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 2022)

***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	1	1.4	0	0.0	1	2.9
Remained basically unchanged	57	82.6	29	85.3	28	80.0
Eased somewhat	11	15.9	5	14.7	6	17.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	34	100	35	100

For this question, 1 respondent answered "My bank does not originate C&I loans or credit lines to large and middle-market firms."

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	58	90.6	28	96.6	30	85.7
Eased somewhat	6	9.4	1	3.4	5	14.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	64	100	29	100	35	100

For this question, 4 respondents answered "My bank does not originate C&I loans or credit lines to small firms."

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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	51	77.3	26	78.8	25	75.8
Eased somewhat	15	22.7	7	21.2	8	24.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	33	100	33	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	63	95.5	33	100.0	30	90.9
Eased somewhat	3	4.5	0	0.0	3	9.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	33	100	33	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	1	1.5	0	0.0	1	3.1
Remained basically unchanged	48	73.8	23	69.7	25	78.1
Eased somewhat	16	24.6	10	30.3	6	18.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	65	100	33	100	32	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	1	1.5	0	0.0	1	3.0
Remained basically unchanged	37	56.1	18	54.5	19	57.6
Eased somewhat	27	40.9	15	45.5	12	36.4
Eased considerably	1	1.5	0	0.0	1	3.0
Total	66	100	33	100	33	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	1	1.5	0	0.0	1	3.0
Remained basically unchanged	55	83.3	28	84.8	27	81.8
Eased somewhat	10	15.2	5	15.2	5	15.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	33	100	33	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	1	1.6	0	0.0	1	3.0
Remained basically unchanged	54	84.4	25	80.6	29	87.9
Eased somewhat	8	12.5	5	16.1	3	9.1
Eased considerably	1	1.6	1	3.2	0	0.0
Total	64	100	31	100	33	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	3.0
Remained basically unchanged	61	92.4	32	97.0	29	87.9
Eased somewhat	4	6.1	1	3.0	3	9.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	33	100	33	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	3.0
Remained basically unchanged	52	78.8	26	78.8	26	78.8
Eased somewhat	11	16.7	6	18.2	5	15.2
Eased considerably	2	3.0	1	3.0	1	3.0
Total	66	100	33	100	33	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	53	86.9	27	96.4	26	78.8
Eased somewhat	7	11.5	1	3.6	6	18.2
Eased considerably	1	1.6	0	0.0	1	3.0
Total	61	100	28	100	33	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	58	95.1	28	100.0	30	90.9
Eased somewhat	3	4.9	0	0.0	3	9.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	28	100	33	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	49	81.7	21	77.8	28	84.8
Eased somewhat	11	18.3	6	22.2	5	15.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	27	100	33	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	42	68.9	21	75.0	21	63.6
Eased somewhat	19	31.1	7	25.0	12	36.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	28	100	33	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	1	1.6	0	0.0	1	3.0
Remained basically unchanged	54	88.5	26	92.9	28	84.8
Eased somewhat	6	9.8	2	7.1	4	12.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	28	100	33	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	3.3	1	3.7	1	3.0
Remained basically unchanged	55	91.7	25	92.6	30	90.9
Eased somewhat	3	5.0	1	3.7	2	6.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	27	100	33	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	1.6	0	0.0	1	3.0
Remained basically unchanged	57	93.4	27	96.4	30	90.9
Eased somewhat	3	4.9	1	3.6	2	6.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	28	100	33	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	1.6	0	0.0	1	3.0
Remained basically unchanged	51	83.6	24	85.7	27	81.8
Eased somewhat	9	14.8	4	14.3	5	15.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	28	100	33	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

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

b. Less favorable or more uncertain economic outlook

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

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

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

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

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

e. Reduced tolerance for risk

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

f. Decreased liquidity in the secondary market for these loans

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

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

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

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

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

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	25	78.1	14	93.3	11	64.7
Somewhat Important	6	18.8	1	6.7	5	29.4
Very Important	1	3.1	0	0.0	1	5.9
Total	32	100	15	100	17	100

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	10	31.2	5	33.3	5	29.4
Somewhat Important	17	53.1	8	53.3	9	52.9
Very Important	5	15.6	2	13.3	3	17.6
Total	32	100	15	100	17	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	18	58.1	10	71.4	8	47.1
Somewhat Important	11	35.5	4	28.6	7	41.2
Very Important	2	6.5	0	0.0	2	11.8
Total	31	100	14	100	17	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	2	5.9	0	0.0	2	11.1
Somewhat Important	17	50.0	11	68.8	6	33.3
Very Important	15	44.1	5	31.2	10	55.6
Total	34	100	16	100	18	100

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	23	71.9	11	73.3	12	70.6
Somewhat Important	9	28.1	4	26.7	5	29.4
Very Important	0	0.0	0	0.0	0	0.0
Total	32	100	15	100	17	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	26	81.2	13	86.7	13	76.5
Somewhat Important	3	9.4	1	6.7	2	11.8
Very Important	3	9.4	1	6.7	2	11.8
Total	32	100	15	100	17	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	18	56.2	12	80.0	6	35.3
Somewhat Important	8	25.0	2	13.3	6	35.3
Very Important	6	18.8	1	6.7	5	29.4
Total	32	100	15	100	17	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	28	87.5	14	93.3	14	82.4
Somewhat Important	4	12.5	1	6.7	3	17.6
Very Important	0	0.0	0	0.0	0	0.0
Total	32	100	15	100	17	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	24	34.8	16	47.1	8	22.9
About the same	36	52.2	16	47.1	20	57.1
Moderately weaker	9	13.0	2	5.9	7	20.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	69	100	34	100	35	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	16	24.6	7	23.3	9	25.7
About the same	39	60.0	20	66.7	19	54.3
Moderately weaker	9	13.8	3	10.0	6	17.1
Substantially weaker	1	1.5	0	0.0	1	2.9
Total	65	100	30	100	35	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	3	12.5	2	12.5	1	12.5
Somewhat Important	16	66.7	11	68.8	5	62.5
Very Important	5	20.8	3	18.8	2	25.0
Total	24	100	16	100	8	100

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	8	33.3	5	31.2	3	37.5
Somewhat Important	15	62.5	10	62.5	5	62.5
Very Important	1	4.2	1	6.2	0	0.0
Total	24	100	16	100	8	100

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	6	25.0	5	31.2	1	12.5
Somewhat Important	15	62.5	10	62.5	5	62.5
Very Important	3	12.5	1	6.2	2	25.0
Total	24	100	16	100	8	100

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	23	95.8	16	100.0	7	87.5
Somewhat Important	1	4.2	0	0.0	1	12.5
Very Important	0	0.0	0	0.0	0	0.0
Total	24	100	16	100	8	100

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	3	11.5	0	0.0	3	33.3
Somewhat Important	11	42.3	8	47.1	3	33.3
Very Important	12	46.2	9	52.9	3	33.3
Total	26	100	17	100	9	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	16	66.7	11	68.8	5	62.5
Somewhat Important	7	29.2	5	31.2	2	25.0
Very Important	1	4.2	0	0.0	1	12.5
Total	24	100	16	100	8	100

g. Customer precautionary demand for cash and liquidity increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	21	87.5	13	81.2	8	100.0
Somewhat Important	3	12.5	3	18.8	0	0.0
Very Important	0	0.0	0	0.0	0	0.0
Total	24	100	16	100	8	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	2	20.0	1	25.0	1	16.7
Somewhat Important	6	60.0	2	50.0	4	66.7
Very Important	2	20.0	1	25.0	1	16.7
Total	10	100	4	100	6	100

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	3	30.0	2	50.0	1	16.7
Somewhat Important	6	60.0	2	50.0	4	66.7
Very Important	1	10.0	0	0.0	1	16.7
Total	10	100	4	100	6	100

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	1	10.0	1	25.0	0	0.0
Somewhat Important	5	50.0	1	25.0	4	66.7
Very Important	4	40.0	2	50.0	2	33.3
Total	10	100	4	100	6	100

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	2	20.0	2	50.0	0	0.0
Somewhat Important	7	70.0	2	50.0	5	83.3
Very Important	1	10.0	0	0.0	1	16.7
Total	10	100	4	100	6	100

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	6	60.0	3	75.0	3	50.0
Somewhat Important	4	40.0	1	25.0	3	50.0
Very Important	0	0.0	0	0.0	0	0.0
Total	10	100	4	100	6	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	7	70.0	2	50.0	5	83.3
Somewhat Important	3	30.0	2	50.0	1	16.7
Very Important	0	0.0	0	0.0	0	0.0
Total	10	100	4	100	6	100

g. Customer precautionary demand for cash and liquidity decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	5	55.6	2	50.0	3	60.0
Somewhat Important	3	33.3	1	25.0	2	40.0
Very Important	1	11.1	1	25.0	0	0.0
Total	9	100	4	100	5	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	22	32.4	15	44.1	7	20.6
The number of inquiries has stayed about the same	41	60.3	19	55.9	22	64.7
The number of inquiries has decreased moderately	5	7.4	0	0.0	5	14.7
The number of inquiries has decreased substantially	0	0.0	0	0.0	0	0.0
Total	68	100	34	100	34	100

For this question, 1 respondent answered "My bank does not originate C&I lines of credit."

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	2	2.9	1	3.1	1	2.8
Remained basically unchanged	57	83.8	29	90.6	28	77.8
Eased somewhat	9	13.2	2	6.2	7	19.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	32	100	36	100

For this question, 2 respondents answered "My bank does not originate construction and land development loans or credit lines."

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	2	2.9	0	0.0	2	5.6
Remained basically unchanged	55	79.7	28	84.8	27	75.0
Eased somewhat	12	17.4	5	15.2	7	19.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	33	100	36	100

For this question, 1 respondent answered "My bank does not originate loans secured by nonfarm nonresidential properties."

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	1	1.4	0	0.0	1	2.8
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	51	73.9	27	81.8	24	66.7
Eased somewhat	17	24.6	6	18.2	11	30.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	33	100	36	100

For this question, 1 respondent answered "My bank does not originate loans secured by multifamily residential properties."

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	14	20.6	4	12.5	10	27.8
About the same	49	72.1	26	81.2	23	63.9
Moderately weaker	5	7.4	2	6.2	3	8.3
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	68	100	32	100	36	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	3.0	0	0.0
Moderately stronger	12	17.4	7	21.2	5	13.9
About the same	51	73.9	23	69.7	28	77.8
Moderately weaker	5	7.2	2	6.1	3	8.3
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	69	100	33	100	36	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	2	2.9	1	3.0	1	2.8
Moderately stronger	26	37.7	12	36.4	14	38.9
About the same	39	56.5	19	57.6	20	55.6
Moderately weaker	2	2.9	1	3.0	1	2.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	69	100	33	100	36	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	58	96.7	24	96.0	34	97.1
Eased somewhat	2	3.3	1	4.0	1	2.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	25	100	35	100

For this question, 9 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	54	98.2	23	100.0	31	96.9
Eased somewhat	1	1.8	0	0.0	1	3.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	23	100	32	100

For this question, 14 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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	56	90.3	25	89.3	31	91.2
Eased somewhat	6	9.7	3	10.7	3	8.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	28	100	34	100

For this question, 7 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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	48	80.0	19	70.4	29	87.9
Eased somewhat	12	20.0	8	29.6	4	12.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	27	100	33	100

For this question, 7 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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	50	82.0	24	80.0	26	83.9
Eased somewhat	11	18.0	6	20.0	5	16.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	30	100	31	100

For this question, 8 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	53	89.8	25	86.2	28	93.3
Eased somewhat	5	8.5	3	10.3	2	6.7
Eased considerably	1	1.7	1	3.4	0	0.0
Total	59	100	29	100	30	100

For this question, 10 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:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	9.1	0	0.0	1	10.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	10	90.9	1	100.0	9	90.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	11	100	1	100	10	100

For this question, 58 respondents answered "My bank does not originate subprime residential mortgages."

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	0	0.0	0	0.0	0	0.0
Moderately stronger	2	3.3	1	4.0	1	2.9
About the same	42	70.0	19	76.0	23	65.7
Moderately weaker	14	23.3	5	20.0	9	25.7
Substantially weaker	2	3.3	0	0.0	2	5.7
Total	60	100	25	100	35	100

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	1.8	1	4.3	0	0.0
About the same	40	72.7	17	73.9	23	71.9
Moderately weaker	13	23.6	4	17.4	9	28.1
Substantially weaker	1	1.8	1	4.3	0	0.0
Total	55	100	23	100	32	100

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	1	1.6	0	0.0	1	2.9
About the same	49	79.0	21	75.0	28	82.4
Moderately weaker	12	19.4	7	25.0	5	14.7
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	62	100	28	100	34	100

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	10.0	2	7.4	4	12.1
About the same	43	71.7	17	63.0	26	78.8
Moderately weaker	11	18.3	8	29.6	3	9.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	60	100	27	100	33	100

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	3.4	0	0.0	2	6.9
About the same	47	79.7	23	76.7	24	82.8
Moderately weaker	10	16.9	7	23.3	3	10.3
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	59	100	30	100	29	100

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	0	0.0	0	0.0	0	0.0
Moderately stronger	2	3.4	1	3.4	1	3.4
About the same	46	79.3	21	72.4	25	86.2
Moderately weaker	10	17.2	7	24.1	3	10.3
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	58	100	29	100	29	100

G. Demand for mortgages that your bank categorizes as ***subprime*** 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	0	0.0	0	0.0	0	0.0
About the same	9	81.8	1	100.0	8	80.0
Moderately weaker	1	9.1	0	0.0	1	10.0
Substantially weaker	1	9.1	0	0.0	1	10.0
Total	11	100	1	100	10	100

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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	52	88.1	23	85.2	29	90.6
Eased somewhat	7	11.9	4	14.8	3	9.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	27	100	32	100

For this question, 11 respondents answered "My bank does not originate revolving home equity lines of credit."

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	2	3.4	0	0.0	2	6.5
Moderately stronger	7	12.1	5	18.5	2	6.5
About the same	38	65.5	16	59.3	22	71.0
Moderately weaker	11	19.0	6	22.2	5	16.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	58	100	27	100	31	100

Questions 17-26 *ask about consumer lending at your bank. Question 17 deals with changes in your bank's willingness to make consumer installment 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. (This question covers the range of consumer installment loans defined as consumer loans with a set number of scheduled payments, such as auto loans, student loans, and personal loans. It does not cover credit cards and other types of revolving credit, nor mortgages, which are included under the residential real estate questions.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Much more willing	1	1.6	0	0.0	1	2.9
Somewhat more willing	11	18.0	7	26.9	4	11.4
About unchanged	48	78.7	18	69.2	30	85.7
Somewhat less willing	0	0.0	0	0.0	0	0.0
Much less willing	1	1.6	1	3.8	0	0.0
Total	61	100	26	100	35	100

For this question, 9 respondents answered "My bank does not originate consumer installment loans."

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	1	2.1	1	3.7	0	0.0
Remained basically unchanged	37	78.7	22	81.5	15	75.0
Eased somewhat	9	19.1	4	14.8	5	25.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	27	100	20	100

For this question, 23 respondents answered "My bank does not originate credit card loans to individuals or households."

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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	47	85.5	18	81.8	29	87.9
Eased somewhat	8	14.5	4	18.2	4	12.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	22	100	33	100

For this question, 16 respondents answered "My bank does not originate auto loans to individuals or households."

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	1	1.6	1	3.8	0	0.0
Remained basically unchanged	50	82.0	21	80.8	29	82.9
Eased somewhat	10	16.4	4	15.4	6	17.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	26	100	35	100

For this question, 9 respondents answered "My bank does not originate consumer loans other than credit card or auto loans."

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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	38	82.6	23	85.2	15	78.9
Eased somewhat	8	17.4	4	14.8	4	21.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100	27	100	19	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	45	95.7	27	100.0	18	90.0
Eased somewhat	2	4.3	0	0.0	2	10.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	27	100	20	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	46	97.9	27	100.0	19	95.0
Eased somewhat	1	2.1	0	0.0	1	5.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	27	100	20	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	36	76.6	21	77.8	15	75.0
Eased somewhat	11	23.4	6	22.2	5	25.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	27	100	20	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	2.1	0	0.0	1	5.0
Remained basically unchanged	44	93.6	27	100.0	17	85.0
Eased somewhat	2	4.3	0	0.0	2	10.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	27	100	20	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	50	90.9	20	90.9	30	90.9
Eased somewhat	5	9.1	2	9.1	3	9.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	22	100	33	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	42	76.4	13	59.1	29	87.9
Eased somewhat	13	23.6	9	40.9	4	12.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	22	100	33	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	53	96.4	22	100.0	31	93.9
Eased somewhat	2	3.6	0	0.0	2	6.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	22	100	33	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	47	85.5	18	81.8	29	87.9
Eased somewhat	8	14.5	4	18.2	4	12.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	22	100	33	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	1.8	0	0.0	1	3.0
Remained basically unchanged	53	96.4	22	100.0	31	93.9
Eased somewhat	1	1.8	0	0.0	1	3.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	22	100	33	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	58	95.1	26	100.0	32	91.4
Eased somewhat	3	4.9	0	0.0	3	8.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	26	100	35	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	57	93.4	24	92.3	33	94.3
Eased somewhat	4	6.6	2	7.7	2	5.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	26	100	35	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	57	95.0	25	96.2	32	94.1
Eased somewhat	3	5.0	1	3.8	2	5.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	26	100	34	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	53	86.9	23	88.5	30	85.7
Eased somewhat	8	13.1	3	11.5	5	14.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	26	100	35	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	0	0.0	1	2.9
Remained basically unchanged	57	95.0	26	100.0	31	91.2
Eased somewhat	2	3.3	0	0.0	2	5.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	26	100	34	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	11	23.9	10	37.0	1	5.3
About the same	33	71.7	16	59.3	17	89.5
Moderately weaker	2	4.3	1	3.7	1	5.3
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	46	100	27	100	19	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	1	1.9	0	0.0	1	3.1
Moderately stronger	5	9.3	3	13.6	2	6.2
About the same	38	70.4	15	68.2	23	71.9
Moderately weaker	10	18.5	4	18.2	6	18.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	54	100	22	100	32	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	5	8.2	2	7.7	3	8.6
About the same	53	86.9	24	92.3	29	82.9
Moderately weaker	3	4.9	0	0.0	3	8.6
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	61	100	26	100	35	100

Question 27-30 *ask how your bank expects its* ***lending standards*** *for select categories of* ***C&I, commercial real estate, residential real estate, and consumer loans*** *to change over 2022.* ***Question 31*** *asks about the reasons why your bank expects lending standards to change.*

27. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect its **lending standards** for the following **C&I loan** categories to change over 2022 compared to its current standards, 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.)

A. Compared to my bank's current lending standards, over 2022, my bank expects its **lending standards** for approving applications for **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	2	3.0	0	0.0	2	6.1
Remain basically unchanged	58	87.9	29	87.9	29	87.9
Ease somewhat	6	9.1	4	12.1	2	6.1
Ease considerably	0	0.0	0	0.0	0	0.0
Total	66	100	33	100	33	100

For this question, 2 respondents answered "My bank does not originate C&I loans or credit lines to large and middle-market firms."

B. Compared to my bank's current lending standards, over 2022, 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	2	3.1	1	3.2	1	3.0
Remain basically unchanged	57	89.1	28	90.3	29	87.9
Ease somewhat	5	7.8	2	6.5	3	9.1
Ease considerably	0	0.0	0	0.0	0	0.0
Total	64	100	31	100	33	100

For this question, 3 respondents answered "My bank does not originate C&I loans or credit lines to small firms."

28. 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 2022 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2022, 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	2.9
Tighten somewhat	4	6.0	3	9.1	1	2.9
Remain basically unchanged	57	85.1	27	81.8	30	88.2
Ease somewhat	5	7.5	3	9.1	2	5.9
Ease considerably	0	0.0	0	0.0	0	0.0
Total	67	100	33	100	34	100

For this question, 2 respondents answered "My bank does not originate construction and land development loans or credit lines."

B. Compared to my bank's current lending standards, over 2022, 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	4	5.9	2	5.9	2	5.9
Remain basically unchanged	59	86.8	31	91.2	28	82.4
Ease somewhat	5	7.4	1	2.9	4	11.8
Ease considerably	0	0.0	0	0.0	0	0.0
Total	68	100	34	100	34	100

For this question, 1 respondent answered "My bank does not originate loans secured by nonfarm nonresidential properties."

C. Compared to my bank's current lending standards, over 2022, 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	1	1.5	0	0.0	1	2.9
Tighten somewhat	3	4.4	0	0.0	3	8.8
Remain basically unchanged	56	82.4	29	85.3	27	79.4
Ease somewhat	8	11.8	5	14.7	3	8.8
Ease considerably	0	0.0	0	0.0	0	0.0
Total	68	100	34	100	34	100

For this question, 1 respondent answered "My bank does not originate loans secured by multifamily residential properties."

29. 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 2022 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2022, 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	0	0.0	0	0.0	0	0.0
Remain basically unchanged	52	86.7	21	80.8	31	91.2
Ease somewhat	8	13.3	5	19.2	3	8.8
Ease considerably	0	0.0	0	0.0	0	0.0
Total	60	100	26	100	34	100

For this question, 9 respondents answered "My bank does not originate GSE-eligible residential mortgage loans."

B. Compared to my bank's current lending standards, over 2022, 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	0	0.0	0	0.0	0	0.0
Remain basically unchanged	50	80.6	21	72.4	29	87.9
Ease somewhat	11	17.7	7	24.1	4	12.1
Ease considerably	1	1.6	1	3.4	0	0.0
Total	62	100	29	100	33	100

For this question, 6 respondents answered "My bank does not originate nonconforming jumbo residential mortgage loans."

30. 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 2022 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2022, 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	1	2.1	1	3.7	0	0.0
Remain basically unchanged	40	83.3	22	81.5	18	85.7
Ease somewhat	7	14.6	4	14.8	3	14.3
Ease considerably	0	0.0	0	0.0	0	0.0
Total	48	100	27	100	21	100

For this question, 20 respondents answered "My bank does not originate credit card loans."

B. Compared to my bank's current lending standards, over 2022, 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	0	0.0	0	0.0	0	0.0
Remain basically unchanged	49	87.5	17	81.0	32	91.4
Ease somewhat	7	12.5	4	19.0	3	8.6
Ease considerably	0	0.0	0	0.0	0	0.0
Total	56	100	21	100	35	100

For this question, 14 respondents answered "My bank does not originate auto loans."

31. If your bank expects to tighten or ease its lending standards for any of the loan categories reported in questions 27-30, how important are the following **possible reasons for the expected change in standards**? (Please respond to either A, B or both as appropriate and rate each possible reason using the following scale: 1=not important, 2=somewhat important, 3=very important.)

A. Possible reasons for expecting to tighten lending standards:

a. Expected deterioration in your bank's capital or liquidity position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	5	71.4	3	75.0	2	66.7
Somewhat Important	1	14.3	0	0.0	1	33.3
Very Important	1	14.3	1	25.0	0	0.0
Total	7	100	4	100	3	100

b. Expected deterioration in customers' collateral values

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	2	28.6	2	50.0	0	0.0
Somewhat Important	4	57.1	2	50.0	2	66.7
Very Important	1	14.3	0	0.0	1	33.3
Total	7	100	4	100	3	100

c. Expected reduction in competition from other banks or nonbank lenders

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	5	83.3	3	100.0	2	66.7
Somewhat Important	1	16.7	0	0.0	1	33.3
Very Important	0	0.0	0	0.0	0	0.0
Total	6	100	3	100	3	100

d. Expected reduction in risk tolerance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	4	66.7	3	100.0	1	33.3
Somewhat Important	1	16.7	0	0.0	1	33.3
Very Important	1	16.7	0	0.0	1	33.3
Total	6	100	3	100	3	100

e. Expected reduction in ease of selling loans in the secondary market

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	4	57.1	3	75.0	1	33.3
Somewhat Important	2	28.6	0	0.0	2	66.7
Very Important	1	14.3	1	25.0	0	0.0
Total	7	100	4	100	3	100

f. Expected deterioration in credit quality of loan portfolio

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	5	83.3	3	100.0	2	66.7
Somewhat Important	1	16.7	0	0.0	1	33.3
Very Important	0	0.0	0	0.0	0	0.0
Total	6	100	3	100	3	100

g. Increased concerns about the adverse 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	3	50.0	3	100.0	0	0.0
Somewhat Important	1	16.7	0	0.0	1	33.3
Very Important	2	33.3	0	0.0	2	66.7
Total	6	100	3	100	3	100

B. Possible reasons for expecting to ease lending standards:

a. Expected improvement in your bank's capital or liquidity position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	12	60.0	8	61.5	4	57.1
Somewhat Important	6	30.0	4	30.8	2	28.6
Very Important	2	10.0	1	7.7	1	14.3
Total	20	100	13	100	7	100

b. Expected improvement in customers' collateral values

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	15	75.0	9	69.2	6	85.7
Somewhat Important	4	20.0	3	23.1	1	14.3
Very Important	1	5.0	1	7.7	0	0.0
Total	20	100	13	100	7	100

c. Expected increase in competition from other banks or nonbank lenders

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	3	13.6	3	23.1	0	0.0
Somewhat Important	11	50.0	6	46.2	5	55.6
Very Important	8	36.4	4	30.8	4	44.4
Total	22	100	13	100	9	100

d. Expected increase in risk tolerance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	8	38.1	5	35.7	3	42.9
Somewhat Important	11	52.4	8	57.1	3	42.9
Very Important	2	9.5	1	7.1	1	14.3
Total	21	100	14	100	7	100

e. Expected increase in ease of selling loans in the secondary market

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	18	90.0	13	100.0	5	71.4
Somewhat Important	2	10.0	0	0.0	2	28.6
Very Important	0	0.0	0	0.0	0	0.0
Total	20	100	13	100	7	100

f. Expected improvement in credit quality of loan portfolio

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	7	35.0	6	46.2	1	14.3
Somewhat Important	7	35.0	4	30.8	3	42.9
Very Important	6	30.0	3	23.1	3	42.9
Total	20	100	13	100	7	100

g. Reduced concerns about the adverse 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	13	65.0	12	92.3	1	14.3
Somewhat Important	7	35.0	1	7.7	6	85.7
Very Important	0	0.0	0	0.0	0	0.0
Total	20	100	13	100	7	100

Questions 32-35 *ask how your bank expects* ***demand*** *for select categories of* ***C&I, commercial real estate, residential real estate, and consumer loans*** *from your bank to change over 2022.* ***Question 36*** *asks about the reasons why your bank expects demand from your bank to change.*

32. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect **demand** for the following categories of **C&I loans** from your bank to change over 2022 compared to its current level, 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.)

A. Compared to its current level, over 2022, my bank expects **demand** for **C&I loans or credit lines to large and middle-market firms** from my bank 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	34	51.5	22	66.7	12	36.4
Remain basically unchanged	30	45.5	9	27.3	21	63.6
Weaken somewhat	2	3.0	2	6.1	0	0.0
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	66	100	33	100	33	100

B. Compared to its current level, over 2022, my bank expects **demand** for **C&I loans or credit lines to small firms** from my bank 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	34	53.1	20	62.5	14	43.8
Remain basically unchanged	28	43.8	10	31.2	18	56.2
Weaken somewhat	2	3.1	2	6.2	0	0.0
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	64	100	32	100	32	100

33. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect **demand** for the following categories of **commercial real estate loans** from your bank to change over 2022 compared to its current level, apart from normal seasonal variation?

A. Compared to its current level, over 2022, my bank expects **demand** for **construction and land development loans** or credit lines from my bank 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	25	37.3	14	42.4	11	32.4
Remain basically unchanged	40	59.7	18	54.5	22	64.7
Weaken somewhat	2	3.0	1	3.0	1	2.9
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	67	100	33	100	34	100

B. Compared to its current level, over 2022, my bank expects **demand** for **loans secured by nonfarm nonresidential properties** from my bank 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	28	41.2	17	50.0	11	32.4
Remain basically unchanged	35	51.5	15	44.1	20	58.8
Weaken somewhat	5	7.4	2	5.9	3	8.8
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	68	100	34	100	34	100

C. Compared to its current level, over 2022, my bank expects **demand** for **loans secured by multifamily residential properties** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	2	2.9	1	2.9	1	2.9
Strengthen somewhat	29	42.6	19	55.9	10	29.4
Remain basically unchanged	35	51.5	13	38.2	22	64.7
Weaken somewhat	2	2.9	1	2.9	1	2.9
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	68	100	34	100	34	100

34. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect **demand** for the following categories of **residential real estate loans** from your bank to change over 2022 compared to its current level, apart from normal seasonal variation?

A. Compared to its current level, over 2022, my bank expects **demand** for **GSE-eligible residential mortgage loans** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	1	1.7	1	4.0	0	0.0
Strengthen somewhat	2	3.4	0	0.0	2	5.9
Remain basically unchanged	30	50.8	10	40.0	20	58.8
Weaken somewhat	25	42.4	13	52.0	12	35.3
Weaken substantially	1	1.7	1	4.0	0	0.0
Total	59	100	25	100	34	100

B. Compared to its current level, over 2022, my bank expects **demand** for **nonconforming jumbo residential mortgage loans** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	1	1.7	1	3.7	0	0.0
Strengthen somewhat	2	3.3	0	0.0	2	6.1
Remain basically unchanged	32	53.3	11	40.7	21	63.6
Weaken somewhat	24	40.0	14	51.9	10	30.3
Weaken substantially	1	1.7	1	3.7	0	0.0
Total	60	100	27	100	33	100

35. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect **demand** for the following categories of **consumer loans** from your bank to change over 2022 compared to its current level, apart from normal seasonal variation?

A. Compared to its current level, over 2022, my bank expects **demand** for **credit card loans** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	1	2.2	0	0.0	1	4.8
Strengthen somewhat	13	28.3	10	40.0	3	14.3
Remain basically unchanged	30	65.2	15	60.0	15	71.4
Weaken somewhat	2	4.3	0	0.0	2	9.5
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	46	100	25	100	21	100

B. Compared to its current level, over 2022, my bank expects **demand** for **auto loans** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	1	1.8	0	0.0	1	2.9
Strengthen somewhat	15	26.8	7	33.3	8	22.9
Remain basically unchanged	37	66.1	12	57.1	25	71.4
Weaken somewhat	2	3.6	1	4.8	1	2.9
Weaken substantially	1	1.8	1	4.8	0	0.0
Total	56	100	21	100	35	100

36. If your bank expects demand from your bank to change over 2022 compared to its current level and apart from normal seasonal variation for any of the loan categories reported in questions 32-35, how important are the following **possible reasons for the expected change in demand**? (Please respond to either A, B or both as appropriate and rate each possible reason using the following scale: 1=not important, 2=somewhat important, 3=very important.)

A. Possible reasons for expecting stronger loan demand:

a. Customers are expected to face higher spending or investment needs due to more favorable or less uncertain income prospects

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	30.0	4	16.7	8	50.0
Somewhat important	20	50.0	12	50.0	8	50.0
Very important	8	20.0	8	33.3	0	0.0
Total	40	100	24	100	16	100

b. Customer precautionary demand for cash and liquidity is expected to increase

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	27	67.5	15	62.5	12	75.0
Somewhat important	10	25.0	6	25.0	4	25.0
Very important	3	7.5	3	12.5	0	0.0
Total	40	100	24	100	16	100

c. Supply chain disruptions are expected to worsen, strengthening loan demand to acquire inventory or make advanced purchases

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	19	47.5	12	50.0	7	43.8
Somewhat important	15	37.5	11	45.8	4	25.0
Very important	6	15.0	1	4.2	5	31.2
Total	40	100	24	100	16	100

d. Supply chain disruptions are expected to ease, strengthening loan demand due to better product availability or lower prices

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	19	45.2	14	58.3	5	27.8
Somewhat important	19	45.2	10	41.7	9	50.0
Very important	4	9.5	0	0.0	4	22.2
Total	42	100	24	100	18	100

e. Interest rates are expected to decline, strengthening loan demand

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	35	87.5	21	87.5	14	87.5
Somewhat important	3	7.5	2	8.3	1	6.2
Very important	2	5.0	1	4.2	1	6.2
Total	40	100	24	100	16	100

f. More favorable terms other than interest rates are expected to increase loan demand

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	25	62.5	16	66.7	9	56.2
Somewhat important	11	27.5	4	16.7	7	43.8
Very important	4	10.0	4	16.7	0	0.0
Total	40	100	24	100	16	100

g. Customer spending or investment needs are expected to increase for reasons not listed above

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	15	36.6	10	41.7	5	29.4
Somewhat important	23	56.1	11	45.8	12	70.6
Very important	3	7.3	3	12.5	0	0.0
Total	41	100	24	100	17	100

h. Customer borrowing is expected to shift to your bank from other bank sources because these other sources become less attractive

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	25	65.8	17	70.8	8	57.1
Somewhat important	12	31.6	6	25.0	6	42.9
Very important	1	2.6	1	4.2	0	0.0
Total	38	100	24	100	14	100

i. Customer borrowing is expected to shift to your bank from other nonbank sources because these other sources become less attractive

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	32	84.2	21	87.5	11	78.6
Somewhat important	5	13.2	2	8.3	3	21.4
Very important	1	2.6	1	4.2	0	0.0
Total	38	100	24	100	14	100

B. Possible reasons for expecting weaker loan demand:

a. Customers are expected to face lower spending or investment needs due to less favorable or more uncertain income prospects

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	10	45.5	6	42.9	4	50.0
Somewhat important	8	36.4	4	28.6	4	50.0
Very important	4	18.2	4	28.6	0	0.0
Total	22	100	14	100	8	100

b. Customer precautionary demand for cash and liquidity is expected to decrease

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	63.6	11	78.6	3	37.5
Somewhat important	8	36.4	3	21.4	5	62.5
Very important	0	0.0	0	0.0	0	0.0
Total	22	100	14	100	8	100

c. Supply chain disruptions are expected to worsen, weakening loan demand due to lack of product availability or higher prices

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	30.4	5	35.7	2	22.2
Somewhat important	14	60.9	8	57.1	6	66.7
Very important	2	8.7	1	7.1	1	11.1
Total	23	100	14	100	9	100

d. Supply chain disruptions are expected to ease, weakening loan demand to acquire inventory or make advanced purchases

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	59.1	9	64.3	4	50.0
Somewhat important	8	36.4	5	35.7	3	37.5
Very important	1	4.5	0	0.0	1	12.5
Total	22	100	14	100	8	100

e. Interest rates are expected to increase, weakening loan demand

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	3.8	1	7.1	0	0.0
Somewhat important	9	34.6	3	21.4	6	50.0
Very important	16	61.5	10	71.4	6	50.0
Total	26	100	14	100	12	100

f. Less favorable terms other than interest rates are expected to reduce loan demand

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	15	68.2	11	78.6	4	50.0
Somewhat important	7	31.8	3	21.4	4	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	22	100	14	100	8	100

g. Customer spending or investment needs are expected to decrease for reasons not listed above

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	58.3	9	64.3	5	50.0
Somewhat important	10	41.7	5	35.7	5	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	24	100	14	100	10	100

h. Customer borrowing is expected to shift from your bank to other bank sources because these other sources become more attractive

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	59.1	10	71.4	3	37.5
Somewhat important	9	40.9	4	28.6	5	62.5
Very important	0	0.0	0	0.0	0	0.0
Total	22	100	14	100	8	100

i. Customer borrowing is expected to shift from your bank to other nonbank sources because these other sources become more attractive

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	54.5	9	64.3	3	37.5
Somewhat important	8	36.4	4	28.6	4	50.0
Very important	2	9.1	1	7.1	1	12.5
Total	22	100	14	100	8	100

Questions 37-40 *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 2022.*

37. 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 2022? (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.)

A. The quality of my bank's ***syndicated nonleveraged*** **C&I loans to large and middle-market firms** over 2022, 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	11.1	4	12.1	3	10.0
Remain around current levels	54	85.7	28	84.8	26	86.7
Deteriorate somewhat	2	3.2	1	3.0	1	3.3
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	63	100	33	100	30	100

B. The quality of my bank's ***syndicated leveraged*** **C&I loans to large and middle-market firms** over 2022, 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	11.3	4	12.5	3	10.0
Remain around current levels	49	79.0	22	68.8	27	90.0
Deteriorate somewhat	6	9.7	6	18.8	0	0.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	62	100	32	100	30	100

C. The quality of my bank's ***nonsyndicated*** **C&I loans to large and middle-market firms** over 2022, 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	11	16.9	6	18.2	5	15.6
Remain around current levels	50	76.9	25	75.8	25	78.1
Deteriorate somewhat	4	6.2	2	6.1	2	6.2
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	65	100	33	100	32	100

D. The quality of my bank's **C&I loans to small firms** over 2022, 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	9	14.5	3	10.0	6	18.8
Remain around current levels	47	75.8	23	76.7	24	75.0
Deteriorate somewhat	6	9.7	4	13.3	2	6.2
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	62	100	30	100	32	100

38. 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 2022?

A. The quality of my bank's **construction and land development loans** over 2022, 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	9	13.6	7	21.2	2	6.1
Remain around current levels	52	78.8	22	66.7	30	90.9
Deteriorate somewhat	5	7.6	4	12.1	1	3.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	66	100	33	100	33	100

B. The quality of my bank's **loans secured by nonfarm nonresidential properties** over 2022, 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	1.5	1	2.9	0	0.0
Improve somewhat	12	18.2	7	20.6	5	15.6
Remain around current levels	46	69.7	21	61.8	25	78.1
Deteriorate somewhat	7	10.6	5	14.7	2	6.2
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	66	100	34	100	32	100

C. The quality of my bank's **loans secured by multifamily residential properties** over 2022, 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	15	22.4	9	26.5	6	18.2
Remain around current levels	48	71.6	22	64.7	26	78.8
Deteriorate somewhat	4	6.0	3	8.8	1	3.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	67	100	34	100	33	100

39. 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 2022?

A. The quality of my bank's **GSE-eligible residential mortgage loans** over 2022, 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	8	13.3	5	19.2	3	8.8
Remain around current levels	43	71.7	13	50.0	30	88.2
Deteriorate somewhat	9	15.0	8	30.8	1	2.9
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	60	100	26	100	34	100

B. The quality of my bank's **nonconforming jumbo residential mortgage loans** over 2022, 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	9.8	3	10.7	3	9.1
Remain around current levels	45	73.8	16	57.1	29	87.9
Deteriorate somewhat	9	14.8	8	28.6	1	3.0
Deteriorate substantially	1	1.6	1	3.6	0	0.0
Total	61	100	28	100	33	100

40. 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 the following categories in 2022?

A. The quality of my bank's **credit card loans to prime borrowers** over 2022, 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	9.6	1	3.8	4	15.4
Remain around current levels	29	55.8	8	30.8	21	80.8
Deteriorate somewhat	18	34.6	17	65.4	1	3.8
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	52	100	26	100	26	100

B. The quality of my bank's **credit card loans to nonprime borrowers** over 2022, 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	8.3	1	4.3	3	12.0
Remain around current levels	27	56.2	7	30.4	20	80.0
Deteriorate somewhat	17	35.4	15	65.2	2	8.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	48	100	23	100	25	100

C. The quality of my bank's **auto loans to prime borrowers** over 2022, 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	7.1	1	4.5	3	8.8
Remain around current levels	37	66.1	9	40.9	28	82.4
Deteriorate somewhat	15	26.8	12	54.5	3	8.8
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	56	100	22	100	34	100

D. The quality of my bank's **auto loans to nonprime borrowers** over 2022, 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	6.0	1	5.3	2	6.5
Remain around current levels	33	66.0	8	42.1	25	80.6
Deteriorate somewhat	14	28.0	10	52.6	4	12.9
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	50	100	19	100	31	100

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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 $50 billion or more as of September 30, 2021. The combined assets of the 35 large banks totaled $13.6 trillion, compared to $14.4 trillion for the entire panel of 73 banks, and $19.8 trillion for all domestically chartered, federally insured commercial banks.

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