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 2010)

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

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

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

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	52	94.5	28	93.3	24	96.0
Eased somewhat	3	5.5	2	6.7	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

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	2	3.7	1	3.4	1	4.0
Remained basically unchanged	52	96.3	28	96.6	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	54	100.0	29	100.0	25	100.0

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

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

a. Maximum size of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	9	16.4	3	10.0	6	24.0
Remained basically unchanged	42	76.4	24	80.0	18	72.0
Eased somewhat	4	7.3	3	10.0	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

b. Maximum maturity of loans or credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.8	1	3.3	0	0.0
Tightened somewhat	3	5.5	1	3.3	2	8.0
Remained basically unchanged	46	83.6	23	76.7	23	92.0
Eased somewhat	5	9.1	5	16.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.8	0	0.0	1	4.0
Tightened somewhat	12	21.8	7	23.3	5	20.0
Remained basically unchanged	35	63.6	18	60.0	17	68.0
Eased somewhat	7	12.7	5	16.7	2	8.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.8	1	3.3	0	0.0
Tightened somewhat	13	23.6	6	20.0	7	28.0
Remained basically unchanged	32	58.2	15	50.0	17	68.0
Eased somewhat	9	16.4	8	26.7	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.8	1	3.3	0	0.0
Tightened somewhat	10	18.2	7	23.3	3	12.0
Remained basically unchanged	41	74.5	19	63.3	22	88.0
Eased somewhat	3	5.5	3	10.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	8	14.5	5	16.7	3	12.0
Remained basically unchanged	46	83.6	24	80.0	22	88.0
Eased somewhat	1	1.8	1	3.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	5	9.6	2	7.4	3	12.0
Remained basically unchanged	47	90.4	25	92.6	22	88.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

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

a. Maximum size of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.9	1	3.4	0	0.0
Tightened somewhat	6	11.1	2	6.9	4	16.0
Remained basically unchanged	46	85.2	26	89.7	20	80.0
Eased somewhat	1	1.9	0	0.0	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

b. Maximum maturity of loans or credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.6	2	6.9	1	4.0
Remained basically unchanged	51	94.4	27	93.1	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	54	100.0	29	100.0	25	100.0

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.9	0	0.0	1	4.0
Tightened somewhat	11	20.4	7	24.1	4	16.0
Remained basically unchanged	38	70.4	20	69.0	18	72.0
Eased somewhat	4	7.4	2	6.9	2	8.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.9	1	3.4	0	0.0
Tightened somewhat	11	20.4	6	20.7	5	20.0
Remained basically unchanged	38	70.4	19	65.5	19	76.0
Eased somewhat	4	7.4	3	10.3	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.9	1	3.4	0	0.0
Tightened somewhat	12	22.2	8	27.6	4	16.0
Remained basically unchanged	41	75.9	20	69.0	21	84.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	7	13.0	4	13.8	3	12.0
Remained basically unchanged	47	87.0	25	86.2	22	88.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	6	11.1	3	10.3	3	12.0
Remained basically unchanged	48	88.9	26	89.7	22	88.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

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

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	14	73.7	6	75.0	8	72.7
Somewhat important	3	15.8	1	12.5	2	18.2
Very important	2	10.5	1	12.5	1	9.1
Total	19	100.0	8	100.0	11	100.0

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	3	15.8	1	12.5	2	18.2
Somewhat important	14	73.7	6	75.0	8	72.7
Very important	2	10.5	1	12.5	1	9.1
Total	19	100.0	8	100.0	11	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	10	52.6	3	37.5	7	63.6
Somewhat important	3	15.8	3	37.5	0	0.0
Very important	6	31.6	2	25.0	4	36.4
Total	19	100.0	8	100.0	11	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	15	78.9	7	87.5	8	72.7
Somewhat important	4	21.1	1	12.5	3	27.3
Very important	0	0.0	0	0.0	0	0.0
Total	19	100.0	8	100.0	11	100.0

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	4	21.1	1	12.5	3	27.3
Somewhat important	10	52.6	5	62.5	5	45.5
Very important	5	26.3	2	25.0	3	27.3
Total	19	100.0	8	100.0	11	100.0

f. Decreased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	11	57.9	4	50.0	7	63.6
Somewhat important	6	31.6	4	50.0	2	18.2
Very important	2	10.5	0	0.0	2	18.2
Total	19	100.0	8	100.0	11	100.0

g. Increase in defaults by borrowers in public debt markets

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	16	84.2	7	87.5	9	81.8
Somewhat important	2	10.5	1	12.5	1	9.1
Very important	1	5.3	0	0.0	1	9.1
Total	19	100.0	8	100.0	11	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	17	89.5	7	87.5	10	90.9
Somewhat important	2	10.5	1	12.5	1	9.1
Very important	0	0.0	0	0.0	0	0.0
Total	19	100.0	8	100.0	11	100.0

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	80.0	12	85.7	0	0.0
Somewhat important	3	20.0	2	14.3	1	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	15	100.0	14	100.0	1	100.0

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	40.0	6	42.9	0	0.0
Somewhat important	7	46.7	6	42.9	1	100.0
Very important	2	13.3	2	14.3	0	0.0
Total	15	100.0	14	100.0	1	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	73.3	10	71.4	1	100.0
Somewhat important	4	26.7	4	28.6	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	15	100.0	14	100.0	1	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	3	20.0	3	21.4	0	0.0
Somewhat important	8	53.3	7	50.0	1	100.0
Very important	4	26.7	4	28.6	0	0.0
Total	15	100.0	14	100.0	1	100.0

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	11	73.3	11	78.6	0	0.0
Somewhat important	4	26.7	3	21.4	1	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	15	100.0	14	100.0	1	100.0

f. Increased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	10	66.7	9	64.3	1	100.0
Somewhat important	3	20.0	3	21.4	0	0.0
Very important	2	13.3	2	14.3	0	0.0
Total	15	100.0	14	100.0	1	100.0

g. Reduction in defaults by borrowers in public debt markets

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	13	86.7	12	85.7	1	100.0
Somewhat important	2	13.3	2	14.3	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	15	100.0	14	100.0	1	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	10	66.7	10	71.4	0	0.0
Somewhat important	4	26.7	4	28.6	0	0.0
Very important	1	6.7	0	0.0	1	100.0
Total	15	100.0	14	100.0	1	100.0

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

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

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	5	9.1	5	16.7	0	0.0
About the same	31	56.4	18	60.0	13	52.0
Moderately weaker	19	34.5	7	23.3	12	48.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

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

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	2	3.7	1	3.4	1	4.0
About the same	34	63.0	19	65.5	15	60.0
Moderately weaker	17	31.5	9	31.0	8	32.0
Substantially weaker	1	1.9	0	0.0	1	4.0
Total	54	100.0	29	100.0	25	100.0

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

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

a. Customer inventory financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	2	33.3	2	33.3	0	--
Somewhat important	4	66.7	4	66.7	0	--
Very important	0	0.0	0	0.0	0	--
Total	6	100.0	6	100.0	0	--

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	1	16.7	1	16.7	0	--
Somewhat important	5	83.3	5	83.3	0	--
Very important	0	0.0	0	0.0	0	--
Total	6	100.0	6	100.0	0	--

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	5	83.3	5	83.3	0	--
Somewhat important	1	16.7	1	16.7	0	--
Very important	0	0.0	0	0.0	0	--
Total	6	100.0	6	100.0	0	--

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	5	83.3	5	83.3	0	--
Somewhat important	1	16.7	1	16.7	0	--
Very important	0	0.0	0	0.0	0	--
Total	6	100.0	6	100.0	0	--

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	1	16.7	1	16.7	0	--
Somewhat important	5	83.3	5	83.3	0	--
Very important	0	0.0	0	0.0	0	--
Total	6	100.0	6	100.0	0	--

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	1	16.7	1	16.7	0	--
Somewhat important	5	83.3	5	83.3	0	--
Very important	0	0.0	0	0.0	0	--
Total	6	100.0	6	100.0	0	--

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

a. Customer inventory financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	5	23.8	1	11.1	4	33.3
Somewhat important	14	66.7	8	88.9	6	50.0
Very important	2	9.5	0	0.0	2	16.7
Total	21	100.0	9	100.0	12	100.0

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	2	9.5	0	0.0	2	16.7
Somewhat important	17	81.0	9	100.0	8	66.7
Very important	2	9.5	0	0.0	2	16.7
Total	21	100.0	9	100.0	12	100.0

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	1	4.8	1	11.1	0	0.0
Somewhat important	12	57.1	5	55.6	7	58.3
Very important	8	38.1	3	33.3	5	41.7
Total	21	100.0	9	100.0	12	100.0

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	8	38.1	3	33.3	5	41.7
Somewhat important	11	52.4	5	55.6	6	50.0
Very important	2	9.5	1	11.1	1	8.3
Total	21	100.0	9	100.0	12	100.0

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	6	28.6	1	11.1	5	41.7
Somewhat important	10	47.6	5	55.6	5	41.7
Very important	5	23.8	3	33.3	2	16.7
Total	21	100.0	9	100.0	12	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	18	85.7	8	88.9	10	83.3
Somewhat important	3	14.3	1	11.1	2	16.7
Very important	0	0.0	0	0.0	0	0.0
Total	21	100.0	9	100.0	12	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
The number of inquiries has increased substantially	1	1.8	1	3.3	0	0.0
The number of inquiries has increased moderately	6	10.9	5	16.7	1	4.0
The number of inquiries has stayed about the same	35	63.6	18	60.0	17	68.0
The number of inquiries has decreased moderately	12	21.8	6	20.0	6	24.0
The number of inquiries has decreased substantially	1	1.8	0	0.0	1	4.0
Total	55	100.0	30	100.0	25	100.0

Question 7 *asks about the quality of C&I loans on your bank's books by the size of the borrowing firm.*

7. For C&I loans on your bank's books at the end of the fourth quarter of 2009, how does the delinquency rate on C&I loans to small firms compare with the delinquency rate on C&I loans to large and middle-market firms?

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
The rate for small firms is substantially higher than the rate for large and middle-market firms	7	13.0	5	17.2	2	8.0
The rate for small firms is moderately higher than the rate for large and middle-market firms	30	55.6	18	62.1	12	48.0
The rate for small firms is about the same as the rate for large and middle-market firms	15	27.8	4	13.8	11	44.0
The rate for small firms is moderately lower than the rate for large and middle-market firms	2	3.7	2	6.9	0	0.0
The rate for small firms is substantially lower than the rate for large and middle-market firms	0	0.0	0	0.0	0	0.0
My bank does not make C&I loans to both types of firms or does not make C&I loans at all	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	4	7.3	2	6.7	2	8.0
Tightened somewhat	11	20.0	4	13.3	7	28.0
Remained basically unchanged	40	72.7	24	80.0	16	64.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	2	3.6	2	6.7	0	0.0
About the same	36	65.5	21	70.0	15	60.0
Moderately weaker	14	25.5	5	16.7	9	36.0
Substantially weaker	3	5.5	2	6.7	1	4.0
Total	55	100.0	30	100.0	25	100.0

Question 10 *focuses on changes in your bank's policies on CRE loans over the past year. If your bank's lending policies have not changed over the past year, please report them as unchanged even if they are either restrictive or accommodative relative to longer-term norms. If your bank's policies have tightened or eased over the past year, please report these changes regardless of how your bank's policies stand relative to longer-term norms.*

10. Over the past year, how has your bank changed the following policies on CRE loans?

a. Maximum loan size

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	9	16.4	5	16.7	4	16.0
Tightened somewhat	19	34.5	10	33.3	9	36.0
Remained basically unchanged	26	47.3	14	46.7	12	48.0
Eased somewhat	1	1.8	1	3.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

b. Maximum loan maturity

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	4	7.3	3	10.0	1	4.0
Tightened somewhat	14	25.5	7	23.3	7	28.0
Remained basically unchanged	36	65.5	19	63.3	17	68.0
Eased somewhat	1	1.8	1	3.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

c. 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	18	32.7	15	50.0	3	12.0
Tightened somewhat	25	45.5	8	26.7	17	68.0
Remained basically unchanged	11	20.0	6	20.0	5	20.0
Eased somewhat	1	1.8	1	3.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

d. Loan-to-value ratios

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	9	16.4	5	16.7	4	16.0
Tightened somewhat	27	49.1	15	50.0	12	48.0
Remained basically unchanged	19	34.5	10	33.3	9	36.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

e. Requirements for take-out financing

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	8	14.5	4	13.3	4	16.0
Tightened somewhat	8	14.5	4	13.3	4	16.0
Remained basically unchanged	38	69.1	21	70.0	17	68.0
Eased somewhat	1	1.8	1	3.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

f. Debt-service coverage ratios

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	4	7.3	2	6.7	2	8.0
Tightened somewhat	33	60.0	18	60.0	15	60.0
Remained basically unchanged	18	32.7	10	33.3	8	32.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

***Questions 11-12** ask about three categories of **residential mortgage loans** at your bank—prime residential mortgages, nontraditional residential mortgages, and subprime residential mortgages. Question 11 deals with changes in your bank's credit standards for loans in each of these categories over the past three months. Question 12 deals with changes in demand for loans in each of these categories over the same period. If your bank's credit standards have not changed over the relevant period, please report them as unchanged even if the standards are either restrictive or accommodative relative to longer-term norms. If your bank's credit standards have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.*

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

- *The **prime** category of residential mortgages includes loans made to borrowers that typically had relatively strong, well-documented credit histories, relatively high credit scores, and relatively low debt-to-income ratios at the time of origination. This would include fully amortizing loans that have a fixed rate, a standard adjustable rate, or a common hybrid adjustable rate—those for which the interest rate is initially fixed for a multi-year period and subsequently adjusts more frequently.*

- *The **nontraditional** category of residential mortgages includes, but is not limited to, adjustable-rate mortgages with multiple payment options, interest-only mortgages, and ``Alt-A'' products such as mortgages with limited income verification and mortgages secured by non-owner-occupied properties. (Please exclude standard adjustable-rate mortgages and common hybrid adjustable-rate mortgages.)*

- *The **subprime** category of residential mortgages typically includes loans made to borrowers that displayed one or more of the following characteristics at the time of origination: weakened credit histories that include payment delinquencies, chargeoffs, judgments, and/or bankruptcies; reduced repayment capacity as measured by credit scores or debt-to-income ratios; or incomplete credit histories.*

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

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

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.9	0	0.0	1	4.2
Tightened somewhat	8	15.1	3	10.3	5	20.8
Remained basically unchanged	42	79.2	24	82.8	18	75.0
Eased somewhat	2	3.8	2	6.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	53	100.0	29	100.0	24	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	2	11.8	0	0.0	2	40.0
Tightened somewhat	3	17.6	2	16.7	1	20.0
Remained basically unchanged	12	70.6	10	83.3	2	40.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	17	100.0	12	100.0	5	100.0

For this question, 36 respondents answered “My bank does not originate nontraditional residential mortgages.”

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

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

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	11	21.2	5	17.2	6	26.1
About the same	26	50.0	16	55.2	10	43.5
Moderately weaker	15	28.8	8	27.6	7	30.4
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	52	100.0	29	100.0	23	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	0	0.0	0	0.0	0	0.0
About the same	11	64.7	9	75.0	2	40.0
Moderately weaker	6	35.3	3	25.0	3	60.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	17	100.0	12	100.0	5	100.0

For this question, 36 respondents answered “My bank does not originate nontraditional residential mortgages.”

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

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

Questions 13-14 *ask about* ***revolving home equity lines of credit*** *at your bank. Question 13 deals with changes in your bank's credit standards over the past three months. Question 14 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.*

13. 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	5	9.3	2	6.9	3	12.0
Remained basically unchanged	48	88.9	26	89.7	22	88.0
Eased somewhat	1	1.9	1	3.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

14. 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	4	7.4	1	3.4	3	12.0
About the same	24	44.4	15	51.7	9	36.0
Moderately weaker	22	40.7	12	41.4	10	40.0
Substantially weaker	4	7.4	1	3.4	3	12.0
Total	54	100.0	29	100.0	25	100.0

Questions 15-20 *ask about consumer lending at your bank. Question 15 deals with changes in your bank's willingness to make consumer loans over the past three months. Questions 16-19 deal with changes in credit standards and loan terms over the same period. Question 20 deals with changes in demand for consumer loans over the past three months. If your bank's lending policies have not changed over the past three months, please report them as unchanged even if the policies are either restrictive or accommodative relative to longer-term norms. If your bank's policies have tightened or eased over the past three months, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing policies as changes in policies.*

15. 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	11.5	3	11.1	3	12.0
About unchanged	45	86.5	23	85.2	22	88.0
Somewhat less willing	0	0.0	0	0.0	0	0.0
Much less willing	1	1.9	1	3.7	0	0.0
Total	52	100.0	27	100.0	25	100.0

16. 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	2	5.6	1	5.3	1	5.9
Remained basically unchanged	33	91.7	17	89.5	16	94.1
Eased somewhat	1	2.8	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	36	100.0	19	100.0	17	100.0

17. Over the past three months, how have your bank's credit standards for approving applications for consumer loans other than credit card 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	3	5.8	1	3.7	2	8.0
Remained basically unchanged	47	90.4	24	88.9	23	92.0
Eased somewhat	2	3.8	2	7.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100.0	27	100.0	25	100.0

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

a. Credit limits

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	2.9	1	5.3	0	0.0
Tightened somewhat	13	37.1	8	42.1	5	31.3
Remained basically unchanged	21	60.0	10	52.6	11	68.8
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	19	100.0	16	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	2.9	1	5.3	0	0.0
Tightened somewhat	7	20.0	4	21.1	3	18.8
Remained basically unchanged	26	74.3	13	68.4	13	81.3
Eased somewhat	1	2.9	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	19	100.0	16	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	2.9	0	0.0	1	6.3
Remained basically unchanged	34	97.1	19	100.0	15	93.8
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	19	100.0	16	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	6	17.1	4	21.1	2	12.5
Remained basically unchanged	27	77.1	13	68.4	14	87.5
Eased somewhat	2	5.7	2	10.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	19	100.0	16	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	2.9	1	5.3	0	0.0
Tightened somewhat	9	25.7	3	15.8	6	37.5
Remained basically unchanged	24	68.6	14	73.7	10	62.5
Eased somewhat	1	2.9	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	35	100.0	19	100.0	16	100.0

19. Over the past three months, how has your bank changed the following terms and conditions on consumer loans other than credit card loans? (Please assign *each* term a number between 1 and 5 using the following scale: 1=tightened considerably, 2=tightened somewhat, 3=remained basically unchanged, 4=eased somewhat, 5=eased considerably.)

a. Maximum maturity

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.9	0	0.0	2	8.3
Remained basically unchanged	49	96.1	27	100.0	22	91.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100.0	27	100.0	24	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	2.0	0	0.0	1	4.2
Tightened somewhat	5	9.8	3	11.1	2	8.3
Remained basically unchanged	42	82.4	22	81.5	20	83.3
Eased somewhat	3	5.9	2	7.4	1	4.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100.0	27	100.0	24	100.0

c. Minimum required down payment

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	2.0	0	0.0	1	4.2
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	50	98.0	27	100.0	23	95.8
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100.0	27	100.0	24	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	2.0	0	0.0	1	4.2
Tightened somewhat	3	5.9	0	0.0	3	12.5
Remained basically unchanged	45	88.2	25	92.6	20	83.3
Eased somewhat	2	3.9	2	7.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100.0	27	100.0	24	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	2.0	0	0.0	1	4.2
Tightened somewhat	8	15.7	2	7.4	6	25.0
Remained basically unchanged	41	80.4	24	88.9	17	70.8
Eased somewhat	1	2.0	1	3.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100.0	27	100.0	24	100.0

20. Apart from normal seasonal variation, how has demand for consumer loans of all types changed over the past three months?

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	4	7.8	2	7.4	2	8.3
About the same	26	51.0	18	66.7	8	33.3
Moderately weaker	19	37.3	7	25.9	12	50.0
Substantially weaker	2	3.9	0	0.0	2	8.3
Total	51	100.0	27	100.0	24	100.0

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

a. Home equity lines of credit

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	2	3.8	2	7.1	0	0.0
Remained basically unchanged	42	79.2	20	71.4	22	88.0
Decreased somewhat	7	13.2	6	21.4	1	4.0
Decreased considerably	2	3.8	0	0.0	2	8.0
Total	53	100.0	28	100.0	25	100.0

b. Consumer credit card accounts

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	1	2.8	1	5.3	0	0.0
Remained basically unchanged	23	63.9	11	57.9	12	70.6
Decreased somewhat	12	33.3	7	36.8	5	29.4
Decreased considerably	0	0.0	0	0.0	0	0.0
Total	36	100.0	19	100.0	17	100.0

c. Business credit card accounts

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	33	89.2	17	85.0	16	94.1
Decreased somewhat	4	10.8	3	15.0	1	5.9
Decreased considerably	0	0.0	0	0.0	0	0.0
Total	37	100.0	20	100.0	17	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	1	2.0	1	3.8	0	0.0
Remained basically unchanged	41	83.7	22	84.6	19	82.6
Decreased somewhat	6	12.2	3	11.5	3	13.0
Decreased considerably	1	2.0	0	0.0	1	4.3
Total	49	100.0	26	100.0	23	100.0

e. Commercial construction lines of credit

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	1	2.0	0	0.0	1	4.3
Remained basically unchanged	28	56.0	18	66.7	10	43.5
Decreased somewhat	17	34.0	7	25.9	10	43.5
Decreased considerably	4	8.0	2	7.4	2	8.7
Total	50	100.0	27	100.0	23	100.0

f. Lines of credit for financial firms

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	26	63.4	15	65.2	11	61.1
Decreased somewhat	13	31.7	7	30.4	6	33.3
Decreased considerably	2	4.9	1	4.3	1	5.6
Total	41	100.0	23	100.0	18	100.0

In recent quarters, loan delinquencies and chargeoffs have moved higher. ***Questions 22-24*** *ask about your bank's expectations for the behavior of these measures of loan quality in 2010. Question 22 asks about C&I loans to large and middle-market firms and to small firms. Question 23 asks about CRE loans, and question 24 asks about loans to households.*

22. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and chargeoffs on your bank's **C&I loans** to large and middle-market firms and to small firms in 2010?

A. Outlook for loan quality on C&I loans to large and middle-market firms:

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Loan quality is likely to improve substantially	1	1.9	1	3.4	0	0.0
Loan quality is likely to improve somewhat	25	46.3	18	62.1	7	28.0
Loan quality is likely to stabilize around current levels	19	35.2	6	20.7	13	52.0
Loan quality is likely to deteriorate somewhat	9	16.7	4	13.8	5	20.0
Loan quality is likely to deteriorate substantially	0	0.0	0	0.0	0	0.0
My bank does not originate this type of loan	0	0.0	0	0.0	0	0.0
Total	54	100.0	29	100.0	25	100.0

B. Outlook for loan quality on C&I loans to small firms:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Loan quality is likely to improve substantially	0	0.0	0	0.0	0	0.0
Loan quality is likely to improve somewhat	18	34.0	11	39.3	7	28.0
Loan quality is likely to stabilize around current levels	21	39.6	9	32.1	12	48.0
Loan quality is likely to deteriorate somewhat	14	26.4	8	28.6	6	24.0
Loan quality is likely to deteriorate substantially	0	0.0	0	0.0	0	0.0
My bank does not originate this type of loan	1	1.9	1	3.6	0	0.0
Total	53	100.0	28	100.0	25	100.0

23. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and chargeoffs on your bank's **CRE loans** in 2010?

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Loan quality is likely to improve substantially	0	0.0	0	0.0	0	0.0
Loan quality is likely to improve somewhat	8	14.5	3	10.0	5	20.0
Loan quality is likely to stabilize around current levels	20	36.4	11	36.7	9	36.0
Loan quality is likely to deteriorate somewhat	26	47.3	16	53.3	10	40.0
Loan quality is likely to deteriorate substantially	1	1.8	0	0.0	1	4.0
My bank does not originate this type of loan	0	0.0	0	0.0	0	0.0
Total	55	100.0	30	100.0	25	100.0

24. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and chargeoffs on your bank's **loans to households** in 2010?

A. Outlook for loan quality on prime residential mortgage loans:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Loan quality is likely to improve substantially	0	0.0	0	0.0	0	0.0
Loan quality is likely to improve somewhat	10	18.9	7	24.1	3	12.5
Loan quality is likely to stabilize around current levels	23	43.4	12	41.4	11	45.8
Loan quality is likely to deteriorate somewhat	18	34.0	9	31.0	9	37.5
Loan quality is likely to deteriorate substantially	2	3.8	1	3.4	1	4.2
My bank does not originate this type of loan	0	0.0	0	0.0	0	0.0
Total	53	100.0	29	100.0	24	100.0

B. Outlook for loan quality on nontraditional residential mortgage loans:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Loan quality is likely to improve substantially	0	0.0	0	0.0	0	0.0
Loan quality is likely to improve somewhat	6	28.6	4	28.6	2	28.6
Loan quality is likely to stabilize around current levels	7	33.3	5	35.7	2	28.6
Loan quality is likely to deteriorate somewhat	5	23.8	2	14.3	3	42.9
Loan quality is likely to deteriorate substantially	3	14.3	3	21.4	0	0.0
My bank does not originate this type of loan	30	142.9	14	100.0	16	228.6
Total	21	100.0	14	100.0	7	100.0

C. Outlook for loan quality on subprime residential mortgage loans:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Loan quality is likely to improve substantially	0	0.0	0	0.0	0	0.0
Loan quality is likely to improve somewhat	2	33.3	2	40.0	0	0.0
Loan quality is likely to stabilize around current levels	2	33.3	1	20.0	1	100.0
Loan quality is likely to deteriorate somewhat	1	16.7	1	20.0	0	0.0
Loan quality is likely to deteriorate substantially	1	16.7	1	20.0	0	0.0
My bank does not originate this type of loan	46	766.7	24	480.0	22	2200.0
Total	6	100.0	5	100.0	1	100.0

D. Outlook for loan quality on revolving home equity lines of credit:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Loan quality is likely to improve substantially	0	0.0	0	0.0	0	0.0
Loan quality is likely to improve somewhat	9	17.3	8	29.6	1	4.0
Loan quality is likely to stabilize around current levels	26	50.0	12	44.4	14	56.0
Loan quality is likely to deteriorate somewhat	16	30.8	6	22.2	10	40.0
Loan quality is likely to deteriorate substantially	1	1.9	1	3.7	0	0.0
My bank does not originate this type of loan	1	1.9	1	3.7	0	0.0
Total	52	100.0	27	100.0	25	100.0

E. Outlook for loan quality on credit card loans:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Loan quality is likely to improve substantially	0	0.0	0	0.0	0	0.0
Loan quality is likely to improve somewhat	9	25.0	6	31.6	3	17.6
Loan quality is likely to stabilize around current levels	18	50.0	10	52.6	8	47.1
Loan quality is likely to deteriorate somewhat	9	25.0	3	15.8	6	35.3
Loan quality is likely to deteriorate substantially	0	0.0	0	0.0	0	0.0
My bank does not originate this type of loan	15	41.7	9	47.4	6	35.3
Total	36	100.0	19	100.0	17	100.0

F. Outlook for loan quality on consumer loans other than credit cards:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Loan quality is likely to improve substantially	0	0.0	0	0.0	0	0.0
Loan quality is likely to improve somewhat	13	25.5	11	42.3	2	8.0
Loan quality is likely to stabilize around current levels	33	64.7	15	57.7	18	72.0
Loan quality is likely to deteriorate somewhat	5	9.8	0	0.0	5	20.0
Loan quality is likely to deteriorate substantially	0	0.0	0	0.0	0	0.0
My bank does not originate this type of loan	2	3.9	2	7.7	0	0.0
Total	51	100.0	26	100.0	25	100.0

1. The sample is selected from among the largest banks in each Federal Reserve District. In the table, large banks are defined as those with total domestic assets of $20 billion or more as of September 30, 2009. The combined assets of the 30 large banks totaled $6.1 trillion, compared to $6.4 trillion for the entire panel of 55 banks, and 10.3 trillion for all domestically chartered, federally insured commercial banks.