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 2020)

***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	4	5.5	1	3.3	3	7.0
Remained basically unchanged	65	89.0	27	90.0	38	88.4
Eased somewhat	4	5.5	2	6.7	2	4.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	73	100	30	100	43	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	5.8	2	7.7	2	4.7
Remained basically unchanged	60	87.0	21	80.8	39	90.7
Eased somewhat	5	7.2	3	11.5	2	4.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	26	100	43	100

For this question, 2 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	1	1.4	0	0.0	1	2.4
Remained basically unchanged	67	93.1	27	90.0	40	95.2
Eased somewhat	4	5.6	3	10.0	1	2.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	72	100	30	100	42	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	71	98.6	30	100.0	41	97.6
Eased somewhat	1	1.4	0	0.0	1	2.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	72	100	30	100	42	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	2	2.8	1	3.3	1	2.4
Remained basically unchanged	61	84.7	27	90.0	34	81.0
Eased somewhat	9	12.5	2	6.7	7	16.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	72	100	30	100	42	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	1	1.4	0	0.0	1	2.4
Tightened somewhat	3	4.2	2	6.7	1	2.4
Remained basically unchanged	49	68.1	22	73.3	27	64.3
Eased somewhat	18	25.0	6	20.0	12	28.6
Eased considerably	1	1.4	0	0.0	1	2.4
Total	72	100	30	100	42	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	11	15.3	7	23.3	4	9.5
Remained basically unchanged	57	79.2	20	66.7	37	88.1
Eased somewhat	4	5.6	3	10.0	1	2.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	72	100	30	100	42	100

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	2.8	2	6.7	0	0.0
Remained basically unchanged	63	87.5	24	80.0	39	92.9
Eased somewhat	7	9.7	4	13.3	3	7.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	72	100	30	100	42	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	2	2.8	2	6.7	0	0.0
Remained basically unchanged	67	94.4	27	90.0	40	97.6
Eased somewhat	2	2.8	1	3.3	1	2.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	71	100	30	100	41	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	1	1.4	0	0.0	1	2.4
Tightened somewhat	6	8.6	2	7.1	4	9.5
Remained basically unchanged	63	90.0	26	92.9	37	88.1
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	28	100	42	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	2	2.9	2	7.7	0	0.0
Remained basically unchanged	64	94.1	23	88.5	41	97.6
Eased somewhat	2	2.9	1	3.8	1	2.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	26	100	42	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	67	98.5	26	100.0	41	97.6
Eased somewhat	1	1.5	0	0.0	1	2.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	26	100	42	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	2	3.0	0	0.0	2	4.9
Remained basically unchanged	59	89.4	25	100.0	34	82.9
Eased somewhat	5	7.6	0	0.0	5	12.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	25	100	41	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	4	5.9	1	3.8	3	7.1
Remained basically unchanged	53	77.9	23	88.5	30	71.4
Eased somewhat	10	14.7	2	7.7	8	19.0
Eased considerably	1	1.5	0	0.0	1	2.4
Total	68	100	26	100	42	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	2	2.9	1	3.8	1	2.4
Remained basically unchanged	64	94.1	24	92.3	40	95.2
Eased somewhat	2	2.9	1	3.8	1	2.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	26	100	42	100

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	2.9	2	7.7	0	0.0
Remained basically unchanged	63	92.6	23	88.5	40	95.2
Eased somewhat	3	4.4	1	3.8	2	4.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	26	100	42	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	1	3.8	0	0.0
Remained basically unchanged	67	98.5	25	96.2	42	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	26	100	42	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	1	1.5	0	0.0	1	2.4
Tightened somewhat	3	4.6	1	4.3	2	4.8
Remained basically unchanged	59	90.8	21	91.3	38	90.5
Eased somewhat	2	3.1	1	4.3	1	2.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	65	100	23	100	42	100

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

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	86.7	7	87.5	6	85.7
Somewhat important	1	6.7	1	12.5	0	0.0
Very important	1	6.7	0	0.0	1	14.3
Total	15	100	8	100	7	100

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	29.4	3	33.3	2	25.0
Somewhat important	9	52.9	6	66.7	3	37.5
Very important	3	17.6	0	0.0	3	37.5
Total	17	100	9	100	8	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	8	53.3	4	50.0	4	57.1
Somewhat important	3	20.0	2	25.0	1	14.3
Very important	4	26.7	2	25.0	2	28.6
Total	15	100	8	100	7	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	81.2	7	87.5	6	75.0
Somewhat important	2	12.5	1	12.5	1	12.5
Very important	1	6.2	0	0.0	1	12.5
Total	16	100	8	100	8	100

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	8	50.0	6	66.7	2	28.6
Somewhat important	6	37.5	3	33.3	3	42.9
Very important	2	12.5	0	0.0	2	28.6
Total	16	100	9	100	7	100

f. Decreased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	81.2	6	75.0	7	87.5
Somewhat important	1	6.2	1	12.5	0	0.0
Very important	2	12.5	1	12.5	1	12.5
Total	16	100	8	100	8	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	93.3	8	100.0	6	85.7
Somewhat important	0	0.0	0	0.0	0	0.0
Very important	1	6.7	0	0.0	1	14.3
Total	15	100	8	100	7	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	81.2	7	87.5	6	75.0
Somewhat important	2	12.5	1	12.5	1	12.5
Very important	1	6.2	0	0.0	1	12.5
Total	16	100	8	100	8	100

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	19	95.0	9	100.0	10	90.9
Somewhat important	1	5.0	0	0.0	1	9.1
Very important	0	0.0	0	0.0	0	0.0
Total	20	100	9	100	11	100

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	70.0	5	55.6	9	81.8
Somewhat important	6	30.0	4	44.4	2	18.2
Very important	0	0.0	0	0.0	0	0.0
Total	20	100	9	100	11	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	16	84.2	7	77.8	9	90.0
Somewhat important	2	10.5	1	11.1	1	10.0
Very important	1	5.3	1	11.1	0	0.0
Total	19	100	9	100	10	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	1	4.5	0	0.0	1	7.7
Somewhat important	11	50.0	2	22.2	9	69.2
Very important	10	45.5	7	77.8	3	23.1
Total	22	100	9	100	13	100

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	17	85.0	8	88.9	9	81.8
Somewhat important	3	15.0	1	11.1	2	18.2
Very important	0	0.0	0	0.0	0	0.0
Total	20	100	9	100	11	100

f. Increased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	16	80.0	6	66.7	10	90.9
Somewhat important	4	20.0	3	33.3	1	9.1
Very important	0	0.0	0	0.0	0	0.0
Total	20	100	9	100	11	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	19	90.5	8	88.9	11	91.7
Somewhat important	2	9.5	1	11.1	1	8.3
Very important	0	0.0	0	0.0	0	0.0
Total	21	100	9	100	12	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	17	89.5	7	77.8	10	100.0
Somewhat important	2	10.5	2	22.2	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	19	100	9	100	10	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	1	1.4	0	0.0	1	2.3
Moderately stronger	2	2.8	1	3.4	1	2.3
About the same	58	80.6	24	82.8	34	79.1
Moderately weaker	11	15.3	4	13.8	7	16.3
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	72	100	29	100	43	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	1	1.4	0	0.0	1	2.3
Moderately stronger	2	2.9	1	3.7	1	2.3
About the same	56	80.0	20	74.1	36	83.7
Moderately weaker	11	15.7	6	22.2	5	11.6
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	70	100	27	100	43	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	1	25.0	1	100.0	0	0.0
Somewhat important	3	75.0	0	0.0	3	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	25.0	1	100.0	0	0.0
Somewhat important	2	50.0	0	0.0	2	66.7
Very important	1	25.0	0	0.0	1	33.3
Total	4	100	1	100	3	100

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	25.0	1	100.0	0	0.0
Somewhat important	3	75.0	0	0.0	3	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	75.0	1	100.0	2	66.7
Somewhat important	1	25.0	0	0.0	1	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	25.0	0	0.0	1	33.3
Somewhat important	3	75.0	1	100.0	2	66.7
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	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	1	25.0	0	0.0	1	33.3
Somewhat important	3	75.0	1	100.0	2	66.7
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

g. Customer precautionary demand for cash and liquidity increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	50.0	0	0.0	2	66.7
Somewhat important	2	50.0	1	100.0	1	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

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

a. Customer inventory financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	38.5	1	14.3	4	66.7
Somewhat important	8	61.5	6	85.7	2	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	13	100	7	100	6	100

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	35.7	1	14.3	4	57.1
Somewhat important	8	57.1	5	71.4	3	42.9
Very important	1	7.1	1	14.3	0	0.0
Total	14	100	7	100	7	100

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	2	14.3	1	14.3	1	14.3
Somewhat important	10	71.4	4	57.1	6	85.7
Very important	2	14.3	2	28.6	0	0.0
Total	14	100	7	100	7	100

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	6	42.9	3	42.9	3	42.9
Somewhat important	6	42.9	3	42.9	3	42.9
Very important	2	14.3	1	14.3	1	14.3
Total	14	100	7	100	7	100

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	3	21.4	1	14.3	2	28.6
Somewhat important	8	57.1	4	57.1	4	57.1
Very important	3	21.4	2	28.6	1	14.3
Total	14	100	7	100	7	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	6	42.9	3	42.9	3	42.9
Somewhat important	6	42.9	3	42.9	3	42.9
Very important	2	14.3	1	14.3	1	14.3
Total	14	100	7	100	7	100

g. Customer precautionary demand for cash and liquidity decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	8	57.1	4	57.1	4	57.1
Somewhat important	4	28.6	2	28.6	2	28.6
Very important	2	14.3	1	14.3	1	14.3
Total	14	100	7	100	7	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	8	11.1	3	10.0	5	11.9
The number of inquiries has stayed about the same	55	76.4	23	76.7	32	76.2
The number of inquiries has decreased moderately	9	12.5	4	13.3	5	11.9
The number of inquiries has decreased substantially	0	0.0	0	0.0	0	0.0
Total	72	100	30	100	42	100

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

7. Over the past three months, how have your bank's credit standards for approving new applications for **construction and land development loans** or credit lines changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	7	10.3	2	7.4	5	12.2
Remained basically unchanged	59	86.8	25	92.6	34	82.9
Eased somewhat	2	2.9	0	0.0	2	4.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	27	100	41	100

For this question, 4 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	3	4.1	0	0.0	3	7.0
Remained basically unchanged	68	93.2	30	100.0	38	88.4
Eased somewhat	2	2.7	0	0.0	2	4.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	73	100	30	100	43	100

9. Over the past three months, how have your bank's credit standards for approving new applications for **loans secured by multifamily residential properties** changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	5.6	1	3.3	3	7.3
Remained basically unchanged	63	88.7	28	93.3	35	85.4
Eased somewhat	4	5.6	1	3.3	3	7.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	71	100	30	100	41	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	6	8.7	2	7.4	4	9.5
About the same	53	76.8	19	70.4	34	81.0
Moderately weaker	10	14.5	6	22.2	4	9.5
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	69	100	27	100	42	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	3.3	0	0.0
Moderately stronger	7	9.6	4	13.3	3	7.0
About the same	59	80.8	20	66.7	39	90.7
Moderately weaker	6	8.2	5	16.7	1	2.3
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	73	100	30	100	43	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	9	12.5	3	10.0	6	14.3
About the same	53	73.6	22	73.3	31	73.8
Moderately weaker	10	13.9	5	16.7	5	11.9
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	72	100	30	100	42	100

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

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

- *The* ***GSE-eligible*** *category of residential mortgages includes loans that meet the underwriting guidelines, including loan limit amounts, of the GSEs - Fannie Mae and Freddie Mac.*
- *The* ***government*** *category of residential mortgages includes loans that are insured by the Federal Housing Administration, guaranteed by the Department of Veterans Affairs, or originated under government programs, including the U.S. Department of Agriculture home loan programs.*
- *The* ***QM non-jumbo, non-GSE-eligible*** *category of residential mortgages includes loans that satisfy the standards for a qualified mortgage and have loan balances that are below the loan limit amounts set by the GSEs but otherwise do not meet the GSE underwriting guidelines.*
- *The* ***QM jumbo*** *category of residential mortgages includes loans that satisfy the standards for a qualified mortgage but have loan balances that are above the loan limit amount set by the GSEs.*
- *The* ***non-QM jumbo*** *category of residential mortgages includes loans that do not satisfy the standards for a qualified mortgage and have loan balances that are above the loan limit amount set by the GSEs.*
- *The* ***non-QM non-jumbo*** *category of residential mortgages includes loans that do not satisfy the standards for a qualified mortgage and have loan balances that are below the loan limit amount set by the GSEs. (Please exclude loans classified by your bank as subprime in this category.)*
- *The* ***subprime*** *category of residential mortgages includes loans classified by your bank as subprime. This category typically includes loans made to borrowers with weakened credit histories that include payment delinquencies, charge-offs, judgements, and/or bankruptcies; reduced repayment capacity as measured by credit scores or debt-to-income ratios; or incomplete credit histories.*

Question 13 *deals with changes in your bank's credit standards for loans in each of the seven loan categories over the past three months. If your bank's credit standards have not changed over the relevant period, please report them as unchanged even if the standards are either restrictive or accommodative relative to longer-term norms. If your bank's credit standards have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.* ***Question 14*** *deals with changes in demand for loans in each of the seven loan categories over the past three months.*

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

A. Credit standards on mortgage loans that your bank categorizes as ***GSE-eligible*** residential mortgages have:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	1.6	0	0.0	1	2.4
Remained basically unchanged	59	93.7	21	95.5	38	92.7
Eased somewhat	3	4.8	1	4.5	2	4.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	63	100	22	100	41	100

For this question, 7 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	57	95.0	20	95.2	37	94.9
Eased somewhat	3	5.0	1	4.8	2	5.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	21	100	39	100

For this question, 10 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	1	1.6	1	4.5	0	0.0
Remained basically unchanged	56	91.8	21	95.5	35	89.7
Eased somewhat	4	6.6	0	0.0	4	10.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	22	100	39	100

For this question, 9 respondents answered "My bank does not originate QM non-jumbo, non-GSE-eligible residential mortgages."

D. Credit standards on mortgage loans that your bank categorizes as ***QM jumbo*** residential mortgages have:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.2	1	4.2	1	2.6
Remained basically unchanged	58	92.1	23	95.8	35	89.7
Eased somewhat	3	4.8	0	0.0	3	7.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	63	100	24	100	39	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	2	3.4	1	4.2	1	2.9
Remained basically unchanged	54	93.1	23	95.8	31	91.2
Eased somewhat	2	3.4	0	0.0	2	5.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	58	100	24	100	34	100

For this question, 11 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	1	1.8	1	4.3	0	0.0
Remained basically unchanged	52	94.5	22	95.7	30	93.8
Eased somewhat	2	3.6	0	0.0	2	6.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	23	100	32	100

For this question, 15 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	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	8	100.0	1	100.0	7	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	8	100	1	100	7	100

For this question, 61 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	1	1.6	0	0.0	1	2.4
Moderately stronger	17	27.0	7	31.8	10	24.4
About the same	40	63.5	11	50.0	29	70.7
Moderately weaker	4	6.3	3	13.6	1	2.4
Substantially weaker	1	1.6	1	4.5	0	0.0
Total	63	100	22	100	41	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	8	13.6	5	23.8	3	7.9
About the same	45	76.3	11	52.4	34	89.5
Moderately weaker	5	8.5	4	19.0	1	2.6
Substantially weaker	1	1.7	1	4.8	0	0.0
Total	59	100	21	100	38	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	10	16.7	5	22.7	5	13.2
About the same	46	76.7	14	63.6	32	84.2
Moderately weaker	4	6.7	3	13.6	1	2.6
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	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	1	1.6	0	0.0	1	2.6
Moderately stronger	11	17.7	7	29.2	4	10.5
About the same	45	72.6	13	54.2	32	84.2
Moderately weaker	4	6.5	3	12.5	1	2.6
Substantially weaker	1	1.6	1	4.2	0	0.0
Total	62	100	24	100	38	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	12	20.3	7	29.2	5	14.3
About the same	41	69.5	13	54.2	28	80.0
Moderately weaker	5	8.5	3	12.5	2	5.7
Substantially weaker	1	1.7	1	4.2	0	0.0
Total	59	100	24	100	35	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	10	18.2	6	26.1	4	12.5
About the same	40	72.7	14	60.9	26	81.2
Moderately weaker	5	9.1	3	13.0	2	6.2
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	55	100	23	100	32	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	NaN	0	0.0
Moderately stronger	0	0.0	0	NaN	0	0.0
About the same	8	100.0	0	NaN	8	100.0
Moderately weaker	0	0.0	0	NaN	0	0.0
Substantially weaker	0	0.0	0	NaN	0	0.0
Total	8	100	0	100	8	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	1	1.5	1	4.0	0	0.0
Remained basically unchanged	62	95.4	22	88.0	40	100.0
Eased somewhat	2	3.1	2	8.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	65	100	25	100	40	100

For this question, 4 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	0	0.0	0	0.0	0	0.0
Moderately stronger	1	1.6	0	0.0	1	2.5
About the same	51	79.7	17	70.8	34	85.0
Moderately weaker	12	18.8	7	29.2	5	12.5
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	64	100	24	100	40	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	1.7	0	0.0	1	2.6
Somewhat more willing	4	6.7	2	9.5	2	5.1
About unchanged	53	88.3	17	81.0	36	92.3
Somewhat less willing	2	3.3	2	9.5	0	0.0
Much less willing	0	0.0	0	0.0	0	0.0
Total	60	100	21	100	39	100

For this question, 8 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	8	18.2	7	31.8	1	4.5
Remained basically unchanged	34	77.3	14	63.6	20	90.9
Eased somewhat	2	4.5	1	4.5	1	4.5
Eased considerably	0	0.0	0	0.0	0	0.0
Total	44	100	22	100	22	100

For this question, 24 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	5	8.9	3	15.8	2	5.4
Remained basically unchanged	51	91.1	16	84.2	35	94.6
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	56	100	19	100	37	100

For this question, 13 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	2	3.2	2	9.1	0	0.0
Remained basically unchanged	60	95.2	19	86.4	41	100.0
Eased somewhat	1	1.6	1	4.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	63	100	22	100	41	100

For this question, 8 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	6	14.0	6	27.3	0	0.0
Remained basically unchanged	34	79.1	16	72.7	18	85.7
Eased somewhat	3	7.0	0	0.0	3	14.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	43	100	22	100	21	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	41	97.6	22	100.0	19	95.0
Eased somewhat	1	2.4	0	0.0	1	5.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	42	100	22	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	43	100.0	22	100.0	21	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	43	100	22	100	21	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	6	14.0	6	27.3	0	0.0
Remained basically unchanged	36	83.7	15	68.2	21	100.0
Eased somewhat	1	2.3	1	4.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	43	100	22	100	21	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	4	9.3	4	18.2	0	0.0
Remained basically unchanged	39	90.7	18	81.8	21	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	43	100	22	100	21	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	1	1.9	0	0.0	1	2.9
Remained basically unchanged	53	98.1	19	100.0	34	97.1
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	19	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	4	7.4	3	15.8	1	2.9
Remained basically unchanged	45	83.3	13	68.4	32	91.4
Eased somewhat	5	9.3	3	15.8	2	5.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	19	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	2	3.7	1	5.3	1	2.9
Remained basically unchanged	52	96.3	18	94.7	34	97.1
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	19	100	35	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.6	2	10.5	1	2.9
Remained basically unchanged	50	92.6	16	84.2	34	97.1
Eased somewhat	1	1.9	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	19	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	2	3.7	0	0.0	2	5.7
Remained basically unchanged	51	94.4	18	94.7	33	94.3
Eased somewhat	1	1.9	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	19	100	35	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	1	1.6	1	4.5	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	60	98.4	21	95.5	39	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	22	100	39	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	1	1.6	1	4.5	0	0.0
Remained basically unchanged	59	96.7	21	95.5	38	97.4
Eased somewhat	1	1.6	0	0.0	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	22	100	39	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	59	100.0	21	100.0	38	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	21	100	38	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.0	2	9.5	1	2.6
Remained basically unchanged	57	95.0	19	90.5	38	97.4
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	21	100	39	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.7	0	0.0	1	2.6
Tightened somewhat	3	5.0	2	9.5	1	2.6
Remained basically unchanged	56	93.3	19	90.5	37	94.9
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	21	100	39	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	3	7.0	1	4.5	2	9.5
About the same	38	88.4	20	90.9	18	85.7
Moderately weaker	2	4.7	1	4.5	1	4.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	43	100	22	100	21	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	4	7.1	4	21.1	0	0.0
About the same	45	80.4	13	68.4	32	86.5
Moderately weaker	7	12.5	2	10.5	5	13.5
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	56	100	19	100	37	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	1	1.6	1	4.5	0	0.0
About the same	60	95.2	20	90.9	40	97.6
Moderately weaker	2	3.2	1	4.5	1	2.4
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	63	100	22	100	41	100

Questions 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 2020.* ***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 2020 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 2020, 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	7	10.0	2	6.7	5	12.5
Remain basically unchanged	62	88.6	28	93.3	34	85.0
Ease somewhat	1	1.4	0	0.0	1	2.5
Ease considerably	0	0.0	0	0.0	0	0.0
Total	70	100	30	100	40	100

B. Compared to my bank's current lending standards, over 2020, 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	5	7.4	2	7.4	3	7.3
Remain basically unchanged	61	89.7	25	92.6	36	87.8
Ease somewhat	2	2.9	0	0.0	2	4.9
Ease considerably	0	0.0	0	0.0	0	0.0
Total	68	100	27	100	41	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 2020 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2020, 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	0	0.0	0	0.0	0	0.0
Tighten somewhat	13	19.1	4	14.8	9	22.0
Remain basically unchanged	53	77.9	21	77.8	32	78.0
Ease somewhat	2	2.9	2	7.4	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	68	100	27	100	41	100

For this question, 3 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 2020, my bank expects its **lending standards** for approving applications for **loans secured by nonfarm nonresidential properties** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	7	10.0	2	6.9	5	12.2
Remain basically unchanged	62	88.6	26	89.7	36	87.8
Ease somewhat	1	1.4	1	3.4	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	70	100	29	100	41	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 2020, my bank expects its **lending standards** for approving applications for **loans secured by multifamily residential properties** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	10	13.7	3	10.0	7	16.3
Remain basically unchanged	63	86.3	27	90.0	36	83.7
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	73	100	30	100	43	100

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 2020 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2020, my bank expects its **lending standards** for approving applications for **GSE-eligible residential mortgage loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	1	1.6	1	4.3	0	0.0
Remain basically unchanged	62	98.4	22	95.7	40	100.0
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	63	100	23	100	40	100

For this question, 6 respondents answered "My bank does not originate GSE-eligible residential mortgage loans."

B. Compared to my bank's current lending standards, over 2020, 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	2	3.2	1	4.2	1	2.6
Remain basically unchanged	61	96.8	23	95.8	38	97.4
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	63	100	24	100	39	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 2020 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2020, my bank expects its **lending standards** for approving applications for **credit card loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	9	18.4	7	30.4	2	7.7
Remain basically unchanged	38	77.6	16	69.6	22	84.6
Ease somewhat	2	4.1	0	0.0	2	7.7
Ease considerably	0	0.0	0	0.0	0	0.0
Total	49	100	23	100	26	100

For this question, 19 respondents answered "My bank does not originate credit card loans."

B. Compared to my bank's current lending standards, over 2020, 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	1	1.8	0	0.0	1	2.7
Tighten somewhat	5	8.9	3	15.8	2	5.4
Remain basically unchanged	49	87.5	16	84.2	33	89.2
Ease somewhat	1	1.8	0	0.0	1	2.7
Ease considerably	0	0.0	0	0.0	0	0.0
Total	56	100	19	100	37	100

For this question, 11 respondents answered "My bank does not originate auto loans."

31. If your bank expects to tighten or ease its credit 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?

A. Possible reasons for expecting to tighten credit standards:

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	81.2	6	75.0	7	87.5
Somewhat important	2	12.5	2	25.0	0	0.0
Very important	1	6.2	0	0.0	1	12.5
Total	16	100	8	100	8	100

2. Expected deterioration in collateral values

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	22.2	2	25.0	2	20.0
Somewhat important	12	66.7	6	75.0	6	60.0
Very important	2	11.1	0	0.0	2	20.0
Total	18	100	8	100	10	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	87.5	8	100.0	6	75.0
Somewhat important	0	0.0	0	0.0	0	0.0
Very important	2	12.5	0	0.0	2	25.0
Total	16	100	8	100	8	100

4. Expected reduction in risk tolerance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	23.8	3	30.0	2	18.2
Somewhat important	13	61.9	6	60.0	7	63.6
Very important	3	14.3	1	10.0	2	18.2
Total	21	100	10	100	11	100

5. Expected reduction in ease of selling loans in secondary market

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	81.2	7	87.5	6	75.0
Somewhat important	2	12.5	1	12.5	1	12.5
Very important	1	6.2	0	0.0	1	12.5
Total	16	100	8	100	8	100

6. Expected deterioration in credit quality of loan portfolio

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	31.6	4	40.0	2	22.2
Somewhat important	10	52.6	5	50.0	5	55.6
Very important	3	15.8	1	10.0	2	22.2
Total	19	100	10	100	9	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	52.9	5	62.5	4	44.4
Somewhat important	5	29.4	3	37.5	2	22.2
Very important	3	17.6	0	0.0	3	33.3
Total	17	100	8	100	9	100

B. Possible reasons for expecting to ease credit standards:

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	75.0	1	100.0	2	66.7
Somewhat important	1	25.0	0	0.0	1	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

2. Expected increase in collateral values

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	75.0	1	100.0	2	66.7
Somewhat important	1	25.0	0	0.0	1	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	25.0	0	0.0	1	33.3
Somewhat important	0	0.0	0	0.0	0	0.0
Very important	3	75.0	1	100.0	2	66.7
Total	4	100	1	100	3	100

4. Expected increase in risk tolerance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	25.0	1	100.0	0	0.0
Somewhat important	3	75.0	0	0.0	3	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

5. Expected increase in ease of selling loans in secondary market

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	50.0	1	100.0	1	33.3
Somewhat important	2	50.0	0	0.0	2	66.7
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

6. Expected improvement in credit quality of loan portfolio

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	1	25.0	1	100.0	0	0.0
Somewhat important	3	75.0	0	0.0	3	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	100

7. 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	2	50.0	1	100.0	1	33.3
Somewhat important	2	50.0	0	0.0	2	66.7
Very important	0	0.0	0	0.0	0	0.0
Total	4	100	1	100	3	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 2020.*

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 2020 compared to its current level, apart from normal seasonal variation?

A. Compared to its current level, over 2020, 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	6	8.6	3	10.0	3	7.5
Remain basically unchanged	55	78.6	24	80.0	31	77.5
Weaken somewhat	9	12.9	3	10.0	6	15.0
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	70	100	30	100	40	100

B. Compared to its current level, over 2020, 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	8	11.9	3	11.1	5	12.5
Remain basically unchanged	52	77.6	22	81.5	30	75.0
Weaken somewhat	7	10.4	2	7.4	5	12.5
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	67	100	27	100	40	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 2020 compared to its current level, apart from normal seasonal variation?

A. Compared to its current level, over 2020, 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	3	4.5	2	7.4	1	2.6
Remain basically unchanged	57	86.4	24	88.9	33	84.6
Weaken somewhat	6	9.1	1	3.7	5	12.8
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	66	100	27	100	39	100

B. Compared to its current level, over 2020, 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	4	5.8	3	10.3	1	2.5
Remain basically unchanged	58	84.1	25	86.2	33	82.5
Weaken somewhat	7	10.1	1	3.4	6	15.0
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	69	100	29	100	40	100

C. Compared to its current level, over 2020, 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	0	0.0	0	0.0	0	0.0
Strengthen somewhat	6	8.3	3	10.0	3	7.1
Remain basically unchanged	55	76.4	24	80.0	31	73.8
Weaken somewhat	11	15.3	3	10.0	8	19.0
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	72	100	30	100	42	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 2020 compared to its current level, apart from normal seasonal variation?

A. Compared to its current level, over 2020, 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	1.6	1	4.3	0	0.0
Strengthen somewhat	7	11.3	2	8.7	5	12.8
Remain basically unchanged	49	79.0	18	78.3	31	79.5
Weaken somewhat	5	8.1	2	8.7	3	7.7
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	62	100	23	100	39	100

B. Compared to its current level, over 2020, 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	0	0.0	0	0.0	0	0.0
Strengthen somewhat	4	6.6	1	4.2	3	8.1
Remain basically unchanged	52	85.2	20	83.3	32	86.5
Weaken somewhat	5	8.2	3	12.5	2	5.4
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	61	100	24	100	37	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 2020 compared to its current level, apart from normal seasonal variation?

A. Compared to its current level, over 2020, 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	0	0.0	0	0.0	0	0.0
Strengthen somewhat	4	8.5	1	4.3	3	12.5
Remain basically unchanged	42	89.4	22	95.7	20	83.3
Weaken somewhat	1	2.1	0	0.0	1	4.2
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	47	100	23	100	24	100

B. Compared to its current level, over 2020, 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	0	0.0	0	0.0	0	0.0
Strengthen somewhat	3	5.4	0	0.0	3	8.1
Remain basically unchanged	47	83.9	17	89.5	30	81.1
Weaken somewhat	6	10.7	2	10.5	4	10.8
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	56	100	19	100	37	100

Questions 36-39 *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 2020.*

36. 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 2020?

A. The quality of my bank's ***syndicated nonleveraged*** **C&I loans to large and middle-market firms** over 2020, 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	1	1.4	0	0.0	1	2.6
Remain around current levels	62	89.9	27	90.0	35	89.7
Deteriorate somewhat	6	8.7	3	10.0	3	7.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	69	100	30	100	39	100

B. The quality of my bank's ***syndicated leveraged*** **C&I loans to large and middle-market firms** over 2020, 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	1	1.5	0	0.0	1	2.6
Remain around current levels	52	76.5	18	60.0	34	89.5
Deteriorate somewhat	15	22.1	12	40.0	3	7.9
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	68	100	30	100	38	100

C. The quality of my bank's ***nonsyndicated*** **C&I loans to large and middle-market firms** over 2020, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	2	2.8	0	0.0	2	4.9
Remain around current levels	61	85.9	26	86.7	35	85.4
Deteriorate somewhat	8	11.3	4	13.3	4	9.8
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	71	100	30	100	41	100

D. The quality of my bank's **C&I loans to small firms** over 2020, 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	1	1.4	0	0.0	1	2.4
Remain around current levels	55	79.7	22	78.6	33	80.5
Deteriorate somewhat	13	18.8	6	21.4	7	17.1
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	69	100	28	100	41	100

37. 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 2020?

A. The quality of my bank's **construction and land development loans** over 2020, 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	1	1.4	0	0.0	1	2.5
Remain around current levels	62	89.9	27	93.1	35	87.5
Deteriorate somewhat	6	8.7	2	6.9	4	10.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	69	100	29	100	40	100

B. The quality of my bank's **loans secured by nonfarm nonresidential properties** over 2020, 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	1	1.4	0	0.0	1	2.5
Remain around current levels	59	84.3	26	86.7	33	82.5
Deteriorate somewhat	10	14.3	4	13.3	6	15.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	70	100	30	100	40	100

C. The quality of my bank's **loans secured by multifamily residential properties** over 2020, 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	1.4	0	0.0	1	2.3
Improve somewhat	1	1.4	0	0.0	1	2.3
Remain around current levels	67	91.8	28	93.3	39	90.7
Deteriorate somewhat	4	5.5	2	6.7	2	4.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	73	100	30	100	43	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 **residential real estate loans** in the following categories in 2020?

A. The quality of my bank's **GSE-eligible residential mortgage loans** over 2020, 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	4.5	1	4.0	2	4.9
Remain around current levels	60	90.9	23	92.0	37	90.2
Deteriorate somewhat	3	4.5	1	4.0	2	4.9
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	66	100	25	100	41	100

B. The quality of my bank's **nonconforming jumbo residential mortgage loans** over 2020, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	5	7.5	3	11.5	2	4.9
Remain around current levels	59	88.1	22	84.6	37	90.2
Deteriorate somewhat	3	4.5	1	3.8	2	4.9
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	67	100	26	100	41	100

C. The quality of my bank's **revolving home equity lines of credit** over 2020, 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	1	1.5	1	4.0	0	0.0
Remain around current levels	59	90.8	23	92.0	36	90.0
Deteriorate somewhat	5	7.7	1	4.0	4	10.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	65	100	25	100	40	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 **consumer loans** in the following categories in 2020?

A. The quality of my bank's **credit card loans to prime borrowers** over 2020, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	3	5.7	2	8.3	1	3.4
Remain around current levels	45	84.9	18	75.0	27	93.1
Deteriorate somewhat	5	9.4	4	16.7	1	3.4
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	53	100	24	100	29	100

B. The quality of my bank's **credit card loans to nonprime borrowers** over 2020, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	0	0.0	0	0.0	0	0.0
Remain around current levels	33	70.2	12	54.5	21	84.0
Deteriorate somewhat	14	29.8	10	45.5	4	16.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	47	100	22	100	25	100

C. The quality of my bank's **auto loans to prime borrowers** over 2020, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	0	0.0	0	0.0	0	0.0
Remain around current levels	51	83.6	18	81.8	33	84.6
Deteriorate somewhat	10	16.4	4	18.2	6	15.4
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	61	100	22	100	39	100

D. The quality of my bank's **auto loans to nonprime borrowers** over 2020, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	0	0.0	0	0.0	0	0.0
Remain around current levels	38	73.1	13	68.4	25	75.8
Deteriorate somewhat	14	26.9	6	31.6	8	24.2
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	52	100	19	100	33	100

1. The sample is selected from among the largest banks in each Federal Reserve District. In the table, large banks are defined as those with total domestic assets of $50 billion or more as of September 30, 2019. The combined assets of the 30 large banks totaled $10.3 trillion, compared to $11.1 trillion for the entire panel of 74 banks, and $15.6 trillion for all domestically chartered, federally insured commercial banks.

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