

Table 1

## Senior Loan Officer Opinion Survey on Bank Lending Practices at Selected Large Banks in the United States <sup>1</sup>

(Status of policy as of July 2010)

*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	2	3.5	0	0.0	2	7.4
Remained basically unchanged	48	84.2	25	83.3	23	85.2
Eased somewhat	7	12.3	5	16.7	2	7.4
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	57	100.0	30	100.0	27	100.0

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	3	5.5	0	0.0	3	11.1
Remained basically unchanged	44	80.0	22	78.6	22	81.5
Eased somewhat	8	14.5	6	21.4	2	7.4
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	55	100.0	28	100.0	27	100.0

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

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

a. Maximum size of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	7.0	2	6.7	2	7.4
Remained basically unchanged	48	84.2	25	83.3	23	85.2
Eased somewhat	5	8.8	3	10.0	2	7.4
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	57	100.0	30	100.0	27	100.0

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	1	1.8	1	3.3	0	0.0
Remained basically unchanged	43	75.4	18	60.0	25	92.6
Eased somewhat	13	22.8	11	36.7	2	7.4
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>57</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

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	5.3	1	3.3	2	7.4
Remained basically unchanged	28	49.1	12	40.0	16	59.3
Eased somewhat	26	45.6	17	56.7	9	33.3
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>57</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	7.0	1	3.3	3	11.1
Remained basically unchanged	21	36.8	9	30.0	12	44.4
Eased somewhat	32	56.1	20	66.7	12	44.4
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>57</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

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	5	8.8	2	6.7	3	11.1
Remained basically unchanged	46	80.7	23	76.7	23	85.2
Eased somewhat	6	10.5	5	16.7	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	57	100.0	30	100.0	27	100.0

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	4	7.0	0	0.0	4	14.8
Remained basically unchanged	46	80.7	23	76.7	23	85.2
Eased somewhat	7	12.3	7	23.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	57	100.0	30	100.0	27	100.0

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	5.3	0	0.0	3	11.1
Remained basically unchanged	50	87.7	27	90.0	23	85.2
Eased somewhat	4	7.0	3	10.0	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	57	100.0	30	100.0	27	100.0

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	3.6	0	0.0	2	7.4
Remained basically unchanged	49	89.1	25	89.3	24	88.9
Eased somewhat	4	7.3	3	10.7	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>55</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

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	1	1.8	1	3.6	0	0.0
Remained basically unchanged	48	87.3	22	78.6	26	96.3
Eased somewhat	6	10.9	5	17.9	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>55</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

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	5.5	1	3.6	2	7.4
Remained basically unchanged	34	61.8	16	57.1	18	66.7
Eased somewhat	18	32.7	11	39.3	7	25.9
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>55</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	7.3	1	3.6	3	11.1
Remained basically unchanged	29	52.7	15	53.6	14	51.9
Eased somewhat	22	40.0	12	42.9	10	37.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	55	100.0	28	100.0	27	100.0

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	5	9.1	2	7.1	3	11.1
Remained basically unchanged	46	83.6	23	82.1	23	85.2
Eased somewhat	4	7.3	3	10.7	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	55	100.0	28	100.0	27	100.0

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	4	7.3	0	0.0	4	14.8
Remained basically unchanged	48	87.3	25	89.3	23	85.2
Eased somewhat	3	5.5	3	10.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	55	100.0	28	100.0	27	100.0

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	4	7.3	0	0.0	4	14.8
Remained basically unchanged	48	87.3	26	92.9	22	81.5
Eased somewhat	3	5.5	2	7.1	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	55	100.0	28	100.0	27	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		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	84.6	3	75.0	8	88.9
Somewhat important	2	15.4	1	25.0	1	11.1
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	13	100.0	4	100.0	9	100.0

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	15.4	1	25.0	1	11.1
Somewhat important	7	53.8	1	25.0	6	66.7
Very important	4	30.8	2	50.0	2	22.2
<b>Total</b>	13	100.0	4	100.0	9	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	30.8	0	0.0	4	44.4
Somewhat important	5	38.5	3	75.0	2	22.2
Very important	4	30.8	1	25.0	3	33.3
<b>Total</b>	13	100.0	4	100.0	9	100.0



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	12	92.3	4	100.0	8	88.9
Somewhat important	1	7.7	0	0.0	1	11.1
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	13	100.0	4	100.0	9	100.0

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	38.5	1	25.0	4	44.4
Somewhat important	4	30.8	2	50.0	2	22.2
Very important	4	30.8	1	25.0	3	33.3
<b>Total</b>	13	100.0	4	100.0	9	100.0

f. Decreased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	53.8	1	25.0	6	66.7
Somewhat important	6	46.2	3	75.0	3	33.3
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	13	100.0	4	100.0	9	100.0

g. Increase in defaults by borrowers in public debt markets

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	10	76.9	3	75.0	7	77.8
Somewhat important	3	23.1	1	25.0	2	22.2
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	13	100.0	4	100.0	9	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	92.3	3	75.0	9	100.0
Somewhat important	1	7.7	1	25.0	0	0.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	13	100.0	4	100.0	9	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		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	28	87.5	19	95.0	9	75.0
Somewhat important	3	9.4	0	0.0	3	25.0
Very important	1	3.1	1	5.0	0	0.0
<b>Total</b>	32	100.0	20	100.0	12	100.0

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	15	46.9	8	40.0	7	58.3
Somewhat important	14	43.8	9	45.0	5	41.7
Very important	3	9.4	3	15.0	0	0.0
<b>Total</b>	32	100.0	20	100.0	12	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	25	78.1	14	70.0	11	91.7
Somewhat important	5	15.6	5	25.0	0	0.0
Very important	2	6.3	1	5.0	1	8.3
<b>Total</b>	32	100.0	20	100.0	12	100.0

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	6.3	0	0.0	2	16.7
Somewhat important	10	31.3	7	35.0	3	25.0
Very important	20	62.5	13	65.0	7	58.3
<b>Total</b>	32	100.0	20	100.0	12	100.0

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	26	81.3	15	75.0	11	91.7
Somewhat important	6	18.8	5	25.0	1	8.3
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	32	100.0	20	100.0	12	100.0

f. Increased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	23	71.9	12	60.0	11	91.7
Somewhat important	9	28.1	8	40.0	1	8.3
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	32	100.0	20	100.0	12	100.0

g. Reduction in defaults by borrowers in public debt markets

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	25	78.1	14	70.0	11	91.7
Somewhat important	7	21.9	6	30.0	1	8.3
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	32	100.0	20	100.0	12	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	26	81.3	16	80.0	10	83.3
Somewhat important	5	15.6	3	15.0	2	16.7
Very important	1	3.1	1	5.0	0	0.0
<b>Total</b>	32	100.0	20	100.0	12	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.)

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	13	22.8	10	33.3	3	11.1
About the same	32	56.1	16	53.3	16	59.3
Moderately weaker	12	21.1	4	13.3	8	29.6
Substantially weaker	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>57</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

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	11	20.0	5	17.9	6	22.2
About the same	31	56.4	17	60.7	14	51.9
Moderately weaker	13	23.6	6	21.4	7	25.9
Substantially weaker	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>55</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

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

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

a. Customer inventory financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	8	47.1	7	63.6	1	16.7
Somewhat important	8	47.1	3	27.3	5	83.3
Very important	1	5.9	1	9.1	0	0.0
<b>Total</b>	17	100.0	11	100.0	6	100.0

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	41.2	6	54.5	1	16.7
Somewhat important	9	52.9	4	36.4	5	83.3
Very important	1	5.9	1	9.1	0	0.0
<b>Total</b>	17	100.0	11	100.0	6	100.0

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	8	47.1	5	45.5	3	50.0
Somewhat important	9	52.9	6	54.5	3	50.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	17	100.0	11	100.0	6	100.0

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	82.4	9	81.8	5	83.3
Somewhat important	2	11.8	1	9.1	1	16.7
Very important	1	5.9	1	9.1	0	0.0
<b>Total</b>	17	100.0	11	100.0	6	100.0

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	52.9	4	36.4	5	83.3
Somewhat important	8	47.1	7	63.6	1	16.7
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	17	100.0	11	100.0	6	100.0

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	6	35.3	4	36.4	2	33.3
Somewhat important	10	58.8	7	63.6	3	50.0
Very important	1	5.9	0	0.0	1	16.7
<b>Total</b>	17	100.0	11	100.0	6	100.0



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	1	6.7	1	16.7	0	0.0
Somewhat important	14	93.3	5	83.3	9	100.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	15	100.0	6	100.0	9	100.0

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	13.3	2	33.3	0	0.0
Somewhat important	13	86.7	4	66.7	9	100.0
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	15	100.0	6	100.0	9	100.0

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	6.7	0	0.0	1	11.1
Somewhat important	10	66.7	5	83.3	5	55.6
Very important	4	26.7	1	16.7	3	33.3
<b>Total</b>	15	100.0	6	100.0	9	100.0

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	8	53.3	4	66.7	4	44.4
Somewhat important	6	40.0	1	16.7	5	55.6
Very important	1	6.7	1	16.7	0	0.0
<b>Total</b>	15	100.0	6	100.0	9	100.0

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	60.0	3	50.0	6	66.7
Somewhat important	5	33.3	3	50.0	2	22.2
Very important	1	6.7	0	0.0	1	11.1
<b>Total</b>	15	100.0	6	100.0	9	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		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	73.3	4	66.7	7	77.8
Somewhat important	4	26.7	2	33.3	2	22.2
Very important	0	0.0	0	0.0	0	0.0
<b>Total</b>	15	100.0	6	100.0	9	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 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	1	1.8	1	3.3	0	0.0
The number of inquiries has increased moderately	16	28.1	10	33.3	6	22.2
The number of inquiries has stayed about the same	33	57.9	17	56.7	16	59.3
The number of inquiries has decreased moderately	6	10.5	2	6.7	4	14.8
The number of inquiries has decreased substantially	0	0.0	0	0.0	0	0.0
<b>Total</b>	57	100.0	30	100.0	27	100.0

Current fiscal and financial strains in Europe may have adversely affected the outlook for companies headquartered in Europe and their affiliates and subsidiaries. **Questions 7-8** deal with changes in your bank's lending policies towards European firms and their affiliates and subsidiaries over the past three months. In addition, developments in Europe may have affected the demand for credit from U.S. banks by European firms and their affiliates and subsidiaries. **Questions 9-12** deal with such changes in demand. Please answer the following questions about European firms and their affiliates and subsidiaries regardless of the locations of the affiliates and subsidiaries.

7. Over the past three months, how have your bank's credit standards and terms for approving applications for C&I loans or credit lines—other than those to be used to finance mergers and acquisitions—from nonfinancial companies headquartered in Europe and their affiliates and subsidiaries changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	4.5	1	5.6	0	0.0
Tightened somewhat	1	4.5	0	0.0	1	25.0
Remained basically unchanged	19	86.4	16	88.9	3	75.0
Eased somewhat	1	4.5	1	5.6	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	22	100.0	18	100.0	4	100.0

For this question, 31 respondents answered “My bank does not make C&I loans or extend credit lines to nonfinancial companies headquartered in Europe or their affiliates or subsidiaries.”

8. Over the past three months, how have your bank's credit standards and terms for approving applications for loans or credit lines—other than those to be used to finance mergers and acquisitions—from banks headquartered in Europe and their affiliates and subsidiaries changed?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	4.5	1	5.6	0	0.0
Tightened somewhat	4	18.2	4	22.2	0	0.0
Remained basically unchanged	16	72.7	12	66.7	4	100.0
Eased somewhat	1	4.5	1	5.6	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	22	100.0	18	100.0	4	100.0

For this question, 31 respondents answered “My bank does not make loans or extend credit lines to banks headquartered in Europe or their affiliates or subsidiaries.”

9. Apart from normal seasonal variation, how has demand for C&I loans from nonfinancial companies headquartered in Europe and their affiliates and subsidiaries 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	2	9.5	2	11.8	0	0.0
About the same	18	85.7	14	82.4	4	100.0
Moderately weaker	1	4.8	1	5.9	0	0.0
Substantially weaker	0	0.0	0	0.0	0	0.0
<b>Total</b>	21	100.0	17	100.0	4	100.0

For this question, 32 respondents answered “My bank does not make C&I loans to nonfinancial companies headquartered in Europe or their affiliates or subsidiaries.”

10. Apart from normal seasonal variation, how has demand for loans from banks headquartered in Europe and their affiliates and subsidiaries changed over the past three months? (Please consider only funds actually disbursed as opposed to requests for new or increased lines of credit.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	1	5.0	1	6.3	0	0.0
About the same	19	95.0	15	93.8	4	100.0
Moderately weaker	0	0.0	0	0.0	0	0.0
Substantially weaker	0	0.0	0	0.0	0	0.0
<b>Total</b>	20	100.0	16	100.0	4	100.0

For this question, 33 respondents answered “My bank does not make loans to banks headquartered in Europe or their affiliates or subsidiaries.”

11. At your bank, how has the number of inquiries from nonfinancial companies headquartered in Europe and their affiliates and subsidiaries 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	4	19.0	4	23.5	0	0.0
The number of inquiries has stayed about the same	16	76.2	12	70.6	4	100.0
The number of inquiries has decreased moderately	1	4.8	1	5.9	0	0.0
The number of inquiries has decreased substantially	0	0.0	0	0.0	0	0.0
<b>Total</b>	21	100.0	17	100.0	4	100.0

For this question, 32 respondents answered “My bank does not extend credit lines to nonfinancial companies headquartered in Europe or their affiliates or subsidiaries.”

12. At your bank, how has the number of inquiries from banks headquartered in Europe and their affiliates and subsidiaries 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 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	3	13.6	3	16.7	0	0.0
The number of inquiries has stayed about the same	19	86.4	15	83.3	4	100.0
The number of inquiries has decreased moderately	0	0.0	0	0.0	0	0.0
The number of inquiries has decreased substantially	0	0.0	0	0.0	0	0.0
<b>Total</b>	22	100.0	18	100.0	4	100.0

For this question, 31 respondents answered “My bank does not extend credit lines to banks headquartered in Europe or their affiliates or subsidiaries.”

*Questions 13-14 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 13 deals with changes in your bank's standards over the past three months. Question 14 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.*

13. Over the past three months, how have your bank's credit standards for approving applications for CRE 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	4	7.0	0	0.0	4	14.8
Remained basically unchanged	52	91.2	30	100.0	22	81.5
Eased somewhat	1	1.8	0	0.0	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	57	100.0	30	100.0	27	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	1.8	1	3.3	0	0.0
Moderately stronger	6	10.5	6	20.0	0	0.0
About the same	39	68.4	20	66.7	19	70.4
Moderately weaker	9	15.8	3	10.0	6	22.2
Substantially weaker	2	3.5	0	0.0	2	7.4
<b>Total</b>	57	100.0	30	100.0	27	100.0



**Questions 15-16** ask about three categories of **residential mortgage loans** at your bank—prime residential mortgages, nontraditional residential mortgages, and subprime residential mortgages. Question 15 deals with changes in your bank's credit standards for loans in each of these categories over the past three months. Question 16 deals with changes in demand for loans in each of these categories over the same period. If your bank's credit standards have not changed over the relevant period, please report them as unchanged even if the standards are either restrictive or accommodative relative to longer-term norms. If your bank's credit standards have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards.

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

- The **prime** category of residential mortgages includes loans made to borrowers that typically had relatively strong, well-documented credit histories, relatively high credit scores, and relatively low debt-to-income ratios at the time of origination. This would include fully amortizing loans that have a fixed rate, a standard adjustable rate, or a common hybrid adjustable rate—those for which the interest rate is initially fixed for a multi-year period and subsequently adjusts more frequently.
- The **nontraditional** category of residential mortgages includes, but is not limited to, adjustable-rate mortgages with multiple payment options, interest-only mortgages, and "Alt-A" products such as mortgages with limited income verification and mortgages secured by non-owner-occupied properties. (Please exclude standard adjustable-rate mortgages and common hybrid adjustable-rate mortgages.)
- The **subprime** category of residential mortgages typically includes loans made to borrowers that displayed one or more of the following characteristics at the time of origination: weakened credit histories that include payment delinquencies, chargeoffs, judgments, and/or bankruptcies; reduced repayment capacity as measured by credit scores or debt-to-income ratios; or incomplete credit histories.

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

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

	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	3.6	0	0.0	2	7.7
Remained basically unchanged	48	87.3	24	82.8	24	92.3
Eased somewhat	5	9.1	5	17.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	55	100.0	29	100.0	26	100.0

B. Credit standards on mortgage loans that your bank categorizes as nontraditional 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	9.1	1	6.3	1	16.7
Remained basically unchanged	19	86.4	14	87.5	5	83.3
Eased somewhat	1	4.5	1	6.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	22	100.0	16	100.0	6	100.0

For this question, 33 respondents answered “My bank does not originate nontraditional residential mortgages.”

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

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

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	2	3.6	0	0.0	2	7.7
Moderately stronger	19	34.5	12	41.4	7	26.9
About the same	18	32.7	7	24.1	11	42.3
Moderately weaker	13	23.6	9	31.0	4	15.4
Substantially weaker	3	5.5	1	3.4	2	7.7
<b>Total</b>	55	100.0	29	100.0	26	100.0

B. Demand for mortgages that your bank categorizes as nontraditional 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	5	22.7	3	18.8	2	33.3
About the same	12	54.5	9	56.3	3	50.0
Moderately weaker	4	18.2	4	25.0	0	0.0
Substantially weaker	1	4.5	0	0.0	1	16.7
<b>Total</b>	22	100.0	16	100.0	6	100.0

For this question, 33 respondents answered “My bank does not originate nontraditional residential mortgages.”

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

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

*Questions 17-18 ask about revolving home equity lines of credit at your bank. Question 17 deals with changes in your bank's credit standards over the past three months. Question 18 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.*

17. 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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	52	92.9	26	89.7	26	96.3
Eased somewhat	4	7.1	3	10.3	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>56</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

18. 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	1	1.8	1	3.4	0	0.0
Moderately stronger	6	10.7	5	17.2	1	3.7
About the same	41	73.2	21	72.4	20	74.1
Moderately weaker	7	12.5	2	6.9	5	18.5
Substantially weaker	1	1.8	0	0.0	1	3.7
<b>Total</b>	<b>56</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

*Questions 19-24 ask about consumer lending at your bank. Question 19 deals with changes in your bank's willingness to make consumer loans over the past three months. Questions 20-23 deal with changes in credit standards and loan terms over the same period. Question 24 deals with changes in demand for consumer loans over the past three months. If your bank's lending policies have not changed over the past three months, please report them as unchanged even if the policies are either restrictive or accommodative relative to longer-term norms. If your bank's policies have tightened or eased over the past three months, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing policies as changes in policies.*

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Much more willing	0	0.0	0	0.0	0	0.0
Somewhat more willing	13	24.5	7	26.9	6	22.2
About unchanged	39	73.6	19	73.1	20	74.1
Somewhat less willing	1	1.9	0	0.0	1	3.7
Much less willing	0	0.0	0	0.0	0	0.0
<b>Total</b>	53	100.0	26	100.0	27	100.0

20. 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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	35	92.1	16	84.2	19	100.0
Eased somewhat	3	7.9	3	15.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	38	100.0	19	100.0	19	100.0

21. Over the past three months, how have your bank's credit standards for approving applications for consumer loans other than credit card 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	1	1.9	1	3.8	0	0.0
Remained basically unchanged	44	83.0	20	76.9	24	88.9
Eased somewhat	8	15.1	5	19.2	3	11.1
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	53	100.0	26	100.0	27	100.0

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

a. Credit limits

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	11.4	1	5.3	3	18.8
Remained basically unchanged	29	82.9	16	84.2	13	81.3
Eased somewhat	2	5.7	2	10.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	35	100.0	19	100.0	16	100.0

b. Spreads of interest rates charged on outstanding balances over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	11.4	1	5.3	3	18.8
Remained basically unchanged	30	85.7	17	89.5	13	81.3
Eased somewhat	1	2.9	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	35	100.0	19	100.0	16	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	5.7	0	0.0	2	12.5
Remained basically unchanged	32	91.4	18	94.7	14	87.5
Eased somewhat	1	2.9	1	5.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	35	100.0	19	100.0	16	100.0

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	8.6	0	0.0	3	18.8
Remained basically unchanged	30	85.7	17	89.5	13	81.3
Eased somewhat	2	5.7	2	10.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	35	100.0	19	100.0	16	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	11.1	0	0.0	4	25.0
Remained basically unchanged	31	86.1	19	95.0	12	75.0
Eased somewhat	1	2.8	1	5.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	36	100.0	20	100.0	16	100.0



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

a. Maximum maturity

	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	3.7
Remained basically unchanged	51	96.2	25	96.2	26	96.3
Eased somewhat	1	1.9	1	3.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	53	100.0	26	100.0	27	100.0

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	5	9.4	2	7.7	3	11.1
Remained basically unchanged	42	79.2	21	80.8	21	77.8
Eased somewhat	6	11.3	3	11.5	3	11.1
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	53	100.0	26	100.0	27	100.0

c. Minimum required down payment

	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	5.7	1	3.8	2	7.4
Remained basically unchanged	47	88.7	22	84.6	25	92.6
Eased somewhat	3	5.7	3	11.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	53	100.0	26	100.0	27	100.0

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	2	3.8	1	3.8	1	3.7
Remained basically unchanged	48	90.6	23	88.5	25	92.6
Eased somewhat	3	5.7	2	7.7	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	53	100.0	26	100.0	27	100.0

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	5.8	1	4.0	2	7.4
Remained basically unchanged	48	92.3	24	96.0	24	88.9
Eased somewhat	1	1.9	0	0.0	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	52	100.0	25	100.0	27	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	9	17.0	6	23.1	3	11.1
About the same	31	58.5	16	61.5	15	55.6
Moderately weaker	12	22.6	4	15.4	8	29.6
Substantially weaker	1	1.9	0	0.0	1	3.7
<b>Total</b>	53	100.0	26	100.0	27	100.0

25. 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. Home equity lines of credit

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	50	92.6	26	96.3	24	88.9
Decreased somewhat	4	7.4	1	3.7	3	11.1
Decreased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	54	100.0	27	100.0	27	100.0

b. Consumer credit card accounts

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	2	5.3	1	4.8	1	5.9
Remained basically unchanged	30	78.9	17	81.0	13	76.5
Decreased somewhat	6	15.8	3	14.3	3	17.6
Decreased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	38	100.0	21	100.0	17	100.0

c. Business credit card accounts

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	3	7.3	1	4.5	2	10.5
Remained basically unchanged	36	87.8	20	90.9	16	84.2
Decreased somewhat	2	4.9	1	4.5	1	5.3
Decreased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	41	100.0	22	100.0	19	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	6	11.5	5	19.2	1	3.8
Remained basically unchanged	40	76.9	19	73.1	21	80.8
Decreased somewhat	6	11.5	2	7.7	4	15.4
Decreased considerably	0	0.0	0	0.0	0	0.0
<b>Total</b>	52	100.0	26	100.0	26	100.0

e. Commercial construction lines of credit

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	0	0.0	0	0.0	0	0.0
Remained basically unchanged	36	73.5	18	78.3	18	69.2
Decreased somewhat	10	20.4	3	13.0	7	26.9
Decreased considerably	3	6.1	2	8.7	1	3.8
<b>Total</b>	49	100.0	23	100.0	26	100.0

f. Lines of credit for financial firms

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increased considerably	0	0.0	0	0.0	0	0.0
Increased somewhat	1	2.6	1	4.8	0	0.0
Remained basically unchanged	32	82.1	17	81.0	15	83.3
Decreased somewhat	4	10.3	2	9.5	2	11.1
Decreased considerably	2	5.1	1	4.8	1	5.6
<b>Total</b>	39	100.0	21	100.0	18	100.0

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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 \$20 billion or more as of March 31, 2010. The combined assets of the 30 large banks totaled \$6.7 trillion, compared to \$7.0 trillion for the entire panel of 57 banks, and 10.5 trillion for all domestically chartered, federally insured commercial banks.