Not applicable to my bank."

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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, 2009. The combined assets of the 31 large banks totaled \$6.3 trillion, compared to \$6.6 trillion for the entire panel of 56 banks, and \$10.4 trillion for all domestically chartered, federally insured commercial banks.

2. For more information on FAS 166 and 167, please see the Financial Accounting Standards Board's news release: [www.fasb.org/cs/ContentServer?c=FASBContent\\_C&pagename=FASB/FASBContent\\_C/NewsPage&cid=1176156240834](http://www.fasb.org/cs/ContentServer?c=FASBContent_C&pagename=FASB/FASBContent_C/NewsPage&cid=1176156240834).