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 January 2017)

***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	3	4.3	3	7.1	0	0.0
Remained basically unchanged	64	92.8	37	88.1	27	100.0
Eased somewhat	2	2.9	2	4.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100.0	42	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	2	2.9	2	5.0	0	0.0
Remained basically unchanged	64	94.1	37	92.5	27	96.4
Eased somewhat	2	2.9	1	2.5	1	3.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100.0	40	100.0	28	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	1	1.4	1	2.4	0	0.0
Tightened somewhat	2	2.9	1	2.4	1	3.7
Remained basically unchanged	55	79.7	33	78.6	22	81.5
Eased somewhat	11	15.9	7	16.7	4	14.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100.0	42	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	1.4	0	0.0	1	3.7
Remained basically unchanged	66	95.7	42	100.0	24	88.9
Eased somewhat	2	2.9	0	0.0	2	7.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100.0	42	100.0	27	100.0

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	5	7.2	5	11.9	0	0.0
Remained basically unchanged	55	79.7	30	71.4	25	92.6
Eased somewhat	9	13.0	7	16.7	2	7.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100.0	42	100.0	27	100.0

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	10	14.5	7	16.7	3	11.1
Remained basically unchanged	45	65.2	25	59.5	20	74.1
Eased somewhat	13	18.8	9	21.4	4	14.8
Eased considerably	1	1.4	1	2.4	0	0.0
Total	69	100.0	42	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	1	1.4	1	2.4	0	0.0
Tightened somewhat	5	7.2	4	9.5	1	3.7
Remained basically unchanged	60	87.0	35	83.3	25	92.6
Eased somewhat	3	4.3	2	4.8	1	3.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100.0	42	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	1	1.4	0	0.0	1	3.7
Remained basically unchanged	61	88.4	35	83.3	26	96.3
Eased somewhat	7	10.1	7	16.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100.0	42	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	1	1.4	1	2.4	0	0.0
Remained basically unchanged	65	94.2	38	90.5	27	100.0
Eased somewhat	3	4.3	3	7.1	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100.0	42	100.0	27	100.0

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	3	4.5	1	2.5	2	7.4
Remained basically unchanged	58	86.6	34	85.0	24	88.9
Eased somewhat	4	6.0	4	10.0	0	0.0
Eased considerably	2	3.0	1	2.5	1	3.7
Total	67	100.0	40	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	1	1.5	0	0.0	1	3.6
Remained basically unchanged	60	89.6	38	97.4	22	78.6
Eased somewhat	6	9.0	1	2.6	5	17.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	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	1.5	0	0.0	1	3.6
Remained basically unchanged	64	95.5	39	100.0	25	89.3
Eased somewhat	2	3.0	0	0.0	2	7.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	100.0

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	4.5	3	7.7	0	0.0
Remained basically unchanged	58	86.6	33	84.6	25	89.3
Eased somewhat	6	9.0	3	7.7	3	10.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	100.0

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	3	4.5	2	5.1	1	3.6
Remained basically unchanged	55	82.1	32	82.1	23	82.1
Eased somewhat	9	13.4	5	12.8	4	14.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	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	2	3.0	1	2.6	1	3.6
Remained basically unchanged	60	89.6	35	89.7	25	89.3
Eased somewhat	5	7.5	3	7.7	2	7.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	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	2	3.0	1	2.6	1	3.6
Remained basically unchanged	61	91.0	34	87.2	27	96.4
Eased somewhat	4	6.0	4	10.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	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	1	1.5	1	2.6	0	0.0
Remained basically unchanged	64	95.5	36	92.3	28	100.0
Eased somewhat	2	3.0	2	5.1	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	100.0

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	1	1.5	1	2.7	0	0.0
Tightened somewhat	2	3.1	0	0.0	2	7.1
Remained basically unchanged	60	92.3	35	94.6	25	89.3
Eased somewhat	1	1.5	1	2.7	0	0.0
Eased considerably	1	1.5	0	0.0	1	3.6
Total	65	100.0	37	100.0	28	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	12	80.0	9	90.0	3	60.0
Somewhat important	2	13.3	1	10.0	1	20.0
Very important	1	6.7	0	0.0	1	20.0
Total	15	100.0	10	100.0	5	100.0

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	40.0	3	30.0	3	60.0
Somewhat important	7	46.7	6	60.0	1	20.0
Very important	2	13.3	1	10.0	1	20.0
Total	15	100.0	10	100.0	5	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	10	66.7	6	60.0	4	80.0
Somewhat important	2	13.3	2	20.0	0	0.0
Very important	3	20.0	2	20.0	1	20.0
Total	15	100.0	10	100.0	5	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	13	86.7	9	90.0	4	80.0
Somewhat important	2	13.3	1	10.0	1	20.0
Very important	0	0.0	0	0.0	0	0.0
Total	15	100.0	10	100.0	5	100.0

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	8	53.3	5	50.0	3	60.0
Somewhat important	6	40.0	5	50.0	1	20.0
Very important	1	6.7	0	0.0	1	20.0
Total	15	100.0	10	100.0	5	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	12	80.0	9	90.0	3	60.0
Somewhat important	2	13.3	1	10.0	1	20.0
Very important	1	6.7	0	0.0	1	20.0
Total	15	100.0	10	100.0	5	100.0

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	11	73.3	9	90.0	2	40.0
Somewhat important	3	20.0	1	10.0	2	40.0
Very important	1	6.7	0	0.0	1	20.0
Total	15	100.0	10	100.0	5	100.0

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	11	73.3	8	80.0	3	60.0
Somewhat important	2	13.3	0	0.0	2	40.0
Very important	2	13.3	2	20.0	0	0.0
Total	15	100.0	10	100.0	5	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	22	91.7	16	100.0	6	75.0
Somewhat important	2	8.3	0	0.0	2	25.0
Very important	0	0.0	0	0.0	0	0.0
Total	24	100.0	16	100.0	8	100.0

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	13	52.0	9	52.9	4	50.0
Somewhat important	11	44.0	7	41.2	4	50.0
Very important	1	4.0	1	5.9	0	0.0
Total	25	100.0	17	100.0	8	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	22	91.7	16	100.0	6	75.0
Somewhat important	1	4.2	0	0.0	1	12.5
Very important	1	4.2	0	0.0	1	12.5
Total	24	100.0	16	100.0	8	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	7	28.0	3	17.6	4	50.0
Somewhat important	9	36.0	7	41.2	2	25.0
Very important	9	36.0	7	41.2	2	25.0
Total	25	100.0	17	100.0	8	100.0

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	16	66.7	11	68.8	5	62.5
Somewhat important	8	33.3	5	31.3	3	37.5
Very important	0	0.0	0	0.0	0	0.0
Total	24	100.0	16	100.0	8	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	20	83.3	14	87.5	6	75.0
Somewhat important	3	12.5	1	6.3	2	25.0
Very important	1	4.2	1	6.3	0	0.0
Total	24	100.0	16	100.0	8	100.0

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	22	91.7	16	100.0	6	75.0
Somewhat important	2	8.3	0	0.0	2	25.0
Very important	0	0.0	0	0.0	0	0.0
Total	24	100.0	16	100.0	8	100.0

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	22	91.7	15	93.8	7	87.5
Somewhat important	2	8.3	1	6.3	1	12.5
Very important	0	0.0	0	0.0	0	0.0
Total	24	100.0	16	100.0	8	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	10	14.5	7	16.7	3	11.1
About the same	49	71.0	27	64.3	22	81.5
Moderately weaker	9	13.0	7	16.7	2	7.4
Substantially weaker	1	1.4	1	2.4	0	0.0
Total	69	100.0	42	100.0	27	100.0

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	9	13.4	2	5.1	7	25.0
About the same	50	74.6	31	79.5	19	67.9
Moderately weaker	7	10.4	5	12.8	2	7.1
Substantially weaker	1	1.5	1	2.6	0	0.0
Total	67	100.0	39	100.0	28	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 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	9	56.3	6	75.0	3	37.5
Somewhat important	7	43.8	2	25.0	5	62.5
Very important	0	0.0	0	0.0	0	0.0
Total	16	100.0	8	100.0	8	100.0

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	10	62.5	6	75.0	4	50.0
Somewhat important	6	37.5	2	25.0	4	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	16	100.0	8	100.0	8	100.0

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	5	33.3	3	42.9	2	25.0
Somewhat important	7	46.7	3	42.9	4	50.0
Very important	3	20.0	1	14.3	2	25.0
Total	15	100.0	7	100.0	8	100.0

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	15	100.0	7	100.0	8	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	100.0	7	100.0	8	100.0

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	6	40.0	1	14.3	5	62.5
Somewhat important	6	40.0	4	57.1	2	25.0
Very important	3	20.0	2	28.6	1	12.5
Total	15	100.0	7	100.0	8	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	10	66.7	4	57.1	6	75.0
Somewhat important	5	33.3	3	42.9	2	25.0
Very important	0	0.0	0	0.0	0	0.0
Total	15	100.0	7	100.0	8	100.0

g. Customers' precautionary demand for cash and liquidity increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	11	73.3	4	57.1	7	87.5
Somewhat important	4	26.7	3	42.9	1	12.5
Very important	0	0.0	0	0.0	0	0.0
Total	15	100.0	7	100.0	8	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	5	55.6	4	57.1	1	50.0
Somewhat important	4	44.4	3	42.9	1	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	9	100.0	7	100.0	2	100.0

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	44.4	3	42.9	1	50.0
Somewhat important	5	55.6	4	57.1	1	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	9	100.0	7	100.0	2	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	11.1	1	14.3	0	0.0
Somewhat important	3	33.3	2	28.6	1	50.0
Very important	5	55.6	4	57.1	1	50.0
Total	9	100.0	7	100.0	2	100.0

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	33.3	2	28.6	1	50.0
Somewhat important	6	66.7	5	71.4	1	50.0

Very important	0	0.0	0	0.0	0	0.0
Total	9	100.0	7	100.0	2	100.0

e. Customer merger or acquisition financing needs decreased

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	3	33.3	2	28.6	1	50.0
Somewhat important	4	44.4	3	42.9	1	50.0
Very important	2	22.2	2	28.6	0	0.0
Total	9	100.0	7	100.0	2	100.0

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	5	55.6	3	42.9	2	100.0
Somewhat important	4	44.4	4	57.1	0	0.0
Very important	0	0.0	0	0.0	0	0.0
Total	9	100.0	7	100.0	2	100.0

g. Customers’ precautionary demand for cash and liquidity decreased

	All Respondents		**Large Banks**		**Other Banks**	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	7	77.8	6	85.7	1	50.0
Somewhat important	2	22.2	1	14.3	1	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	9	100.0	7	100.0	2	100.0

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	16	23.2	8	19.5	8	28.6
The number of inquiries has stayed about the same	45	65.2	27	65.9	18	64.3
The number of inquiries has decreased moderately	7	10.1	5	12.2	2	7.1
The number of inquiries has decreased substantially	1	1.4	1	2.4	0	0.0
Total	69	100.0	41	100.0	28	100.0

Questions 7-12 *ask about changes in standards and demand over the* **past three months** *for three different types of 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	1	1.5	0	0.0	1	3.6
Tightened somewhat	17	25.0	12	30.0	5	17.9
Remained basically unchanged	49	72.1	27	67.5	22	78.6
Eased somewhat	1	1.5	1	2.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100.0	40	100.0	28	100.0

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	11	15.9	7	17.1	4	14.3
Remained basically unchanged	56	81.2	32	78.0	24	85.7
Eased somewhat	2	2.9	2	4.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100.0	41	100.0	28	100.0

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	5	7.2	4	9.8	1	3.6
Tightened somewhat	18	26.1	7	17.1	11	39.3
Remained basically unchanged	46	66.7	30	73.2	16	57.1
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100.0	41	100.0	28	100.0

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	5	7.4	2	5.0	3	10.7
About the same	53	77.9	29	72.5	24	85.7
Moderately weaker	10	14.7	9	22.5	1	3.6
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	68	100.0	40	100.0	28	100.0

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	4	5.8	3	7.3	1	3.6
About the same	63	91.3	36	87.8	27	96.4
Moderately weaker	2	2.9	2	4.9	0	0.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	69	100.0	41	100.0	28	100.0

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	6	8.7	0	0.0	6	21.4
About the same	52	75.4	32	78.0	20	71.4
Moderately weaker	11	15.9	9	22.0	2	7.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	69	100.0	41	100.0	28	100.0

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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	60	95.2	33	94.3	27	96.4
Eased somewhat	2	3.2	1	2.9	1	3.6
Eased considerably	1	1.6	1	2.9	0	0.0
Total	63	100.0	35	100.0	28	100.0

For this question, 3 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	56	96.6	30	93.8	26	100.0
Eased somewhat	2	3.4	2	6.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	58	100.0	32	100.0	26	100.0

For this question, 8 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	1	1.6	0	0.0	1	3.8
Remained basically unchanged	59	96.7	34	97.1	25	96.2
Eased somewhat	1	1.6	1	2.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100.0	35	100.0	26	100.0

For this question, 5 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	4	6.3	1	2.8	3	11.1
Remained basically unchanged	54	85.7	32	88.9	22	81.5
Eased somewhat	5	7.9	3	8.3	2	7.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	63	100.0	36	100.0	27	100.0

For this question, 3 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	3.7	0	0.0	2	9.5
Remained basically unchanged	49	90.7	31	93.9	18	85.7
Eased somewhat	3	5.6	2	6.1	1	4.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100.0	33	100.0	21	100.0

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	56	98.2	34	97.1	22	100.0
Eased somewhat	1	1.8	1	2.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100.0	35	100.0	22	100.0

For this question, 9 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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	6	100.0	3	100.0	3	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	6	100.0	3	100.0	3	100.0

For this question, 59 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	14	22.2	7	20.0	7	25.0
About the same	34	54.0	18	51.4	16	57.1
Moderately weaker	15	23.8	10	28.6	5	17.9
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	63	100.0	35	100.0	28	100.0

For this question, 3 respondents answered “My bank does not originate GSE-eligible residential mortgages.”

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	6	10.5	2	6.5	4	15.4
About the same	40	70.2	23	74.2	17	65.4
Moderately weaker	11	19.3	6	19.4	5	19.2
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	57	100.0	31	100.0	26	100.0

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

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	8	13.1	3	8.6	5	19.2
About the same	40	65.6	23	65.7	17	65.4
Moderately weaker	13	21.3	9	25.7	4	15.4
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	61	100.0	35	100.0	26	100.0

For this question, 5 respondents answered “My bank does not originate QM non-jumbo, non-GSE-eligible residential mortgages.”

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	8	12.7	4	11.1	4	14.8
About the same	41	65.1	22	61.1	19	70.4
Moderately weaker	14	22.2	10	27.8	4	14.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	63	100.0	36	100.0	27	100.0

For this question, 3 respondents answered “My bank does not originate QM jumbo residential mortgages.”

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	8	14.5	6	17.6	2	9.5
About the same	35	63.6	19	55.9	16	76.2
Moderately weaker	11	20.0	9	26.5	2	9.5
Substantially weaker	1	1.8	0	0.0	1	4.8
Total	55	100.0	34	100.0	21	100.0

For this question, 11 respondents answered "My bank does not originate non-QM jumbo residential mortgages."

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	6	10.7	3	8.8	3	13.6
About the same	37	66.1	21	61.8	16	72.7
Moderately weaker	13	23.2	10	29.4	3	13.6
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	56	100.0	34	100.0	22	100.0

For this question, 10 respondents answered "My bank does not originate non-QM non-jumbo residential mortgages."

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	4	80.0	1	50.0	3	100.0
Moderately weaker	1	20.0	1	50.0	0	0.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	5	100.0	2	100.0	3	100.0

For this question, 60 respondents answered “My bank does not originate subprime residential mortgages.”

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	1	1.5	0	0.0	1	3.7
Remained basically unchanged	62	93.9	36	92.3	26	96.3
Eased somewhat	3	4.5	3	7.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100.0	39	100.0	27	100.0

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	9	13.6	5	12.8	4	14.8
About the same	45	68.2	25	64.1	20	74.1
Moderately weaker	11	16.7	8	20.5	3	11.1
Substantially weaker	1	1.5	1	2.6	0	0.0
Total	66	100.0	39	100.0	27	100.0

Questions 17-26 *ask about consumer lending at your bank. Question 17 deals with changes in your bank's willingness to make consumer loans over the past three months. Questions 18-23 deal with changes in credit standards and loan terms over the same period. Questions 24-26deal 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.

	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	4	6.3	4	11.1	0	0.0
About unchanged	58	90.6	31	86.1	27	96.4
Somewhat less willing	2	3.1	1	2.8	1	3.6
Much less willing	0	0.0	0	0.0	0	0.0
Total	64	100.0	36	100.0	28	100.0

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	5	10.4	4	12.5	1	6.3
Remained basically unchanged	42	87.5	27	84.4	15	93.8
Eased somewhat	1	2.1	1	3.1	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	48	100.0	32	100.0	16	100.0

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	8	13.3	6	17.6	2	7.7
Remained basically unchanged	51	85.0	27	79.4	24	92.3
Eased somewhat	1	1.7	1	2.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100.0	34	100.0	26	100.0

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	4	6.3	2	5.6	2	7.1
Remained basically unchanged	58	90.6	33	91.7	25	89.3
Eased somewhat	2	3.1	1	2.8	1	3.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	64	100.0	36	100.0	28	100.0

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

a. Credit limits

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	6.4	3	9.7	0	0.0
Remained basically unchanged	39	83.0	25	80.6	14	87.5
Eased somewhat	5	10.6	3	9.7	2	12.5
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	31	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	3	6.4	2	6.5	1	6.3
Remained basically unchanged	44	93.6	29	93.5	15	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	100.0	31	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	46	97.9	30	96.8	16	100.0
Eased somewhat	1	2.1	1	3.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	31	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	1	2.1	1	3.2	0	0.0
Remained basically unchanged	46	97.9	30	96.8	16	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	47	100.0	31	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	3	6.4	1	3.2	2	12.5
Remained basically unchanged	44	93.6	30	96.8	14	87.5
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100.0	31	100.0	16	100.0

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	3	5.1	2	5.9	1	4.0
Remained basically unchanged	54	91.5	30	88.2	24	96.0
Eased somewhat	1	1.7	1	2.9	0	0.0
Eased considerably	1	1.7	1	2.9	0	0.0
Total	59	100.0	34	100.0	25	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	1	1.7	1	2.9	0	0.0
Tightened somewhat	11	18.6	7	20.6	4	16.0
Remained basically unchanged	44	74.6	24	70.6	20	80.0
Eased somewhat	3	5.1	2	5.9	1	4.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100.0	34	100.0	25	100.0

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	4	6.8	3	8.8	1	4.0
Remained basically unchanged	55	93.2	31	91.2	24	96.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100.0	34	100.0	25	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	3.4	1	3.0	1	4.0
Remained basically unchanged	56	96.6	32	97.0	24	96.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	58	100.0	33	100.0	25	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	1	1.7	1	2.9	0	0.0
Tightened somewhat	4	6.8	4	11.8	0	0.0
Remained basically unchanged	54	91.5	29	85.3	25	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	59	100.0	34	100.0	25	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 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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	62	100.0	35	100.0	27	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	62	100.0	35	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	6	9.7	3	8.6	3	11.1
Remained basically unchanged	56	90.3	32	91.4	24	88.9
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100.0	35	100.0	27	100.0

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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	62	100.0	35	100.0	27	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	62	100.0	35	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	3.2	1	2.9	1	3.7
Remained basically unchanged	60	96.8	34	97.1	26	96.3
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100.0	35	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	0	0.0	0	0.0	0	0.0
Remained basically unchanged	61	98.4	34	97.1	27	100.0
Eased somewhat	1	1.6	1	2.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100.0	35	100.0	27	100.0

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	5	10.4	3	9.4	2	12.5
About the same	34	70.8	23	71.9	11	68.8
Moderately weaker	8	16.7	5	15.6	3	18.8
Substantially weaker	1	2.1	1	3.1	0	0.0
Total	48	100.0	32	100.0	16	100.0

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	5.1	2	5.9	1	4.0
About the same	45	76.3	26	76.5	19	76.0
Moderately weaker	11	18.6	6	17.6	5	20.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	59	100.0	34	100.0	25	100.0

26. Apart from normal seasonal variation, how has demand from individuals or households for consumer loans other than credit card and auto loans changed over the past three months?

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	4	6.6	2	5.9	2	7.4
About the same	51	83.6	29	85.3	22	81.5
Moderately weaker	5	8.2	2	5.9	3	11.1
Substantially weaker	1	1.6	1	2.9	0	0.0
Total	61	100.0	34	100.0	27	100.0

Questions 27-28 *ask how your bank expects its lending practices and conditions for* ***C&I loans*** *to change over 2017.*

27. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect the following lending practices and conditions for **C&I loans to large and middle-market firms** to change over 2017 compared to current practices and conditions, apart from normal seasonal variation? (Please refer to the definitions of large and middle-market firms suggested in question 1. If your bank defines firm size differently from the categories suggested in question 1, please use your definitions and indicate what they are.)

A. Compared to current practices and conditions, over 2017, my bank expects its **lending standards** for approving applications of C&I loans or credit lines to **large and middle-market firms** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	4	5.9	2	5.0	2	7.1
Remain basically unchanged	54	79.4	31	77.5	23	82.1
Ease somewhat	10	14.7	7	17.5	3	10.7
Ease considerably	0	0.0	0	0.0	0	0.0
Total	68	100.0	40	100.0	28	100.0

B. Compared to current practices and conditions, over 2017, my bank expects the **average spread of loan rates over my bank's cost of funds** for C&I loans to **large and middle-market firms** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increase substantially	0	0.0	0	0.0	0	0.0
Increase somewhat	14	20.3	7	17.1	7	25.0
Remain basically unchanged	41	59.4	27	65.9	14	50.0
Decrease somewhat	14	20.3	7	17.1	7	25.0
Decrease substantially	0	0.0	0	0.0	0	0.0
Total	69	100.0	41	100.0	28	100.0

28. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect the following lending practices and conditions for **C&I loans to small firms** to change over 2017 compared to current practices and conditions, apart from normal seasonal variation? (Please refer to the definitions of small firms suggested in question 1. If your bank defines firm size differently from the categories suggested in question 1, please use your definitions and indicate what they are.)

A. Compared to current practices and conditions, over 2017, my bank expects its **lending standards** for approving applications of C&I loans or credit lines to **small firms** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	1	1.5	1	2.6	0	0.0
Remain basically unchanged	54	80.6	29	74.4	25	89.3
Ease somewhat	12	17.9	9	23.1	3	10.7
Ease considerably	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	100.0

B. Compared to current practices and conditions, over 2017, my bank expects the **average spread of loan rates over my bank's cost of funds** for C&I loans to **small firms** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Increase substantially	0	0.0	0	0.0	0	0.0
Increase somewhat	14	20.9	7	17.9	7	25.0
Remain basically unchanged	46	68.7	29	74.4	17	60.7
Decrease somewhat	7	10.4	3	7.7	4	14.3
Decrease substantially	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	100.0

Question 29 *ask how your bank expects its* **lending standards** *for selected categories of* ***commercial real estate loans*** *to change over 2017.*

29. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect its **lending standards** for the following **commercial real estate loan** categories to change over 2017 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2017, my bank expects its **lending standards** for approving applications for **construction and land development loans** or credit lines to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tighten considerably	1	1.5	1	2.6	0	0.0
Tighten somewhat	21	31.3	12	30.8	9	32.1
Remain basically unchanged	43	64.2	25	64.1	18	64.3
Ease somewhat	2	3.0	1	2.6	1	3.6
Ease considerably	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	100.0

B. Compared to my bank's current lending standards, over 2017, my bank expects its **lending standards** for approving applications for **loans secured by nonfarm nonresidential properties** to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	12	17.6	4	10.0	8	28.6
Remain basically unchanged	53	77.9	34	85.0	19	67.9
Ease somewhat	3	4.4	2	5.0	1	3.6
Ease considerably	0	0.0	0	0.0	0	0.0
Total	68	100.0	40	100.0	28	100.0

C. Compared to my bank's current lending standards, over 2017, my bank expects its **lending standards** for approving applications for **loans secured by multifamily residential properties** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	1	1.5	1	2.5	0	0.0
Tighten somewhat	30	44.1	15	37.5	15	53.6
Remain basically unchanged	36	52.9	24	60.0	12	42.9
Ease somewhat	1	1.5	0	0.0	1	3.6
Ease considerably	0	0.0	0	0.0	0	0.0
Total	68	100.0	40	100.0	28	100.0

Question 30 *ask how your bank expects its lending practices and conditions for selected categories of* ***residential real estate loans*** *to change over 2017.*

30. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect its **lending standards** for the following **residential real estate loan** categories to change over 2017 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2017, my bank expects its **lending standards** for approving applications for **GSE-eligible residential mortgage loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	0	0.0	0	0.0	0	0.0
Remain basically unchanged	58	90.6	30	83.3	28	100.0
Ease somewhat	6	9.4	6	16.7	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	64	100.0	36	100.0	28	100.0

B. Compared to my bank's current lending standards, over 2017, my bank expects its **lending standards** for approving applications for **nonconforming jumbo residential mortgage loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	4	6.3	2	5.4	2	7.4
Remain basically unchanged	51	79.7	27	73.0	24	88.9
Ease somewhat	9	14.1	8	21.6	1	3.7
Ease considerably	0	0.0	0	0.0	0	0.0
Total	64	100.0	37	100.0	27	100.0

C. Compared to my bank's current lending standards, over 2017, my bank expects its **lending standards** for approving applications for **subprime residential mortgage loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	0	0.0	0	0.0	0	0.0
Remain basically unchanged	25	100.0	13	100.0	12	100.0
Ease somewhat	0	0.0	0	0.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	25	100.0	13	100.0	12	100.0

***Question 31** ask how your bank expects its **lending standards** for selected categories of **consumer loans** to change over 2017.*

31. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect its **lending standards** for the following **consumer loan** categories to change over 2017 compared to its current standards, apart from normal seasonal variation?

A. Compared to my bank's current lending standards, over 2017, my bank expects its **lending standards** for approving applications for **credit card loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	9	18.0	7	21.2	2	11.8
Remain basically unchanged	32	64.0	18	54.5	14	82.4
Ease somewhat	9	18.0	8	24.2	1	5.9
Ease considerably	0	0.0	0	0.0	0	0.0
Total	50	100.0	33	100.0	17	100.0

B. Compared to my bank's current lending standards, over 2017, my bank expects its **lending standards** for approving applications for **auto loans** to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tighten considerably	0	0.0	0	0.0	0	0.0
Tighten somewhat	6	10.2	4	12.1	2	7.7
Remain basically unchanged	50	84.7	27	81.8	23	88.5
Ease somewhat	3	5.1	2	6.1	1	3.8
Ease considerably	0	0.0	0	0.0	0	0.0
Total	59	100.0	33	100.0	26	100.0

Questions 32-35 *ask about your bank's expectations for the behavior of loan delinquencies and charge-offs on selected categories of* ***C&I, commercial real estate, residential real estate, and consumer loans*** *in 2017.*

32. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and charge-offs on your bank's **C&I loans** in the following categories in 2017? (Please refer to the definitions of large and middle-market firms and of small firms suggested in question 1. If your bank defines firm size differently from the categories suggested in question 1, please use your definitions and indicate what they are.)

A. The quality of my bank's syndicated nonleveraged **C&I loans to large and middle-market firms** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	11	16.7	9	22.0	2	8.0
Remain around current levels	55	83.3	32	78.0	23	92.0
Deteriorate somewhat	0	0.0	0	0.0	0	0.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	66	100.0	41	100.0	25	100.0

B. The quality of my bank's syndicated leveraged **C&I loans to large and middle-market firms** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	12	18.2	9	22.0	3	12.0
Remain around current levels	50	75.8	29	70.7	21	84.0
Deteriorate somewhat	4	6.1	3	7.3	1	4.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	66	100.0	41	100.0	25	100.0

C. The quality of my bank's nonsyndicated **C&I loans to large and middle-market firms** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	1	1.4	1	2.4	0	0.0
Improve somewhat	11	15.9	6	14.3	5	18.5
Remain around current levels	55	79.7	34	81.0	21	77.8
Deteriorate somewhat	2	2.9	1	2.4	1	3.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	69	100.0	42	100.0	27	100.0

D. The quality of my bank's **C&I loans to small firms** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	11	16.4	6	15.4	5	17.9
Remain around current levels	49	73.1	29	74.4	20	71.4
Deteriorate somewhat	7	10.4	4	10.3	3	10.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	67	100.0	39	100.0	28	100.0

33. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and charge-offs on your bank's **commercial real estate loans** in the following categories in 2017?

A. The quality of my bank's **construction and land development loans** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	3	4.3	1	2.4	2	7.1
Remain around current levels	60	87.0	36	87.8	24	85.7
Deteriorate somewhat	6	8.7	4	9.8	2	7.1
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	69	100.0	41	100.0	28	100.0

B. The quality of my bank's **loans secured by nonfarm nonresidential properties** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	4	5.8	1	2.4	3	10.7
Remain around current levels	60	87.0	38	92.7	22	78.6
Deteriorate somewhat	5	7.2	2	4.9	3	10.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	69	100.0	41	100.0	28	100.0

C. The quality of my bank's **loans secured by multifamily residential properties** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	4	5.8	1	2.4	3	10.7
Remain around current levels	57	82.6	35	85.4	22	78.6
Deteriorate somewhat	8	11.6	5	12.2	3	10.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	69	100.0	41	100.0	28	100.0

34. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and charge-offs on your bank's **residential real estate loans** in the following categories in 2017?

A. The quality of my bank's **GSE-eligible residential mortgage loans** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	6	9.4	6	16.7	0	0.0
Remain around current levels	54	84.4	27	75.0	27	96.4
Deteriorate somewhat	4	6.3	3	8.3	1	3.6
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	64	100.0	36	100.0	28	100.0

B. The quality of my bank's **nonconforming jumbo residential mortgage loans** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	11	17.2	9	24.3	2	7.4
Remain around current levels	50	78.1	26	70.3	24	88.9
Deteriorate somewhat	3	4.7	2	5.4	1	3.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	64	100.0	37	100.0	27	100.0

C. The quality of my bank's **subprime residential mortgage loans** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	3	13.6	3	25.0	0	0.0
Remain around current levels	19	86.4	9	75.0	10	100.0
Deteriorate somewhat	0	0.0	0	0.0	0	0.0
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	22	100.0	12	100.0	10	100.0

D. The quality of my bank's **revolving home equity lines of credit** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	7	10.9	4	10.8	3	11.1
Remain around current levels	52	81.3	29	78.4	23	85.2
Deteriorate somewhat	5	7.8	4	10.8	1	3.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	64	100.0	37	100.0	27	100.0

35. Assuming that economic activity progresses in line with consensus forecasts, what is your outlook for delinquencies and charge-offs on your bank's **consumer loans** in 2017?

A. The quality of my bank's **credit card loans** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	1	2.1	0	0.0	1	5.6
Remain around current levels	35	72.9	19	63.3	16	88.9
Deteriorate somewhat	12	25.0	11	36.7	1	5.6
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	48	100.0	30	100.0	18	100.0

B. The quality of my bank's **auto loans** over 2017, as measured by my bank's outlook for delinquencies and charge-offs on these loans, is likely to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Improve substantially	0	0.0	0	0.0	0	0.0
Improve somewhat	2	3.3	1	2.9	1	3.8
Remain around current levels	42	70.0	20	58.8	22	84.6
Deteriorate somewhat	16	26.7	13	38.2	3	11.5
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	60	100.0	34	100.0	26	100.0

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 September 30, 2016. The combined assets of the 42 large banks totaled $9.9 trillion, compared to $10.2 trillion for the entire panel of 70 banks, and $14.1 trillion for all domestically chartered, federally insured commercial banks.