Table 2

# Senior Loan Officer Opinion Survey on Bank Lending Practices at Selected Branches and Agencies of Foreign Banks in the United States [1]

(Status of policy as of October 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—changed?

| | **All Respondents** | |
|---|---|---|
| | **Banks** | **Percent** |
| Tightened considerably | 0 | 0.0 |
| Tightened somewhat | 0 | 0.0 |
| Remained basically unchanged | 21 | 91.3 |
| Eased somewhat | 2 | 8.7 |
| Eased considerably | 0 | 0.0 |
| **Total** | 23 | 100.0 |

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

a. Maximum size of credit lines

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Tightened considerably | 0 | 0.0 |
| Tightened somewhat | 1 | 4.3 |
| Remained basically unchanged | 22 | 95.7 |
| Eased somewhat | 0 | 0.0 |
| Eased considerably | 0 | 0.0 |
| **Total** | 23 | 100.0 |

b. Maximum maturity of loans or credit lines

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Tightened considerably | 0 | 0.0 |
| Tightened somewhat | 3 | 13.0 |
| Remained basically unchanged | 19 | 82.6 |
| Eased somewhat | 1 | 4.3 |
| Eased considerably | 0 | 0.0 |
| **Total** | 23 | 100.0 |

c. Costs of credit lines

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Tightened considerably | 0 | 0.0 |
| Tightened somewhat | 2 | 8.7 |
| Remained basically unchanged | 18 | 78.3 |
| Eased somewhat | 3 | 13.0 |
| Eased considerably | 0 | 0.0 |
| **Total** | 23 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Tightened considerably | 0 | 0.0 |
| Tightened somewhat | 1 | 4.3 |
| Remained basically unchanged | 18 | 78.3 |
| Eased somewhat | 4 | 17.4 |
| Eased considerably | 0 | 0.0 |
| **Total** | 23 | 100.0 |

e. Premiums charged on riskier loans

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Tightened considerably | 0 | 0.0 |
| Tightened somewhat | 0 | 0.0 |
| Remained basically unchanged | 20 | 87.0 |
| Eased somewhat | 3 | 13.0 |
| Eased considerably | 0 | 0.0 |
| **Total** | 23 | 100.0 |

f. Loan covenants

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Tightened considerably | 0 | 0.0 |
| Tightened somewhat | 3 | 13.0 |
| Remained basically unchanged | 19 | 82.6 |
| Eased somewhat | 1 | 4.3 |
| Eased considerably | 0 | 0.0 |
| **Total** | 23 | 100.0 |

g. Collateralization requirements

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Tightened considerably | 0 | 0.0 |
| Tightened somewhat | 1 | 4.3 |
| Remained basically unchanged | 22 | 95.7 |
| Eased somewhat | 0 | 0.0 |
| Eased considerably | 0 | 0.0 |
| **Total** | 23 | 100.0 |

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

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

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

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 2 | 66.7 |
| Somewhat important | 1 | 33.3 |
| Very important | 0 | 0.0 |
| **Total** | 3 | 100.0 |

b. Less favorable or more uncertain economic outlook

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 1 | 33.3 |
| Somewhat important | 1 | 33.3 |
| Very important | 1 | 33.3 |
| **Total** | 3 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 1 | 33.3 |
| Somewhat important | 0 | 0.0 |
| Very important | 2 | 66.7 |
| **Total** | 3 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 0 | 0.0 |
| Somewhat important | 1 | 33.3 |
| Very important | 2 | 66.7 |
| **Total** | 3 | 100.0 |

e. Reduced tolerance for risk

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 1 | 33.3 |
| Somewhat important | 2 | 66.7 |
| Very important | 0 | 0.0 |
| **Total** | 3 | 100.0 |

f. Decreased liquidity in the secondary market for these loans

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 1 | 33.3 |
| Somewhat important | 0 | 0.0 |
| Very important | 2 | 66.7 |
| **Total** | 3 | 100.0 |

g. Increase in defaults by borrowers in public debt markets

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 1 | 33.3 |
| Somewhat important | 2 | 66.7 |
| Very important | 0 | 0.0 |
| **Total** | 3 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 3 | 100.0 |
| Somewhat important | 0 | 0.0 |
| Very important | 0 | 0.0 |
| **Total** | 3 | 100.0 |

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

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

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 4 | 80.0 |
| Somewhat important | 0 | 0.0 |
| Very important | 1 | 20.0 |
| **Total** | 5 | 100.0 |

b. More favorable or less uncertain economic outlook

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 2 | 40.0 |
| Somewhat important | 3 | 60.0 |
| Very important | 0 | 0.0 |
| **Total** | 5 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 4 | 80.0 |
| Somewhat important | 1 | 20.0 |
| Very important | 0 | 0.0 |
| **Total** | 5 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 0 | 0.0 |
| Somewhat important | 4 | 80.0 |
| Very important | 1 | 20.0 |
| **Total** | 5 | 100.0 |

e. Increased tolerance for risk

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 4 | 80.0 |
| Somewhat important | 1 | 20.0 |
| Very important | 0 | 0.0 |
| **Total** | 5 | 100.0 |

f. Increased liquidity in the secondary market for these loans

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 1 | 20.0 |
| Somewhat important | 4 | 80.0 |
| Very important | 0 | 0.0 |
| **Total** | 5 | 100.0 |

g. Reduction in defaults by borrowers in public debt markets

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 5 | 100.0 |
| Somewhat important | 0 | 0.0 |
| Very important | 0 | 0.0 |
| **Total** | 5 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 5 | 100.0 |
| Somewhat important | 0 | 0.0 |
| Very important | 0 | 0.0 |
| **Total** | 5 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Substantially stronger | 0 | 0.0 |
| Moderately stronger | 4 | 17.4 |
| About the same | 14 | 60.9 |
| Moderately weaker | 5 | 21.7 |
| Substantially weaker | 0 | 0.0 |
| **Total** | 23 | 100.0 |

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

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

a. Customer inventory financing needs increased

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 2 | 50.0 |
| Somewhat important | 2 | 50.0 |
| Very important | 0 | 0.0 |
| **Total** | 4 | 100.0 |

b. Customer accounts receivable financing needs increased

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 1 | 25.0 |
| Somewhat important | 2 | 50.0 |
| Very important | 1 | 25.0 |
| **Total** | 4 | 100.0 |

c. Customer investment in plant or equipment increased

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 4 | 100.0 |
| Somewhat important | 0 | 0.0 |
| Very important | 0 | 0.0 |
| **Total** | 4 | 100.0 |

d. Customer internally generated funds decreased

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 2 | 50.0 |
| Somewhat important | 2 | 50.0 |
| Very important | 0 | 0.0 |
| **Total** | 4 | 100.0 |

e. Customer merger or acquisition financing needs increased

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 1 | 25.0 |
| Somewhat important | 3 | 75.0 |
| Very important | 0 | 0.0 |
| **Total** | 4 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 1 | 25.0 |
| Somewhat important | 3 | 75.0 |
| Very important | 0 | 0.0 |
| **Total** | 4 | 100.0 |

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

a. Customer inventory financing needs decreased

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 1 | 20.0 |
| Somewhat important | 4 | 80.0 |
| Very important | 0 | 0.0 |
| **Total** | 5 | 100.0 |

b. Customer accounts receivable financing needs decreased

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 1 | 20.0 |
| Somewhat important | 4 | 80.0 |
| Very important | 0 | 0.0 |
| **Total** | 5 | 100.0 |

c. Customer investment in plant or equipment decreased

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 0 | 0.0 |
| Somewhat important | 4 | 80.0 |
| Very important | 1 | 20.0 |
| **Total** | 5 | 100.0 |

d. Customer internally generated funds increased

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 1 | 20.0 |
| Somewhat important | 4 | 80.0 |
| Very important | 0 | 0.0 |
| **Total** | 5 | 100.0 |

e. Customer merger or acquisition financing needs decreased

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 1 | 20.0 |
| Somewhat important | 0 | 0.0 |
| Very important | 4 | 80.0 |
| **Total** | 5 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 1 | 25.0 |
| Somewhat important | 1 | 25.0 |
| Very important | 2 | 50.0 |
| **Total** | 4 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| The number of inquiries has increased substantially | 0 | 0.0 |
| The number of inquiries has increased moderately | 6 | 26.1 |
| The number of inquiries has stayed about the same | 12 | 52.2 |
| The number of inquiries has decreased moderately | 5 | 21.7 |
| The number of inquiries has decreased substantially | 0 | 0.0 |
| **Total** | 23 | 100.0 |

*According to the Federal Reserve's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," C&I loans have contracted at an annual rate of about 15 percent over the first eight months of 2009. **Question 7** asks about the possible reasons for this decline.*

7. If C&I lending has declined at your bank this year, how important have the following possible sources of contraction been?

a. Paydowns of bridge loans that were originated during the market disruptions last fall and winter

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 12 | 70.6 |
| Somewhat important | 3 | 17.6 |
| Very important | 2 | 11.8 |
| **Total** | 17 | 100.0 |

b. Increased paydowns of other bridge loans

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 13 | 76.5 |
| Somewhat important | 4 | 23.5 |
| Very important | 0 | 0.0 |
| **Total** | 17 | 100.0 |

c. Increased incidence of term loans that matured and were not rolled over or extended (please exclude loans that your bank classified as bridge loans)

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 6 | 35.3 |
| Somewhat important | 11 | 64.7 |
| Very important | 0 | 0.0 |
| **Total** | 17 | 100.0 |

d. Increased prepayments of term loans (please exclude loans that your bank classified as bridge loans)

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 10 | 58.8 |
| Somewhat important | 6 | 35.3 |
| Very important | 1 | 5.9 |
| **Total** | 17 | 100.0 |

e. Decreased originations of term loans

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 2 | 11.1 |
| Somewhat important | 8 | 44.4 |
| Very important | 8 | 44.4 |
| **Total** | 18 | 100.0 |

f. Paydowns of draws on revolving credit lines that were taken down as precautionary liquidity during the market disruptions of last fall and winter

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 6 | 35.3 |
| Somewhat important | 10 | 58.8 |
| Very important | 1 | 5.9 |
| **Total** | 17 | 100.0 |

g. Increased paydowns of other draws on revolving credit lines (including draws made last fall and winter other than those as described in f, above)

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 7 | 41.2 |
| Somewhat important | 10 | 58.8 |
| Very important | 0 | 0.0 |
| **Total** | 17 | 100.0 |

h. Decreased draws on revolving credit lines

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 10 | 58.8 |
| Somewhat important | 7 | 41.2 |
| Very important | 0 | 0.0 |
| **Total** | 17 | 100.0 |

i. Increased sales or syndications of outstanding loans

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Not important | 15 | 83.3 |
| Somewhat important | 2 | 11.1 |
| Very important | 1 | 5.6 |
| **Total** | 18 | 100.0 |

j. Increased writedowns of the value of outstanding loans

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Not important | 8 | 44.4 |
| Somewhat important | 7 | 38.9 |
| Very important | 3 | 16.7 |
| **Total** | 18 | 100.0 |

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

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

| | **All Respondents** | |
|---|---|---|
| | **Banks** | **Percent** |
| Tightened considerably | 0 | 0.0 |
| Tightened somewhat | 3 | 20.0 |
| Remained basically unchanged | 12 | 80.0 |
| Eased somewhat | 0 | 0.0 |
| Eased considerably | 0 | 0.0 |
| **Total** | 15 | 100.0 |

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

| | **All Respondents** | |
|---|---|---|
| | **Banks** | **Percent** |
| Substantially stronger | 0 | 0.0 |
| Moderately stronger | 1 | 6.7 |
| About the same | 10 | 66.7 |
| Moderately weaker | 1 | 6.7 |
| Substantially weaker | 3 | 20.0 |
| **Total** | 15 | 100.0 |

***Question 10*** *asks about the resolution of two types of CRE loans at your bank, construction and land development loans and loans secured by nonfarm nonresidential real estate, that were on your bank's books as of January 1, 2009, and were scheduled to mature by September of this year.*

10. For CRE loans at your bank as of the beginning of 2009 that were scheduled to mature by September of this year, approximately what percentage (by dollar volume) of each of these two types of CRE loans fell into the following categories?

A. Construction and land development loans

a. Maturing loans that have been refinanced this year

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Zero | 7 | 63.6 |
| Between 1 and 10 percent | 1 | 9.1 |
| Between 10 and 25 percent | 3 | 27.3 |
| Between 25 and 50 percent | 0 | 0.0 |
| Between 50 and 75 percent | 0 | 0.0 |
| 75 percent or more | 0 | 0.0 |
| **Total** | 11 | 100.0 |

b. Maturing loans that have been extended this year

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Zero | 1 | 9.1 |
| Between 1 and 10 percent | 2 | 18.2 |
| Between 10 and 25 percent | 5 | 45.5 |
| Between 25 and 50 percent | 0 | 0.0 |
| Between 50 and 75 percent | 0 | 0.0 |
| 75 percent or more | 3 | 27.3 |
| **Total** | 11 | 100.0 |

c. Maturing loans that have been paid off this year

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Zero | 4 | 36.4 |
| Between 1 and 10 percent | 5 | 45.5 |
| Between 10 and 25 percent | 1 | 9.1 |
| Between 25 and 50 percent | 1 | 9.1 |
| Between 50 and 75 percent | 0 | 0.0 |
| 75 percent or more | 0 | 0.0 |
| **Total** | 11 | 100.0 |

d. Maturing loans that have become delinquent this year, but have not been associated with foreclosure

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Zero | 3 | 27.3 |
| Between 1 and 10 percent | 3 | 27.3 |
| Between 10 and 25 percent | 3 | 27.3 |
| Between 25 and 50 percent | 2 | 18.2 |
| Between 50 and 75 percent | 0 | 0.0 |
| 75 percent or more | 0 | 0.0 |
| **Total** | 11 | 100.0 |

e. Maturing loans that have been associated with foreclosure this year

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Zero | 5 | 50.0 |
| Between 1 and 10 percent | 4 | 40.0 |
| Between 10 and 25 percent | 1 | 10.0 |
| Between 25 and 50 percent | 0 | 0.0 |
| Between 50 and 75 percent | 0 | 0.0 |
| 75 percent or more | 0 | 0.0 |
| **Total** | 10 | 100.0 |

B. Loans secured by nonfarm nonresidential real estate

a. Maturing loans that have been refinanced this year

| | All Respondents | |
|---|---|---|
| | Banks | Percent |
| Zero | 3 | 33.3 |
| Between 1 and 10 percent | 3 | 33.3 |
| Between 10 and 25 percent | 1 | 11.1 |
| Between 25 and 50 percent | 1 | 11.1 |
| Between 50 and 75 percent | 0 | 0.0 |
| 75 percent or more | 1 | 11.1 |
| **Total** | 9 | 100.0 |

b. Maturing loans that have been extended this year

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Zero | 2 | 22.2 |
| Between 1 and 10 percent | 1 | 11.1 |
| Between 10 and 25 percent | 2 | 22.2 |
| Between 25 and 50 percent | 0 | 0.0 |
| Between 50 and 75 percent | 2 | 22.2 |
| 75 percent or more | 2 | 22.2 |
| **Total** | 9 | 100.0 |

c. Maturing loans that have been paid off this year

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Zero | 4 | 44.4 |
| Between 1 and 10 percent | 4 | 44.4 |
| Between 10 and 25 percent | 1 | 11.1 |
| Between 25 and 50 percent | 0 | 0.0 |
| Between 50 and 75 percent | 0 | 0.0 |
| 75 percent or more | 0 | 0.0 |
| **Total** | 9 | 100.0 |

d. Maturing loans that have become delinquent this year, but have not been associated with foreclosure

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Zero | 3 | 33.3 |
| Between 1 and 10 percent | 3 | 33.3 |
| Between 10 and 25 percent | 1 | 11.1 |
| Between 25 and 50 percent | 2 | 22.2 |
| Between 50 and 75 percent | 0 | 0.0 |
| 75 percent or more | 0 | 0.0 |
| **Total** | 9 | 100.0 |

e. Maturing loans that have been associated with foreclosure this year

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Zero | 7 | 77.8 |
| Between 1 and 10 percent | 1 | 11.1 |
| Between 10 and 25 percent | 1 | 11.1 |
| Between 25 and 50 percent | 0 | 0.0 |
| Between 50 and 75 percent | 0 | 0.0 |
| 75 percent or more | 0 | 0.0 |
| **Total** | 9 | 100.0 |

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

a. Business credit card accounts

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Increased considerably | 0 | 0.0 |
| Increased somewhat | 0 | 0.0 |
| Remained basically unchanged | 9 | 100.0 |
| Decreased somewhat | 0 | 0.0 |
| Decreased considerably | 0 | 0.0 |
| **Total** | 9 | 100.0 |

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

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Increased considerably | 0 | 0.0 |
| Increased somewhat | 0 | 0.0 |
| Remained basically unchanged | 17 | 73.9 |
| Decreased somewhat | 6 | 26.1 |
| Decreased considerably | 0 | 0.0 |
| **Total** | 23 | 100.0 |

c. Commercial construction lines of credit

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Increased considerably | 0 | 0.0 |
| Increased somewhat | 0 | 0.0 |
| Remained basically unchanged | 7 | 53.8 |
| Decreased somewhat | 3 | 23.1 |
| Decreased considerably | 3 | 23.1 |
| **Total** | 13 | 100.0 |

d. Lines of credit for financial firms

| | All Respondents | |
|---|---|---|
| | **Banks** | **Percent** |
| Increased considerably | 0 | 0.0 |
| Increased somewhat | 0 | 0.0 |
| Remained basically unchanged | 11 | 68.8 |
| Decreased somewhat | 3 | 18.8 |
| Decreased considerably | 2 | 12.5 |
| **Total** | 16 | 100.0 |

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1. As of June 30, 2009, the 23 respondents had combined assets of $1.0 trillion, compared to $1.9 trillion for all foreign related banking institutions in the United States. The sample is selected from among the largest foreign-related banking institutions in those Federal Reserve Districts where such institutions are common.