

Table 1

Senior Loan Officer Opinion Survey on Bank Lending Practices at Selected Large Banks in the United States ¹

(Status of Policy as of October 2020)

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	28	40.6	13	40.6	15	40.5
Remained basically unchanged	39	56.5	19	59.4	20	54.1
Eased somewhat	2	2.9	0	0.0	2	5.4
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	32	100	37	100

For this question, 2 respondents answered "My bank does not originate C&I loans or credit lines to large and middle-market firms."

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	23	34.3	10	34.5	13	34.2
Remained basically unchanged	42	62.7	19	65.5	23	60.5
Eased somewhat	2	3.0	0	0.0	2	5.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	29	100	38	100

For this question, 3 respondents answered "My bank does not originate C&I loans or credit lines to small firms."

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

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

a. Maximum size of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	2.9	0	0.0	2	5.6
Tightened somewhat	7	10.3	1	3.1	6	16.7
Remained basically unchanged	55	80.9	28	87.5	27	75.0
Eased somewhat	4	5.9	3	9.4	1	2.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	32	100	36	100

b. Maximum maturity of loans or credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	10	14.7	4	12.5	6	16.7
Remained basically unchanged	55	80.9	25	78.1	30	83.3
Eased somewhat	3	4.4	3	9.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	32	100	36	100

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	18	26.5	10	31.2	8	22.2
Remained basically unchanged	43	63.2	18	56.2	25	69.4
Eased somewhat	7	10.3	4	12.5	3	8.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	32	100	36	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	20	29.4	11	34.4	9	25.0
Remained basically unchanged	37	54.4	16	50.0	21	58.3
Eased somewhat	11	16.2	5	15.6	6	16.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	32	100	36	100

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	4	5.8	3	9.4	1	2.7
Tightened somewhat	21	30.4	9	28.1	12	32.4
Remained basically unchanged	39	56.5	16	50.0	23	62.2
Eased somewhat	5	7.2	4	12.5	1	2.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	32	100	37	100

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.5	0	0.0	1	2.8
Tightened somewhat	23	33.8	9	28.1	14	38.9
Remained basically unchanged	41	60.3	20	62.5	21	58.3
Eased somewhat	3	4.4	3	9.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	32	100	36	100

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	19	27.9	7	21.9	12	33.3
Remained basically unchanged	48	70.6	24	75.0	24	66.7
Eased somewhat	1	1.5	1	3.1	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	32	100	36	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	8	11.8	4	12.5	4	11.1
Tightened somewhat	25	36.8	9	28.1	16	44.4
Remained basically unchanged	32	47.1	16	50.0	16	44.4
Eased somewhat	3	4.4	3	9.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	32	100	36	100

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

a. Maximum size of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	8	12.1	2	6.9	6	16.2
Remained basically unchanged	58	87.9	27	93.1	31	83.8
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	29	100	37	100

b. Maximum maturity of loans or credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	8	11.9	4	13.8	4	10.5
Remained basically unchanged	58	86.6	24	82.8	34	89.5
Eased somewhat	1	1.5	1	3.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	29	100	38	100

c. Costs of credit lines

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	14	21.5	9	31.0	5	13.9
Remained basically unchanged	47	72.3	19	65.5	28	77.8
Eased somewhat	4	6.2	1	3.4	3	8.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	65	100	29	100	36	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	15	22.7	8	27.6	7	18.9
Remained basically unchanged	43	65.2	19	65.5	24	64.9
Eased somewhat	8	12.1	2	6.9	6	16.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	29	100	37	100

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	3	4.5	2	6.9	1	2.6
Tightened somewhat	17	25.4	6	20.7	11	28.9
Remained basically unchanged	45	67.2	20	69.0	25	65.8
Eased somewhat	2	3.0	1	3.4	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	29	100	38	100

f. Loan covenants

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	20	29.9	7	24.1	13	34.2
Remained basically unchanged	46	68.7	21	72.4	25	65.8
Eased somewhat	1	1.5	1	3.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	29	100	38	100

g. Collateralization requirements

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	22	32.8	9	31.0	13	34.2
Remained basically unchanged	45	67.2	20	69.0	25	65.8
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	29	100	38	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	6	9.1	3	10.3	3	8.1
Tightened somewhat	24	36.4	8	27.6	16	43.2
Remained basically unchanged	35	53.0	17	58.6	18	48.6
Eased somewhat	1	1.5	1	3.4	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	66	100	29	100	37	100

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

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	31	73.8	13	72.2	18	75.0
Somewhat important	10	23.8	5	27.8	5	20.8
Very important	1	2.4	0	0.0	1	4.2
Total	42	100	18	100	24	100

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	8.7	0	0.0	4	14.8
Somewhat important	13	28.3	7	36.8	6	22.2
Very important	29	63.0	12	63.2	17	63.0
Total	46	100	19	100	27	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	2	4.4	0	0.0	2	7.4
Somewhat important	12	26.7	6	33.3	6	22.2
Very important	31	68.9	12	66.7	19	70.4
Total	45	100	18	100	27	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	33	73.3	15	83.3	18	66.7
Somewhat important	11	24.4	3	16.7	8	29.6
Very important	1	2.2	0	0.0	1	3.7
Total	45	100	18	100	27	100

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	31.1	4	22.2	10	37.0
Somewhat important	25	55.6	12	66.7	13	48.1
Very important	6	13.3	2	11.1	4	14.8
Total	45	100	18	100	27	100

f. Decreased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	37	82.2	15	83.3	22	81.5
Somewhat important	7	15.6	3	16.7	4	14.8
Very important	1	2.2	0	0.0	1	3.7
Total	45	100	18	100	27	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	39	88.6	16	88.9	23	88.5
Somewhat important	5	11.4	2	11.1	3	11.5
Very important	0	0.0	0	0.0	0	0.0
Total	44	100	18	100	26	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	32	71.1	14	77.8	18	66.7
Somewhat important	10	22.2	3	16.7	7	25.9
Very important	3	6.7	1	5.6	2	7.4
Total	45	100	18	100	27	100

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	87.5	8	100.0	6	75.0
Somewhat important	2	12.5	0	0.0	2	25.0
Very important	0	0.0	0	0.0	0	0.0
Total	16	100	8	100	8	100

b. More favorable or less uncertain economic outlook

	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	4	25.0	2	25.0	2	25.0
Very important	2	12.5	0	0.0	2	25.0
Total	16	100	8	100	8	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	64.3	5	62.5	4	66.7
Somewhat important	4	28.6	3	37.5	1	16.7
Very important	1	7.1	0	0.0	1	16.7
Total	14	100	8	100	6	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	4	25.0	2	25.0	2	25.0
Somewhat important	7	43.8	3	37.5	4	50.0
Very important	5	31.2	3	37.5	2	25.0
Total	16	100	8	100	8	100

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	87.5	8	100.0	6	75.0
Somewhat important	2	12.5	0	0.0	2	25.0
Very important	0	0.0	0	0.0	0	0.0
Total	16	100	8	100	8	100

f. Increased liquidity in the secondary market for these loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	75.0	6	75.0	6	75.0
Somewhat important	4	25.0	2	25.0	2	25.0
Very important	0	0.0	0	0.0	0	0.0
Total	16	100	8	100	8	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	80.0	7	87.5	5	71.4
Somewhat important	3	20.0	1	12.5	2	28.6
Very important	0	0.0	0	0.0	0	0.0
Total	15	100	8	100	7	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	15	93.8	8	100.0	7	87.5
Somewhat important	1	6.2	0	0.0	1	12.5
Very important	0	0.0	0	0.0	0	0.0
Total	16	100	8	100	8	100

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	2	2.9	1	3.2	1	2.7
Moderately stronger	10	14.7	5	16.1	5	13.5
About the same	20	29.4	11	35.5	9	24.3
Moderately weaker	33	48.5	12	38.7	21	56.8
Substantially weaker	3	4.4	2	6.5	1	2.7
Total	68	100	31	100	37	100

B. Demand for C&I loans from **small firms** (annual sales of less than \$50 million):

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	7	10.6	3	10.7	4	10.5
About the same	22	33.3	12	42.9	10	26.3
Moderately weaker	31	47.0	10	35.7	21	55.3
Substantially weaker	6	9.1	3	10.7	3	7.9
Total	66	100	28	100	38	100

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

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

a. Customer inventory financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	73.3	7	77.8	4	66.7
Somewhat important	3	20.0	1	11.1	2	33.3
Very important	1	6.7	1	11.1	0	0.0
Total	15	100	9	100	6	100

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	73.3	7	77.8	4	66.7
Somewhat important	3	20.0	1	11.1	2	33.3
Very important	1	6.7	1	11.1	0	0.0
Total	15	100	9	100	6	100

c. Customer investment in plant or equipment increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	73.3	7	77.8	4	66.7
Somewhat important	4	26.7	2	22.2	2	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	15	100	9	100	6	100

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	46.7	4	44.4	3	50.0
Somewhat important	6	40.0	4	44.4	2	33.3
Very important	2	13.3	1	11.1	1	16.7
Total	15	100	9	100	6	100

e. Customer merger or acquisition financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	7	46.7	2	22.2	5	83.3
Somewhat important	5	33.3	5	55.6	0	0.0
Very important	3	20.0	2	22.2	1	16.7
Total	15	100	9	100	6	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	60.0	6	66.7	3	50.0
Somewhat important	5	33.3	3	33.3	2	33.3
Very important	1	6.7	0	0.0	1	16.7
Total	15	100	9	100	6	100

g. Customer precautionary demand for cash and liquidity increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	33.3	4	44.4	1	16.7
Somewhat important	9	60.0	5	55.6	4	66.7
Very important	1	6.7	0	0.0	1	16.7
Total	15	100	9	100	6	100

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

a. Customer inventory financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	30.8	6	37.5	6	26.1
Somewhat important	19	48.7	6	37.5	13	56.5
Very important	8	20.5	4	25.0	4	17.4
Total	39	100	16	100	23	100

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	14	36.8	7	43.8	7	31.8
Somewhat important	16	42.1	5	31.2	11	50.0
Very important	8	21.1	4	25.0	4	18.2
Total	38	100	16	100	22	100

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	15.0	4	25.0	2	8.3
Somewhat important	23	57.5	9	56.2	14	58.3
Very important	11	27.5	3	18.8	8	33.3
Total	40	100	16	100	24	100

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	21	53.8	12	75.0	9	39.1
Somewhat important	17	43.6	4	25.0	13	56.5
Very important	1	2.6	0	0.0	1	4.3
Total	39	100	16	100	23	100

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	17	44.7	6	37.5	11	50.0
Somewhat important	14	36.8	6	37.5	8	36.4
Very important	7	18.4	4	25.0	3	13.6
Total	38	100	16	100	22	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	31	81.6	13	81.2	18	81.8
Somewhat important	6	15.8	2	12.5	4	18.2
Very important	1	2.6	1	6.2	0	0.0
Total	38	100	16	100	22	100

g. Customer precautionary demand for cash and liquidity decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	21	52.5	7	43.8	14	58.3
Somewhat important	9	22.5	4	25.0	5	20.8
Very important	10	25.0	5	31.2	5	20.8
Total	40	100	16	100	24	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
The number of inquiries has increased substantially	2	3.0	1	3.3	1	2.7
The number of inquiries has increased moderately	12	17.9	6	20.0	6	16.2
The number of inquiries has stayed about the same	21	31.3	11	36.7	10	27.0
The number of inquiries has decreased moderately	26	38.8	10	33.3	16	43.2
The number of inquiries has decreased substantially	6	9.0	2	6.7	4	10.8
Total	67	100	30	100	37	100

For this question, 2 respondents answered "My bank does not originate C&I lines of credit."

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	6	9.0	4	13.3	2	5.4
Tightened somewhat	33	49.3	11	36.7	22	59.5
Remained basically unchanged	27	40.3	15	50.0	12	32.4
Eased somewhat	1	1.5	0	0.0	1	2.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	30	100	37	100

For this question, 4 respondents answered "My bank does not originate construction and land development loans or credit lines."

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	3	4.3	2	6.5	1	2.6
Tightened somewhat	36	52.2	13	41.9	23	60.5
Remained basically unchanged	29	42.0	16	51.6	13	34.2
Eased somewhat	1	1.4	0	0.0	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	31	100	38	100

For this question, 2 respondents answered "My bank does not originate loans secured by nonfarm nonresidential properties."

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	2.9	1	3.2	1	2.6
Tightened somewhat	30	43.5	13	41.9	17	44.7
Remained basically unchanged	36	52.2	17	54.8	19	50.0
Eased somewhat	1	1.4	0	0.0	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	31	100	38	100

For this question, 2 respondents answered "My bank does not originate loans secured by multifamily residential properties."

10. Apart from normal seasonal variation, how has demand for **construction and land development**

loans changed over the past three months? (Please consider the number of requests for new spot loans, for disbursement of funds under existing loan commitments, and for new or increased credit lines.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	6	9.0	2	6.7	4	10.8
About the same	28	41.8	10	33.3	18	48.6
Moderately weaker	24	35.8	11	36.7	13	35.1
Substantially weaker	9	13.4	7	23.3	2	5.4
Total	67	100	30	100	37	100

11. Apart from normal seasonal variation, how has demand for **loans secured by nonfarm nonresidential properties** changed over the past three months? (Please consider the number of requests for new spot loans, for disbursement of funds under existing loan commitments, and for new or increased credit lines.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	5	7.4	1	3.3	4	10.5
About the same	27	39.7	8	26.7	19	50.0
Moderately weaker	30	44.1	15	50.0	15	39.5
Substantially weaker	6	8.8	6	20.0	0	0.0
Total	68	100	30	100	38	100

12. Apart from normal seasonal variation, how has demand for **loans secured by multifamily residential properties** changed over the past three months? (Please consider the number of requests for new spot loans, for disbursement of funds under existing loan commitments, and for new or increased credit lines.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	1.4	0	0.0	1	2.6
Moderately stronger	8	11.6	2	6.5	6	15.8
About the same	34	49.3	16	51.6	18	47.4
Moderately weaker	20	29.0	8	25.8	12	31.6
Substantially weaker	6	8.7	5	16.1	1	2.6
Total	69	100	31	100	38	100

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

Questions 13-14 ask about seven categories of **residential mortgage loans** at your bank: Government-Sponsored Enterprise eligible (GSE-eligible) residential mortgages, government residential mortgages, Qualified Mortgage non-jumbo non-GSE-eligible (QM non-jumbo, non-GSE-eligible) residential mortgages, QM jumbo residential mortgages, non-QM jumbo residential mortgages, non-QM non-jumbo residential mortgages, and subprime residential mortgages. For the purposes of this survey, please use the following definitions of these loan categories and include first-lien closed-end loans to purchase homes only. The loan categories have been defined so that every first-lien closed-end residential mortgage loan used for home purchase fits into one of the following seven categories:

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

Question 13 deals with changes in your bank's credit standards for loans in each of the seven loan categories over the past three months. If your bank's credit standards have not changed over the relevant period, please report them as unchanged even if the standards are either restrictive or accommodative relative to longer-term norms. If your bank's credit standards have tightened or eased over the relevant period, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing standards as changes in standards. **Question 14** deals with

changes in demand for loans in each of the seven loan categories over the past three months.

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	8	13.1	3	12.5	5	13.5
Remained basically unchanged	52	85.2	20	83.3	32	86.5
Eased somewhat	1	1.6	1	4.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	24	100	37	100

For this question, 7 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	1	1.8	1	4.5	0	0.0
Tightened somewhat	5	9.1	2	9.1	3	9.1
Remained basically unchanged	48	87.3	18	81.8	30	90.9
Eased somewhat	1	1.8	1	4.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	22	100	33	100

For this question, 13 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	9	16.1	4	17.4	5	15.2
Remained basically unchanged	46	82.1	19	82.6	27	81.8
Eased somewhat	1	1.8	0	0.0	1	3.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	56	100	23	100	33	100

For this question, 12 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	2	3.4	0	0.0	2	5.6
Tightened somewhat	12	20.3	5	21.7	7	19.4
Remained basically unchanged	43	72.9	16	69.6	27	75.0
Eased somewhat	2	3.4	2	8.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	23	100	36	100

For this question, 9 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	2	3.5	1	4.2	1	3.0
Tightened somewhat	10	17.5	3	12.5	7	21.2
Remained basically unchanged	44	77.2	20	83.3	24	72.7
Eased somewhat	1	1.8	0	0.0	1	3.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100	24	100	33	100

For this question, 11 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	11	20.0	3	13.0	8	25.0
Remained basically unchanged	44	80.0	20	87.0	24	75.0
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	23	100	32	100

For this question, 13 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	2	33.3	0	NaN	2	33.3
Tightened somewhat	1	16.7	0	NaN	1	16.7
Remained basically unchanged	2	33.3	0	NaN	2	33.3
Eased somewhat	1	16.7	0	NaN	1	16.7
Eased considerably	0	0.0	0	NaN	0	0.0
Total	6	100	0	100	6	100

For this question, 61 respondents answered "My bank does not originate subprime residential mortgages." Note that because no large banks originate these loans, no percentage can be computed.

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	18	30.0	6	26.1	12	32.4
Moderately stronger	21	35.0	7	30.4	14	37.8
About the same	20	33.3	9	39.1	11	29.7
Moderately weaker	0	0.0	0	0.0	0	0.0
Substantially weaker	1	1.7	1	4.3	0	0.0
Total	60	100	23	100	37	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	10	18.5	3	13.6	7	21.9
Moderately stronger	15	27.8	6	27.3	9	28.1
About the same	28	51.9	13	59.1	15	46.9
Moderately weaker	1	1.9	0	0.0	1	3.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	54	100	22	100	32	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	6	10.9	1	4.3	5	15.6
Moderately stronger	19	34.5	9	39.1	10	31.2
About the same	27	49.1	10	43.5	17	53.1
Moderately weaker	0	0.0	0	0.0	0	0.0
Substantially weaker	3	5.5	3	13.0	0	0.0
Total	55	100	23	100	32	100

D. Demand for mortgages that your bank categorizes as **QM jumbo** residential mortgages was:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	8	13.8	3	13.0	5	14.3
Moderately stronger	22	37.9	10	43.5	12	34.3
About the same	24	41.4	8	34.8	16	45.7
Moderately weaker	1	1.7	0	0.0	1	2.9
Substantially weaker	3	5.2	2	8.7	1	2.9
Total	58	100	23	100	35	100

E. Demand for mortgages that your bank categorizes as **non-QM jumbo** residential mortgages was:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	5	8.9	1	4.2	4	12.5
Moderately stronger	21	37.5	10	41.7	11	34.4
About the same	26	46.4	10	41.7	16	50.0
Moderately weaker	2	3.6	1	4.2	1	3.1
Substantially weaker	2	3.6	2	8.3	0	0.0
Total	56	100	24	100	32	100

F. Demand for mortgages that your bank categorizes as **non-QM non-jumbo** residential mortgages was:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	6	10.9	1	4.3	5	15.6
Moderately stronger	18	32.7	8	34.8	10	31.2
About the same	26	47.3	10	43.5	16	50.0
Moderately weaker	2	3.6	1	4.3	1	3.1
Substantially weaker	3	5.5	3	13.0	0	0.0
Total	55	100	23	100	32	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	NaN	0	0.0
Moderately stronger	1	20.0	0	NaN	1	20.0
About the same	1	20.0	0	NaN	1	20.0
Moderately weaker	3	60.0	0	NaN	3	60.0
Substantially weaker	0	0.0	0	NaN	0	0.0
Total	5	100	0	100	5	100

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

existing standards as changes in standards.

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	3.4	2	8.7	0	0.0
Tightened somewhat	12	20.7	3	13.0	9	25.7
Remained basically unchanged	43	74.1	17	73.9	26	74.3
Eased somewhat	1	1.7	1	4.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	58	100	23	100	35	100

For this question, 8 respondents answered "My bank does not originate revolving home equity lines of credit."

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	1.7	0	0.0	1	2.9
Moderately stronger	11	19.0	3	13.0	8	22.9
About the same	26	44.8	11	47.8	15	42.9
Moderately weaker	16	27.6	7	30.4	9	25.7
Substantially weaker	4	6.9	2	8.7	2	5.7
Total	58	100	23	100	35	100

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

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

	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	8	13.8	6	25.0	2	5.9
About unchanged	44	75.9	14	58.3	30	88.2
Somewhat less willing	6	10.3	4	16.7	2	5.9
Much less willing	0	0.0	0	0.0	0	0.0
Total	58	100	24	100	34	100

For this question, 9 respondents answered "My bank does not originate consumer installment loans."

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	4.4	2	8.0	0	0.0
Tightened somewhat	12	26.7	7	28.0	5	25.0
Remained basically unchanged	29	64.4	14	56.0	15	75.0
Eased somewhat	2	4.4	2	8.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	45	100	25	100	20	100

For this question, 20 respondents answered "My bank does not originate credit card loans to individuals or households."

19. Over the past three months, how have your bank's credit standards for approving applications for **auto loans** to individuals or households changed? (Please include loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, whether new or used. Please exclude loans to finance fleet sales, personal cash loans secured by automobiles already paid for, loans to finance the purchase of commercial vehicles and farm equipment, and lease financing.)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.9	1	5.0	0	0.0
Tightened somewhat	8	15.4	3	15.0	5	15.6
Remained basically unchanged	41	78.8	15	75.0	26	81.2
Eased somewhat	2	3.8	1	5.0	1	3.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	52	100	20	100	32	100

For this question, 15 respondents answered "My bank does not originate auto loans to individuals or households."

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.8	1	4.5	0	0.0
Tightened somewhat	9	16.4	3	13.6	6	18.2
Remained basically unchanged	44	80.0	17	77.3	27	81.8
Eased somewhat	1	1.8	1	4.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	55	100	22	100	33	100

For this question, 12 respondents answered "My bank does not originate consumer loans other than credit card or auto loans."

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

a. Credit limits

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	11	24.4	7	29.2	4	19.0
Remained basically unchanged	32	71.1	16	66.7	16	76.2
Eased somewhat	2	4.4	1	4.2	1	4.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	45	100	24	100	21	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	6.7	0	0.0	3	14.3
Remained basically unchanged	41	91.1	24	100.0	17	81.0
Eased somewhat	1	2.2	0	0.0	1	4.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	45	100	24	100	21	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	6.7	1	4.2	2	9.5
Remained basically unchanged	41	91.1	22	91.7	19	90.5
Eased somewhat	1	2.2	1	4.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	45	100	24	100	21	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	2	4.4	2	8.3	0	0.0
Tightened somewhat	12	26.7	6	25.0	6	28.6
Remained basically unchanged	30	66.7	15	62.5	15	71.4
Eased somewhat	1	2.2	1	4.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	45	100	24	100	21	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.2	0	0.0	1	4.8
Tightened somewhat	9	20.0	4	16.7	5	23.8
Remained basically unchanged	34	75.6	20	83.3	14	66.7
Eased somewhat	1	2.2	0	0.0	1	4.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	45	100	24	100	21	100

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

a. Maximum maturity

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.9	0	0.0	3	9.7
Remained basically unchanged	48	94.1	20	100.0	28	90.3
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	20	100	31	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	10	20.0	4	20.0	6	20.0
Remained basically unchanged	37	74.0	14	70.0	23	76.7
Eased somewhat	3	6.0	2	10.0	1	3.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	50	100	20	100	30	100

c. Minimum required down payment (higher=tightened, lower=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	7.8	1	5.0	3	9.7
Remained basically unchanged	46	90.2	18	90.0	28	90.3
Eased somewhat	1	2.0	1	5.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	20	100	31	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	9	17.6	3	15.0	6	19.4
Remained basically unchanged	41	80.4	16	80.0	25	80.6
Eased somewhat	1	2.0	1	5.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	20	100	31	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	2.0	0	0.0	1	3.2
Tightened somewhat	5	9.8	1	5.0	4	12.9
Remained basically unchanged	44	86.3	19	95.0	25	80.6
Eased somewhat	1	2.0	0	0.0	1	3.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	51	100	20	100	31	100

23. Over the past three months, how has your bank changed the following terms and conditions on **consumer loans other than credit card and auto loans**?

a. Maximum maturity

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.6	0	0.0	3	9.4
Remained basically unchanged	51	94.4	22	100.0	29	90.6
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	22	100	32	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	7	13.2	5	22.7	2	6.5
Remained basically unchanged	45	84.9	17	77.3	28	90.3
Eased somewhat	1	1.9	0	0.0	1	3.2
Eased considerably	0	0.0	0	0.0	0	0.0
Total	53	100	22	100	31	100

c. Minimum required down payment (higher=tightened, lower=eased)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	5	9.3	1	4.5	4	12.5
Remained basically unchanged	49	90.7	21	95.5	28	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	54	100	22	100	32	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.9	1	4.5	0	0.0
Tightened somewhat	9	16.7	2	9.1	7	21.9
Remained basically unchanged	43	79.6	18	81.8	25	78.1
Eased somewhat	1	1.9	1	4.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	22	100	32	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	4	7.4	1	4.5	3	9.4
Tightened somewhat	4	7.4	1	4.5	3	9.4
Remained basically unchanged	44	81.5	19	86.4	25	78.1
Eased somewhat	2	3.7	1	4.5	1	3.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	54	100	22	100	32	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	2.3	0	0.0	1	5.0
Moderately stronger	12	27.3	11	45.8	1	5.0
About the same	19	43.2	7	29.2	12	60.0
Moderately weaker	8	18.2	3	12.5	5	25.0
Substantially weaker	4	9.1	3	12.5	1	5.0
Total	44	100	24	100	20	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	1.9	0	0.0	1	3.1
Moderately stronger	13	25.0	9	45.0	4	12.5
About the same	28	53.8	8	40.0	20	62.5
Moderately weaker	9	17.3	3	15.0	6	18.8
Substantially weaker	1	1.9	0	0.0	1	3.1
Total	52	100	20	100	32	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	1	1.8	1	4.5	0	0.0
Moderately stronger	9	16.4	5	22.7	4	12.1
About the same	31	56.4	10	45.5	21	63.6
Moderately weaker	11	20.0	4	18.2	7	21.2
Substantially weaker	3	5.5	2	9.1	1	3.0
Total	55	100	22	100	33	100

Questions 27-38 ask about the share of loans at your bank that are currently in forbearance across several loan categories, and the terms and conditions of your bank’s forbearance policies. “Forbearance” is meant broadly to include troubled debt restructuring, covenant relief, reduction or deferral of required loan payments, or other credit risk mitigation strategies your bank classifies as forbearance.

27. For each of the **C&I loan** categories listed below, please indicate approximately what fraction of lending within that category is currently in forbearance?

A. Loans for large and middle-market firms

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
More than 20 percent	0	0.0	0	0.0	0	0.0
More than 10 percent but less than 20 percent	5	7.5	4	12.5	1	2.9
More than 5 percent but less than 10 percent	17	25.4	8	25.0	9	25.7
5 percent or less	43	64.2	19	59.4	24	68.6
No loans in forbearance	2	3.0	1	3.1	1	2.9
Total	67	100	32	100	35	100

B. Loans for small firms

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
More than 20 percent	2	3.2	0	0.0	2	5.7
More than 10 percent but less than 20 percent	4	6.3	2	7.1	2	5.7
More than 5 percent but less than 10 percent	14	22.2	7	25.0	7	20.0
5 percent or less	42	66.7	18	64.3	24	68.6
No loans in forbearance	1	1.6	1	3.6	0	0.0
Total	63	100	28	100	35	100

28. If your bank makes forbearance available for some **C&I loans**, please indicate how frequently forbearance incorporates the following terms. Please rate each possible alteration using the following scale: 1=not frequent (Less than 20% of forbearances), 2=somewhat frequent (20-60%), 3=very frequent (Greater than 60%)

a. Payment deferral (reduced amortization or minimum payments)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	21	32.3	14	46.7	7	20.0
Somewhat frequent (20-60%)	10	15.4	6	20.0	4	11.4
Very frequent (greater than 60%)	34	52.3	10	33.3	24	68.6
Total	65	100	30	100	35	100

b. Lower interest rates

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	62	95.4	30	100.0	32	91.4
Somewhat frequent (20-60%)	3	4.6	0	0.0	3	8.6
Very frequent (greater than 60%)	0	0.0	0	0.0	0	0.0
Total	65	100	30	100	35	100

c. Maturity extension

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	41	63.1	23	76.7	18	51.4
Somewhat frequent (20-60%)	18	27.7	6	20.0	12	34.3
Very frequent (greater than 60%)	6	9.2	1	3.3	5	14.3
Total	65	100	30	100	35	100

d. Principal reduction

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	60	92.3	30	100.0	30	85.7
Somewhat frequent (20-60%)	4	6.2	0	0.0	4	11.4
Very frequent (greater than 60%)	1	1.5	0	0.0	1	2.9
Total	65	100	30	100	35	100

e. Covenant relief

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	11	17.2	3	10.0	8	23.5
Somewhat frequent (20-60%)	33	51.6	14	46.7	19	55.9
Very frequent (greater than 60%)	20	31.2	13	43.3	7	20.6
Total	64	100	30	100	34	100

29. If your bank makes forbearance available for some **C&I loans**, please indicate how important the following factors are in determining your bank's willingness to approve a forbearance request or the terms of forbearance. (Please rate each possible factor using the following scale: 1=not important, 2=somewhat important, 3=very important.)

a. Degree of borrower's financial hardships

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	1.5	0	0.0	1	2.9
Somewhat important	16	24.2	7	22.6	9	25.7
Very important	49	74.2	24	77.4	25	71.4
Total	66	100	31	100	35	100

b. Borrower's history of loan payments

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	7.6	1	3.2	4	11.4
Somewhat important	22	33.3	14	45.2	8	22.9
Very important	39	59.1	16	51.6	23	65.7
Total	66	100	31	100	35	100

c. Extent of borrower's relationship with your bank

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	16.7	7	22.6	4	11.4
Somewhat important	29	43.9	14	45.2	15	42.9
Very important	26	39.4	10	32.3	16	45.7
Total	66	100	31	100	35	100

d. Regulatory or supervisory treatment of loans in forbearance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	20.6	8	25.8	5	15.6
Somewhat important	25	39.7	17	54.8	8	25.0
Very important	25	39.7	6	19.4	19	59.4
Total	63	100	31	100	32	100

30. For each of the **CRE loan** categories listed below, please indicate approximately what fraction of lending within that category is currently in forbearance?

A. Loans secured by income-producing commercial real estate

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
More than 20 percent	5	7.7	1	3.3	4	11.4
More than 10 percent but less than 20 percent	10	15.4	5	16.7	5	14.3
More than 5 percent but less than 10 percent	17	26.2	9	30.0	8	22.9
5 percent or less	31	47.7	14	46.7	17	48.6
No loans in forbearance	2	3.1	1	3.3	1	2.9
Total	65	100	30	100	35	100

B. Construction and land development loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
More than 20 percent	0	0.0	0	0.0	0	0.0
More than 10 percent but less than 20 percent	1	1.5	0	0.0	1	2.9
More than 5 percent but less than 10 percent	8	12.3	3	10.0	5	14.3
5 percent or less	39	60.0	22	73.3	17	48.6
No loans in forbearance	17	26.2	5	16.7	12	34.3
Total	65	100	30	100	35	100

31. If your bank makes forbearance available for some **CRE loans**, please indicate how frequently forbearance incorporates the following terms. Please rate each possible alteration using the following scale: 1=not frequent (Less than 20% of forbearances), 2=somewhat frequent (20-60%), 3=very frequent (Greater than 60%)

a. Payment deferral (reduced amortization or lower minimum payments)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	7	11.3	2	7.1	5	14.7
Somewhat frequent (20-60%)	12	19.4	7	25.0	5	14.7
Very frequent (greater than 60%)	43	69.4	19	67.9	24	70.6
Total	62	100	28	100	34	100

b. Lower interest rates

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	56	90.3	27	96.4	29	85.3
Somewhat frequent (20-60%)	5	8.1	1	3.6	4	11.8
Very frequent (greater than 60%)	1	1.6	0	0.0	1	2.9
Total	62	100	28	100	34	100

c. Maturity extension

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	41	66.1	21	75.0	20	58.8
Somewhat frequent (20-60%)	13	21.0	4	14.3	9	26.5
Very frequent (greater than 60%)	8	12.9	3	10.7	5	14.7
Total	62	100	28	100	34	100

d. Principal reduction

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	54	88.5	27	96.4	27	81.8
Somewhat frequent (20-60%)	5	8.2	1	3.6	4	12.1
Very frequent (greater than 60%)	2	3.3	0	0.0	2	6.1
Total	61	100	28	100	33	100

e. Covenant relief

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	17	27.9	7	25.9	10	29.4
Somewhat frequent (20-60%)	30	49.2	11	40.7	19	55.9
Very frequent (greater than 60%)	14	23.0	9	33.3	5	14.7
Total	61	100	27	100	34	100

f. Release of reserves for debt service payments

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	48	80.0	22	81.5	26	78.8
Somewhat frequent (20-60%)	10	16.7	4	14.8	6	18.2
Very frequent (greater than 60%)	2	3.3	1	3.7	1	3.0
Total	60	100	27	100	33	100

32. If your bank makes forbearance available for some **CRE loans**, please indicate how important the following factors are in determining your bank's willingness to approve a forbearance request or the terms of forbearance. (Please rate each possible factor using the following scale: 1=not important, 2=somewhat important, 3=very important.)

a. Degree of borrower's financial hardships

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	1.6	0	0.0	1	2.9
Somewhat important	12	19.7	4	14.8	8	23.5
Very important	48	78.7	23	85.2	25	73.5
Total	61	100	27	100	34	100

b. Borrower's history of loan payments

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	4.9	1	3.7	2	5.9
Somewhat important	20	32.8	9	33.3	11	32.4
Very important	38	62.3	17	63.0	21	61.8
Total	61	100	27	100	34	100

c. Extent of borrower's relationship with your bank

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	18.6	7	25.9	4	12.5
Somewhat important	27	45.8	13	48.1	14	43.8
Very important	21	35.6	7	25.9	14	43.8
Total	59	100	27	100	32	100

d. Regulatory or supervisory treatment of loans in forbearance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	14.8	5	18.5	4	11.8
Somewhat important	26	42.6	16	59.3	10	29.4
Very important	26	42.6	6	22.2	20	58.8
Total	61	100	27	100	34	100

33. Approximately what fraction of **residential mortgage loans** held by your bank are currently in forbearance? Please take "residential mortgage loans" in the following three questions to refer to first-lien

closed-end residential mortgages that your bank holds on their balance sheet.

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
More than 20 percent	1	1.6	1	3.6	0	0.0
More than 10 percent but less than 20 percent	6	9.7	3	10.7	3	8.8
More than 5 percent but less than 10 percent	16	25.8	10	35.7	6	17.6
5 percent or less	37	59.7	13	46.4	24	70.6
No loans in forbearance	2	3.2	1	3.6	1	2.9
Total	62	100	28	100	34	100

34. If your bank makes forbearance available for some **residential mortgage loans**, please indicate how frequently forbearance incorporates the following terms. Please rate each possible alteration using the following scale: 1=not frequent (Less than 20% of forbearances), 2=somewhat frequent (20-60%), 3=very frequent (Greater than 60%).

a. Payment deferral (reduced amortization or lower minimum payments)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	13	21.7	6	22.2	7	21.2
Somewhat frequent (20-60%)	4	6.7	1	3.7	3	9.1
Very frequent (greater than 60%)	43	71.7	20	74.1	23	69.7
Total	60	100	27	100	33	100

b. Lower interest rates

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	54	90.0	24	88.9	30	90.9
Somewhat frequent (20-60%)	5	8.3	2	7.4	3	9.1
Very frequent (greater than 60%)	1	1.7	1	3.7	0	0.0
Total	60	100	27	100	33	100

c. Maturity extension

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	39	65.0	18	66.7	21	63.6
Somewhat frequent (20-60%)	9	15.0	4	14.8	5	15.2
Very frequent (greater than 60%)	12	20.0	5	18.5	7	21.2
Total	60	100	27	100	33	100

d. Principal reduction

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	56	94.9	26	100.0	30	90.9
Somewhat frequent (20-60%)	2	3.4	0	0.0	2	6.1
Very frequent (greater than 60%)	1	1.7	0	0.0	1	3.0
Total	59	100	26	100	33	100

e. Reduced or waived late fees

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	16	26.7	6	22.2	10	30.3
Somewhat frequent (20-60%)	9	15.0	2	7.4	7	21.2
Very frequent (greater than 60%)	35	58.3	19	70.4	16	48.5
Total	60	100	27	100	33	100

f. Not reporting late payments to credit agencies

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	16	26.7	2	7.4	14	42.4
Somewhat frequent (20-60%)	5	8.3	2	7.4	3	9.1
Very frequent (greater than 60%)	39	65.0	23	85.2	16	48.5
Total	60	100	27	100	33	100

35. If your bank makes forbearance available for some **residential mortgage loans**, please indicate how important the following factors are in determining your bank's willingness to approve a forbearance request or the terms of forbearance. (Please rate each possible factor using the following scale: 1=not important, 2=somewhat important, 3=very important.)

a. Degree of borrower's financial hardships

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	21.7	7	25.9	6	18.2
Somewhat important	11	18.3	6	22.2	5	15.2
Very important	36	60.0	14	51.9	22	66.7
Total	60	100	27	100	33	100

b. Borrower's history of loan payments

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	23	38.3	14	51.9	9	27.3
Somewhat important	23	38.3	10	37.0	13	39.4
Very important	14	23.3	3	11.1	11	33.3
Total	60	100	27	100	33	100

c. Extent of borrower's relationship with your bank

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	35	59.3	21	77.8	14	43.8
Somewhat important	17	28.8	5	18.5	12	37.5
Very important	7	11.9	1	3.7	6	18.8
Total	59	100	27	100	32	100

d. Regulatory or supervisory treatment of loans under forbearance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	22.0	5	18.5	8	25.0
Somewhat important	20	33.9	9	33.3	11	34.4
Very important	26	44.1	13	48.1	13	40.6
Total	59	100	27	100	32	100

36. For each of the **consumer loan** categories listed below, please indicate approximately what fraction of loans within that category are currently in forbearance?

A. Credit cards

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
More than 20 percent	0	0.0	0	0.0	0	0.0
More than 10 percent but less than 20 percent	1	1.7	0	0.0	1	3.3
More than 5 percent but less than 10 percent	4	6.9	1	3.6	3	10.0
5 percent or less	37	63.8	22	78.6	15	50.0
No loans in forbearance	16	27.6	5	17.9	11	36.7
Total	58	100	28	100	30	100

B. Auto loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
More than 20 percent	1	1.7	0	0.0	1	3.0
More than 10 percent but less than 20 percent	3	5.1	2	7.7	1	3.0
More than 5 percent but less than 10 percent	5	8.5	3	11.5	2	6.1
5 percent or less	36	61.0	14	53.8	22	66.7
No loans in forbearance	14	23.7	7	26.9	7	21.2
Total	59	100	26	100	33	100

37. If your bank makes forbearance available for some **consumer loans**, please indicate how frequently forbearance incorporates the following terms. Please rate each possible alteration using the following scale: 1=not frequent (Less than 20% of forbearances), 2=somewhat frequent (20-60%), 3=very frequent (Greater than 60%).

a. Payment deferral (reduced amortization or minimum payments)

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	6	12.0	3	13.0	3	11.1
Somewhat frequent (20-60%)	5	10.0	0	0.0	5	18.5
Very frequent (greater than 60%)	39	78.0	20	87.0	19	70.4
Total	50	100	23	100	27	100

b. Lower interest rates

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	45	91.8	20	87.0	25	96.2
Somewhat frequent (20-60%)	3	6.1	2	8.7	1	3.8
Very frequent (greater than 60%)	1	2.0	1	4.3	0	0.0
Total	49	100	23	100	26	100

c. Maturity extension

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	25	50.0	9	39.1	16	59.3
Somewhat frequent (20-60%)	10	20.0	5	21.7	5	18.5
Very frequent (greater than 60%)	15	30.0	9	39.1	6	22.2
Total	50	100	23	100	27	100

d. Principal reduction

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	48	96.0	23	100.0	25	92.6
Somewhat frequent (20-60%)	0	0.0	0	0.0	0	0.0
Very frequent (greater than 60%)	2	4.0	0	0.0	2	7.4
Total	50	100	23	100	27	100

e. Reduced or waived late fees

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	14	28.0	6	26.1	8	29.6
Somewhat frequent (20-60%)	11	22.0	2	8.7	9	33.3
Very frequent (greater than 60%)	25	50.0	15	65.2	10	37.0
Total	50	100	23	100	27	100

f. Not reporting late payments to credit agencies

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not frequent (less than 20% of forbearances)	16	32.7	4	17.4	12	46.2
Somewhat frequent (20-60%)	5	10.2	2	8.7	3	11.5
Very frequent (greater than 60%)	28	57.1	17	73.9	11	42.3
Total	49	100	23	100	26	100

38. If your bank makes forbearance available for some **consumer loans**, please indicate how important the following factors are in determining your bank's willingness to approve a forbearance request or the terms of forbearance. (Please rate each possible factor using the following scale: 1=not important, 2=somewhat important, 3=very important.)

a. Degree of borrower's financial hardships

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	8	16.0	4	17.4	4	14.8
Somewhat important	10	20.0	4	17.4	6	22.2
Very important	32	64.0	15	65.2	17	63.0
Total	50	100	23	100	27	100

b. Borrower's history of loan payments

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	17	34.0	11	47.8	6	22.2
Somewhat important	20	40.0	9	39.1	11	40.7
Very important	13	26.0	3	13.0	10	37.0
Total	50	100	23	100	27	100

c. Extent of borrower's relationship with your bank

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	27	54.0	19	82.6	8	29.6
Somewhat important	15	30.0	2	8.7	13	48.1
Very important	8	16.0	2	8.7	6	22.2
Total	50	100	23	100	27	100

d. Regulatory or supervisory treatment of loans in forbearance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	10	20.4	3	13.0	7	26.9
Somewhat important	15	30.6	7	30.4	8	30.8
Very important	24	49.0	13	56.5	11	42.3
Total	49	100	23	100	26	100

Question 39 requests feedback on any other issues you judge to be important but are not addressed in this survey.

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 \$50 billion or more as of June 30, 2020. The combined assets of the 33 large banks totaled \$12.4 trillion, compared to \$13.2 trillion for the entire panel of 72 banks, and \$18 trillion for all domestically chartered, federally insured commercial banks.

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