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 October 2026)

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

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	6.7	0	0.0	4	10.5
Remained basically unchanged	53	88.3	21	95.5	32	84.2
Eased somewhat	3	5.0	1	4.5	2	5.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	6.8	0	0.0	4	10.5
Remained basically unchanged	54	91.5	21	100.0	33	86.8
Eased somewhat	1	1.7	0	0.0	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	21	100	38	100

For this question, 1 respondent 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	1	1.7	0	0.0	1	2.6
Tightened somewhat	1	1.7	0	0.0	1	2.6
Remained basically unchanged	51	85.0	18	81.8	33	86.8
Eased somewhat	7	11.7	4	18.2	3	7.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	100

b. Maximum maturity of loans or credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	56	93.3	21	95.5	35	92.1
Eased somewhat	4	6.7	1	4.5	3	7.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	100

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.0	1	4.5	2	5.3
Remained basically unchanged	51	85.0	20	90.9	31	81.6
Eased somewhat	6	10.0	1	4.5	5	13.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	5	8.3	0	0.0	5	13.2
Remained basically unchanged	41	68.3	17	77.3	24	63.2
Eased somewhat	14	23.3	5	22.7	9	23.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	100

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	6	10.2	0	0.0	6	16.2
Remained basically unchanged	51	86.4	21	95.5	30	81.1
Eased somewhat	2	3.4	1	4.5	1	2.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	22	100	37	100

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	1.7	0	0.0	1	2.6
Remained basically unchanged	54	90.0	19	86.4	35	92.1
Eased somewhat	5	8.3	3	13.6	2	5.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	100

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.0	0	0.0	3	7.9
Remained basically unchanged	55	91.7	21	95.5	34	89.5
Eased somewhat	2	3.3	1	4.5	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	100

h. Use of interest rate floors (more use=tightened, less use=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	5	8.5	0	0.0	5	13.2
Remained basically unchanged	51	86.4	21	100.0	30	78.9
Eased somewhat	3	5.1	0	0.0	3	7.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	21	100	38	100

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

a. Maximum size of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.4	0	0.0	2	5.3
Remained basically unchanged	52	88.1	19	90.5	33	86.8
Eased somewhat	5	8.5	2	9.5	3	7.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	21	100	38	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	3	5.1	0	0.0	3	7.9
Remained basically unchanged	55	93.2	21	100.0	34	89.5
Eased somewhat	1	1.7	0	0.0	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	21	100	38	100

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.4	1	4.8	1	2.6
Remained basically unchanged	54	91.5	20	95.2	34	89.5
Eased somewhat	3	5.1	0	0.0	3	7.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	21	100	38	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	6	10.2	0	0.0	6	15.8
Remained basically unchanged	43	72.9	18	85.7	25	65.8
Eased somewhat	10	16.9	3	14.3	7	18.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	21	100	38	100

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.2	0	0.0	3	8.1
Remained basically unchanged	55	94.8	21	100.0	34	91.9
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	21	100	37	100

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.4	0	0.0	2	5.3
Remained basically unchanged	57	96.6	21	100.0	36	94.7
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	21	100	38	100

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.1	0	0.0	3	7.9
Remained basically unchanged	56	94.9	21	100.0	35	92.1
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	21	100	38	100

h. Use of interest rate floors (more use=tightened, less use=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	5	8.6	0	0.0	5	13.2
Remained basically unchanged	52	89.7	20	100.0	32	84.2
Eased somewhat	1	1.7	0	0.0	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	58	100	20	100	38	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 the following possible reasons been 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	7	70.0	0	0.0	7	70.0
Somewhat Important	3	30.0	0	0.0	3	30.0
Very Important	0	0.0	0	0.0	0	0.0
Total	10	100	0	0	10	100

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	2	20.0	0	0.0	2	20.0
Somewhat Important	2	20.0	0	0.0	2	20.0
Very Important	6	60.0	0	0.0	6	60.0
Total	10	100	0	0	10	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	3	33.3	0	0.0	3	33.3
Somewhat Important	4	44.4	0	0.0	4	44.4
Very Important	2	22.2	0	0.0	2	22.2
Total	9	100	0	0	9	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	8	80.0	0	0.0	8	80.0
Somewhat Important	2	20.0	0	0.0	2	20.0
Very Important	0	0.0	0	0.0	0	0.0
Total	10	100	0	0	10	100

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	5	50.0	0	0.0	5	50.0
Somewhat Important	4	40.0	0	0.0	4	40.0
Very Important	1	10.0	0	0.0	1	10.0
Total	10	100	0	0	10	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	9	90.0	0	0.0	9	90.0
Somewhat Important	0	0.0	0	0.0	0	0.0
Very Important	1	10.0	0	0.0	1	10.0
Total	10	100	0	0	10	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	8	80.0	0	0.0	8	80.0
Somewhat Important	2	20.0	0	0.0	2	20.0
Very Important	0	0.0	0	0.0	0	0.0
Total	10	100	0	0	10	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	7	70.0	0	0.0	7	70.0
Somewhat Important	1	10.0	0	0.0	1	10.0
Very Important	2	20.0	0	0.0	2	20.0
Total	10	100	0	0	10	100

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	15	100.0	5	100.0	10	100.0
Somewhat Important	0	0.0	0	0.0	0	0.0
Very Important	0	0.0	0	0.0	0	0.0
Total	15	100	5	100	10	100

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	10	66.7	2	40.0	8	80.0
Somewhat Important	5	33.3	3	60.0	2	20.0
Very Important	0	0.0	0	0.0	0	0.0
Total	15	100	5	100	10	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	14	93.3	5	100.0	9	90.0
Somewhat Important	1	6.7	0	0.0	1	10.0
Very Important	0	0.0	0	0.0	0	0.0
Total	15	100	5	100	10	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	2	12.5	1	20.0	1	9.1
Somewhat Important	5	31.2	1	20.0	4	36.4
Very Important	9	56.2	3	60.0	6	54.5
Total	16	100	5	100	11	100

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	14	93.3	4	80.0	10	100.0
Somewhat Important	1	6.7	1	20.0	0	0.0
Very Important	0	0.0	0	0.0	0	0.0
Total	15	100	5	100	10	100

f. Increased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	11	73.3	4	80.0	7	70.0
Somewhat Important	3	20.0	1	20.0	2	20.0
Very Important	1	6.7	0	0.0	1	10.0
Total	15	100	5	100	10	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	14	93.3	4	80.0	10	100.0
Somewhat Important	1	6.7	1	20.0	0	0.0
Very Important	0	0.0	0	0.0	0	0.0
Total	15	100	5	100	10	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	14	93.3	4	80.0	10	100.0
Somewhat Important	1	6.7	1	20.0	0	0.0
Very Important	0	0.0	0	0.0	0	0.0
Total	15	100	5	100	10	100

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	4	6.7	2	9.1	2	5.3
About the same	45	75.0	17	77.3	28	73.7
Moderately weaker	11	18.3	3	13.6	8	21.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	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	2	3.4	0	0.0	2	5.3
About the same	48	81.4	20	95.2	28	73.7
Moderately weaker	9	15.3	1	4.8	8	21.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	59	100	21	100	38	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 the following possible reasons been 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	2	40.0	1	100.0	1	25.0
Somewhat Important	3	60.0	0	0.0	3	75.0
Very Important	0	0.0	0	0.0	0	0.0
Total	5	100	1	100	4	100

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	3	60.0	1	100.0	2	50.0
Somewhat Important	2	40.0	0	0.0	2	50.0
Very Important	0	0.0	0	0.0	0	0.0
Total	5	100	1	100	4	100

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	2	40.0	1	100.0	1	25.0
Somewhat Important	3	60.0	0	0.0	3	75.0
Very Important	0	0.0	0	0.0	0	0.0
Total	5	100	1	100	4	100

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	4	80.0	1	100.0	3	75.0
Somewhat Important	1	20.0	0	0.0	1	25.0
Very Important	0	0.0	0	0.0	0	0.0
Total	5	100	1	100	4	100

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	2	40.0	0	0.0	2	50.0
Somewhat Important	3	60.0	1	100.0	2	50.0
Very Important	0	0.0	0	0.0	0	0.0
Total	5	100	1	100	4	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	3	60.0	1	100.0	2	50.0
Somewhat Important	2	40.0	0	0.0	2	50.0
Very Important	0	0.0	0	0.0	0	0.0
Total	5	100	1	100	4	100

g. Customer precautionary demand for cash and liquidity increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	4	80.0	1	100.0	3	75.0
Somewhat Important	1	20.0	0	0.0	1	25.0
Very Important	0	0.0	0	0.0	0	0.0
Total	5	100	1	100	4	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	6	60.0	2	66.7	4	57.1
Somewhat Important	4	40.0	1	33.3	3	42.9
Very Important	0	0.0	0	0.0	0	0.0
Total	10	100	3	100	7	100

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	6	60.0	2	66.7	4	57.1
Somewhat Important	4	40.0	1	33.3	3	42.9
Very Important	0	0.0	0	0.0	0	0.0
Total	10	100	3	100	7	100

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	1	8.3	0	0.0	1	11.1
Somewhat Important	11	91.7	3	100.0	8	88.9
Very Important	0	0.0	0	0.0	0	0.0
Total	12	100	3	100	9	100

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	8	80.0	3	100.0	5	71.4
Somewhat Important	2	20.0	0	0.0	2	28.6
Very Important	0	0.0	0	0.0	0	0.0
Total	10	100	3	100	7	100

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	4	40.0	1	33.3	3	42.9
Somewhat Important	4	40.0	1	33.3	3	42.9
Very Important	2	20.0	1	33.3	1	14.3
Total	10	100	3	100	7	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	2	16.7	1	33.3	1	11.1
Somewhat Important	8	66.7	1	33.3	7	77.8
Very Important	2	16.7	1	33.3	1	11.1
Total	12	100	3	100	9	100

g. Customer precautionary demand for cash and liquidity decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not Important	5	50.0	2	66.7	3	42.9
Somewhat Important	5	50.0	1	33.3	4	57.1
Very Important	0	0.0	0	0.0	0	0.0
Total	10	100	3	100	7	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
The number of inquiries has increased substantially	0	0.0	0	0.0	0	0.0
The number of inquiries has increased moderately	9	15.0	2	9.1	7	18.4
The number of inquiries has stayed about the same	44	73.3	20	90.9	24	63.2
The number of inquiries has decreased moderately	7	11.7	0	0.0	7	18.4
The number of inquiries has decreased substantially	0	0.0	0	0.0	0	0.0
Total	60	100	22	100	38	100

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	11	19.0	3	15.0	8	21.1
Remained basically unchanged	45	77.6	16	80.0	29	76.3
Eased somewhat	2	3.4	1	5.0	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	58	100	20	100	38	100

For this question, 1 respondent answered "My bank does not originate construction and land development loans or credit lines."

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	7	12.3	2	10.5	5	13.2
Remained basically unchanged	48	84.2	16	84.2	32	84.2
Eased somewhat	2	3.5	1	5.3	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100	19	100	38	100

For this question, 2 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	1	1.8	0	0.0	1	2.7
Tightened somewhat	7	12.3	3	15.0	4	10.8
Remained basically unchanged	46	80.7	15	75.0	31	83.8
Eased somewhat	3	5.3	2	10.0	1	2.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100	20	100	37	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	0	0.0	0	0.0	0	0.0
Moderately stronger	4	6.9	1	5.0	3	7.9
About the same	35	60.3	10	50.0	25	65.8
Moderately weaker	18	31.0	9	45.0	9	23.7
Substantially weaker	1	1.7	0	0.0	1	2.6
Total	58	100	20	100	38	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	8	14.0	4	21.1	4	10.5
About the same	35	61.4	9	47.4	26	68.4
Moderately weaker	14	24.6	6	31.6	8	21.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	57	100	19	100	38	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	5	8.8	2	10.0	3	8.1
About the same	34	59.6	11	55.0	23	62.2
Moderately weaker	18	31.6	7	35.0	11	29.7
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	57	100	20	100	37	100

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

***Questions 13-14** ask about seven categories of **residential mortgage loans** at your bank: Government-Sponsored Enterprise eligible (GSE-eligible) residential mortgages, government residential mortgages, Qualified Mortgage non-jumbo non-GSE-eligible (QM non-jumbo, non-GSE-eligible) residential mortgages, QM jumbo residential mortgages, non-QM jumbo residential mortgages, non-QM non-jumbo residential mortgages, and subprime residential mortgages. For the*

purposes of this survey, please use the following definitions of these loan categories and include first-lien closed-end loans to purchase homes only. The loan categories have been defined so that every first-lien closed-end residential mortgage loan used for home purchase fits into one of the following seven categories:

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

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

***Question 14** deals with changes in demand for loans in each of the seven loan categories over the past three months.*

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	1.9	0	0.0	1	2.8
Remained basically unchanged	52	96.3	18	100.0	34	94.4
Eased somewhat	1	1.9	0	0.0	1	2.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	18	100	36	100

For this question, 5 respondents answered "My bank does not originate GSE-eligible residential mortgages."

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	49	100.0	16	100.0	33	100.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	49	100	16	100	33	100

For this question, 9 respondents answered "My bank does not originate government residential mortgages."

C. Credit standards on mortgage loans that your bank categorizes as ***QM non-jumbo, non-GSE-eligible*** residential mortgages have:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	51	96.2	16	88.9	35	100.0
Eased somewhat	2	3.8	2	11.1	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	53	100	18	100	35	100

For this question, 6 respondents answered "My bank does not originate QM non-jumbo, non-GSE-eligible residential mortgages."

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	1.9	0	0.0	1	2.9
Remained basically unchanged	47	88.7	13	72.2	34	97.1
Eased somewhat	4	7.5	4	22.2	0	0.0
Eased considerably	1	1.9	1	5.6	0	0.0
Total	53	100	18	100	35	100

For this question, 6 respondents answered "My bank does not originate QM jumbo residential mortgages."

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	4.3	0	0.0	2	6.7
Remained basically unchanged	38	82.6	11	68.8	27	90.0
Eased somewhat	5	10.9	4	25.0	1	3.3
Eased considerably	1	2.2	1	6.2	0	0.0
Total	46	100	16	100	30	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	0	0.0	0	0.0	0	0.0
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	41	95.3	13	86.7	28	100.0
Eased somewhat	2	4.7	2	13.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	43	100	15	100	28	100

For this question, 15 respondents answered "My bank does not originate non-QM non-jumbo residential mortgages."

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	20.0	0	0.0	2	20.0
Remained basically unchanged	8	80.0	0	0.0	8	80.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	10	100	0	0	10	100

For this question, 47 respondents answered "My bank does not originate subprime residential mortgages."

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	2	3.8	2	11.1	0	0.0
About the same	32	60.4	10	55.6	22	62.9
Moderately weaker	16	30.2	5	27.8	11	31.4
Substantially weaker	3	5.7	1	5.6	2	5.7
Total	53	100	18	100	35	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	2	4.0	1	6.2	1	2.9
About the same	31	62.0	11	68.8	20	58.8
Moderately weaker	14	28.0	3	18.8	11	32.4
Substantially weaker	3	6.0	1	6.2	2	5.9
Total	50	100	16	100	34	100

C. Demand for mortgages that your bank categorizes as ***QM non-jumbo, non-GSE-eligible*** residential mortgages was:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	1	1.9	1	5.6	0	0.0
About the same	32	60.4	11	61.1	21	60.0
Moderately weaker	17	32.1	5	27.8	12	34.3
Substantially weaker	3	5.7	1	5.6	2	5.7
Total	53	100	18	100	35	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	1	1.9	1	5.6	0	0.0
About the same	35	66.0	12	66.7	23	65.7
Moderately weaker	15	28.3	5	27.8	10	28.6
Substantially weaker	2	3.8	0	0.0	2	5.7
Total	53	100	18	100	35	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	4.3	0	0.0	2	6.7
About the same	31	66.0	13	76.5	18	60.0
Moderately weaker	14	29.8	4	23.5	10	33.3
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	47	100	17	100	30	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	0	0.0	0	0.0	0	0.0
About the same	30	68.2	12	80.0	18	62.1
Moderately weaker	14	31.8	3	20.0	11	37.9
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	44	100	15	100	29	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	0	0.0	0	0.0	0	0.0
About the same	6	60.0	0	0.0	6	60.0
Moderately weaker	4	40.0	0	0.0	4	40.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	10	100	0	0	10	100

Questions 15-16 *ask about* ***revolving home equity lines of credit*** *at your bank. Question 15 deals with changes in your bank's credit standards over the past three months. Question 16 deals with changes in demand. If your bank's credit standards have not changed over the relevant period, please report them as unchanged even if they are either restrictive or accommodative relative to longer-term norms. If your bank's credit standards have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.*

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.7	0	0.0	2	5.3
Remained basically unchanged	50	92.6	14	87.5	36	94.7
Eased somewhat	2	3.7	2	12.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	16	100	38	100

For this question, 5 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	14.8	3	18.8	5	13.2
About the same	38	70.4	10	62.5	28	73.7
Moderately weaker	8	14.8	3	18.8	5	13.2
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	54	100	16	100	38	100

Questions 17-26 *ask about consumer lending at your bank. Question 17 deals with changes in your bank's willingness to make consumer installment loans over the past three months. Questions*

18-23 deal with changes in credit standards and loan terms over the same period. Questions 24-26 deal with changes in demand for consumer loans over the past three months. If your bank's lending policies have not changed over the past three months, please report them as unchanged even if the policies are either restrictive or accommodative relative to longer-term norms. If your bank's policies have tightened or eased over the past three months, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing policies as changes in policies.

17. Please indicate your bank's willingness to make **consumer installment loans** now as opposed to three months ago. (This question covers the range of consumer installment loans defined as consumer loans with a set number of scheduled payments, such as auto loans, student loans, and personal loans. It does not cover credit cards and other types of revolving credit, nor mortgages, which are included under the residential real estate questions.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Much more willing	1	1.8	1	5.3	0	0.0
Somewhat more willing	3	5.4	2	10.5	1	2.7
About unchanged	48	85.7	14	73.7	34	91.9
Somewhat less willing	4	7.1	2	10.5	2	5.4
Much less willing	0	0.0	0	0.0	0	0.0
Total	56	100	19	100	37	100

For this question, 5 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	3	6.0	2	10.5	1	3.2
Remained basically unchanged	46	92.0	16	84.2	30	96.8
Eased somewhat	1	2.0	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	50	100	19	100	31	100

For this question, 11 respondents answered "My bank does not originate credit card loans to individuals or households."

19. Over the past three months, how have your bank's credit standards for approving applications for **auto loans** to individuals or households changed? (Please include loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, whether new or used. Please exclude loans to

finance fleet sales, personal cash loans secured by automobiles already paid for, loans to finance the purchase of commercial vehicles and farm equipment, and lease financing.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	4.2	1	6.7	1	3.0
Remained basically unchanged	43	89.6	11	73.3	32	97.0
Eased somewhat	2	4.2	2	13.3	0	0.0
Eased considerably	1	2.1	1	6.7	0	0.0
Total	48	100	15	100	33	100

For this question, 13 respondents answered "My bank does not originate auto loans to individuals or households."

20. Over the past three months, how have your bank's credit standards for approving applications for **consumer loans other than credit card and auto loans** changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.8	1	6.2	1	2.8
Remained basically unchanged	49	94.2	15	93.8	34	94.4
Eased somewhat	1	1.9	0	0.0	1	2.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100	16	100	36	100

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

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

a. Credit limits

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.0	0	0.0	1	3.3
Tightened somewhat	3	6.1	2	10.5	1	3.3
Remained basically unchanged	44	89.8	16	84.2	28	93.3
Eased somewhat	1	2.0	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	49	100	19	100	30	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	2.0	0	0.0	1	3.3
Tightened somewhat	1	2.0	1	5.3	0	0.0
Remained basically unchanged	46	93.9	18	94.7	28	93.3
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	1	2.0	0	0.0	1	3.3
Total	49	100	19	100	30	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	1	2.0	0	0.0	1	3.3
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	48	98.0	19	100.0	29	96.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	49	100	19	100	30	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	1	2.0	0	0.0	1	3.3
Tightened somewhat	2	4.1	0	0.0	2	6.7
Remained basically unchanged	45	91.8	18	94.7	27	90.0
Eased somewhat	1	2.0	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	49	100	19	100	30	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	4.1	0	0.0	2	6.7
Tightened somewhat	3	6.1	0	0.0	3	10.0
Remained basically unchanged	44	89.8	19	100.0	25	83.3
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	49	100	19	100	30	100

22. Over the past three months, how has your bank changed the following terms and conditions on **loans to individuals or households to purchase autos?**

a. Maximum maturity

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	2.1	0	0.0	1	3.1
Remained basically unchanged	44	93.6	13	86.7	31	96.9
Eased somewhat	2	4.3	2	13.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	15	100	32	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	6	12.8	1	6.7	5	15.6
Remained basically unchanged	33	70.2	9	60.0	24	75.0
Eased somewhat	6	12.8	4	26.7	2	6.2
Eased considerably	2	4.3	1	6.7	1	3.1
Total	47	100	15	100	32	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	2.1	0	0.0	1	3.1
Tightened somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	46	97.9	15	100.0	31	96.9
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	15	100	32	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	6.4	1	6.7	2	6.2
Remained basically unchanged	44	93.6	14	93.3	30	93.8
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	15	100	32	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	3	6.4	0	0.0	3	9.4
Remained basically unchanged	43	91.5	14	93.3	29	90.6
Eased somewhat	1	2.1	1	6.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	15	100	32	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	1	1.9	0	0.0	1	2.8
Remained basically unchanged	51	98.1	16	100.0	35	97.2
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	16	100	36	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.8	1	6.2	2	5.6
Remained basically unchanged	48	92.3	15	93.8	33	91.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	1	1.9	0	0.0	1	2.8
Total	52	100	16	100	36	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	1	1.9	0	0.0	1	2.8
Remained basically unchanged	50	96.2	15	93.8	35	97.2
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	1	1.9	1	6.2	0	0.0
Total	52	100	16	100	36	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	1	2.0	0	0.0	1	2.9
Remained basically unchanged	50	98.0	16	100.0	34	97.1
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	16	100	35	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.9	0	0.0	3	8.3
Remained basically unchanged	48	94.1	15	100.0	33	91.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	15	100	36	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	14.3	3	15.8	4	13.3
About the same	40	81.6	14	73.7	26	86.7
Moderately weaker	2	4.1	2	10.5	0	0.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	49	100	19	100	30	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	3	6.2	1	6.7	2	6.1
About the same	36	75.0	12	80.0	24	72.7
Moderately weaker	9	18.8	2	13.3	7	21.2
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	48	100	15	100	33	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	1	1.9	1	6.2	0	0.0
Moderately stronger	5	9.6	2	12.5	3	8.3
About the same	41	78.8	12	75.0	29	80.6
Moderately weaker	5	9.6	1	6.2	4	11.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	52	100	16	100	36	100

Question 27 *asks about changes in your bank's likelihood of approving credit card applications by borrowers' credit score. Answer Question 27 following your bank's definition for super-prime, prime, near-prime, and subprime categories according to your preferred model.* ***Question 28*** *asks about the main factors contributing to changes in demand for credit card loans from your bank.*

27. ***Over the past year*****, how much more or less likely is your bank to currently approve credit card applications to borrowers in each credit score category?** In each case, assume that all other borrower characteristics are typical for credit card applications from borrowers in that credit bureau score category or related internal or third-party behavioral score category.

a. Super-prime borrowers (such as those with FICO scores at or above 780)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Much more likely	6	10.5	3	13.6	3	8.6
Somewhat more likely	5	8.8	3	13.6	2	5.7
About as likely	37	64.9	13	59.1	24	68.6
Somewhat less likely	0	0.0	0	0.0	0	0.0
Much less likely	0	0.0	0	0.0	0	0.0
My bank does not originate credit card loans to these borrowers	9	15.8	3	13.6	6	17.1
Total	57	100	22	100	35	100

b. Prime borrowers (such as those with FICO scores in the 720-779 range)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Much more likely	5	8.8	2	9.1	3	8.6
Somewhat more likely	6	10.5	5	22.7	1	2.9
About as likely	37	64.9	12	54.5	25	71.4
Somewhat less likely	0	0.0	0	0.0	0	0.0
Much less likely	0	0.0	0	0.0	0	0.0
My bank does not originate credit card loans to these borrowers	9	15.8	3	13.6	6	17.1
Total	57	100	22	100	35	100

c. Near-prime borrower (such as those with FICO scores in the 620-719 range)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Much more likely	0	0.0	0	0.0	0	0.0
Somewhat more likely	6	10.5	4	18.2	2	5.7
About as likely	34	59.6	11	50.0	23	65.7
Somewhat less likely	6	10.5	4	18.2	2	5.7
Much less likely	0	0.0	0	0.0	0	0.0
My bank does not originate credit card loans to these borrowers	11	19.3	3	13.6	8	22.9
Total	57	100	22	100	35	100

d. Subprime borrowers (such as those with FICO scores in the 580-619 range)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Much more likely	1	1.8	0	0.0	1	2.9
Somewhat more likely	2	3.6	2	9.5	0	0.0
About as likely	17	30.4	7	33.3	10	28.6
Somewhat less likely	3	5.4	0	0.0	3	8.6
Much less likely	3	5.4	2	9.5	1	2.9
My bank does not originate credit card loans to these borrowers	30	53.6	10	47.6	20	57.1
Total	56	100	21	100	35	100

28. ***Over the past year*, what have been the main factors contributing to changes in demand for credit card loans from your bank?** For each possible factor listed below, please indicate in which direction and by how much each factor affected demand for credit card loans.

a. Changes in customers' spending needs due to the outlook for economic activity

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Weakened demand significantly	0	0.0	0	0.0	0	0.0
Weakened demand somewhat	5	10.0	3	15.0	2	6.7
Not important	34	68.0	12	60.0	22	73.3
Strengthened demand somewhat	10	20.0	5	25.0	5	16.7
Strengthened demand significantly	1	2.0	0	0.0	1	3.3
Total	50	100	20	100	30	100

b. Changes in customers' spending needs due to changes in their employment status or income

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Weakened demand significantly	0	0.0	0	0.0	0	0.0
Weakened demand somewhat	2	4.0	2	10.0	0	0.0
Not important	43	86.0	17	85.0	26	86.7
Strengthened demand somewhat	4	8.0	1	5.0	3	10.0
Strengthened demand significantly	1	2.0	0	0.0	1	3.3
Total	50	100	20	100	30	100

c. Changes in customers' spending needs due to changes in credit card interest rates and terms that they face

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Weakened demand significantly	0	0.0	0	0.0	0	0.0
Weakened demand somewhat	6	11.8	4	20.0	2	6.5
Not important	39	76.5	16	80.0	23	74.2
Strengthened demand somewhat	5	9.8	0	0.0	5	16.1
Strengthened demand significantly	1	2.0	0	0.0	1	3.2
Total	51	100	20	100	31	100

d. Changes in customers' spending needs in response to price changes for goods and services that they face

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Weakened demand significantly	0	0.0	0	0.0	0	0.0
Weakened demand somewhat	3	5.9	1	5.0	2	6.5
Not important	27	52.9	9	45.0	18	58.1
Strengthened demand somewhat	20	39.2	10	50.0	10	32.3
Strengthened demand significantly	1	2.0	0	0.0	1	3.2
Total	51	100	20	100	31	100

e. Changes in the relative attractiveness of other bank credit sources

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Weakened demand significantly	0	0.0	0	0.0	0	0.0
Weakened demand somewhat	6	11.8	4	20.0	2	6.5
Not important	44	86.3	16	80.0	28	90.3
Strengthened demand somewhat	0	0.0	0	0.0	0	0.0
Strengthened demand significantly	1	2.0	0	0.0	1	3.2
Total	51	100	20	100	31	100

f. Changes in the relative attractiveness of nonbank credit sources

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Weakened demand significantly	0	0.0	0	0.0	0	0.0
Weakened demand somewhat	6	12.0	1	5.3	5	16.1
Not important	43	86.0	18	94.7	25	80.6
Strengthened demand somewhat	0	0.0	0	0.0	0	0.0
Strengthened demand significantly	1	2.0	0	0.0	1	3.2
Total	50	100	19	100	31	100

Questions 29-33 *ask about lending to* ***nondepository financial institutions (NDFIs)*** *at your bank. Questions 29-31 address changes in your bank's lending policies over the past quarter, while Questions 32 and 33 address changes in demand for NDFI loans over the past quarter. For definitions of NDFI loan categories, see FFIEC 031 and 041 instructions , Schedule RC-C, Part I, item 9.a.*

29. Over the *past quarter,* how have your bank's credit standards for approving applications for loans or credit lines to the following NDFIs changed?

A. Standards for **mortgage credit intermediaries**:

	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	22.0	2	13.3	7	26.9
Remained basically unchanged	30	73.2	12	80.0	18	69.2
Eased somewhat	2	4.9	1	6.7	1	3.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	41	100	15	100	26	100

For this question, 19 respondents answered "My bank does not originate loans or credit lines to mortgage credit intermediaries"

B. Standards for **business credit intermediaries**:

	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	12	24.0	4	20.0	8	26.7
Remained basically unchanged	37	74.0	16	80.0	21	70.0
Eased somewhat	1	2.0	0	0.0	1	3.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	50	100	20	100	30	100

For this question, 10 respondents answered "My bank does not originate loans or credit lines to business credit intermediaries"

C. Standards for **private equity funds**:

	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	19.2	3	15.0	7	21.9
Remained basically unchanged	40	76.9	15	75.0	25	78.1
Eased somewhat	2	3.8	2	10.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100	20	100	32	100

For this question, 8 respondents answered "My bank does not originate loans or credit lines to private equity funds"

D. Standards for **consumer credit intermediaries**:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	4.8	0	0.0	2	7.7
Tightened somewhat	5	11.9	1	6.2	4	15.4
Remained basically unchanged	35	83.3	15	93.8	20	76.9
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	42	100	16	100	26	100

For this question, 18 respondents answered "My bank does not originate loans or credit lines to consumer credit intermediaries"

E. Standards for **other NDFIs**:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.0	0	0.0	1	3.2
Tightened somewhat	9	18.4	2	11.1	7	22.6
Remained basically unchanged	39	79.6	16	88.9	23	74.2
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	49	100	18	100	31	100

For this question, 11 respondents answered "My bank does not originate loans or credit lines to other NDFIs"

30. For applications for NDFI loans or credit lines that your bank currently is willing to approve, how have the following terms of those loans changed over the *past quarter*?

a. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.8	0	0.0	1	2.9
Tightened somewhat	5	9.1	1	5.0	4	11.4
Remained basically unchanged	45	81.8	16	80.0	29	82.9
Eased somewhat	4	7.3	3	15.0	1	2.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	20	100	35	100

b. Spreads of base 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	0	0.0	1	2.9
Tightened somewhat	6	10.9	0	0.0	6	17.1
Remained basically unchanged	41	74.5	14	70.0	27	77.1
Eased somewhat	7	12.7	6	30.0	1	2.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	20	100	35	100

c. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.9	0	0.0	1	2.9
Tightened somewhat	11	20.4	2	10.5	9	25.7
Remained basically unchanged	40	74.1	16	84.2	24	68.6
Eased somewhat	2	3.7	1	5.3	1	2.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	19	100	35	100

d. 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	1.8	0	0.0	1	2.9
Tightened somewhat	4	7.3	1	5.0	3	8.6
Remained basically unchanged	50	90.9	19	95.0	31	88.6
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	20	100	35	100

e. Maximum size of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.8	0	0.0	1	2.9
Tightened somewhat	6	10.9	1	5.0	5	14.3
Remained basically unchanged	44	80.0	16	80.0	28	80.0
Eased somewhat	4	7.3	3	15.0	1	2.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	20	100	35	100

f. Maximum maturity of loans or credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.8	0	0.0	1	2.9
Tightened somewhat	2	3.6	1	5.0	1	2.9
Remained basically unchanged	51	92.7	19	95.0	32	91.4
Eased somewhat	1	1.8	0	0.0	1	2.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	20	100	35	100

g. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.9	0	0.0	1	2.9
Tightened somewhat	4	7.4	2	10.5	2	5.7
Remained basically unchanged	48	88.9	17	89.5	31	88.6
Eased somewhat	1	1.9	0	0.0	1	2.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	19	100	35	100

h. Collateralization requirements (e.g., borrowing-base requirements, collateral eligibility, and advance rates)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.8	0	0.0	1	2.9
Tightened somewhat	6	10.9	3	15.0	3	8.6
Remained basically unchanged	46	83.6	16	80.0	30	85.7
Eased somewhat	2	3.6	1	5.0	1	2.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	20	100	35	100

31. If your bank has tightened or eased its credit standards or its terms for NDFI loans or credit lines over the *past quarter* (as described in questions 29 and 30), how important have the following possible reasons been for the change?

A. Possible reasons for tightening credit standards or loan terms for NDFI loans or credit lines over the past quarter:

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	20	95.2	6	85.7	14	100.0
Somewhat important	1	4.8	1	14.3	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	21	100	7	100	14	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	20	95.2	6	85.7	14	100.0
Somewhat important	1	4.8	1	14.3	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	21	100	7	100	14	100

c. Increased concerns about correlated drawdowns on your bank’s credit lines by multiple NDFIs

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	66.7	4	57.1	10	71.4
Somewhat important	6	28.6	3	42.9	3	21.4
Very important	1	4.8	0	0.0	1	7.1
Total	21	100	7	100	14	100

d. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	23.8	2	28.6	3	21.4
Somewhat important	13	61.9	4	57.1	9	64.3
Very important	3	14.3	1	14.3	2	14.3
Total	21	100	7	100	14	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	15	71.4	5	71.4	10	71.4
Somewhat important	5	23.8	2	28.6	3	21.4
Very important	1	4.8	0	0.0	1	7.1
Total	21	100	7	100	14	100

f. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	33.3	1	14.3	6	42.9
Somewhat important	11	52.4	6	85.7	5	35.7
Very important	3	14.3	0	0.0	3	21.4
Total	21	100	7	100	14	100

g. Increased concerns about the effects of legislative changes, supervisory actions, or changes in accounting standards affecting NDFIs or banks

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	57.1	4	57.1	8	57.1
Somewhat important	7	33.3	3	42.9	4	28.6
Very important	2	9.5	0	0.0	2	14.3
Total	21	100	7	100	14	100

h. Deterioration in current or expected financial strength of the NDFI borrowers

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	28.6	2	28.6	4	28.6
Somewhat important	10	47.6	3	42.9	7	50.0
Very important	5	23.8	2	28.6	3	21.4
Total	21	100	7	100	14	100

i. Increased risk of the underlying collateral

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	8	38.1	3	42.9	5	35.7
Somewhat important	9	42.9	3	42.9	6	42.9
Very important	4	19.0	1	14.3	3	21.4
Total	21	100	7	100	14	100

j. Decreased returns from lending to NDFIs

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	66.7	6	85.7	8	57.1
Somewhat important	5	23.8	1	14.3	4	28.6
Very important	2	9.5	0	0.0	2	14.3
Total	21	100	7	100	14	100

B. Possible reasons for easing credit standards or loan terms for NDFI loans or credit lines over the past quarter:

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	87.5	6	85.7	1	100.0
Somewhat important	0	0.0	0	0.0	0	0.0
Very important	1	12.5	1	14.3	0	0.0
Total	8	100	7	100	1	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	75.0	5	71.4	1	100.0
Somewhat important	1	12.5	1	14.3	0	0.0
Very important	1	12.5	1	14.3	0	0.0
Total	8	100	7	100	1	100

c. Reduced concerns about correlated drawdowns on your bank’s credit lines by multiple NDFIs

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	75.0	5	71.4	1	100.0
Somewhat important	2	25.0	2	28.6	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	8	100	7	100	1	100

d. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	75.0	5	71.4	1	100.0
Somewhat important	1	12.5	1	14.3	0	0.0
Very important	1	12.5	1	14.3	0	0.0
Total	8	100	7	100	1	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	0	0.0	0	0.0	0	0.0
Somewhat important	4	50.0	4	57.1	0	0.0
Very important	4	50.0	3	42.9	1	100.0
Total	8	100	7	100	1	100

f. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	75.0	5	71.4	1	100.0
Somewhat important	2	25.0	2	28.6	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	8	100	7	100	1	100

g. Reduced concerns about the effects of legislative changes, supervisory actions, or changes in accounting standards affecting NDFIs or banks

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	87.5	6	85.7	1	100.0
Somewhat important	1	12.5	1	14.3	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	8	100	7	100	1	100

h. Improvement in current or expected financial strength of the NDFI borrowers

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	50.0	4	57.1	0	0.0
Somewhat important	3	37.5	2	28.6	1	100.0
Very important	1	12.5	1	14.3	0	0.0
Total	8	100	7	100	1	100

i. Reduced risk of the underlying collateral

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	87.5	6	85.7	1	100.0
Somewhat important	0	0.0	0	0.0	0	0.0
Very important	1	12.5	1	14.3	0	0.0
Total	8	100	7	100	1	100

j. Increased returns from lending to NDFIs

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	50.0	4	57.1	0	0.0
Somewhat important	4	50.0	3	42.9	1	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	8	100	7	100	1	100

32. How has demand for NDFI loans at your bank changed over the past quarter? (Please consider only funds actually disbursed as opposed to requests for new or increased lines of credit.)

A. Demand from **mortgage credit intermediaries**:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	4	8.0	1	6.2	3	8.8
About the same	42	84.0	13	81.2	29	85.3
Moderately weaker	4	8.0	2	12.5	2	5.9
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	50	100	16	100	34	100

B. Demand from **business credit intermediaries**:

	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	14.3	3	15.0	5	13.9
About the same	46	82.1	16	80.0	30	83.3
Moderately weaker	2	3.6	1	5.0	1	2.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	56	100	20	100	36	100

C. Demand from **private equity funds**:

	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	14.3	4	20.0	4	11.1
About the same	43	76.8	15	75.0	28	77.8
Moderately weaker	5	8.9	1	5.0	4	11.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	56	100	20	100	36	100

D. Demand from **consumer credit intermediaries**:

	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	3.8	1	5.9	1	2.9
About the same	48	92.3	16	94.1	32	91.4
Moderately weaker	2	3.8	0	0.0	2	5.7
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	52	100	17	100	35	100

E. Demand from **other NDFIs**:

	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	3.8	0	0.0	2	5.6
About the same	50	94.3	17	100.0	33	91.7
Moderately weaker	0	0.0	0	0.0	0	0.0
Substantially weaker	1	1.9	0	0.0	1	2.8
Total	53	100	17	100	36	100

33. If demand for NDFI loans at your bank has strengthened or weakened over the past quarter, how important have the following possible reasons been for the change?

A. Possible reasons for stronger NDFI loan demand over the past quarter:

a. Improvement in NDFIs' investment opportunities related to nonfinancial businesses, households, or non-financial assets

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	46.2	3	50.0	3	42.9
Somewhat important	7	53.8	3	50.0	4	57.1
Very important	0	0.0	0	0.0	0	0.0
Total	13	100	6	100	7	100

b. Improvement in NDFIs' investment opportunities related to financial markets or other financial institutions

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	38.5	3	50.0	2	28.6
Somewhat important	7	53.8	3	50.0	4	57.1
Very important	1	7.7	0	0.0	1	14.3
Total	13	100	6	100	7	100

c. Improvement in NDFIs' financial condition or creditworthiness

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	10	76.9	5	83.3	5	71.4
Somewhat important	3	23.1	1	16.7	2	28.6
Very important	0	0.0	0	0.0	0	0.0
Total	13	100	6	100	7	100

d. Increased NDFIs' working capital or liquidity needs

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	30.8	3	50.0	1	14.3
Somewhat important	8	61.5	3	50.0	5	71.4
Very important	1	7.7	0	0.0	1	14.3
Total	13	100	6	100	7	100

e. Increased NDFIs' refinancing needs (maturing debt, debt restructuring)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	38.5	2	33.3	3	42.9
Somewhat important	7	53.8	4	66.7	3	42.9
Very important	1	7.7	0	0.0	1	14.3
Total	13	100	6	100	7	100

f. General level of interest rates decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	100.0	6	100.0	7	100.0
Somewhat important	0	0.0	0	0.0	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	13	100	6	100	7	100

g. NDFI borrowing shifted to your bank from other banks

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	46.2	3	50.0	3	42.9
Somewhat important	7	53.8	3	50.0	4	57.1
Very important	0	0.0	0	0.0	0	0.0
Total	13	100	6	100	7	100

h. NDFI borrowing shifted to your bank from nonbank or capital-market sources

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	69.2	6	100.0	3	42.9
Somewhat important	4	30.8	0	0.0	4	57.1
Very important	0	0.0	0	0.0	0	0.0
Total	13	100	6	100	7	100

i. Changes in regulations affecting NDFIs or banks

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	92.3	6	100.0	6	85.7
Somewhat important	1	7.7	0	0.0	1	14.3
Very important	0	0.0	0	0.0	0	0.0
Total	13	100	6	100	7	100

B. Possible reasons for weaker NDFI loan demand over the past quarter:

a. Deterioration in NDFIs' investment opportunities related to nonfinancial businesses, households, or non-financial assets

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

b. Deterioration in NDFIs' investment opportunities related to financial markets or other financial institutions

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	28.6	1	50.0	1	20.0
Somewhat important	4	57.1	1	50.0	3	60.0
Very important	1	14.3	0	0.0	1	20.0
Total	7	100	2	100	5	100

c. Deterioration in NDFIs' financial condition or creditworthiness

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	42.9	1	50.0	2	40.0
Somewhat important	3	42.9	1	50.0	2	40.0
Very important	1	14.3	0	0.0	1	20.0
Total	7	100	2	100	5	100

d. Decreased NDFIs' working capital or liquidity needs

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	71.4	2	100.0	3	60.0
Somewhat important	1	14.3	0	0.0	1	20.0
Very important	1	14.3	0	0.0	1	20.0
Total	7	100	2	100	5	100

e. Decreased NDFIs' refinancing needs (maturing debt, debt restructuring)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	57.1	2	100.0	2	40.0
Somewhat important	2	28.6	0	0.0	2	40.0
Very important	1	14.3	0	0.0	1	20.0
Total	7	100	2	100	5	100

f. General level of interest rates increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	42.9	0	0.0	3	60.0
Somewhat important	3	42.9	1	50.0	2	40.0
Very important	1	14.3	1	50.0	0	0.0
Total	7	100	2	100	5	100

g. NDFI borrowing shifted from your bank to other banks

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

h. NDFI borrowing shifted from your bank to nonbank or capital-market sources

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

i. Changes in regulations affecting NDFIs or banks

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

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1. The sample is selected from among the largest banks in each Federal Reserve District. In the table, large banks are defined as those with total domestic assets of $100 billion or more as of June 30, 2026. The combined assets of the 22 large banks totaled $14.4 trillion, compared to $15.9 trillion for the entire panel of 61 banks, and $22.5 trillion for all domestically chartered, federally insured commercial banks. Return to text

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