Table 1

Senior Loan Officer Opinion Survey on Bank Lending Practices
at Selected Large Banks in the United States  

(Status of policy as of April 2009)

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):

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>3</td>
<td>5.7</td>
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</tr>
<tr>
<td>Tightened somewhat</td>
<td>18</td>
<td>34.0</td>
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<tr>
<td><strong>Total</strong></td>
<td>53</td>
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B. Standards for small firms (annual sales of less than $50 million):

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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

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<tr>
<td><strong>Total</strong></td>
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b. Maximum maturity of loans or credit lines

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<td><strong>Total</strong></td>
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c. Costs of credit lines

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

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e. Premiums charged on riskier loans

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f. Loan covenants

|                                | All Respondents |          |          |          |
|                                | Banks | Percent | Banks | Percent | Banks | Percent |
| Tightened considerably         | 3     | 5.7     | 1     | 3.3     | 2     | 8.7     |
| Tightened somewhat             | 16    | 30.2    | 8     | 26.7    | 8     | 34.8    |
| Remained basically unchanged    | 34    | 64.2    | 21    | 70.0    | 13    | 56.5    |
| Eased somewhat                  | 0     | 0.0     | 0     | 0.0     | 0     | 0.0     |
| Eased considerably              | 0     | 0.0     | 0     | 0.0     | 0     | 0.0     |
| Total                           | 53    | 100.0   | 30    | 100.0   | 23    | 100.0   |

g. Collateralization requirements

|                                | All Respondents |          |          |          |
|                                | Banks | Percent | Banks | Percent | Banks | Percent |
| Tightened considerably         | 3     | 5.7     | 1     | 3.3     | 2     | 8.7     |
| Tightened somewhat             | 16    | 30.2    | 9     | 30.0    | 7     | 30.4    |
| Remained basically unchanged    | 34    | 64.2    | 20    | 66.7    | 14    | 60.9    |
| Eased somewhat                  | 0     | 0.0     | 0     | 0.0     | 0     | 0.0     |
| Eased considerably              | 0     | 0.0     | 0     | 0.0     | 0     | 0.0     |
| Total                           | 53    | 100.0   | 30    | 100.0   | 23    | 100.0   |
B. Terms for small firms (annual sales of less than $50 million):

a. Maximum size of credit lines

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e. Premiums charged on riskier loans

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g. Collateralization requirements

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

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

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

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<tr>
<td><strong>Total</strong></td>
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<td>100.0</td>
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   b. Less favorable or more uncertain economic outlook

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

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
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<td>13</td>
<td>30.2</td>
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<td>43</td>
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e. Reduced tolerance for risk

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f. Decreased liquidity in the secondary market for these loans

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<tr>
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<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
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<tr>
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<td>16.3</td>
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<td>12.0</td>
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<tr>
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<td>43</td>
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<td>25</td>
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g. Increase in defaults by borrowers in public debt markets

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<th></th>
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<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
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h. Deterioration in your bank's current or expected liquidity position

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<tr>
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<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
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</table>
B. Possible reasons for easing credit standards or loan terms:

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

<table>
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<th>Large Banks</th>
<th>Other Banks</th>
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<td>Percent</td>
<td>Banks</td>
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</tr>
<tr>
<td>Somewhat important</td>
<td>1</td>
<td>50.0</td>
<td>1</td>
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<tr>
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b. More favorable or less uncertain economic outlook

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<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
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<td>100.0</td>
<td>1</td>
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<tr>
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<td>0.0</td>
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<tr>
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<tr>
<td><strong>Total</strong></td>
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c. Improvement in industry-specific problems (please specify industries)

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<th>Other Banks</th>
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<tbody>
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<td>0</td>
</tr>
<tr>
<td>Very important</td>
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<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
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</table>
d. More aggressive competition from other banks or nonbank lenders (other financial intermediaries or the capital markets)

<table>
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<tr>
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<th>Large Banks</th>
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<tbody>
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<td>Percent</td>
<td>Banks</td>
</tr>
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<td>100.0</td>
<td>1</td>
</tr>
<tr>
<td>Somewhat important</td>
<td>0</td>
<td>0.0</td>
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<tr>
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<tr>
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e. Increased tolerance for risk

<table>
<thead>
<tr>
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<th>Other Banks</th>
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<tbody>
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<tr>
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<tr>
<td><strong>Total</strong></td>
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</table>

f. Increased liquidity in the secondary market for these loans

<table>
<thead>
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<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
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<tr>
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<tr>
<td><strong>Total</strong></td>
<td>1</td>
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</table>
g. Reduction in defaults by borrowers in public debt markets

<table>
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<tbody>
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<td>Percent</td>
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<td>1</td>
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<tr>
<td>Very important</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
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</tbody>
</table>

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

<table>
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<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
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<td>1</td>
<td>50.0</td>
<td>1</td>
</tr>
<tr>
<td>Somewhat important</td>
<td>1</td>
<td>50.0</td>
<td>1</td>
</tr>
<tr>
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<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>2</td>
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</tbody>
</table>

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):

<table>
<thead>
<tr>
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<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Substantially stronger</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Moderately stronger</td>
<td>4</td>
<td>7.5</td>
<td>3</td>
</tr>
<tr>
<td>About the same</td>
<td>13</td>
<td>24.5</td>
<td>8</td>
</tr>
<tr>
<td>Moderately weaker</td>
<td>28</td>
<td>52.8</td>
<td>15</td>
</tr>
<tr>
<td>Substantially weaker</td>
<td>8</td>
<td>15.1</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>53</td>
<td>100.0</td>
<td>30</td>
</tr>
</tbody>
</table>
B. Demand for C&I loans from small firms (annual sales of less than $50 million):

<table>
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<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
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<td>Banks</td>
</tr>
<tr>
<td>Substantially stronger</td>
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<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Moderately stronger</td>
<td>2</td>
<td>3.8</td>
<td>1</td>
</tr>
<tr>
<td>About the same</td>
<td>15</td>
<td>28.8</td>
<td>8</td>
</tr>
<tr>
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<td>17</td>
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<tr>
<td><strong>Total</strong></td>
<td>52</td>
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<td>29</td>
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</table>

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

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

   a. Customer inventory financing needs increased

<table>
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<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Percent</td>
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<tr>
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<td>100.0</td>
<td>3</td>
</tr>
<tr>
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<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Very important</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4</td>
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</tbody>
</table>

   b. Customer accounts receivable financing needs increased

<table>
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<th>Other Banks</th>
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</thead>
<tbody>
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<tr>
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<td>0.0</td>
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<tr>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td>4</td>
<td>100.0</td>
<td>3</td>
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</tbody>
</table>
c. Customer investment in plant or equipment increased

<table>
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<th>Other Banks</th>
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<tbody>
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<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
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<td>4</td>
<td>100.0</td>
<td>3</td>
</tr>
<tr>
<td>Somewhat important</td>
<td>0</td>
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<tr>
<td>Very important</td>
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<tr>
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<td>4</td>
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</table>

d. Customer internally generated funds decreased

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</tr>
</thead>
<tbody>
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<tr>
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</table>

e. Customer merger or acquisition financing needs increased

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<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<tr>
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</tr>
<tr>
<td>Total</td>
<td>4</td>
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</tbody>
</table>
f. Customer borrowing shifted to your bank from other bank or nonbank sources because these other sources became less attractive

<table>
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<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>Percent</td>
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<td>0.0</td>
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<td>2</td>
<td>50.0</td>
</tr>
<tr>
<td>Total</td>
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</table>

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

a. Customer inventory financing needs decreased

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<tbody>
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<td>Percent</td>
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<tr>
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<td>6</td>
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<td>28</td>
<td>71.8</td>
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<tr>
<td>Total</td>
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</table>

b. Customer accounts receivable financing needs decreased

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<td>Percent</td>
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<tr>
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<td>6</td>
<td>15.4</td>
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<td>Total</td>
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</table>
c. Customer investment in plant or equipment decreased

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not important</td>
<td>1</td>
<td>2.6</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat important</td>
<td>20</td>
<td>51.3</td>
<td>13</td>
</tr>
<tr>
<td>Very important</td>
<td>18</td>
<td>46.2</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>39</td>
<td>100.0</td>
<td>22</td>
</tr>
</tbody>
</table>

d. Customer internally generated funds increased

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not important</td>
<td>23</td>
<td>59.0</td>
<td>13</td>
</tr>
<tr>
<td>Somewhat important</td>
<td>14</td>
<td>35.9</td>
<td>9</td>
</tr>
<tr>
<td>Very important</td>
<td>2</td>
<td>5.1</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>39</td>
<td>100.0</td>
<td>22</td>
</tr>
</tbody>
</table>

e. Customer merger or acquisition financing needs decreased

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not important</td>
<td>8</td>
<td>20.5</td>
<td>3</td>
</tr>
<tr>
<td>Somewhat important</td>
<td>20</td>
<td>51.3</td>
<td>15</td>
</tr>
<tr>
<td>Very important</td>
<td>11</td>
<td>28.2</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>39</td>
<td>100.0</td>
<td>22</td>
</tr>
</tbody>
</table>
f. Customer borrowing shifted from your bank to other bank or nonbank credit sources because these other sources became more attractive

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not important</td>
<td>36</td>
<td>92.3</td>
<td>21</td>
</tr>
<tr>
<td>Somewhat important</td>
<td>3</td>
<td>7.7</td>
<td>1</td>
</tr>
<tr>
<td>Very important</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>39</td>
<td>100.0</td>
<td>22</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>The number of inquiries has increased substantially</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>The number of inquiries has increased moderately</td>
<td>9</td>
<td>17.0</td>
<td>4</td>
</tr>
<tr>
<td>The number of inquiries has stayed about the same</td>
<td>17</td>
<td>32.1</td>
<td>11</td>
</tr>
<tr>
<td>The number of inquiries has decreased moderately</td>
<td>21</td>
<td>39.6</td>
<td>11</td>
</tr>
<tr>
<td>The number of inquiries has decreased substantially</td>
<td>6</td>
<td>11.3</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>53</td>
<td>100.0</td>
<td>30</td>
</tr>
</tbody>
</table>
Questions 7-8 ask about commercial real estate loans at your bank, including construction and land development loans and loans secured by nonfarm nonresidential real estate. Question 7 deals with changes in your bank's standards over the past three months. Question 8 deals with changes in demand. If your bank's lending standards or terms have not changed over the relevant period, please report them as unchanged even if they are either restrictive or accommodative relative to longer-term norms. If your bank's standards or terms have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.

7. Over the past three months, how have your bank's credit standards for approving applications for commercial real estate loans changed?

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>8</td>
<td>15.1</td>
<td>5</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>27</td>
<td>50.9</td>
<td>16</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>18</td>
<td>34.0</td>
<td>9</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>53</td>
<td>100.0</td>
<td>30</td>
</tr>
</tbody>
</table>

8. Apart from normal seasonal variation, how has demand for commercial real estate loans changed over the past three months?

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Substantially stronger</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
</tr>
<tr>
<td>Moderately stronger</td>
<td>2</td>
<td>3.8</td>
<td>1</td>
</tr>
<tr>
<td>About the same</td>
<td>12</td>
<td>22.6</td>
<td>6</td>
</tr>
<tr>
<td>Moderately weaker</td>
<td>19</td>
<td>35.8</td>
<td>11</td>
</tr>
<tr>
<td>Substantially weaker</td>
<td>19</td>
<td>35.8</td>
<td>12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>53</td>
<td>100.0</td>
<td>30</td>
</tr>
</tbody>
</table>
Questions 9-10 ask about three categories of residential mortgage loans at your bank—prime residential mortgages, nontraditional residential mortgages, and subprime residential mortgages. Question 9 deals with changes in your bank’s credit standards for loans in each of these categories over the past three months. Question 10 deals with changes in demand for loans in each of these categories over the same period. If your bank’s credit standards have not changed over the relevant period, please report them as unchanged even if the standards are either restrictive or accommodative relative to longer-term norms. If your bank’s credit standards have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.

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

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

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

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

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

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>3</td>
<td>6.1</td>
<td>2</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>21</td>
<td>42.9</td>
<td>12</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>25</td>
<td>51.0</td>
<td>13</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>49</td>
<td>100.0</td>
<td>27</td>
</tr>
</tbody>
</table>

For this question, 1 respondents answered “My bank does not originate prime residential mortgages.”
B. Credit standards on mortgage loans that your bank categorizes as nontraditional residential mortgages have:

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>3</td>
<td>12.0</td>
<td>2</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>13</td>
<td>52.0</td>
<td>8</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>9</td>
<td>36.0</td>
<td>7</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>25</td>
<td>100.0</td>
<td>17</td>
</tr>
</tbody>
</table>

For this question, 25 respondents answered “My bank does not originate nontraditional residential mortgages.”

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

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

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

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Substantially stronger</td>
<td>10</td>
<td>20.4</td>
<td>6</td>
</tr>
<tr>
<td>Moderately stronger</td>
<td>15</td>
<td>30.6</td>
<td>8</td>
</tr>
<tr>
<td>About the same</td>
<td>17</td>
<td>34.7</td>
<td>9</td>
</tr>
<tr>
<td>Moderately weaker</td>
<td>7</td>
<td>14.3</td>
<td>4</td>
</tr>
<tr>
<td>Substantially weaker</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>49</td>
<td>100.0</td>
<td>27</td>
</tr>
</tbody>
</table>

For this question, 1 respondents answered “My bank does not originate prime residential mortgages.”
B. Demand for mortgages that your bank categorizes as nontraditional residential mortgages was:

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Substantially stronger</td>
<td>1</td>
<td>4.0</td>
<td>1</td>
</tr>
<tr>
<td>Moderately stronger</td>
<td>3</td>
<td>12.0</td>
<td>2</td>
</tr>
<tr>
<td>About the same</td>
<td>14</td>
<td>56.0</td>
<td>10</td>
</tr>
<tr>
<td>Moderately weaker</td>
<td>3</td>
<td>12.0</td>
<td>2</td>
</tr>
<tr>
<td>Substantially weaker</td>
<td>4</td>
<td>16.0</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>25</td>
<td>100.0</td>
<td>17</td>
</tr>
</tbody>
</table>

For this question, 25 respondents answered “My bank does not originate nontraditional residential mortgages.”

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

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

*Questions 11-12 ask about revolving home equity lines of credit at your bank. Question 11 deals with changes in your bank's credit standards over the past three months. Question 12 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.*

11. Over the past three months, how have your bank's credit standards for approving applications for revolving home equity lines of credit changed?

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>6</td>
<td>11.5</td>
<td>3</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>20</td>
<td>38.5</td>
<td>11</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>26</td>
<td>50.0</td>
<td>15</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>52</td>
<td>100.0</td>
<td>29</td>
</tr>
</tbody>
</table>
12. 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.)

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Substantially stronger</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
</tr>
<tr>
<td>Moderately stronger</td>
<td>10</td>
<td>19.2</td>
<td>3</td>
</tr>
<tr>
<td>About the same</td>
<td>15</td>
<td>28.8</td>
<td>10</td>
</tr>
<tr>
<td>Moderately weaker</td>
<td>19</td>
<td>36.5</td>
<td>10</td>
</tr>
<tr>
<td>Substantially weaker</td>
<td>7</td>
<td>13.5</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>52</td>
<td>100.0</td>
<td>29</td>
</tr>
</tbody>
</table>
Questions 13-18 ask about consumer lending at your bank. Question 13 deals with changes in your bank's willingness to make consumer loans over the past three months. Questions 14-17 deal with changes in credit standards and loan terms over the same period. Question 18 deals with changes in demand for consumer loans over the past three months. If your bank's lending policies have not changed over the past three months, please report them as unchanged even if the policies are either restrictive or accommodative relative to longer-term norms. If your bank's policies have tightened or eased over the past three months, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing policies as changes in policies.

13. Please indicate your bank's willingness to make consumer installment loans now as opposed to three months ago.

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Much more willing</td>
<td>1</td>
<td>2.0</td>
<td>1</td>
</tr>
<tr>
<td>Somewhat more willing</td>
<td>1</td>
<td>2.0</td>
<td>1</td>
</tr>
<tr>
<td>About unchanged</td>
<td>44</td>
<td>86.3</td>
<td>23</td>
</tr>
<tr>
<td>Somewhat less willing</td>
<td>5</td>
<td>9.8</td>
<td>3</td>
</tr>
<tr>
<td>Much less willing</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>51</td>
<td>100.0</td>
<td>28</td>
</tr>
</tbody>
</table>

14. Over the past three months, how have your bank's credit standards for approving applications for credit cards from individuals or households changed?

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>2</td>
<td>6.5</td>
<td>2</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>16</td>
<td>51.6</td>
<td>11</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>13</td>
<td>41.9</td>
<td>6</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>31</td>
<td>100.0</td>
<td>19</td>
</tr>
</tbody>
</table>
15. Over the past three months, how have your bank's credit standards for approving applications for consumer loans other than credit card loans changed?

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>2</td>
<td>3.9</td>
<td>1</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>22</td>
<td>43.1</td>
<td>16</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>27</td>
<td>52.9</td>
<td>11</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>51</td>
<td>100.0</td>
<td>28</td>
</tr>
</tbody>
</table>

16. 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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>2</td>
<td>6.3</td>
<td>2</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>18</td>
<td>56.3</td>
<td>10</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>12</td>
<td>37.5</td>
<td>8</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>32</td>
<td>100.0</td>
<td>20</td>
</tr>
</tbody>
</table>
b. Spreads of interest rates charged on outstanding balances over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased)

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>2</td>
<td>6.3</td>
<td>0</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>14</td>
<td>43.8</td>
<td>11</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>16</td>
<td>50.0</td>
<td>9</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>32</td>
<td>100.0</td>
<td>20</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>2</td>
<td>6.3</td>
<td>2</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>30</td>
<td>93.8</td>
<td>18</td>
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<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>32</td>
<td>100.0</td>
<td>20</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>2</td>
<td>6.3</td>
<td>2</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>16</td>
<td>50.0</td>
<td>10</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>14</td>
<td>43.8</td>
<td>8</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>32</td>
<td>100.0</td>
<td>20</td>
</tr>
</tbody>
</table>
e. The extent to which loans are granted to some customers that do not meet credit scoring thresholds (increased=eased, decreased=tightened)

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>5</td>
<td>15.6</td>
<td>4</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>11</td>
<td>34.4</td>
<td>4</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>16</td>
<td>50.0</td>
<td>12</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>32</td>
<td>100.0</td>
<td>20</td>
</tr>
</tbody>
</table>

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

a. Maximum maturity

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>1</td>
<td>2.0</td>
<td>1</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>9</td>
<td>18.0</td>
<td>5</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>40</td>
<td>80.0</td>
<td>21</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
<td>100.0</td>
<td>27</td>
</tr>
</tbody>
</table>
b. Spreads of loan rates over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased)

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>3</td>
<td>5.9</td>
<td>1</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>23</td>
<td>45.1</td>
<td>13</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>22</td>
<td>43.1</td>
<td>11</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>3</td>
<td>5.9</td>
<td>3</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>51</td>
<td>100.0</td>
<td>28</td>
</tr>
</tbody>
</table>

c. Minimum required downpayment

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>2</td>
<td>3.9</td>
<td>1</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>14</td>
<td>27.5</td>
<td>8</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>35</td>
<td>68.6</td>
<td>19</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>51</td>
<td>100.0</td>
<td>28</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>5</td>
<td>10.0</td>
<td>4</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>18</td>
<td>36.0</td>
<td>9</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>27</td>
<td>54.0</td>
<td>15</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
<td>100.0</td>
<td>28</td>
</tr>
</tbody>
</table>
e. The extent to which loans are granted to some customers that do not meet credit scoring thresholds (increased=eased, decreased=tightened)

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>6</td>
<td>12.0</td>
<td>4</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>18</td>
<td>36.0</td>
<td>8</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>26</td>
<td>52.0</td>
<td>16</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
<td>100.0</td>
<td>28</td>
</tr>
</tbody>
</table>

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

|                                | All Respondents | Large Banks | Other Banks |
|                                | Banks | Percent | Banks | Percent | Banks | Percent |
| Substantially stronger         | 0     | 0.0     | 0     | 0.0      | 0     | 0.0     |
| Moderately stronger            | 9     | 17.6    | 4     | 14.3     | 5     | 21.7    |
| About the same                 | 24    | 47.1    | 16    | 57.1     | 8     | 34.8    |
| Moderately weaker              | 14    | 27.5    | 6     | 21.4     | 8     | 34.8    |
| Substantially weaker           | 4     | 7.8     | 2     | 7.1      | 2     | 8.7     |
| **Total**                      | 51    | 100.0   | 28    | 100.0    | 23    | 100.0   |
19. Over the past three months, how has your bank changed the size of credit lines for existing customers with the following types of accounts? Please consider changes made to line sizes during the life of existing credit agreements as well as changes made to line sizes upon renewal or renegotiation of existing agreements. (Please rate the degree of change for each type of account using the following scale: 1=increased considerably, 2=increased somewhat, 3=remained basically unchanged, 4=decreased somewhat, 5=decreased considerably.)

a. Home equity lines of credit

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Increased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Increased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>31</td>
<td>59.6</td>
<td>16</td>
</tr>
<tr>
<td>Decreased somewhat</td>
<td>16</td>
<td>30.8</td>
<td>8</td>
</tr>
<tr>
<td>Decreased considerably</td>
<td>5</td>
<td>9.6</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>52</td>
<td>100.0</td>
<td>29</td>
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</table>

b. Consumer credit card accounts

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Increased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Increased somewhat</td>
<td>1</td>
<td>3.0</td>
<td>1</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>14</td>
<td>42.4</td>
<td>9</td>
</tr>
<tr>
<td>Decreased somewhat</td>
<td>14</td>
<td>42.4</td>
<td>7</td>
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<tr>
<td>Decreased considerably</td>
<td>4</td>
<td>12.1</td>
<td>4</td>
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<td><strong>Total</strong></td>
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</table>
c. Business credit card accounts

<table>
<thead>
<tr>
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<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Increased considerably</td>
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<td>0.0</td>
<td>0</td>
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<tr>
<td>Increased somewhat</td>
<td>1</td>
<td>2.8</td>
<td>1</td>
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<td>23</td>
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<td>13</td>
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<tr>
<td>Decreased somewhat</td>
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<td>27.8</td>
<td>8</td>
</tr>
<tr>
<td>Decreased considerably</td>
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<td>5.6</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
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d. C&I credit lines (excluding business credit card accounts)

<table>
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<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
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<tr>
<td>Increased considerably</td>
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<td>0</td>
</tr>
<tr>
<td>Increased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
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<tr>
<td>Remained basically unchanged</td>
<td>28</td>
<td>59.6</td>
<td>14</td>
</tr>
<tr>
<td>Decreased somewhat</td>
<td>19</td>
<td>40.4</td>
<td>11</td>
</tr>
<tr>
<td>Decreased considerably</td>
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<td>0.0</td>
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<tr>
<td><strong>Total</strong></td>
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### e. Commercial construction lines of credit

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<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
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<td>0.0</td>
<td>0</td>
<td>0.0</td>
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<tr>
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<td>1</td>
<td>4.2</td>
<td>0</td>
<td>0.0</td>
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<tr>
<td>Remained basically unchanged</td>
<td>19</td>
<td>42.2</td>
<td>8</td>
<td>33.3</td>
<td>11</td>
<td>52.4</td>
</tr>
<tr>
<td>Decreased somewhat</td>
<td>18</td>
<td>40.0</td>
<td>11</td>
<td>45.8</td>
<td>7</td>
<td>33.3</td>
</tr>
<tr>
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<td>15.6</td>
<td>4</td>
<td>16.7</td>
<td>3</td>
<td>14.3</td>
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<td>24</td>
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</table>

### f. Lines of credit for financial firms

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<th>Other Banks</th>
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<tbody>
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<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
</tr>
<tr>
<td>Increased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Increased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>18</td>
<td>47.4</td>
<td>9</td>
<td>40.9</td>
<td>9</td>
<td>56.3</td>
</tr>
<tr>
<td>Decreased somewhat</td>
<td>15</td>
<td>39.5</td>
<td>11</td>
<td>50.0</td>
<td>4</td>
<td>25.0</td>
</tr>
<tr>
<td>Decreased considerably</td>
<td>5</td>
<td>13.2</td>
<td>2</td>
<td>9.1</td>
<td>3</td>
<td>18.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>38</td>
<td>100.0</td>
<td>22</td>
<td>100.0</td>
<td>16</td>
<td>100.0</td>
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</table>
In recent quarters, loan delinquencies and chargeoffs have continued to increase. Questions 20-21 ask about your bank’s expectations for the behavior of these measures of loan quality in 2009.

20. Assuming that economic activity progresses in line with consensus forecasts, what is your bank’s outlook for delinquencies and chargeoffs on existing loans to businesses in 2009?

A. Outlook for loan quality on C&I loans:

<table>
<thead>
<tr>
<th>Loan quality is likely to improve substantially</th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
</tr>
<tr>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Loan quality is likely to improve somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to stabilize around current levels</td>
<td>7</td>
<td>13.5</td>
<td>5</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate somewhat</td>
<td>37</td>
<td>71.2</td>
<td>18</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate substantially</td>
<td>8</td>
<td>15.4</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>52</td>
<td>100.0</td>
<td>29</td>
</tr>
</tbody>
</table>

B. Outlook for loan quality on commercial real estate loans:

<table>
<thead>
<tr>
<th>Loan quality is likely to improve substantially</th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
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<tr>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Loan quality is likely to improve somewhat</td>
<td>1</td>
<td>2.0</td>
<td>1</td>
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<tr>
<td>Loan quality is likely to stabilize around current levels</td>
<td>3</td>
<td>5.9</td>
<td>2</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate somewhat</td>
<td>34</td>
<td>66.7</td>
<td>16</td>
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<tr>
<td>Loan quality is likely to deteriorate substantially</td>
<td>13</td>
<td>25.5</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100.0</td>
<td>29</td>
</tr>
</tbody>
</table>

For this question, 1 respondents answered “My bank does not originate this type of loan.”
21. Assuming that economic activity progresses in line with consensus forecasts, what is your bank’s outlook for delinquencies and chargeoffs on existing **loans to households** in 2009?

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

<table>
<thead>
<tr>
<th>Loan quality is likely to improve substantially</th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
</tr>
<tr>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Loan quality is likely to improve somewhat</td>
<td>1</td>
<td>2.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to stabilize around current levels</td>
<td>7</td>
<td>14.0</td>
<td>3</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate somewhat</td>
<td>39</td>
<td>78.0</td>
<td>22</td>
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<tr>
<td>Loan quality is likely to deteriorate substantially</td>
<td>3</td>
<td>6.0</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
<td>100.0</td>
<td>28</td>
</tr>
</tbody>
</table>

For this question, 2 respondents answered “My bank does not originate this type of loan.”

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

<table>
<thead>
<tr>
<th>Loan quality is likely to improve substantially</th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
<td>Percent</td>
</tr>
<tr>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Loan quality is likely to improve somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to stabilize around current levels</td>
<td>2</td>
<td>7.4</td>
<td>1</td>
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<tr>
<td>Loan quality is likely to deteriorate somewhat</td>
<td>23</td>
<td>85.2</td>
<td>15</td>
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<tr>
<td>Loan quality is likely to deteriorate substantially</td>
<td>2</td>
<td>7.4</td>
<td>2</td>
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<tr>
<td><strong>Total</strong></td>
<td>27</td>
<td>100.0</td>
<td>18</td>
</tr>
</tbody>
</table>

For this question, 24 respondents answered “My bank does not originate this type of loan.”
C. Outlook for loan quality on subprime residential mortgage loans:

<table>
<thead>
<tr>
<th>Loan quality status</th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Loan quality is likely to improve substantially</td>
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<td>0.0</td>
<td>0</td>
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<tr>
<td>Loan quality is likely to improve somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to stabilize around current levels</td>
<td>2</td>
<td>25.0</td>
<td>2</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate somewhat</td>
<td>4</td>
<td>50.0</td>
<td>3</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate substantially</td>
<td>2</td>
<td>25.0</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>8</td>
<td>100.0</td>
<td>6</td>
</tr>
</tbody>
</table>

For this question, 41 respondents answered “My bank does not originate this type of loan.”

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

<table>
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<tr>
<th>Loan quality status</th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Loan quality is likely to improve substantially</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to improve somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to stabilize around current levels</td>
<td>9</td>
<td>17.3</td>
<td>4</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate somewhat</td>
<td>38</td>
<td>73.1</td>
<td>22</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate substantially</td>
<td>5</td>
<td>9.6</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>52</td>
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<td>29</td>
</tr>
</tbody>
</table>
E. Outlook for loan quality on credit card loans:

<table>
<thead>
<tr>
<th>Loan quality status</th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Loan quality is likely to improve substantially</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to improve somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to stabilize around current levels</td>
<td>3</td>
<td>9.7</td>
<td>3</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate somewhat</td>
<td>24</td>
<td>77.4</td>
<td>14</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate substantially</td>
<td>4</td>
<td>12.9</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>31</td>
<td>100.0</td>
<td>19</td>
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</tbody>
</table>

For this question, 18 respondents answered “My bank does not originate this type of loan.”

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

<table>
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<tr>
<th>Loan quality status</th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Loan quality is likely to improve substantially</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to improve somewhat</td>
<td>1</td>
<td>2.0</td>
<td>0</td>
</tr>
<tr>
<td>Loan quality is likely to stabilize around current levels</td>
<td>12</td>
<td>24.0</td>
<td>9</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate somewhat</td>
<td>36</td>
<td>72.0</td>
<td>18</td>
</tr>
<tr>
<td>Loan quality is likely to deteriorate substantially</td>
<td>1</td>
<td>2.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
<td>100.0</td>
<td>27</td>
</tr>
</tbody>
</table>

For this question, 2 respondents answered “My bank does not originate this type of loan.”
**Questions 22-25** ask about international trade finance at your bank. Question 22 asks whether your bank provides international trade finance. Question 23 deals with changes in your bank’s standards and terms over the past six months. Questions 24-25 deal with changes in demand for such credit. If your bank’s lending standards or terms have not changed over the relevant period, please report them as unchanged even if they are either restrictive or accommodative relative to longer-terms norms. If your bank’s standards or terms have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.

22. Some banks provide international trade finance through letters of credit guaranteeing payment, overdraft facilities, and other mechanisms for facilitating trade. Does your bank provide international trade finance?

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Yes</td>
<td>35</td>
<td>67.3</td>
<td>21</td>
</tr>
<tr>
<td>No</td>
<td>17</td>
<td>32.7</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>52</td>
<td>100.0</td>
<td>29</td>
</tr>
</tbody>
</table>

23. If your answer to question 22 was ‘Yes,’ over the past six months how have your bank’s credit standards and terms for providing such finance changed?

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Tightened considerably</td>
<td>2</td>
<td>5.7</td>
<td>2</td>
</tr>
<tr>
<td>Tightened somewhat</td>
<td>19</td>
<td>54.3</td>
<td>12</td>
</tr>
<tr>
<td>Remained basically unchanged</td>
<td>14</td>
<td>40.0</td>
<td>7</td>
</tr>
<tr>
<td>Eased somewhat</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Eased considerably</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>35</td>
<td>100.0</td>
<td>21</td>
</tr>
</tbody>
</table>
24. If your bank provides international trade finance (answer ‘Yes’ to question 22), and your bank has tightened or eased its credit standards or its terms for credit over the past six months (as described in question 23), how important have been the following possible reasons for the change? (Please respond to either A or B, as appropriate, and rate each possible reason using the following scale: 1=not important, 2=somewhat important, 3=very important)

A. Possible reasons for tightening credit standards or terms:

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>16</td>
<td>72.7</td>
<td>11</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>5</td>
<td>22.7</td>
<td>4</td>
</tr>
<tr>
<td>Very Important</td>
<td>1</td>
<td>4.5</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22</td>
<td>100.0</td>
<td>15</td>
</tr>
</tbody>
</table>

   b. Less favorable or more uncertain economic outlook for the United States

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>4</td>
<td>18.2</td>
<td>3</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>15</td>
<td>68.2</td>
<td>10</td>
</tr>
<tr>
<td>Very Important</td>
<td>3</td>
<td>13.6</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22</td>
<td>100.0</td>
<td>15</td>
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</tbody>
</table>

   c. Less favorable or more uncertain economic outlook abroad

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
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<tr>
<td>Not Important</td>
<td>2</td>
<td>9.1</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>13</td>
<td>59.1</td>
<td>10</td>
</tr>
<tr>
<td>Very Important</td>
<td>7</td>
<td>31.8</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22</td>
<td>100.0</td>
<td>15</td>
</tr>
</tbody>
</table>
d. Increased concern about foreign country risk

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>2</td>
<td>9.1</td>
<td>1</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>14</td>
<td>63.6</td>
<td>10</td>
</tr>
<tr>
<td>Very Important</td>
<td>6</td>
<td>27.3</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22</td>
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<td>15</td>
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</tbody>
</table>

e. Worsening of industry-specific problems

<table>
<thead>
<tr>
<th></th>
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<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>2</td>
<td>9.5</td>
<td>1</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>10</td>
<td>47.6</td>
<td>6</td>
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<tr>
<td>Very Important</td>
<td>9</td>
<td>42.9</td>
<td>7</td>
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<tr>
<td><strong>Total</strong></td>
<td>21</td>
<td>100.0</td>
<td>14</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>17</td>
<td>77.3</td>
<td>12</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>5</td>
<td>22.7</td>
<td>3</td>
</tr>
<tr>
<td>Very Important</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22</td>
<td>100.0</td>
<td>15</td>
</tr>
</tbody>
</table>
g. Reduced tolerance for risk

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>3</td>
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<td>2</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>16</td>
<td>72.7</td>
<td>12</td>
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<tr>
<td>Very Important</td>
<td>3</td>
<td>13.6</td>
<td>1</td>
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<tr>
<td><strong>Total</strong></td>
<td>22</td>
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<td>15</td>
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</table>

h. Decreased liquidity in the secondary market for these loans

<table>
<thead>
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<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>14</td>
<td>63.6</td>
<td>8</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>7</td>
<td>31.8</td>
<td>6</td>
</tr>
<tr>
<td>Very Important</td>
<td>1</td>
<td>4.5</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22</td>
<td>100.0</td>
<td>15</td>
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</tbody>
</table>

B. Possible reasons for easing credit standards or terms:

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

<table>
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<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
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<td>Banks</td>
<td>Percent</td>
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</tr>
<tr>
<td>Somewhat Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Very Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>0</td>
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</table>
b. More favorable or less uncertain economic outlook for the United States

<table>
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<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
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<tr>
<td>Somewhat Important</td>
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<tr>
<td>Very Important</td>
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<td>--</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>0</strong></td>
<td><strong>--</strong></td>
<td><strong>0</strong></td>
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</tbody>
</table>

c. More favorable or less uncertain economic outlook abroad

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Very Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>0</strong></td>
<td><strong>--</strong></td>
<td><strong>0</strong></td>
</tr>
</tbody>
</table>

d. Decreased concern about foreign country risk

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Very Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>0</strong></td>
<td><strong>--</strong></td>
<td><strong>0</strong></td>
</tr>
</tbody>
</table>
e. Improvement in industry-specific problems

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Very Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Very Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
</tbody>
</table>

g. Increased tolerance for risk

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Very Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
</tbody>
</table>
h. Increased liquidity in the secondary market for these loans

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Not Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Somewhat Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Very Important</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td>--</td>
<td>0</td>
</tr>
</tbody>
</table>

25. If your bank provides international trade finance (answer ‘Yes’ to question 22), apart from normal seasonal variation, how has demand for trade credit changed over the past six months?

<table>
<thead>
<tr>
<th></th>
<th>All Respondents</th>
<th>Large Banks</th>
<th>Other Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Banks</td>
<td>Percent</td>
<td>Banks</td>
</tr>
<tr>
<td>Substantially stronger</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
</tr>
<tr>
<td>Moderately stronger</td>
<td>1</td>
<td>2.9</td>
<td>0</td>
</tr>
<tr>
<td>About the same</td>
<td>9</td>
<td>25.7</td>
<td>3</td>
</tr>
<tr>
<td>Moderately weaker</td>
<td>24</td>
<td>68.6</td>
<td>17</td>
</tr>
<tr>
<td>Substantially weaker</td>
<td>1</td>
<td>2.9</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>35</td>
<td>100.0</td>
<td>21</td>
</tr>
</tbody>
</table>

1. The sample is selected from among the largest banks in each Federal Reserve District. In the table, large banks are defined as those with total domestic assets of $20 billion or more as of December 31, 2008. The combined assets of the 31 large banks totaled $6.2 trillion, compared to $6.5 trillion for the entire panel of 56 banks, and 10.7 trillion for all domestically chartered, federally insured commercial banks.