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 April 2023)

***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	2	3.2	0	0.0	2	6.7
Tightened somewhat	27	42.9	16	48.5	11	36.7
Remained basically unchanged	34	54.0	17	51.5	17	56.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	63	100	33	100	30	100

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	3.3	0	0.0	2	6.7
Tightened somewhat	27	45.0	16	53.3	11	36.7
Remained basically unchanged	30	50.0	14	46.7	16	53.3
Eased somewhat	1	1.7	0	0.0	1	3.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	30	100	30	100

For this question, 3 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	4	6.5	2	6.1	2	6.9
Tightened somewhat	25	40.3	18	54.5	7	24.1
Remained basically unchanged	32	51.6	12	36.4	20	69.0
Eased somewhat	1	1.6	1	3.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	33	100	29	100

b. Maximum maturity of loans or credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.6	0	0.0	1	3.4
Tightened somewhat	16	25.8	9	27.3	7	24.1
Remained basically unchanged	45	72.6	24	72.7	21	72.4
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	33	100	29	100

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	3.2	1	3.0	1	3.4
Tightened somewhat	37	59.7	24	72.7	13	44.8
Remained basically unchanged	23	37.1	8	24.2	15	51.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	33	100	29	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	2	3.3	1	3.1	1	3.4
Tightened somewhat	36	59.0	22	68.8	14	48.3
Remained basically unchanged	23	37.7	9	28.1	14	48.3
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	32	100	29	100

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	8	12.9	6	18.2	2	6.9
Tightened somewhat	31	50.0	18	54.5	13	44.8
Remained basically unchanged	23	37.1	9	27.3	14	48.3
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	33	100	29	100

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.6	0	0.0	1	3.4
Tightened somewhat	22	35.5	14	42.4	8	27.6
Remained basically unchanged	39	62.9	19	57.6	20	69.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	33	100	29	100

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.6	0	0.0	1	3.6
Tightened somewhat	15	24.6	7	21.2	8	28.6
Remained basically unchanged	45	73.8	26	78.8	19	67.9
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	33	100	28	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	2	3.2	0	0.0	2	6.9
Tightened somewhat	13	21.0	5	15.2	8	27.6
Remained basically unchanged	47	75.8	28	84.8	19	65.5
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	33	100	29	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	23	38.3	12	40.0	11	36.7
Remained basically unchanged	37	61.7	18	60.0	19	63.3
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	30	100	30	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	16	27.1	8	26.7	8	27.6
Remained basically unchanged	42	71.2	22	73.3	20	69.0
Eased somewhat	1	1.7	0	0.0	1	3.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	30	100	29	100

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	2	3.3	0	0.0	2	6.7
Tightened somewhat	33	55.0	21	70.0	12	40.0
Remained basically unchanged	25	41.7	9	30.0	16	53.3
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	30	100	30	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	2	3.3	0	0.0	2	6.7
Tightened somewhat	33	55.0	21	70.0	12	40.0
Remained basically unchanged	25	41.7	9	30.0	16	53.3
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	30	100	30	100

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	7	11.9	4	13.3	3	10.3
Tightened somewhat	28	47.5	16	53.3	12	41.4
Remained basically unchanged	24	40.7	10	33.3	14	48.3
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	30	100	29	100

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	2	3.4	0	0.0	2	6.9
Tightened somewhat	19	32.8	11	37.9	8	27.6
Remained basically unchanged	37	63.8	18	62.1	19	65.5
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	58	100	29	100	29	100

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.7	0	0.0	1	3.4
Tightened somewhat	17	28.8	6	20.0	11	37.9
Remained basically unchanged	41	69.5	24	80.0	17	58.6
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	30	100	29	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	1.7	0	0.0	1	3.4
Tightened somewhat	12	20.3	4	13.3	8	27.6
Remained basically unchanged	46	78.0	26	86.7	20	69.0
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	30	100	29	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	34	72.3	17	70.8	17	73.9
Somewhat Important	11	23.4	6	25.0	5	21.7
Very Important	2	4.3	1	4.2	1	4.3
Total	47	100	24	100	23	100

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	3	6.2	0	0.0	3	13.0
Somewhat Important	22	45.8	13	52.0	9	39.1
Very Important	23	47.9	12	48.0	11	47.8
Total	48	100	25	100	23	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	19	43.2	8	36.4	11	50.0
Somewhat Important	18	40.9	9	40.9	9	40.9
Very Important	7	15.9	5	22.7	2	9.1
Total	44	100	22	100	22	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	35	74.5	20	83.3	15	65.2
Somewhat Important	11	23.4	4	16.7	7	30.4
Very Important	1	2.1	0	0.0	1	4.3
Total	47	100	24	100	23	100

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	12	25.5	5	20.8	7	30.4
Somewhat Important	32	68.1	18	75.0	14	60.9
Very Important	3	6.4	1	4.2	2	8.7
Total	47	100	24	100	23	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	25	53.2	10	41.7	15	65.2
Somewhat Important	18	38.3	11	45.8	7	30.4
Very Important	4	8.5	3	12.5	1	4.3
Total	47	100	24	100	23	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	22	46.8	12	50.0	10	43.5
Somewhat Important	18	38.3	9	37.5	9	39.1
Very Important	7	14.9	3	12.5	4	17.4
Total	47	100	24	100	23	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	29	61.7	16	66.7	13	56.5
Somewhat Important	13	27.7	7	29.2	6	26.1
Very Important	5	10.6	1	4.2	4	17.4
Total	47	100	24	100	23	100

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

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

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

b. More favorable or less uncertain economic outlook

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

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

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

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

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

e. Increased tolerance for risk

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

f. Increased liquidity in the secondary market for these loans

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

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

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

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

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

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	6	9.5	5	15.2	1	3.3
About the same	16	25.4	8	24.2	8	26.7
Moderately weaker	36	57.1	17	51.5	19	63.3
Substantially weaker	5	7.9	3	9.1	2	6.7
Total	63	100	33	100	30	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	5	8.3	3	10.0	2	6.7
About the same	18	30.0	10	33.3	8	26.7
Moderately weaker	34	56.7	17	56.7	17	56.7
Substantially weaker	3	5.0	0	0.0	3	10.0
Total	60	100	30	100	30	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	14.3	1	20.0	0	0.0
Somewhat Important	6	85.7	4	80.0	2	100.0
Very Important	0	0.0	0	0.0	0	0.0
Total	7	100	5	100	2	100

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	3	42.9	2	40.0	1	50.0
Somewhat Important	4	57.1	3	60.0	1	50.0
Very Important	0	0.0	0	0.0	0	0.0
Total	7	100	5	100	2	100

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	4	57.1	4	80.0	0	0.0
Somewhat Important	3	42.9	1	20.0	2	100.0
Very Important	0	0.0	0	0.0	0	0.0
Total	7	100	5	100	2	100

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	2	28.6	1	20.0	1	50.0
Somewhat Important	5	71.4	4	80.0	1	50.0
Very Important	0	0.0	0	0.0	0	0.0
Total	7	100	5	100	2	100

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	6	85.7	4	80.0	2	100.0
Somewhat Important	1	14.3	1	20.0	0	0.0
Very Important	0	0.0	0	0.0	0	0.0
Total	7	100	5	100	2	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	14.3	0	0.0	1	50.0
Somewhat Important	5	71.4	4	80.0	1	50.0
Very Important	1	14.3	1	20.0	0	0.0
Total	7	100	5	100	2	100

g. Customer precautionary demand for cash and liquidity increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	1	14.3	1	20.0	0	0.0
Somewhat Important	6	85.7	4	80.0	2	100.0
Very Important	0	0.0	0	0.0	0	0.0
Total	7	100	5	100	2	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	16	42.1	8	44.4	8	40.0
Somewhat Important	22	57.9	10	55.6	12	60.0
Very Important	0	0.0	0	0.0	0	0.0
Total	38	100	18	100	20	100

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	18	47.4	9	50.0	9	45.0
Somewhat Important	20	52.6	9	50.0	11	55.0
Very Important	0	0.0	0	0.0	0	0.0
Total	38	100	18	100	20	100

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	7	19.4	4	22.2	3	16.7
Somewhat Important	21	58.3	9	50.0	12	66.7
Very Important	8	22.2	5	27.8	3	16.7
Total	36	100	18	100	18	100

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	24	68.6	13	76.5	11	61.1
Somewhat Important	10	28.6	3	17.6	7	38.9
Very Important	1	2.9	1	5.9	0	0.0
Total	35	100	17	100	18	100

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	10	27.8	2	11.1	8	44.4
Somewhat Important	17	47.2	9	50.0	8	44.4
Very Important	9	25.0	7	38.9	2	11.1
Total	36	100	18	100	18	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	28	77.8	16	94.1	12	63.2
Somewhat Important	8	22.2	1	5.9	7	36.8
Very Important	0	0.0	0	0.0	0	0.0
Total	36	100	17	100	19	100

g. Customer precautionary demand for cash and liquidity decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not Important	22	64.7	13	76.5	9	52.9
Somewhat Important	12	35.3	4	23.5	8	47.1
Very Important	0	0.0	0	0.0	0	0.0
Total	34	100	17	100	17	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	9	14.5	6	18.2	3	10.3
The number of inquiries has stayed about the same	20	32.3	11	33.3	9	31.0
The number of inquiries has decreased moderately	29	46.8	15	45.5	14	48.3
The number of inquiries has decreased substantially	4	6.5	1	3.0	3	10.3
Total	62	100	33	100	29	100

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

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	13	21.3	8	25.8	5	16.7
Tightened somewhat	32	52.5	15	48.4	17	56.7
Remained basically unchanged	16	26.2	8	25.8	8	26.7
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	31	100	30	100

For this question, 3 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	9	15.0	6	19.4	3	10.3
Tightened somewhat	31	51.7	17	54.8	14	48.3
Remained basically unchanged	20	33.3	8	25.8	12	41.4
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	31	100	29	100

For this question, 3 respondents answered "My bank does not originate loans secured by nonfarm nonresidential properties."

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	8	12.9	6	18.8	2	6.7
Tightened somewhat	34	54.8	17	53.1	17	56.7
Remained basically unchanged	18	29.0	9	28.1	9	30.0
Eased somewhat	2	3.2	0	0.0	2	6.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	32	100	30	100

For this question, 2 respondents 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	2	3.3	2	6.5	0	0.0
Moderately stronger	1	1.6	1	3.2	0	0.0
About the same	14	23.0	7	22.6	7	23.3
Moderately weaker	34	55.7	16	51.6	18	60.0
Substantially weaker	10	16.4	5	16.1	5	16.7
Total	61	100	31	100	30	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	0	0.0	0	0.0	0	0.0
Moderately stronger	1	1.6	1	3.2	0	0.0
About the same	14	23.0	7	22.6	7	23.3
Moderately weaker	36	59.0	18	58.1	18	60.0
Substantially weaker	10	16.4	5	16.1	5	16.7
Total	61	100	31	100	30	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	2	3.2	1	3.1	1	3.3
About the same	13	21.0	9	28.1	4	13.3
Moderately weaker	40	64.5	18	56.2	22	73.3
Substantially weaker	7	11.3	4	12.5	3	10.0
Total	62	100	32	100	30	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	5	9.3	1	3.8	4	14.3
Remained basically unchanged	45	83.3	22	84.6	23	82.1
Eased somewhat	4	7.4	3	11.5	1	3.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	26	100	28	100

For this question, 8 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	5	9.8	2	8.7	3	10.7
Remained basically unchanged	43	84.3	18	78.3	25	89.3
Eased somewhat	3	5.9	3	13.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	23	100	28	100

For this question, 12 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	1	1.9	0	0.0	1	3.7
Tightened somewhat	7	13.5	2	8.0	5	18.5
Remained basically unchanged	42	80.8	21	84.0	21	77.8
Eased somewhat	2	3.8	2	8.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100	25	100	27	100

For this question, 10 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	1	1.9	0	0.0	1	3.6
Tightened somewhat	10	18.5	5	19.2	5	17.9
Remained basically unchanged	42	77.8	20	76.9	22	78.6
Eased somewhat	1	1.9	1	3.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	26	100	28	100

For this question, 9 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	2	3.9	0	0.0	2	8.3
Tightened somewhat	10	19.6	7	25.9	3	12.5
Remained basically unchanged	38	74.5	19	70.4	19	79.2
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	27	100	24	100

For this question, 12 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	1	2.1	0	0.0	1	4.3
Tightened somewhat	9	18.8	5	20.0	4	17.4
Remained basically unchanged	36	75.0	19	76.0	17	73.9
Eased somewhat	2	4.2	1	4.0	1	4.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	48	100	25	100	23	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	1	11.1	0	0.0	1	14.3
Tightened somewhat	2	22.2	0	0.0	2	28.6
Remained basically unchanged	6	66.7	2	100.0	4	57.1
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	9	100	2	100	7	100

For this question, 53 respondents answered "My bank does not originate subprime residential mortgages."

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	3	5.5	1	3.8	2	6.9
About the same	20	36.4	10	38.5	10	34.5
Moderately weaker	16	29.1	10	38.5	6	20.7
Substantially weaker	16	29.1	5	19.2	11	37.9
Total	55	100	26	100	29	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	2	3.9	2	8.7	0	0.0
About the same	23	45.1	10	43.5	13	46.4
Moderately weaker	15	29.4	7	30.4	8	28.6
Substantially weaker	11	21.6	4	17.4	7	25.0
Total	51	100	23	100	28	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	1	1.9	1	4.0	0	0.0
Moderately stronger	5	9.4	1	4.0	4	14.3
About the same	19	35.8	10	40.0	9	32.1
Moderately weaker	15	28.3	9	36.0	6	21.4
Substantially weaker	13	24.5	4	16.0	9	32.1
Total	53	100	25	100	28	100

D. Demand for mortgages that your bank categorizes as ***QM jumbo*** residential mortgages was:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	3	5.6	1	3.8	2	7.1
About the same	17	31.5	9	34.6	8	28.6
Moderately weaker	21	38.9	11	42.3	10	35.7
Substantially weaker	13	24.1	5	19.2	8	28.6
Total	54	100	26	100	28	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	2	3.9	1	3.7	1	4.2
About the same	18	35.3	10	37.0	8	33.3
Moderately weaker	18	35.3	10	37.0	8	33.3
Substantially weaker	13	25.5	6	22.2	7	29.2
Total	51	100	27	100	24	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	2	4.2	1	4.0	1	4.3
About the same	20	41.7	12	48.0	8	34.8
Moderately weaker	14	29.2	8	32.0	6	26.1
Substantially weaker	12	25.0	4	16.0	8	34.8
Total	48	100	25	100	23	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	1	10.0	1	50.0	0	0.0
About the same	3	30.0	0	0.0	3	37.5
Moderately weaker	4	40.0	1	50.0	3	37.5
Substantially weaker	2	20.0	0	0.0	2	25.0
Total	10	100	2	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	1	1.9	0	0.0	1	3.6
Tightened somewhat	14	26.9	8	33.3	6	21.4
Remained basically unchanged	37	71.2	16	66.7	21	75.0
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	24	100	28	100

For this question, 10 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	8	15.1	5	20.8	3	10.3
About the same	25	47.2	9	37.5	16	55.2
Moderately weaker	17	32.1	9	37.5	8	27.6
Substantially weaker	3	5.7	1	4.2	2	6.9
Total	53	100	24	100	29	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	0	0.0	0	0.0	0	0.0
Somewhat more willing	1	1.8	1	3.7	0	0.0
About unchanged	42	73.7	18	66.7	24	80.0
Somewhat less willing	14	24.6	8	29.6	6	20.0
Much less willing	0	0.0	0	0.0	0	0.0
Total	57	100	27	100	30	100

For this question, 7 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	15	32.6	10	35.7	5	27.8
Remained basically unchanged	30	65.2	17	60.7	13	72.2
Eased somewhat	1	2.2	1	3.6	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100	28	100	18	100

For this question, 17 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	3	5.9	1	4.3	2	7.1
Tightened somewhat	12	23.5	7	30.4	5	17.9
Remained basically unchanged	35	68.6	14	60.9	21	75.0
Eased somewhat	1	2.0	1	4.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	23	100	28	100

For this question, 14 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	13	23.6	7	26.9	6	20.7
Remained basically unchanged	42	76.4	19	73.1	23	79.3
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	26	100	29	100

For this question, 10 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	10	21.7	5	17.9	5	27.8
Remained basically unchanged	36	78.3	23	82.1	13	72.2
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100	28	100	18	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	1	2.2	0	0.0	1	5.6
Tightened somewhat	6	13.0	1	3.6	5	27.8
Remained basically unchanged	39	84.8	27	96.4	12	66.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100	28	100	18	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	2	4.3	0	0.0	2	11.1
Remained basically unchanged	44	95.7	28	100.0	16	88.9
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100	28	100	18	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	10	22.7	5	19.2	5	27.8
Remained basically unchanged	34	77.3	21	80.8	13	72.2
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	44	100	26	100	18	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	8	18.2	3	10.7	5	31.2
Remained basically unchanged	36	81.8	25	89.3	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	44	100	28	100	16	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	9	17.6	5	21.7	4	14.3
Remained basically unchanged	41	80.4	18	78.3	23	82.1
Eased somewhat	1	2.0	0	0.0	1	3.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	23	100	28	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	2	3.9	1	4.3	1	3.6
Tightened somewhat	17	33.3	8	34.8	9	32.1
Remained basically unchanged	30	58.8	14	60.9	16	57.1
Eased somewhat	1	2.0	0	0.0	1	3.6
Eased considerably	1	2.0	0	0.0	1	3.6
Total	51	100	23	100	28	100

c. Minimum required down payment (higher=tightened, lower=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.0	1	4.3	0	0.0
Tightened somewhat	10	19.6	5	21.7	5	17.9
Remained basically unchanged	39	76.5	16	69.6	23	82.1
Eased somewhat	1	2.0	1	4.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	23	100	28	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	12.0	3	13.0	3	11.1
Remained basically unchanged	44	88.0	20	87.0	24	88.9
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	50	100	23	100	27	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	2	4.0	1	4.3	1	3.7
Tightened somewhat	7	14.0	3	13.0	4	14.8
Remained basically unchanged	41	82.0	19	82.6	22	81.5
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	50	100	23	100	27	100

23. Over the past three months, how has your bank changed the following terms and conditions on **consumer loans other than credit card and auto loans?**

a. Maximum maturity

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.5	0	0.0	3	10.3
Remained basically unchanged	52	94.5	26	100.0	26	89.7
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	26	100	29	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	1	1.8	1	3.8	0	0.0
Tightened somewhat	15	27.3	6	23.1	9	31.0
Remained basically unchanged	38	69.1	19	73.1	19	65.5
Eased somewhat	1	1.8	0	0.0	1	3.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	26	100	29	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	5	9.3	1	4.0	4	13.8
Remained basically unchanged	49	90.7	24	96.0	25	86.2
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	25	100	29	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	9	16.4	5	19.2	4	13.8
Remained basically unchanged	46	83.6	21	80.8	25	86.2
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	26	100	29	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	1.8	0	0.0	1	3.4
Tightened somewhat	8	14.5	3	11.5	5	17.2
Remained basically unchanged	46	83.6	23	88.5	23	79.3
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	26	100	29	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	7	15.2	3	10.7	4	22.2
About the same	31	67.4	22	78.6	9	50.0
Moderately weaker	8	17.4	3	10.7	5	27.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	46	100	28	100	18	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	2.0	0	0.0	1	3.8
Moderately stronger	5	10.2	3	13.0	2	7.7
About the same	24	49.0	13	56.5	11	42.3
Moderately weaker	17	34.7	6	26.1	11	42.3
Substantially weaker	2	4.1	1	4.3	1	3.8
Total	49	100	23	100	26	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	8	14.5	6	23.1	2	6.9
About the same	31	56.4	15	57.7	16	55.2
Moderately weaker	14	25.5	5	19.2	9	31.0
Substantially weaker	2	3.6	0	0.0	2	6.9
Total	55	100	26	100	29	100

Questions 27-29 *ask how your bank has changed its lending policies over the past year for three different types of* ***commercial real estate (CRE) loans:*** *construction and land development loans, loans secured by nonfarm nonresidential properties, and loans secured by multifamily residential properties.*

27. Over the past year, how has your bank changed the following policies on **construction and land development** loans?

a. Maximum loan size

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	4	6.7	2	6.5	2	6.9
Tightened somewhat	25	41.7	14	45.2	11	37.9
Remained basically unchanged	28	46.7	14	45.2	14	48.3
Eased somewhat	3	5.0	1	3.2	2	6.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	31	100	29	100

b. Maximum loan maturity

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	2	3.3	0	0.0	2	6.9
Tightened somewhat	5	8.3	4	12.9	1	3.4
Remained basically unchanged	52	86.7	27	87.1	25	86.2
Eased somewhat	1	1.7	0	0.0	1	3.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	31	100	29	100

c. Spread of loan rates over your banks cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	10	16.7	8	25.8	2	6.9
Tightened somewhat	34	56.7	17	54.8	17	58.6
Remained basically unchanged	16	26.7	6	19.4	10	34.5
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	31	100	29	100

d. Loan-to-value ratios (lower ratios=tightened, higher ratios=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	3	5.0	0	0.0	3	10.3
Tightened somewhat	33	55.0	16	51.6	17	58.6
Remained basically unchanged	24	40.0	15	48.4	9	31.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	31	100	29	100

e. Debt service coverage ratios (higher ratios=tightened, lower ratios=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	3	5.0	1	3.2	2	6.9
Tightened somewhat	27	45.0	18	58.1	9	31.0
Remained basically unchanged	30	50.0	12	38.7	18	62.1
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	31	100	29	100

f. Market areas served (reduced market areas=tightened, expanded market areas=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	3	5.0	0	0.0	3	10.3
Tightened somewhat	14	23.3	8	25.8	6	20.7
Remained basically unchanged	40	66.7	21	67.7	19	65.5
Eased somewhat	3	5.0	2	6.5	1	3.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	31	100	29	100

g. Length of interest-only payment period (shorter interest-only periods=tightened, longer interest-only periods=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.7	0	0.0	1	3.4
Tightened somewhat	9	15.0	5	16.1	4	13.8
Remained basically unchanged	48	80.0	26	83.9	22	75.9
Eased somewhat	2	3.3	0	0.0	2	6.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	31	100	29	100

For this question, 3 respondents answered "My bank does not originate construction and land development loans"

28. Over the past year, how has your bank changed the following policies on loans secured by **nonfarm nonresidential** properties?

a. Maximum loan size

	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	25	42.4	15	48.4	10	35.7
Remained basically unchanged	32	54.2	16	51.6	16	57.1
Eased somewhat	2	3.4	0	0.0	2	7.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	31	100	28	100

b. Maximum loan 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	9	15.3	5	16.1	4	14.3
Remained basically unchanged	50	84.7	26	83.9	24	85.7
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	31	100	28	100

c. Spread of loan rates over your banks cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	9	15.3	7	22.6	2	7.1
Tightened somewhat	33	55.9	20	64.5	13	46.4
Remained basically unchanged	17	28.8	4	12.9	13	46.4
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	31	100	28	100

d. Loan-to-value ratios (lower ratios=tightened, higher ratios=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	3.4	1	3.2	1	3.6
Tightened somewhat	31	52.5	16	51.6	15	53.6
Remained basically unchanged	26	44.1	14	45.2	12	42.9
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	31	100	28	100

e. Debt service coverage ratios (higher ratios=tightened, lower ratios=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	3.4	1	3.2	1	3.6
Tightened somewhat	27	45.8	18	58.1	9	32.1
Remained basically unchanged	30	50.8	12	38.7	18	64.3
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	31	100	28	100

f. Market areas served (reduced market areas=tightened, expanded market areas=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	2	3.4	0	0.0	2	7.1
Tightened somewhat	13	22.0	8	25.8	5	17.9
Remained basically unchanged	41	69.5	21	67.7	20	71.4
Eased somewhat	3	5.1	2	6.5	1	3.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	31	100	28	100

g. Length of interest-only payment period (shorter interest-only periods=tightened, longer interest-only periods=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	2	3.4	1	3.2	1	3.6
Tightened somewhat	9	15.3	6	19.4	3	10.7
Remained basically unchanged	47	79.7	24	77.4	23	82.1
Eased somewhat	1	1.7	0	0.0	1	3.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	31	100	28	100

For this question, 4 respondents answered "My bank does not originate nonfarm nonresidential loans"

29. Over the past year, how has your bank changed the following policies on loans secured by **multifamily** residential properties?

a. Maximum loan size

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	2	3.3	0	0.0	2	7.1
Tightened somewhat	20	33.3	13	40.6	7	25.0
Remained basically unchanged	34	56.7	18	56.2	16	57.1
Eased somewhat	4	6.7	1	3.1	3	10.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	32	100	28	100

b. Maximum loan maturity

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	2	3.3	0	0.0	2	7.1
Tightened somewhat	7	11.7	5	15.6	2	7.1
Remained basically unchanged	51	85.0	27	84.4	24	85.7
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	32	100	28	100

c. Spread of loan rates over your banks cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	8	13.3	6	18.8	2	7.1
Tightened somewhat	34	56.7	19	59.4	15	53.6
Remained basically unchanged	18	30.0	7	21.9	11	39.3
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	32	100	28	100

d. Loan-to-value ratios (lower ratios=tightened, higher ratios=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	3	5.0	1	3.1	2	7.1
Tightened somewhat	31	51.7	14	43.8	17	60.7
Remained basically unchanged	26	43.3	17	53.1	9	32.1
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	32	100	28	100

e. Debt service coverage ratios (higher ratios=tightened, lower ratios=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	3	5.0	1	3.1	2	7.1
Tightened somewhat	21	35.0	13	40.6	8	28.6
Remained basically unchanged	36	60.0	18	56.2	18	64.3
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	32	100	28	100

f. Market areas served (reduced market areas=tightened, expanded market areas=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	3	5.0	0	0.0	3	10.7
Tightened somewhat	9	15.0	5	15.6	4	14.3
Remained basically unchanged	45	75.0	25	78.1	20	71.4
Eased somewhat	3	5.0	2	6.2	1	3.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	32	100	28	100

g. Length of interest-only payment period (shorter interest-only periods=tightened, longer interest-only periods=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.7	0	0.0	1	3.6
Tightened somewhat	10	16.7	6	18.8	4	14.3
Remained basically unchanged	47	78.3	26	81.2	21	75.0
Eased somewhat	2	3.3	0	0.0	2	7.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	32	100	28	100

For this question, 2 respondents answered "My bank does not originate multifamily loans"

Question 30 *asks about the reasons why your bank* ***changed*** *lending standards over the past three months.*

30. If your bank tightened or eased lending standards or terms **over the past three months** for any of the following loan categories: C&I, CRE, residential real estate, or consumer loans, how important are the following **possible reasons for the change**? (Please respond to either A, B or both as appropriate.)

A. Possible reasons for tightening lending standards:

a. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	2	3.4	1	2.9	1	4.0
Somewhat important	21	35.6	14	41.2	7	28.0
Very important	36	61.0	19	55.9	17	68.0
Total	59	100	34	100	25	100

b. Deterioration in, or desire to improve, your banks capital position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	37	64.9	20	62.5	17	68.0
Somewhat important	18	31.6	12	37.5	6	24.0
Very important	2	3.5	0	0.0	2	8.0
Total	57	100	32	100	25	100

c. Deterioration in, or desire to improve, your banks liquidity position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	25	43.1	15	45.5	10	40.0
Somewhat important	26	44.8	15	45.5	11	44.0
Very important	7	12.1	3	9.1	4	16.0
Total	58	100	33	100	25	100

d. Deterioration in customers collateral values

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	18	31.0	8	24.2	10	40.0
Somewhat important	30	51.7	18	54.5	12	48.0
Very important	10	17.2	7	21.2	3	12.0
Total	58	100	33	100	25	100

e. Less aggressive competition from other banks or nonbank lenders

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	40	70.2	25	78.1	15	60.0
Somewhat important	16	28.1	7	21.9	9	36.0
Very important	1	1.8	0	0.0	1	4.0
Total	57	100	32	100	25	100

f. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	16	28.1	9	28.1	7	28.0
Somewhat important	36	63.2	21	65.6	15	60.0
Very important	5	8.8	2	6.2	3	12.0
Total	57	100	32	100	25	100

g. Increased difficulty of selling loans in the secondary market

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	37	64.9	19	59.4	18	72.0
Somewhat important	16	28.1	10	31.2	6	24.0
Very important	4	7.0	3	9.4	1	4.0
Total	57	100	32	100	25	100

h. Deterioration in credit quality of loan portfolio

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	32	56.1	12	37.5	20	80.0
Somewhat important	19	33.3	16	50.0	3	12.0
Very important	6	10.5	4	12.5	2	8.0
Total	57	100	32	100	25	100

i. Increased concerns about deposit outflows at your bank

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	32	57.1	20	62.5	12	50.0
Somewhat important	17	30.4	9	28.1	8	33.3
Very important	7	12.5	3	9.4	4	16.7
Total	56	100	32	100	24	100

j. Increased concerns about potential declines in the market value of your banks fixed-income assets

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	45	78.9	30	93.8	15	60.0
Somewhat important	10	17.5	2	6.2	8	32.0
Very important	2	3.5	0	0.0	2	8.0
Total	57	100	32	100	25	100

k. Increased concerns about your banks funding costs

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	23	40.4	16	50.0	7	28.0
Somewhat important	28	49.1	14	43.8	14	56.0
Very important	6	10.5	2	6.2	4	16.0
Total	57	100	32	100	25	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	36	63.2	23	71.9	13	52.0
Somewhat important	18	31.6	9	28.1	9	36.0
Very important	3	5.3	0	0.0	3	12.0
Total	57	100	32	100	25	100

B. Possible reasons for easing lending standards:

a. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	13	65.0	4	80.0	9	60.0
Somewhat important	3	15.0	0	0.0	3	20.0
Very important	4	20.0	1	20.0	3	20.0
Total	20	100	5	100	15	100

b. Improvement in your banks capital position

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	14	70.0	5	100.0	9	60.0
Somewhat important	4	20.0	0	0.0	4	26.7
Very important	2	10.0	0	0.0	2	13.3
Total	20	100	5	100	15	100

c. Improvement in your banks liquidity position

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	14	70.0	5	100.0	9	60.0
Somewhat important	4	20.0	0	0.0	4	26.7
Very important	2	10.0	0	0.0	2	13.3
Total	20	100	5	100	15	100

d. Improvement in customers collateral values

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	12	60.0	4	80.0	8	53.3
Somewhat important	8	40.0	1	20.0	7	46.7
Very important	0	0.0	0	0.0	0	0.0
Total	20	100	5	100	15	100

e. More aggressive competition from other banks or nonbank lenders

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	65.0	4	80.0	9	60.0
Somewhat important	7	35.0	1	20.0	6	40.0
Very important	0	0.0	0	0.0	0	0.0
Total	20	100	5	100	15	100

f. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	55.0	2	40.0	9	60.0
Somewhat important	8	40.0	3	60.0	5	33.3
Very important	1	5.0	0	0.0	1	6.7
Total	20	100	5	100	15	100

g. Increased ease of selling loans in the secondary market

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	65.0	4	80.0	9	60.0
Somewhat important	6	30.0	1	20.0	5	33.3
Very important	1	5.0	0	0.0	1	6.7
Total	20	100	5	100	15	100

h. Improvement in credit quality of loan portfolio

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	60.0	3	60.0	9	60.0
Somewhat important	6	30.0	1	20.0	5	33.3
Very important	2	10.0	1	20.0	1	6.7
Total	20	100	5	100	15	100

i. Reduced concerns about deposit outflows at your bank

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	70.0	4	80.0	10	66.7
Somewhat important	5	25.0	1	20.0	4	26.7
Very important	1	5.0	0	0.0	1	6.7
Total	20	100	5	100	15	100

j. Reduced concerns about potential declines in the market value of your banks fixed-income assets

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	70.0	4	80.0	10	66.7
Somewhat important	5	25.0	1	20.0	4	26.7
Very important	1	5.0	0	0.0	1	6.7
Total	20	100	5	100	15	100

k. Reduced concerns about your banks funding costs

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	70.0	5	100.0	9	60.0
Somewhat important	5	25.0	0	0.0	5	33.3
Very important	1	5.0	0	0.0	1	6.7
Total	20	100	5	100	15	100

l. Reduced concerns about the adverse effects of legislative changes, supervisory actions, or changes in accounting standards

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	73.7	5	100.0	9	64.3
Somewhat important	5	26.3	0	0.0	5	35.7
Very important	0	0.0	0	0.0	0	0.0
Total	19	100	5	100	14	100

Question 31 *asks how your bank expects its lending standards for select categories of* ***C&I, CRE, residential real estate, and consumer loans*** *to change over the remainder of 2023.* ***Question 32*** *asks about the reasons why your bank* ***expects*** *lending standards to change.*

31. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect its **lending standards** for the following **loan categories** to change **over the remainder of 2023** 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 the remainder of 2023, 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	4	6.7	1	3.1	3	10.7
Tighten somewhat	29	48.3	16	50.0	13	46.4
Remain basically unchanged	27	45.0	15	46.9	12	42.9
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	60	100	32	100	28	100

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

B. Compared to my bank's current lending standards, over the remainder of 2023, 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	2	3.4	0	0.0	2	7.1
Tighten somewhat	29	49.2	14	45.2	15	53.6
Remain basically unchanged	28	47.5	17	54.8	11	39.3
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	59	100	31	100	28	100

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

C. Compared to my bank's current lending standards, over the remainder of 2023, 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	11	18.3	5	16.1	6	20.7
Tighten somewhat	30	50.0	18	58.1	12	41.4
Remain basically unchanged	19	31.7	8	25.8	11	37.9
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	60	100	31	100	29	100

For this question, 3 respondents answered "My bank does not originate construction and land development loans or credit lines"

D. Compared to my bank's current lending standards, over the remainder of 2023, 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	7	11.9	4	12.9	3	10.7
Tighten somewhat	32	54.2	19	61.3	13	46.4
Remain basically unchanged	20	33.9	8	25.8	12	42.9
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	59	100	31	100	28	100

For this question, 4 respondents answered "My bank does not originate loans secured by nonfarm nonresidential properties"

E. Compared to my bank's current lending standards, over the remainder of 2023, 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	7	11.5	3	9.4	4	13.8
Tighten somewhat	27	44.3	15	46.9	12	41.4
Remain basically unchanged	27	44.3	14	43.8	13	44.8
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	61	100	32	100	29	100

For this question, 2 respondents answered "My bank does not originate loans secured by multifamily residential properties"

F. Compared to my bank's current lending standards, over the remainder of 2023, 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	10	19.2	4	16.0	6	22.2
Remain basically unchanged	42	80.8	21	84.0	21	77.8
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	52	100	25	100	27	100

For this question, 8 respondents answered "My bank does not originate GSE-eligible residential mortgage loans"

G. Compared to my bank's current lending standards, over the remainder of 2023, 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	2	3.8	1	3.6	1	4.0
Tighten somewhat	20	37.7	11	39.3	9	36.0
Remain basically unchanged	31	58.5	16	57.1	15	60.0
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	53	100	28	100	25	100

For this question, 7 respondents answered "My bank does not originate nonconforming jumbo residential mortgage loans"

H. Compared to my bank's current lending standards, over the remainder of 2023, 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	1	2.3	0	0.0	1	5.6
Tighten somewhat	20	45.5	13	50.0	7	38.9
Remain basically unchanged	23	52.3	13	50.0	10	55.6
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	44	100	26	100	18	100

For this question, 16 respondents answered "My bank does not originate credit card loans"

I. Compared to my bank's current lending standards, over the remainder of 2023, 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	2.2	0	0.0	1	4.0
Tighten somewhat	17	37.0	5	23.8	12	48.0
Remain basically unchanged	28	60.9	16	76.2	12	48.0
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	46	100	21	100	25	100

For this question, 13 respondents answered "My bank does not originate auto loans"

32. If your bank expects to tighten or ease its lending standards for any of the loan categories reported in question 31, how important are the following **possible reasons for the expected change in standards over the remainder of 2023**? (Please respond to either

A, B or both as appropriate.)

A. Possible reasons for expecting to tighten lending standards:

a. Expected deterioration in, or desire to improve, your banks capital position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	25	54.3	13	48.1	12	63.2
Somewhat important	16	34.8	12	44.4	4	21.1
Very important	5	10.9	2	7.4	3	15.8
Total	46	100	27	100	19	100

b. Expected deterioration in, or desire to improve, your banks liquidity position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	19	41.3	12	44.4	7	36.8
Somewhat important	18	39.1	11	40.7	7	36.8
Very important	9	19.6	4	14.8	5	26.3
Total	46	100	27	100	19	100

c. Expected deterioration in customers collateral values

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	10	21.7	6	22.2	4	21.1
Somewhat important	24	52.2	12	44.4	12	63.2
Very important	12	26.1	9	33.3	3	15.8
Total	46	100	27	100	19	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	30	66.7	19	73.1	11	57.9
Somewhat important	15	33.3	7	26.9	8	42.1
Very important	0	0.0	0	0.0	0	0.0
Total	45	100	26	100	19	100

e. Expected reduction in risk tolerance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	15	32.6	8	29.6	7	36.8
Somewhat important	27	58.7	16	59.3	11	57.9
Very important	4	8.7	3	11.1	1	5.3
Total	46	100	27	100	19	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	28	62.2	15	57.7	13	68.4
Somewhat important	13	28.9	9	34.6	4	21.1
Very important	4	8.9	2	7.7	2	10.5
Total	45	100	26	100	19	100

g. Expected deterioration in credit quality of loan portfolio

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	10	21.7	4	14.8	6	31.6
Somewhat important	25	54.3	15	55.6	10	52.6
Very important	11	23.9	8	29.6	3	15.8
Total	46	100	27	100	19	100

h. Increased concerns about deposit outflows at your bank

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	23	50.0	14	51.9	9	47.4
Somewhat important	15	32.6	10	37.0	5	26.3
Very important	8	17.4	3	11.1	5	26.3
Total	46	100	27	100	19	100

i. Increased concerns about potential declines in the market value of your banks fixed-income assets

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	35	76.1	24	88.9	11	57.9
Somewhat important	6	13.0	2	7.4	4	21.1
Very important	5	10.9	1	3.7	4	21.1
Total	46	100	27	100	19	100

j. Increased concerns about your banks funding costs

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	18	39.1	13	48.1	5	26.3
Somewhat important	20	43.5	10	37.0	10	52.6
Very important	8	17.4	4	14.8	4	21.1
Total	46	100	27	100	19	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	26	56.5	15	55.6	11	57.9
Somewhat important	13	28.3	8	29.6	5	26.3
Very important	7	15.2	4	14.8	3	15.8
Total	46	100	27	100	19	100

B. Possible reasons for expecting to ease lending standards:

a. Expected improvement in your banks capital position

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

b. Expected improvement in your banks liquidity position

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

c. Expected improvement in customers collateral values

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

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

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

e. Expected increase in risk tolerance

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

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

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

g. Expected improvement in credit quality of loan portfolio

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

h. Reduced concerns about deposit outflows at your bank

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

i. Reduced concerns about potential declines in the market value of your banks fixed-income assets

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

j. Reduced concerns about your banks funding costs

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

k. Reduced concerns about the adverse effects of future legislative changes, supervisory actions, or changes in accounting standards

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

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1. The sample is selected from among the largest banks in each Federal Reserve District. In the table, large banks are defined as those with total domestic assets of $50 billion or more as of December 31, 2022. The combined assets of the 34 large banks totaled $13.9 trillion, compared to $14.5 trillion for the entire panel of 65 banks, and $20.4 trillion for all domestically chartered, federally insured commercial banks. Return to text

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