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 January 2018)

***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	1	1.4	1	2.3	0	0.0
Tightened somewhat	3	4.3	1	2.3	2	7.7
Remained basically unchanged	55	78.6	33	75.0	22	84.6
Eased somewhat	11	15.7	9	20.5	2	7.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

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	1	1.5	1	2.4	0	0.0
Tightened somewhat	2	3.0	1	2.4	1	3.8
Remained basically unchanged	61	91.0	36	87.8	25	96.2
Eased somewhat	3	4.5	3	7.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

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	2.9	1	2.3	1	3.8
Remained basically unchanged	53	75.7	32	72.7	21	80.8
Eased somewhat	15	21.4	11	25.0	4	15.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

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	1	1.4	0	0.0	1	3.8
Remained basically unchanged	67	95.7	43	97.7	24	92.3
Eased somewhat	2	2.9	1	2.3	1	3.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

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	6	8.6	2	4.5	4	15.4
Remained basically unchanged	56	80.0	36	81.8	20	76.9
Eased somewhat	8	11.4	6	13.6	2	7.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

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	7	10.1	4	9.1	3	12.0
Remained basically unchanged	44	63.8	25	56.8	19	76.0
Eased somewhat	18	26.1	15	34.1	3	12.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	44	100	25	100

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.4	1	2.3	0	0.0
Tightened somewhat	4	5.7	2	4.5	2	7.7
Remained basically unchanged	55	78.6	34	77.3	21	80.8
Eased somewhat	10	14.3	7	15.9	3	11.5
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

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	2.9	0	0.0	2	7.7
Remained basically unchanged	59	84.3	35	79.5	24	92.3
Eased somewhat	9	12.9	9	20.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

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	1.4	0	0.0	1	3.8
Remained basically unchanged	67	95.7	43	97.7	24	92.3
Eased somewhat	2	2.9	1	2.3	1	3.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

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	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	1.4	0	0.0	1	3.8
Remained basically unchanged	63	91.3	40	93.0	23	88.5
Eased somewhat	3	4.3	2	4.7	1	3.8
Eased considerably	2	2.9	1	2.3	1	3.8
Total	69	100	43	100	26	100

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	4.5	1	2.4	2	7.7
Remained basically unchanged	59	88.1	36	87.8	23	88.5
Eased somewhat	5	7.5	4	9.8	1	3.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

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	1	1.5	0	0.0	1	3.8
Remained basically unchanged	64	95.5	40	97.6	24	92.3
Eased somewhat	2	3.0	1	2.4	1	3.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

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	5	7.5	2	4.9	3	11.5
Remained basically unchanged	58	86.6	36	87.8	22	84.6
Eased somewhat	4	6.0	3	7.3	1	3.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

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	6	9.0	3	7.3	3	11.5
Remained basically unchanged	53	79.1	32	78.0	21	80.8
Eased somewhat	8	11.9	6	14.6	2	7.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

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	7	10.6	5	12.5	2	7.7
Remained basically unchanged	55	83.3	32	80.0	23	88.5
Eased somewhat	4	6.1	3	7.5	1	3.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	40	100	26	100

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	3.0	0	0.0	2	7.7
Remained basically unchanged	62	92.5	38	92.7	24	92.3
Eased somewhat	3	4.5	3	7.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

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	1.5	0	0.0	1	4.0
Remained basically unchanged	65	98.5	41	100.0	24	96.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	41	100	25	100

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	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	1.5	0	0.0	1	3.8
Remained basically unchanged	62	93.9	38	95.0	24	92.3
Eased somewhat	2	3.0	2	5.0	0	0.0
Eased considerably	1	1.5	0	0.0	1	3.8
Total	66	100	40	100	26	100

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? (Please respond to either A, B, or both as appropriate.)

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	8	72.7	6	100.0	2	40.0
Somewhat important	3	27.3	0	0.0	3	60.0
Very important	0	0.0	0	0.0	0	0.0
Total	11	100	6	100	5	100

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	46.2	4	57.1	2	33.3
Somewhat important	5	38.5	3	42.9	2	33.3
Very important	2	15.4	0	0.0	2	33.3
Total	13	100	7	100	6	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	58.3	5	71.4	2	40.0
Somewhat important	4	33.3	1	14.3	3	60.0
Very important	1	8.3	1	14.3	0	0.0
Total	12	100	7	100	5	100

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	9	81.8	5	83.3	4	80.0
Somewhat important	2	18.2	1	16.7	1	20.0
Very important	0	0.0	0	0.0	0	0.0
Total	11	100	6	100	5	100

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	7	58.3	6	85.7	1	20.0
Somewhat important	4	33.3	0	0.0	4	80.0
Very important	1	8.3	1	14.3	0	0.0
Total	12	100	7	100	5	100

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	81.8	6	100.0	3	60.0
Somewhat important	2	18.2	0	0.0	2	40.0
Very important	0	0.0	0	0.0	0	0.0
Total	11	100	6	100	5	100

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	10	90.9	6	100.0	4	80.0
Somewhat important	1	9.1	0	0.0	1	20.0
Very important	0	0.0	0	0.0	0	0.0
Total	11	100	6	100	5	100

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	7	63.6	5	83.3	2	40.0
Somewhat important	3	27.3	1	16.7	2	40.0
Very important	1	9.1	0	0.0	1	20.0
Total	11	100	6	100	5	100

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	21	91.3	17	89.5	4	100.0
Somewhat important	2	8.7	2	10.5	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	23	100	19	100	4	100

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	14	60.9	11	57.9	3	75.0
Somewhat important	8	34.8	7	36.8	1	25.0
Very important	1	4.3	1	5.3	0	0.0
Total	23	100	19	100	4	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	70.0	11	64.7	3	100.0
Somewhat important	6	30.0	6	35.3	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	20	100	17	100	3	100

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	3	12.0	2	10.0	1	20.0
Somewhat important	8	32.0	7	35.0	1	20.0
Very important	14	56.0	11	55.0	3	60.0
Total	25	100	20	100	5	100

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	16	69.6	13	68.4	3	75.0
Somewhat important	7	30.4	6	31.6	1	25.0
Very important	0	0.0	0	0.0	0	0.0
Total	23	100	19	100	4	100

f. Increased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	16	69.6	13	68.4	3	75.0
Somewhat important	6	26.1	5	26.3	1	25.0
Very important	1	4.3	1	5.3	0	0.0
Total	23	100	19	100	4	100

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	22	95.7	18	94.7	4	100.0
Somewhat important	1	4.3	1	5.3	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	23	100	19	100	4	100

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	18	81.8	14	77.8	4	100.0
Somewhat important	2	9.1	2	11.1	0	0.0
Very important	2	9.1	2	11.1	0	0.0
Total	22	100	18	100	4	100

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	13	18.6	10	22.7	3	11.5
About the same	46	65.7	25	56.8	21	80.8
Moderately weaker	11	15.7	9	20.5	2	7.7
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

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	12	17.9	8	19.5	4	15.4
About the same	47	70.1	27	65.9	20	76.9
Moderately weaker	8	11.9	6	14.6	2	7.7
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

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? (Please respond to either A, B, or both as appropriate.)

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	5	35.7	4	40.0	1	25.0
Somewhat important	8	57.1	6	60.0	2	50.0
Very important	1	7.1	0	0.0	1	25.0
Total	14	100	10	100	4	100

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	20.0	3	30.0	0	0.0
Somewhat important	10	66.7	7	70.0	3	60.0
Very important	2	13.3	0	0.0	2	40.0
Total	15	100	10	100	5	100

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	46.7	5	50.0	2	40.0
Somewhat important	6	40.0	3	30.0	3	60.0
Very important	2	13.3	2	20.0	0	0.0
Total	15	100	10	100	5	100

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	10	71.4	7	70.0	3	75.0
Somewhat important	4	28.6	3	30.0	1	25.0
Very important	0	0.0	0	0.0	0	0.0
Total	14	100	10	100	4	100

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	4	26.7	3	30.0	1	20.0
Somewhat important	10	66.7	6	60.0	4	80.0
Very important	1	6.7	1	10.0	0	0.0
Total	15	100	10	100	5	100

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	5	35.7	4	40.0	1	25.0
Somewhat important	7	50.0	4	40.0	3	75.0
Very important	2	14.3	2	20.0	0	0.0
Total	14	100	10	100	4	100

g. Customer precautionary demand for cash and liquidity increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	7	53.8	6	60.0	1	33.3
Somewhat important	6	46.2	4	40.0	2	66.7
Very important	0	0.0	0	0.0	0	0.0
Total	13	100	10	100	3	100

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	6	60.0	6	66.7	0	0.0
Somewhat important	3	30.0	2	22.2	1	100.0
Very important	1	10.0	1	11.1	0	0.0
Total	10	100	9	100	1	100

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	6	60.0	6	66.7	0	0.0
Somewhat important	3	30.0	2	22.2	1	100.0
Very important	1	10.0	1	11.1	0	0.0
Total	10	100	9	100	1	100

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	18.2	2	22.2	0	0.0
Somewhat important	8	72.7	6	66.7	2	100.0
Very important	1	9.1	1	11.1	0	0.0
Total	11	100	9	100	2	100

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	30.0	3	33.3	0	0.0
Somewhat important	5	50.0	5	55.6	0	0.0
Very important	2	20.0	1	11.1	1	100.0
Total	10	100	9	100	1	100

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	18.2	2	20.0	0	0.0
Somewhat important	7	63.6	6	60.0	1	100.0
Very important	2	18.2	2	20.0	0	0.0
Total	11	100	10	100	1	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	27.3	3	30.0	0	0.0
Somewhat important	4	36.4	3	30.0	1	100.0
Very important	4	36.4	4	40.0	0	0.0
Total	11	100	10	100	1	100

g. Customer precautionary demand for cash and liquidity decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	60.0	5	62.5	1	50.0
Somewhat important	3	30.0	2	25.0	1	50.0
Very important	1	10.0	1	12.5	0	0.0
Total	10	100	8	100	2	100

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	0	0.0	0	0.0	0	0.0
The number of inquiries has increased moderately	11	15.7	10	22.7	1	3.8
The number of inquiries has stayed about the same	49	70.0	28	63.6	21	80.8
The number of inquiries has decreased moderately	10	14.3	6	13.6	4	15.4
The number of inquiries has decreased substantially	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

Questions 7-12 *ask about changes in standards and demand over the* ***past three months*** *for three different types of commercial real estate (CRE) loans at your bank: construction and land development loans, loans secured by nonfarm nonresidential properties, and loans secured by multifamily residential properties. Please report changes in enforcement of existing policies as changes in policies.*

7. Over the past three months, how have your bank's credit standards for approving new applications for **construction and land development loans** or credit lines 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	10	14.7	6	14.3	4	15.4
Remained basically unchanged	56	82.4	34	81.0	22	84.6
Eased somewhat	2	2.9	2	4.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	42	100	26	100

8. Over the past three months, how have your bank's credit standards for approving new applications for **loans secured by nonfarm nonresidential properties** 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	5.7	3	6.8	1	3.8
Remained basically unchanged	63	90.0	38	86.4	25	96.2
Eased somewhat	3	4.3	3	6.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

9. Over the past three months, how have your bank's credit standards for approving new applications for **loans secured by multifamily residential properties** 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	12	17.4	6	13.6	6	24.0
Remained basically unchanged	56	81.2	37	84.1	19	76.0
Eased somewhat	1	1.4	1	2.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	44	100	25	100

10. Apart from normal seasonal variation, how has demand for **construction and land development loans** changed over the past three months? (Please consider the number of requests for new spot loans, for disbursement of funds under existing loan commitments, and for new or increased credit lines.)

	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	10.3	6	14.3	1	3.8
About the same	48	70.6	26	61.9	22	84.6
Moderately weaker	13	19.1	10	23.8	3	11.5
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	68	100	42	100	26	100

11. Apart from normal seasonal variation, how has demand for **loans secured by nonfarm nonresidential properties** changed over the past three months? (Please consider the number of requests for new spot loans, for

disbursement of funds under existing loan commitments, and for new or increased credit lines.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	1.4	1	2.3	0	0.0
Moderately stronger	9	12.9	6	13.6	3	11.5
About the same	52	74.3	30	68.2	22	84.6
Moderately weaker	8	11.4	7	15.9	1	3.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

12. Apart from normal seasonal variation, how has demand for **loans secured by multifamily residential properties** changed over the past three months? (Please consider the number of requests for new spot loans, for disbursement of funds under existing loan commitments, and for new or increased credit lines.)

	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	10	14.5	5	11.4	5	20.0
About the same	45	65.2	29	65.9	16	64.0
Moderately weaker	14	20.3	10	22.7	4	16.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	69	100	44	100	25	100

Note: *Beginning with the January 2015 survey, the loan categories referred to in the questions regarding changes in credit standards and demand for residential mortgage loans have been revised to reflect the Consumer Financial Protection Bureau's qualified mortgage rules.*

Questions 13-14 *ask about seven categories of* ***residential mortgage loans*** *at your bank: Government-Sponsored Enterprise eligible (GSE-eligible) residential mortgages, government residential mortgages, Qualified Mortgage non-jumbo non-GSE-eligible (QM non-jumbo, non-GSE-eligible) residential mortgages, QM jumbo residential mortgages, non-QM jumbo residential mortgages, non-QM non-jumbo residential mortgages, and subprime residential mortgages. For the purposes of this survey, please use the following definitions of these loan categories and include first-lien closed-end loans to purchase homes only. The loan categories have been defined so that every first-lien closed-end residential mortgage loan used for home purchase fits into one of the following seven categories:*

- *The* ***GSE-eligible*** *category of residential mortgages includes loans that meet the underwriting guidelines, including loan limit amounts, of the GSEs - Fannie Mae and Freddie Mac.*

- *The* ***government*** *category of residential mortgages includes loans that are insured by the Federal Housing Administration, guaranteed by the Department of Veterans Affairs, or originated under government programs, including the U.S. Department of Agriculture home loan programs.*

- *The* ***QM non-jumbo, non-GSE-eligible*** *category of residential mortgages includes loans that satisfy the standards for a qualified mortgage and have loan balances that are below the loan limit amounts set by the GSEs but otherwise do not meet the GSE underwriting guidelines.*

- *The* ***QM jumbo*** *category of residential mortgages includes loans that satisfy the standards for a qualified mortgage but have loan balances that are above the loan limit amount set by the GSEs.*

- *The* ***non-QM jumbo*** *category of residential mortgages includes loans that do not satisfy the standards for a qualified mortgage and have loan balances that are above the loan limit amount set by the GSEs.*

- *The* ***non-QM non-jumbo*** *category of residential mortgages includes loans that do not satisfy the standards for a qualified mortgage and have loan balances that are below the loan limit amount set by the GSEs. (Please exclude loans classified by your bank as subprime in this category.)*

- *The* ***subprime*** *category of residential mortgages includes loans classified by your bank as subprime. This category typically includes loans made to borrowers with weakened credit histories that include payment delinquencies, charge-offs, judgements, and/or bankruptcies; reduced repayment capacity as measured by credit scores or debt-to-income ratios; or incomplete credit histories.*

Question 13 *deals with changes in your bank's credit standards for loans in each of the seven loan categories over the past three months. 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.* ***Question 14*** *deals with changes in demand for loans in each of the seven loan categories over the past three months.*

13. Over the past three months, how have your bank's credit standards for approving applications from individuals for mortgage loans to purchase homes changed? (Please consider only new originations as opposed to the refinancing of existing mortgages.)

A. Credit standards on mortgage loans that your bank categorizes as ***GSE-eligible*** 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	1	1.7	1	2.9	0	0.0
Remained basically unchanged	53	88.3	31	88.6	22	88.0
Eased somewhat	6	10.0	3	8.6	3	12.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	35	100	25	100

For this question, 4 respondents answered "My bank does not originate GSE-eligible residential mortgages."

B. Credit standards on mortgage loans that your bank categorizes as ***government*** 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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	58	96.7	32	94.1	26	100.0
Eased somewhat	2	3.3	2	5.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	34	100	26	100

For this question, 4 respondents answered "My bank does not originate government residential mortgages."

C. Credit standards on mortgage loans that your bank categorizes as ***QM non-jumbo, non-GSE-eligible*** 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	3.4	1	3.0	1	4.0
Remained basically unchanged	54	93.1	31	93.9	23	92.0
Eased somewhat	2	3.4	1	3.0	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	58	100	33	100	25	100

For this question, 6 respondents answered "My bank does not originate QM non-jumbo, non-GSE-eligible residential mortgages."

D. Credit standards on mortgage loans that your bank categorizes as ***QM jumbo*** 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	3.3	1	2.9	1	3.8
Remained basically unchanged	56	91.8	32	91.4	24	92.3
Eased somewhat	3	4.9	2	5.7	1	3.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	35	100	26	100

For this question, 3 respondents answered "My bank does not originate QM jumbo residential mortgages."

E. Credit standards on mortgage loans that your bank categorizes as ***non-QM jumbo*** 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	6.2	2	5.9	1	7.1
Remained basically unchanged	41	85.4	31	91.2	10	71.4
Eased somewhat	4	8.3	1	2.9	3	21.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	48	100	34	100	14	100

For this question, 15 respondents answered "My bank does not originate non-QM jumbo residential mortgages."

F. Credit standards on mortgage loans that your bank categorizes as ***non-QM non-jumbo*** 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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	47	97.9	33	100.0	14	93.3
Eased somewhat	1	2.1	0	0.0	1	6.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	48	100	33	100	15	100

For this question, 16 respondents answered "My bank does not originate non-QM non-jumbo residential mortgages."

G. 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.

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

A. Demand for mortgages that your bank categorizes as ***GSE-eligible*** residential mortgages was:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	1.7	1	2.9	0	0.0
Moderately stronger	3	5.2	1	2.9	2	8.3
About the same	41	70.7	28	82.4	13	54.2
Moderately weaker	12	20.7	4	11.8	8	33.3
Substantially weaker	1	1.7	0	0.0	1	4.2
Total	58	100	34	100	24	100

For this question, 3 respondents answered "My bank does not originate GSE-eligible residential mortgages."

B. Demand for mortgages that your bank categorizes as ***government*** 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	1	1.7	1	2.9	0	0.0
About the same	47	78.3	29	85.3	18	69.2
Moderately weaker	12	20.0	4	11.8	8	30.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	60	100	34	100	26	100

For this question, 4 respondents answered "My bank does not originate government residential mortgages."

C. Demand for mortgages that your bank categorizes as ***QM non-jumbo, non-GSE-eligible*** 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	3	5.2	2	6.1	1	4.0
About the same	42	72.4	25	75.8	17	68.0
Moderately weaker	13	22.4	6	18.2	7	28.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	58	100	33	100	25	100

For this question, 6 respondents answered "My bank does not originate QM non-jumbo, non-GSE-eligible residential mortgages."

D. Demand for mortgages that your bank categorizes as ***QM jumbo*** 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	6	9.8	3	8.6	3	11.5
About the same	42	68.9	26	74.3	16	61.5
Moderately weaker	12	19.7	6	17.1	6	23.1
Substantially weaker	1	1.6	0	0.0	1	3.8
Total	61	100	35	100	26	100

For this question, 3 respondents answered "My bank does not originate QM jumbo residential mortgages."

E. Demand for mortgages that your bank categorizes as ***non-QM jumbo*** 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	4.1	1	2.9	1	6.7
About the same	38	77.6	27	79.4	11	73.3
Moderately weaker	8	16.3	6	17.6	2	13.3
Substantially weaker	1	2.0	0	0.0	1	6.7
Total	49	100	34	100	15	100

For this question, 14 respondents answered "My bank does not originate non-QM jumbo residential mortgages."

F. Demand for mortgages that your bank categorizes as ***non-QM non-jumbo*** residential mortgages was:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	2.1	1	3.0	0	0.0
Moderately stronger	1	2.1	0	0.0	1	6.7
About the same	38	79.2	27	81.8	11	73.3
Moderately weaker	8	16.7	5	15.2	3	20.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	48	100	33	100	15	100

For this question, 15 respondents answered "My bank does not originate non-QM non-jumbo residential mortgages."

G. 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 15-16 *ask about* ***revolving home equity lines of credit*** *at your bank. Question 15 deals with changes in your bank's credit standards over the past three months. Question 16 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.*

15. 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	1	1.6	0	0.0	1	4.0
Remained basically unchanged	58	93.5	35	94.6	23	92.0
Eased somewhat	3	4.8	2	5.4	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	37	100	25	100

16. 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	5	8.1	5	13.5	0	0.0
About the same	47	75.8	28	75.7	19	76.0
Moderately weaker	9	14.5	3	8.1	6	24.0
Substantially weaker	1	1.6	1	2.7	0	0.0
Total	62	100	37	100	25	100

Questions 17-26 *ask about consumer lending at your bank. Question 17 deals with changes in your bank's willingness to make consumer loans over the past three months. Questions 18-23 deal with changes in credit standards and loan terms over the same period. Questions 24-26 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.*

17. 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	6	9.5	5	13.9	1	3.7
About unchanged	57	90.5	31	86.1	26	96.3
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	63	100	36	100	27	100

18. 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	4	7.7	3	9.4	1	5.0
Remained basically unchanged	45	86.5	26	81.2	19	95.0
Eased somewhat	3	5.8	3	9.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100	32	100	20	100

19. Over the past three months, how have your bank's credit standards for approving applications for **auto loans** to individuals or households changed? (Please include loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, whether new or used. Please exclude loans to finance fleet sales, personal cash loans secured by automobiles already paid for, loans to finance the purchase of commercial vehicles and farm equipment, and lease financing.)

	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	8.2	4	11.8	1	3.7
Remained basically unchanged	54	88.5	29	85.3	25	92.6
Eased somewhat	2	3.3	1	2.9	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	34	100	27	100

20. 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	2	3.2	2	5.7	0	0.0
Remained basically unchanged	58	93.5	31	88.6	27	100.0
Eased somewhat	2	3.2	2	5.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	35	100	27	100

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	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	2.1	1	3.1	0	0.0
Remained basically unchanged	44	93.6	29	90.6	15	100.0
Eased somewhat	2	4.3	2	6.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	32	100	15	100

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	1	2.1	1	3.1	0	0.0
Remained basically unchanged	46	97.9	31	96.9	15	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	32	100	15	100

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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	47	100.0	32	100.0	15	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	32	100	15	100

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	8.5	3	9.4	1	6.7
Remained basically unchanged	42	89.4	28	87.5	14	93.3
Eased somewhat	1	2.1	1	3.1	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	32	100	15	100

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	1	2.2	1	3.1	0	0.0
Tightened somewhat	3	6.5	3	9.4	0	0.0
Remained basically unchanged	42	91.3	28	87.5	14	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100	32	100	14	100

22. 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. 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	59	98.3	34	100.0	25	96.2
Eased somewhat	1	1.7	0	0.0	1	3.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	34	100	26	100

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	6	10.0	4	11.8	2	7.7
Remained basically unchanged	51	85.0	27	79.4	24	92.3
Eased somewhat	3	5.0	3	8.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	34	100	26	100

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	3	5.1	3	9.1	0	0.0
Remained basically unchanged	56	94.9	30	90.9	26	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	33	100	26	100

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	5.0	3	8.8	0	0.0
Remained basically unchanged	57	95.0	31	91.2	26	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	34	100	26	100

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	1	1.7	1	2.9	0	0.0
Remained basically unchanged	58	98.3	33	97.1	25	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	34	100	25	100

23. 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	61	100.0	35	100.0	26	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	35	100	26	100

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	3.3	1	2.9	1	3.8
Remained basically unchanged	59	96.7	34	97.1	25	96.2
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	35	100	26	100

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	61	100.0	35	100.0	26	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	35	100	26	100

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	2	3.3	2	5.7	0	0.0
Remained basically unchanged	58	95.1	32	91.4	26	100.0
Eased somewhat	1	1.6	1	2.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	35	100	26	100

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	3	5.0	3	8.6	0	0.0
Remained basically unchanged	57	95.0	32	91.4	25	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	35	100	25	100

24. 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	5	10.4	5	15.6	0	0.0
About the same	38	79.2	23	71.9	15	93.8
Moderately weaker	5	10.4	4	12.5	1	6.2
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	48	100	32	100	16	100

25. 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	3	5.1	2	5.9	1	4.0
About the same	48	81.4	26	76.5	22	88.0
Moderately weaker	8	13.6	6	17.6	2	8.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	59	100	34	100	25	100

26. 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	3	4.9	3	8.6	0	0.0
About the same	55	90.2	30	85.7	25	96.2
Moderately weaker	2	3.3	2	5.7	0	0.0
Substantially weaker	1	1.6	0	0.0	1	3.8
Total	61	100	35	100	26	100

Questions 27-28 *ask how your bank expects its* ***lending practices and conditions*** *for* ***C&I loans*** *to change over 2018.*

27. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect the following lending practices and conditions for **C&I loans to large and middle-market firms** to change over 2018 compared to current practices and conditions, apart from normal seasonal variation? (Please refer to the definitions of large and middle-market firms suggested in question 1. If your bank defines firm size differently from the categories suggested in question 1, please use your definitions and indicate what they are in the textbox below.)

A. Compared to current practices and conditions, over 2018, my bank expects its **lending standards** for approving applications of C&I loans or credit lines to **large and middle-market firms** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	3	4.3	0	0.0	3	11.5
Remain basically unchanged	57	81.4	39	88.6	18	69.2
Ease somewhat	9	12.9	4	9.1	5	19.2
Ease considerably	1	1.4	1	2.3	0	0.0
Total	70	100	44	100	26	100

B. Compared to current practices and conditions, over 2018, my bank expects the **average spread of loan rates over my bank's cost of funds** for C&I loans to **large and middle-market firms** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increase substantially	0	0.0	0	0.0	0	0.0
Increase somewhat	7	10.0	2	4.5	5	19.2
Remain basically unchanged	40	57.1	28	63.6	12	46.2
Decrease somewhat	23	32.9	14	31.8	9	34.6
Decrease substantially	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

C. Compared to current practices and conditions, over 2018, my bank expects **demand** for C&I loans to **large and middle-market firms** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	0	0.0	0	0.0	0	0.0
Strengthen somewhat	22	31.4	18	40.9	4	15.4
Remain basically unchanged	45	64.3	23	52.3	22	84.6
Weaken somewhat	3	4.3	3	6.8	0	0.0
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

28. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect the following lending practices and conditions for **C&I loans to small firms** to change over 2018 compared to current practices and conditions, apart from normal seasonal variation? (Please refer to the definitions of small firms suggested in question 1. If your bank defines firm size differently from the categories suggested in question 1, please use your definitions and indicate what they are in the textbox below.)

A. Compared to current practices and conditions, over 2018, my bank expects its **lending standards** for approving applications for C&I loans or credit lines to **small firms** to:

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	3	4.5	1	2.4	2	7.7
Remain basically unchanged	60	89.6	38	92.7	22	84.6
Ease somewhat	4	6.0	2	4.9	2	7.7
Ease considerably	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

B. Compared to current practices and conditions, over 2018, my bank expects the **average spread of loan rates over my bank's cost of funds** for C&I loans to **small firms** to:

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Increase substantially	0	0.0	0	0.0	0	0.0
Increase somewhat	10	14.9	4	9.8	6	23.1
Remain basically unchanged	45	67.2	29	70.7	16	61.5
Decrease somewhat	12	17.9	8	19.5	4	15.4
Decrease substantially	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

C. Compared to current practices and conditions, over 2018, my bank expects **demand** for C&I loans to **small firms** to:

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Strengthen substantially	0	0.0	0	0.0	0	0.0
Strengthen somewhat	24	36.4	18	43.9	6	24.0
Remain basically unchanged	41	62.1	22	53.7	19	76.0
Weaken somewhat	1	1.5	1	2.4	0	0.0
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	66	100	41	100	25	100

Question 29 *asks how your bank expects its* ***lending standards*** *for selected categories of* ***commercial real estate loans*** *to change over 2018.*

29. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect its **lending standards** for the following **commercial real estate loan** categories to change over 2018 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2018, my bank expects its **lending standards** for approving applications for **construction and land development loans** or credit lines to:

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tighten considerably	1	1.5	0	0.0	1	3.8
Tighten somewhat	13	19.1	5	11.9	8	30.8
Remain basically unchanged	53	77.9	36	85.7	17	65.4
Ease somewhat	1	1.5	1	2.4	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	68	100	42	100	26	100

B. Compared to my bank's current lending standards, over 2018, my bank expects its **lending standards** for approving applications for **loans secured by nonfarm nonresidential properties** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	7	10.0	4	9.1	3	11.5
Remain basically unchanged	61	87.1	38	86.4	23	88.5
Ease somewhat	2	2.9	2	4.5	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

C. Compared to my bank's current lending standards, over 2018, my bank expects its **lending standards** for approving applications for **loans secured by multifamily residential properties** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	15	21.4	4	9.1	11	42.3
Remain basically unchanged	54	77.1	39	88.6	15	57.7
Ease somewhat	1	1.4	1	2.3	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	70	100	44	100	26	100

Question 30 *asks how your bank expects its* ***lending standards*** *for selected categories of* ***residential real estate loans*** *to change over 2018.*

30. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect its **lending standards** for the following **residential real estate loan** categories to change over 2018 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2018, my bank expects its **lending standards** for approving applications for **GSE-eligible residential mortgage loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	1	1.7	0	0.0	1	3.8
Remain basically unchanged	47	81.0	24	75.0	23	88.5
Ease somewhat	10	17.2	8	25.0	2	7.7
Ease considerably	0	0.0	0	0.0	0	0.0
Total	58	100	32	100	26	100

B. Compared to my bank's current lending standards, over 2018, my bank expects its **lending standards** for approving applications for **nonconforming jumbo residential mortgage loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	3	5.0	1	2.9	2	8.0
Remain basically unchanged	48	80.0	27	77.1	21	84.0
Ease somewhat	9	15.0	7	20.0	2	8.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	60	100	35	100	25	100

Question 31 *asks how your bank expects its* ***lending standards*** *for selected categories of* ***consumer loans*** *to change over 2018.*

31. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect its **lending standards** for the following **consumer loan** categories to change over 2018 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2018, my bank expects its **lending standards** for approving applications for **credit card loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	9	17.3	8	25.0	1	5.0
Remain basically unchanged	38	73.1	19	59.4	19	95.0
Ease somewhat	5	9.6	5	15.6	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	52	100	32	100	20	100

B. Compared to my bank's current lending standards, over 2018, my bank expects its **lending standards** for approving applications for **auto loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	6	10.5	4	12.5	2	8.0
Remain basically unchanged	46	80.7	25	78.1	21	84.0
Ease somewhat	5	8.8	3	9.4	2	8.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	57	100	32	100	25	100

Questions 32-35 *ask about your bank's expectations for the behavior of loan delinquencies and charge-offs on selected categories of* ***C&I, commercial real estate, residential real estate, and consumer loans*** *in 2018.*

32. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and charge-offs on your bank's **C&I loans** in the following categories in 2018? (Please refer to the definitions of large and middle-market firms and of small firms suggested in question 1. If your bank defines firm size differently from the categories suggested in question 1, please use your definitions and indicate what they are in the textbox below.)

A. The quality of my bank's ***syndicated nonleveraged*** **C&I loans to large and middle-market firms** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	5	7.8	5	12.2	0	0.0
Remain around current levels	59	92.2	36	87.8	23	100.0
Deteriorate somewhat	0	0.0	0	0.0	0	0.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	64	100	41	100	23	100

B. The quality of my bank's ***syndicated leveraged*** **C&I loans to large and middle-market firms** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	1	1.6	1	2.4	0	0.0
Improve somewhat	4	6.2	3	7.3	1	4.3
Remain around current levels	54	84.4	32	78.0	22	95.7
Deteriorate somewhat	5	7.8	5	12.2	0	0.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	64	100	41	100	23	100

C. The quality of my bank's ***nonsyndicated*** **C&I loans to large and middle-market firms** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	7	10.6	5	12.2	2	8.0
Remain around current levels	58	87.9	35	85.4	23	92.0
Deteriorate somewhat	1	1.5	1	2.4	0	0.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	66	100	41	100	25	100

D. The quality of my bank's **C&I loans to small firms** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	6	9.4	5	13.2	1	3.8
Remain around current levels	54	84.4	30	78.9	24	92.3
Deteriorate somewhat	4	6.2	3	7.9	1	3.8
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	64	100	38	100	26	100

33. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for

delinquencies and charge-offs on your bank's **commercial real estate loans** in the following categories in 2018?

A. The quality of my bank's **construction and land development loans** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	0	0.0	0	0.0	0	0.0
Remain around current levels	61	93.8	37	94.9	24	92.3
Deteriorate somewhat	4	6.2	2	5.1	2	7.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	65	100	39	100	26	100

B. The quality of my bank's **loans secured by nonfarm nonresidential properties** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	0	0.0	0	0.0	0	0.0
Remain around current levels	63	95.5	38	95.0	25	96.2
Deteriorate somewhat	3	4.5	2	5.0	1	3.8
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	66	100	40	100	26	100

C. The quality of my bank's **loans secured by multifamily residential properties** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	2	3.0	2	4.9	0	0.0
Remain around current levels	62	92.5	37	90.2	25	96.2
Deteriorate somewhat	3	4.5	2	4.9	1	3.8
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	67	100	41	100	26	100

34. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and charge-offs on your bank's **residential real estate loans** in the following categories in 2018?

A. The quality of my bank's **GSE-eligible residential mortgage loans** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	3	5.2	2	6.2	1	3.8
Remain around current levels	50	86.2	26	81.2	24	92.3
Deteriorate somewhat	5	8.6	4	12.5	1	3.8
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	58	100	32	100	26	100

B. The quality of my bank's **nonconforming jumbo residential mortgage loans** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	3	5.0	2	5.7	1	4.0
Remain around current levels	53	88.3	30	85.7	23	92.0
Deteriorate somewhat	4	6.7	3	8.6	1	4.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	60	100	35	100	25	100

C. The quality of my bank's **revolving home equity lines of credit** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	1	1.7	1	2.9	0	0.0
Improve somewhat	2	3.4	2	5.9	0	0.0
Remain around current levels	49	83.1	26	76.5	23	92.0
Deteriorate somewhat	7	11.9	5	14.7	2	8.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	59	100	34	100	25	100

35. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and charge-offs on your bank's **consumer loans** in 2018?

A. The quality of my bank's **credit card loans** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	2	4.1	2	6.2	0	0.0
Remain around current levels	28	57.1	14	43.8	14	82.4
Deteriorate somewhat	19	38.8	16	50.0	3	17.6
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	49	100	32	100	17	100

B. The quality of my bank's **auto loans** over 2018, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	4	7.3	3	9.7	1	4.2
Remain around current levels	41	74.5	19	61.3	22	91.7
Deteriorate somewhat	10	18.2	9	29.0	1	4.2
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	55	100	31	100	24	100

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 September 30, 2017. The combined assets of the 44 large banks totaled $10.2 trillion, compared to $10.4 trillion for the entire panel of 71 banks, and $14.5 trillion for all domestically chartered, federally insured commercial banks. Return to text