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 2021)

***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	13	17.8	5	14.7	8	20.5
Remained basically unchanged	51	69.9	22	64.7	29	74.4
Eased somewhat	9	12.3	7	20.6	2	5.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	73	100	34	100	39	100

For this question, 1 respondent 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	12	17.1	6	19.4	6	15.4
Remained basically unchanged	54	77.1	22	71.0	32	82.1
Eased somewhat	4	5.7	3	9.7	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	70	100	31	100	39	100

For this question, 4 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	0	0.0	0	0.0	0	0.0
Tightened somewhat	8	11.0	1	2.9	7	17.9
Remained basically unchanged	57	78.1	26	76.5	31	79.5
Eased somewhat	8	11.0	7	20.6	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	73	100	34	100	39	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	7	9.6	1	2.9	6	15.4
Remained basically unchanged	61	83.6	28	82.4	33	84.6
Eased somewhat	5	6.8	5	14.7	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	73	100	34	100	39	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	9	12.5	4	12.1	5	12.8
Remained basically unchanged	58	80.6	26	78.8	32	82.1
Eased somewhat	5	6.9	3	9.1	2	5.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	72	100	33	100	39	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	14	19.4	6	17.6	8	21.1
Remained basically unchanged	43	59.7	16	47.1	27	71.1
Eased somewhat	15	20.8	12	35.3	3	7.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	72	100	34	100	38	100

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.4	1	2.9	0	0.0
Tightened somewhat	16	21.9	6	17.6	10	25.6
Remained basically unchanged	52	71.2	23	67.6	29	74.4
Eased somewhat	4	5.5	4	11.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	73	100	34	100	39	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	10	13.7	2	5.9	8	20.5
Remained basically unchanged	57	78.1	26	76.5	31	79.5
Eased somewhat	5	6.8	5	14.7	0	0.0
Eased considerably	1	1.4	1	2.9	0	0.0
Total	73	100	34	100	39	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	6	8.2	1	2.9	5	12.8
Remained basically unchanged	65	89.0	31	91.2	34	87.2
Eased somewhat	2	2.7	2	5.9	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	73	100	34	100	39	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	2	2.8	1	3.1	1	2.6
Tightened somewhat	16	22.5	5	15.6	11	28.2
Remained basically unchanged	49	69.0	22	68.8	27	69.2
Eased somewhat	4	5.6	4	12.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	71	100	32	100	39	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	5	7.2	0	0.0	5	12.8
Remained basically unchanged	62	89.9	29	96.7	33	84.6
Eased somewhat	2	2.9	1	3.3	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	30	100	39	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	7	10.1	2	6.7	5	12.8
Remained basically unchanged	61	88.4	27	90.0	34	87.2
Eased somewhat	1	1.4	1	3.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	30	100	39	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	11	15.9	4	13.3	7	17.9
Remained basically unchanged	58	84.1	26	86.7	32	82.1
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	30	100	39	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	13	19.1	4	13.3	9	23.7
Remained basically unchanged	51	75.0	24	80.0	27	71.1
Eased somewhat	4	5.9	2	6.7	2	5.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	30	100	38	100

e. Premiums charged on riskier loans

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	1	1.5	1	3.3	0	0.0
Tightened somewhat	11	16.2	3	10.0	8	21.1
Remained basically unchanged	56	82.4	26	86.7	30	78.9
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	68	100	30	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	11	15.9	4	13.3	7	17.9
Remained basically unchanged	55	79.7	24	80.0	31	79.5
Eased somewhat	3	4.3	2	6.7	1	2.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	30	100	39	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	8	11.9	3	10.0	5	13.5
Remained basically unchanged	58	86.6	26	86.7	32	86.5
Eased somewhat	1	1.5	1	3.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	67	100	30	100	37	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	3	4.4	1	3.4	2	5.1
Tightened somewhat	16	23.5	8	27.6	8	20.5
Remained basically unchanged	48	70.6	20	69.0	28	71.8
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	1	1.5	0	0.0	1	2.6
Total	68	100	29	100	39	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	26	83.9	11	91.7	15	78.9
Somewhat important	4	12.9	1	8.3	3	15.8
Very important	1	3.2	0	0.0	1	5.3
Total	31	100	12	100	19	100

b. Less favorable or more uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	1	3.4	1	8.3	0	0.0
Somewhat important	12	41.4	3	25.0	9	52.9
Very important	16	55.2	8	66.7	8	47.1
Total	29	100	12	100	17	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	20.7	4	33.3	2	11.8
Somewhat important	6	20.7	1	8.3	5	29.4
Very important	17	58.6	7	58.3	10	58.8
Total	29	100	12	100	17	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	21	67.7	8	66.7	13	68.4
Somewhat important	9	29.0	3	25.0	6	31.6
Very important	1	3.2	1	8.3	0	0.0
Total	31	100	12	100	19	100

e. Reduced tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	11	35.5	5	41.7	6	31.6
Somewhat important	19	61.3	7	58.3	12	63.2
Very important	1	3.2	0	0.0	1	5.3
Total	31	100	12	100	19	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	23	74.2	8	66.7	15	78.9
Somewhat important	7	22.6	3	25.0	4	21.1
Very important	1	3.2	1	8.3	0	0.0
Total	31	100	12	100	19	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	28	93.3	11	91.7	17	94.4
Somewhat important	1	3.3	0	0.0	1	5.6
Very important	1	3.3	1	8.3	0	0.0
Total	30	100	12	100	18	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	18	58.1	8	66.7	10	52.6
Somewhat important	11	35.5	3	25.0	8	42.1
Very important	2	6.5	1	8.3	1	5.3
Total	31	100	12	100	19	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	13	76.5	11	78.6	2	66.7
Somewhat important	4	23.5	3	21.4	1	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	17	100	14	100	3	100

b. More favorable or less uncertain economic outlook

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	3	16.7	2	13.3	1	33.3
Somewhat important	9	50.0	8	53.3	1	33.3
Very important	6	33.3	5	33.3	1	33.3
Total	18	100	15	100	3	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	56.2	8	61.5	1	33.3
Somewhat important	5	31.2	4	30.8	1	33.3
Very important	2	12.5	1	7.7	1	33.3
Total	16	100	13	100	3	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	5	27.8	4	26.7	1	33.3
Somewhat important	8	44.4	8	53.3	0	0.0
Very important	5	27.8	3	20.0	2	66.7
Total	18	100	15	100	3	100

e. Increased tolerance for risk

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	16	94.1	14	100.0	2	66.7
Somewhat important	1	5.9	0	0.0	1	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	17	100	14	100	3	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	10	58.8	8	57.1	2	66.7
Somewhat important	7	41.2	6	42.9	1	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	17	100	14	100	3	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	70.6	10	71.4	2	66.7
Somewhat important	4	23.5	3	21.4	1	33.3
Very important	1	5.9	1	7.1	0	0.0
Total	17	100	14	100	3	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	13	81.2	13	92.9	0	0.0
Somewhat important	3	18.8	1	7.1	2	100.0
Very important	0	0.0	0	0.0	0	0.0
Total	16	100	14	100	2	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	1	1.4	0	0.0	1	2.6
Moderately stronger	19	26.4	13	39.4	6	15.4
About the same	24	33.3	7	21.2	17	43.6
Moderately weaker	27	37.5	13	39.4	14	35.9
Substantially weaker	1	1.4	0	0.0	1	2.6
Total	72	100	33	100	39	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	10	14.7	6	20.7	4	10.3
About the same	36	52.9	15	51.7	21	53.8
Moderately weaker	20	29.4	8	27.6	12	30.8
Substantially weaker	2	2.9	0	0.0	2	5.1
Total	68	100	29	100	39	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	12	63.2	10	76.9	2	33.3
Somewhat important	7	36.8	3	23.1	4	66.7
Very important	0	0.0	0	0.0	0	0.0
Total	19	100	13	100	6	100

b. Customer accounts receivable financing needs increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	13	68.4	10	76.9	3	50.0
Somewhat important	4	21.1	2	15.4	2	33.3
Very important	2	10.5	1	7.7	1	16.7
Total	19	100	13	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	57.9	9	69.2	2	33.3
Somewhat important	7	36.8	3	23.1	4	66.7
Very important	1	5.3	1	7.7	0	0.0
Total	19	100	13	100	6	100

d. Customer internally generated funds decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	11	57.9	8	61.5	3	50.0
Somewhat important	8	42.1	5	38.5	3	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	19	100	13	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	4	21.1	1	7.7	3	50.0
Somewhat important	9	47.4	6	46.2	3	50.0
Very important	6	31.6	6	46.2	0	0.0
Total	19	100	13	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	47.4	7	53.8	2	33.3
Somewhat important	7	36.8	4	30.8	3	50.0
Very important	3	15.8	2	15.4	1	16.7
Total	19	100	13	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	15	83.3	11	84.6	4	80.0
Somewhat important	3	16.7	2	15.4	1	20.0
Very important	0	0.0	0	0.0	0	0.0
Total	18	100	13	100	5	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	9	33.3	5	33.3	4	33.3
Somewhat important	14	51.9	8	53.3	6	50.0
Very important	4	14.8	2	13.3	2	16.7
Total	27	100	15	100	12	100

b. Customer accounts receivable financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	10	37.0	6	40.0	4	33.3
Somewhat important	14	51.9	8	53.3	6	50.0
Very important	3	11.1	1	6.7	2	16.7
Total	27	100	15	100	12	100

c. Customer investment in plant or equipment decreased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	6	21.4	5	33.3	1	7.7
Somewhat important	15	53.6	8	53.3	7	53.8
Very important	7	25.0	2	13.3	5	38.5
Total	28	100	15	100	13	100

d. Customer internally generated funds increased

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	13	46.4	8	53.3	5	38.5
Somewhat important	15	53.6	7	46.7	8	61.5
Very important	0	0.0	0	0.0	0	0.0
Total	28	100	15	100	13	100

e. Customer merger or acquisition financing needs decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	16	59.3	7	46.7	9	75.0
Somewhat important	10	37.0	7	46.7	3	25.0
Very important	1	3.7	1	6.7	0	0.0
Total	27	100	15	100	12	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	22	81.5	12	80.0	10	83.3
Somewhat important	5	18.5	3	20.0	2	16.7
Very important	0	0.0	0	0.0	0	0.0
Total	27	100	15	100	12	100

g. Customer precautionary demand for cash and liquidity decreased

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	12	42.9	7	46.7	5	38.5
Somewhat important	11	39.3	5	33.3	6	46.2
Very important	5	17.9	3	20.0	2	15.4
Total	28	100	15	100	13	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
The number of inquiries has increased substantially	0	0.0	0	0.0	0	0.0
The number of inquiries has increased moderately	19	26.4	13	39.4	6	15.4
The number of inquiries has stayed about the same	31	43.1	12	36.4	19	48.7
The number of inquiries has decreased moderately	21	29.2	8	24.2	13	33.3
The number of inquiries has decreased substantially	1	1.4	0	0.0	1	2.6
Total	72	100	33	100	39	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	2	2.9	2	6.5	0	0.0
Tightened somewhat	17	24.6	8	25.8	9	23.7
Remained basically unchanged	49	71.0	20	64.5	29	76.3
Eased somewhat	1	1.4	1	3.2	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	69	100	31	100	38	100

For this question, 5 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	1	1.4	1	3.0	0	0.0
Tightened somewhat	20	27.8	7	21.2	13	33.3
Remained basically unchanged	51	70.8	25	75.8	26	66.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	72	100	33	100	39	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	0	0.0	0	0.0	0	0.0
Tightened somewhat	15	20.8	5	15.2	10	25.6
Remained basically unchanged	57	79.2	28	84.8	29	74.4
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	72	100	33	100	39	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	8	11.8	5	16.1	3	8.1
About the same	40	58.8	15	48.4	25	67.6
Moderately weaker	16	23.5	7	22.6	9	24.3
Substantially weaker	4	5.9	4	12.9	0	0.0
Total	68	100	31	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	6	8.3	3	9.1	3	7.7
About the same	39	54.2	14	42.4	25	64.1
Moderately weaker	26	36.1	15	45.5	11	28.2
Substantially weaker	1	1.4	1	3.0	0	0.0
Total	72	100	33	100	39	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	12	16.7	4	12.1	8	20.5
About the same	49	68.1	24	72.7	25	64.1
Moderately weaker	8	11.1	4	12.1	4	10.3
Substantially weaker	2	2.8	1	3.0	1	2.6
Total	72	100	33	100	39	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	2	3.2	0	0.0	2	5.3
Remained basically unchanged	56	90.3	22	91.7	34	89.5
Eased somewhat	4	6.5	2	8.3	2	5.3
Eased considerably	0	0.0	0	0.0	0	0.0
Total	62	100	24	100	38	100

For this question, 9 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	1	1.7	0	0.0	1	2.8
Remained basically unchanged	57	96.6	22	95.7	35	97.2
Eased somewhat	1	1.7	1	4.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	59	100	23	100	36	100

For this question, 12 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	3	5.0	0	0.0	3	8.3
Remained basically unchanged	54	90.0	22	91.7	32	88.9
Eased somewhat	3	5.0	2	8.3	1	2.8
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	24	100	36	100

For this question, 10 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	6.7	1	4.0	3	8.6
Remained basically unchanged	51	85.0	21	84.0	30	85.7
Eased somewhat	5	8.3	3	12.0	2	5.7
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	25	100	35	100

For this question, 10 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	5	8.9	2	8.0	3	9.7
Remained basically unchanged	48	85.7	22	88.0	26	83.9
Eased somewhat	3	5.4	1	4.0	2	6.5
Eased considerably	0	0.0	0	0.0	0	0.0
Total	56	100	25	100	31	100

For this question, 14 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	3	5.4	0	0.0	3	9.4
Remained basically unchanged	51	91.1	23	95.8	28	87.5
Eased somewhat	2	3.6	1	4.2	1	3.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	56	100	24	100	32	100

For this question, 14 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	1	14.3	0	NaN	1	14.3
Tightened somewhat	0	0.0	0	NaN	0	0.0
Remained basically unchanged	6	85.7	0	NaN	6	85.7
Eased somewhat	0	0.0	0	NaN	0	0.0
Eased considerably	0	0.0	0	NaN	0	0.0
Total	7	100	0	100	7	100

For this question, 64 respondents answered "My bank does not originate subprime residential mortgages." NaN (Not a Number) denotes percentages that cannot be computed due to no reported originations in this category.

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	3	4.8	0	0.0	3	7.9
Moderately stronger	9	14.5	3	12.5	6	15.8
About the same	42	67.7	19	79.2	23	60.5
Moderately weaker	8	12.9	2	8.3	6	15.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	62	100	24	100	38	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	10	16.9	4	17.4	6	16.7
About the same	40	67.8	16	69.6	24	66.7
Moderately weaker	9	15.3	3	13.0	6	16.7
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	59	100	23	100	36	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	2	3.3	0	0.0	2	5.4
Moderately stronger	8	13.1	3	12.5	5	13.5
About the same	44	72.1	18	75.0	26	70.3
Moderately weaker	7	11.5	3	12.5	4	10.8
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	61	100	24	100	37	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	1	1.6	0	0.0	1	2.8
Moderately stronger	11	18.0	3	12.0	8	22.2
About the same	41	67.2	18	72.0	23	63.9
Moderately weaker	7	11.5	3	12.0	4	11.1
Substantially weaker	1	1.6	1	4.0	0	0.0
Total	61	100	25	100	36	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	1	1.8	0	0.0	1	3.2
Moderately stronger	11	19.6	4	16.0	7	22.6
About the same	38	67.9	18	72.0	20	64.5
Moderately weaker	6	10.7	3	12.0	3	9.7
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	56	100	25	100	31	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	1	1.8	0	0.0	1	3.0
Moderately stronger	9	15.8	4	16.7	5	15.2
About the same	39	68.4	16	66.7	23	69.7
Moderately weaker	8	14.0	4	16.7	4	12.1
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	57	100	24	100	33	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	0	0.0	0	NaN	0	0.0
About the same	6	85.7	0	NaN	6	85.7
Moderately weaker	1	14.3	0	NaN	1	14.3
Substantially weaker	0	0.0	0	NaN	0	0.0
Total	7	100	0	100	7	100

NaN (Not a Number) denotes percentages that cannot be computed due to no reported originations in this category.

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

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.3	0	0.0	2	5.6
Remained basically unchanged	56	91.8	24	96.0	32	88.9
Eased somewhat	3	4.9	1	4.0	2	5.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	25	100	36	100

For this question, 9 respondents answered "My bank does not originate revolving home equity lines of credit."

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Substantially stronger	0	0.0	0	0.0	0	0.0
Moderately stronger	7	11.5	2	8.0	5	13.9
About the same	37	60.7	14	56.0	23	63.9
Moderately weaker	15	24.6	7	28.0	8	22.2
Substantially weaker	2	3.3	2	8.0	0	0.0
Total	61	100	25	100	36	100

***Questions 17-26** ask about consumer lending at your bank. Question 17 deals with changes in your bank's willingness to make consumer installment loans over the past three months. Questions 18-23 deal with changes in credit standards and loan terms over the same period. Questions 24-26 deal with changes in demand for consumer loans over the past three months. If your bank's lending policies have not changed over the past three months, please report them as unchanged even if the policies are either restrictive or accommodative relative to longer-term norms. If your bank's policies have tightened or eased over the past three months, please so report them regardless of how they stand relative to longer-term norms. Also, please report changes in enforcement of existing policies as changes in policies.*

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

	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	9	14.3	7	26.9	2	5.4
About unchanged	50	79.4	19	73.1	31	83.8
Somewhat less willing	4	6.3	0	0.0	4	10.8
Much less willing	0	0.0	0	0.0	0	0.0
Total	63	100	26	100	37	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	0	0.0	0	0.0	0	0.0
Tightened somewhat	1	2.1	0	0.0	1	4.8
Remained basically unchanged	39	83.0	21	80.8	18	85.7
Eased somewhat	7	14.9	5	19.2	2	9.5
Eased considerably	0	0.0	0	0.0	0	0.0
Total	47	100	26	100	21	100

For this question, 24 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	1.8	1	4.8	0	0.0
Tightened somewhat	1	1.8	0	0.0	1	2.8
Remained basically unchanged	49	86.0	16	76.2	33	91.7
Eased somewhat	6	10.5	4	19.0	2	5.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100	21	100	36	100

For this question, 14 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	1.7	1	4.2	0	0.0
Tightened somewhat	2	3.3	0	0.0	2	5.6
Remained basically unchanged	49	81.7	17	70.8	32	88.9
Eased somewhat	8	13.3	6	25.0	2	5.6
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	24	100	36	100

For this question, 11 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	4	8.7	1	3.8	3	15.0
Remained basically unchanged	35	76.1	19	73.1	16	80.0
Eased somewhat	7	15.2	6	23.1	1	5.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100	26	100	20	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	1	2.2	0	0.0	1	5.0
Remained basically unchanged	42	93.3	25	100.0	17	85.0
Eased somewhat	2	4.4	0	0.0	2	10.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	45	100	25	100	20	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	1	2.2	1	3.8	0	0.0
Remained basically unchanged	45	97.8	25	96.2	20	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	46	100	26	100	20	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	2	4.3	1	3.8	1	5.0
Remained basically unchanged	41	89.1	22	84.6	19	95.0
Eased somewhat	3	6.5	3	11.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100	26	100	20	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	4.3	0	0.0	2	10.0
Remained basically unchanged	43	93.5	25	96.2	18	90.0
Eased somewhat	1	2.2	1	3.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	46	100	26	100	20	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	2	3.5	0	0.0	2	5.6
Remained basically unchanged	54	94.7	20	95.2	34	94.4
Eased somewhat	1	1.8	1	4.8	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100	21	100	36	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.3	2	9.5	1	2.8
Remained basically unchanged	44	77.2	14	66.7	30	83.3
Eased somewhat	10	17.5	5	23.8	5	13.9
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100	21	100	36	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	5.3	1	4.8	2	5.6
Remained basically unchanged	54	94.7	20	95.2	34	94.4
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100	21	100	36	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	7.0	1	4.8	3	8.3
Remained basically unchanged	51	89.5	18	85.7	33	91.7
Eased somewhat	2	3.5	2	9.5	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100	21	100	36	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	1.8	1	4.8	0	0.0
Tightened somewhat	3	5.3	0	0.0	3	8.3
Remained basically unchanged	53	93.0	20	95.2	33	91.7
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	57	100	21	100	36	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	2	3.3	0	0.0	2	5.4
Remained basically unchanged	59	96.7	24	100.0	35	94.6
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	24	100	37	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	2	3.3	0	0.0	2	5.6
Remained basically unchanged	51	85.0	21	87.5	30	83.3
Eased somewhat	7	11.7	3	12.5	4	11.1
Eased considerably	0	0.0	0	0.0	0	0.0
Total	60	100	24	100	36	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	2	3.3	0	0.0	2	5.4
Remained basically unchanged	59	96.7	24	100.0	35	94.6
Eased somewhat	0	0.0	0	0.0	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	24	100	37	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	3	4.9	0	0.0	3	8.1
Remained basically unchanged	56	91.8	22	91.7	34	91.9
Eased somewhat	2	3.3	2	8.3	0	0.0
Eased considerably	0	0.0	0	0.0	0	0.0
Total	61	100	24	100	37	100

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

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Tightened considerably	0	0.0	0	0.0	0	0.0
Tightened somewhat	4	6.6	0	0.0	4	10.8
Remained basically unchanged	56	91.8	23	95.8	33	89.2
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

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	8	17.4	8	30.8	0	0.0
About the same	31	67.4	13	50.0	18	90.0
Moderately weaker	7	15.2	5	19.2	2	10.0
Substantially weaker	0	0.0	0	0.0	0	0.0
Total	46	100	26	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	0	0.0	0	0.0	0	0.0
Moderately stronger	6	10.5	2	9.5	4	11.1
About the same	38	66.7	15	71.4	23	63.9
Moderately weaker	12	21.1	3	14.3	9	25.0
Substantially weaker	1	1.8	1	4.8	0	0.0
Total	57	100	21	100	36	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	0	0.0	0	0.0	0	0.0
Moderately stronger	6	9.8	4	16.7	2	5.4
About the same	48	78.7	19	79.2	29	78.4
Moderately weaker	6	9.8	1	4.2	5	13.5
Substantially weaker	1	1.6	0	0.0	1	2.7
Total	61	100	24	100	37	100

***Questions 27-30** ask how your bank expects its **lending standards** for select categories of **C&I, commercial real estate, residential real estate, and consumer loans** to change over 2021. **Question 31** asks about the reasons why your bank expects lending standards to change.*

27. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect its **lending standards** for the following **C&I loan** categories to change over 2021 compared with its current standards, 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.)

A. Compared with my bank's current lending standards, over 2021, my bank expects its **lending standards** for approving applications for **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	8	11.0	2	5.9	6	15.4
Remain basically unchanged	58	79.5	25	73.5	33	84.6
Ease somewhat	7	9.6	7	20.6	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	73	100	34	100	39	100

For this question, 1 respondent answered "My bank does not originate C&I loans or credit lines to large and middle-market firms."

B. Compared with my bank's current lending standards, over 2021, my bank expects its **lending standards** for approving applications for **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	10	14.3	2	6.5	8	20.5
Remain basically unchanged	54	77.1	23	74.2	31	79.5
Ease somewhat	6	8.6	6	19.4	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	70	100	31	100	39	100

For this question, 4 respondents answered "My bank does not originate C&I loans or credit lines to small firms."

28. 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 2021 compared with its current standards, apart from normal seasonal variation?

A. Compared with my bank's current lending standards, over 2021, 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	1.4	0	0.0	1	2.6
Tighten somewhat	11	15.9	1	3.2	10	26.3
Remain basically unchanged	55	79.7	29	93.5	26	68.4
Ease somewhat	2	2.9	1	3.2	1	2.6
Ease considerably	0	0.0	0	0.0	0	0.0
Total	69	100	31	100	38	100

For this question, 5 respondents answered "My bank does not originate construction and land development loans or credit lines."

B. Compared with my bank's current lending standards, over 2021, 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	11	15.5	2	6.2	9	23.1
Remain basically unchanged	57	80.3	28	87.5	29	74.4
Ease somewhat	3	4.2	2	6.2	1	2.6
Ease considerably	0	0.0	0	0.0	0	0.0
Total	71	100	32	100	39	100

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

C. Compared with my bank's current lending standards, over 2021, 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	2	2.8	0	0.0	2	5.1
Tighten somewhat	8	11.1	1	3.0	7	17.9
Remain basically unchanged	57	79.2	28	84.8	29	74.4
Ease somewhat	5	6.9	4	12.1	1	2.6
Ease considerably	0	0.0	0	0.0	0	0.0
Total	72	100	33	100	39	100

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

29. 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 2021 compared with its current standards, apart from normal seasonal variation?

A. Compared with my bank's current lending standards, over 2021, 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	53	85.5	16	64.0	37	100.0
Ease somewhat	9	14.5	9	36.0	0	0.0
Ease considerably	0	0.0	0	0.0	0	0.0
Total	62	100	25	100	37	100

For this question, 8 respondents answered "My bank does not originate GSE-eligible residential mortgage loans."

B. Compared with my bank's current lending standards, over 2021, 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	3	4.8	0	0.0	3	8.6
Remain basically unchanged	48	76.2	16	57.1	32	91.4
Ease somewhat	11	17.5	11	39.3	0	0.0
Ease considerably	1	1.6	1	3.6	0	0.0
Total	63	100	28	100	35	100

For this question, 6 respondents answered "My bank does not originate nonconforming jumbo residential mortgage loans."

30. 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 2021 compared with its current standards, apart from normal seasonal variation?

A. Compared with my bank's current lending standards, over 2021, 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	1	2.0	1	3.8	0	0.0
Remain basically unchanged	30	61.2	9	34.6	21	91.3
Ease somewhat	18	36.7	16	61.5	2	8.7
Ease considerably	0	0.0	0	0.0	0	0.0
Total	49	100	26	100	23	100

For this question, 21 respondents answered "My bank does not originate credit card loans."

B. Compared with my bank's current lending standards, over 2021, 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	0	0.0	0	0.0	0	0.0
Remain basically unchanged	45	81.8	12	57.1	33	97.1
Ease somewhat	10	18.2	9	42.9	1	2.9
Ease considerably	0	0.0	0	0.0	0	0.0
Total	55	100	21	100	34	100

For this question, 14 respondents answered "My bank does not originate auto loans."

31. If your bank expects to tighten or ease its credit standards for any of the loan categories reported in questions 27-30, how important are the following possible reasons for the expected change in standards?

A. Possible reasons for expecting to tighten credit standards:

1. Expected deterioration in your bank's capital or liquidity position

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	76.5	2	66.7	11	78.6
Somewhat important	4	23.5	1	33.3	3	21.4
Very important	0	0.0	0	0.0	0	0.0
Total	17	100	3	100	14	100

2. Expected deterioration in collateral values

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	29.4	1	33.3	4	28.6
Somewhat important	10	58.8	2	66.7	8	57.1
Very important	2	11.8	0	0.0	2	14.3
Total	17	100	3	100	14	100

3. Expected reduction in competition from other banks or nonbank lenders

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	8	50.0	2	66.7	6	46.2
Somewhat important	8	50.0	1	33.3	7	53.8
Very important	0	0.0	0	0.0	0	0.0
Total	16	100	3	100	13	100

4. Expected reduction in risk tolerance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	5	29.4	1	33.3	4	28.6
Somewhat important	10	58.8	2	66.7	8	57.1
Very important	2	11.8	0	0.0	2	14.3
Total	17	100	3	100	14	100

5. Expected reduction in ease of selling loans in secondary market

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	12	70.6	2	66.7	10	71.4
Somewhat important	5	29.4	1	33.3	4	28.6
Very important	0	0.0	0	0.0	0	0.0
Total	17	100	3	100	14	100

6. Expected deterioration in credit quality of loan portfolio

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	4	23.5	2	66.7	2	14.3
Somewhat important	9	52.9	1	33.3	8	57.1
Very important	4	23.5	0	0.0	4	28.6
Total	17	100	3	100	14	100

7. 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	6	35.3	2	66.7	4	28.6
Somewhat important	9	52.9	1	33.3	8	57.1
Very important	2	11.8	0	0.0	2	14.3
Total	17	100	3	100	14	100

B. Possible reasons for expecting to ease credit standards:

1. Expected improvement in your bank's capital or liquidity position

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	15	68.2	12	63.2	3	100.0
Somewhat important	6	27.3	6	31.6	0	0.0
Very important	1	4.5	1	5.3	0	0.0
Total	22	100	19	100	3	100

2. Expected increase in collateral values

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Not important	11	52.4	9	50.0	2	66.7
Somewhat important	7	33.3	6	33.3	1	33.3
Very important	3	14.3	3	16.7	0	0.0
Total	21	100	18	100	3	100

3. Expected increase in competition from other banks or nonbank lenders

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	13	59.1	12	63.2	1	33.3
Somewhat important	8	36.4	6	31.6	2	66.7
Very important	1	4.5	1	5.3	0	0.0
Total	22	100	19	100	3	100

4. Expected increase in risk tolerance

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	9	42.9	9	47.4	0	0.0
Somewhat important	9	42.9	7	36.8	2	100.0
Very important	3	14.3	3	15.8	0	0.0
Total	21	100	19	100	2	100

5. Expected increase in ease of selling loans in secondary market

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	17	81.0	16	84.2	1	50.0
Somewhat important	4	19.0	3	15.8	1	50.0
Very important	0	0.0	0	0.0	0	0.0
Total	21	100	19	100	2	100

6. Expected improvement in credit quality of loan portfolio

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Not important	6	27.3	5	26.3	1	33.3
Somewhat important	11	50.0	9	47.4	2	66.7
Very important	5	22.7	5	26.3	0	0.0
Total	22	100	19	100	3	100

7. 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	16	72.7	14	73.7	2	66.7
Somewhat important	6	27.3	5	26.3	1	33.3
Very important	0	0.0	0	0.0	0	0.0
Total	22	100	19	100	3	100

Questions 32-35 *ask how your bank expects* ***demand*** *for select categories of* ***C&I, commercial real estate, residential real estate, and consumer loans*** *from your bank to change over 2021.*

32. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect **demand** for the following categories of **C&I loans** from your bank to change over 2021 compared with its current level, apart from normal seasonal variation?

A. Compared with its current level, over 2021, my bank expects **demand** for **C&I loans or credit lines to large and middle-market firms** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	0	0.0	0	0.0	0	0.0
Strengthen somewhat	31	46.3	18	58.1	13	36.1
Remain basically unchanged	34	50.7	13	41.9	21	58.3
Weaken somewhat	2	3.0	0	0.0	2	5.6
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	67	100	31	100	36	100

B. Compared with its current level, over 2021, my bank expects **demand** for **C&I loans or credit lines to small firms** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	0	0.0	0	0.0	0	0.0
Strengthen somewhat	32	49.2	19	63.3	13	37.1
Remain basically unchanged	31	47.7	11	36.7	20	57.1
Weaken somewhat	1	1.5	0	0.0	1	2.9
Weaken substantially	1	1.5	0	0.0	1	2.9
Total	65	100	30	100	35	100

33. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect **demand** for the following categories of **commercial real estate loans** from your bank to change over 2021 compared with its current level, apart from normal seasonal variation?

A. Compared with its current level, over 2021, my bank expects **demand** for **construction and land development loans** or credit lines from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	0	0.0	0	0.0	0	0.0
Strengthen somewhat	21	32.3	11	37.9	10	27.8
Remain basically unchanged	36	55.4	14	48.3	22	61.1
Weaken somewhat	8	12.3	4	13.8	4	11.1
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	65	100	29	100	36	100

B. Compared with its current level, over 2021, my bank expects **demand** for **loans secured by nonfarm nonresidential properties** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	Percent	Banks	Percent	Banks	Percent
Strengthen substantially	0	0.0	0	0.0	0	0.0
Strengthen somewhat	27	39.7	15	46.9	12	33.3
Remain basically unchanged	37	54.4	16	50.0	21	58.3
Weaken somewhat	3	4.4	1	3.1	2	5.6
Weaken substantially	1	1.5	0	0.0	1	2.8
Total	68	100	32	100	36	100

C. Compared with its current level, over 2021, my bank expects **demand** for **loans secured by multifamily residential properties** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Strengthen substantially	0	0.0	0	0.0	0	0.0
Strengthen somewhat	25	36.2	17	53.1	8	21.6
Remain basically unchanged	38	55.1	15	46.9	23	62.2
Weaken somewhat	6	8.7	0	0.0	6	16.2
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	69	100	32	100	37	100

34. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect **demand** for the following categories of **residential real estate loans** from your bank to change over 2021 compared with its current level, apart from normal seasonal variation?

A. Compared with its current level, over 2021, my bank expects **demand** for **GSE-eligible residential mortgage loans** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Strengthen substantially	1	1.7	1	4.2	0	0.0
Strengthen somewhat	10	16.7	5	20.8	5	13.9
Remain basically unchanged	33	55.0	13	54.2	20	55.6
Weaken somewhat	16	26.7	5	20.8	11	30.6
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	60	100	24	100	36	100

B. Compared with its current level, over 2021, my bank expects **demand** for **nonconforming jumbo residential mortgage loans** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Strengthen substantially	1	1.6	1	3.7	0	0.0
Strengthen somewhat	10	16.4	7	25.9	3	8.8
Remain basically unchanged	38	62.3	15	55.6	23	67.6
Weaken somewhat	12	19.7	4	14.8	8	23.5
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	61	100	27	100	34	100

35. Assuming that economic activity progresses in line with consensus forecasts, how does your bank expect **demand** for the following categories of **consumer loans** from your bank to change over 2021 compared with its current level, apart from normal seasonal variation?

A. Compared with its current level, over 2021, my bank expects **demand** for **credit card** loans from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Strengthen substantially	1	2.2	1	3.8	0	0.0
Strengthen somewhat	19	41.3	14	53.8	5	25.0
Remain basically unchanged	25	54.3	11	42.3	14	70.0
Weaken somewhat	1	2.2	0	0.0	1	5.0
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	46	100	26	100	20	100

B. Compared with its current level, over 2021, my bank expects **demand** for **auto loans** from my bank to:

	All Respondents		Large Banks		Other Banks	
	Banks	**Percent**	**Banks**	**Percent**	**Banks**	**Percent**
Strengthen substantially	0	0.0	0	0.0	0	0.0
Strengthen somewhat	12	22.6	7	33.3	5	15.6
Remain basically unchanged	35	66.0	13	61.9	22	68.8
Weaken somewhat	6	11.3	1	4.8	5	15.6
Weaken substantially	0	0.0	0	0.0	0	0.0
Total	53	100	21	100	32	100

Questions 36-39 *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 2021.*

36. 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 2021?

A. The quality of my bank's ***syndicated nonleveraged*** **C&I loans to large and middle-market firms** over 2021, 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	20	30.3	16	50.0	4	11.8
Remain around current levels	38	57.6	11	34.4	27	79.4
Deteriorate somewhat	8	12.1	5	15.6	3	8.8
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	66	100	32	100	34	100

B. The quality of my bank's ***syndicated leveraged*** **C&I loans to large and middle-market firms** over 2021, 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	18	29.0	13	41.9	5	16.1
Remain around current levels	34	54.8	10	32.3	24	77.4
Deteriorate somewhat	10	16.1	8	25.8	2	6.5
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	62	100	31	100	31	100

C. The quality of my bank's ***nonsyndicated*** **C&I loans to large and middle-market firms** over 2021, 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	22	31.4	16	50.0	6	15.8
Remain around current levels	36	51.4	10	31.2	26	68.4
Deteriorate somewhat	12	17.1	6	18.8	6	15.8
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	70	100	32	100	38	100

D. The quality of my bank's **C&I loans to small firms** over 2021, 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	1.5	0	0.0	1	2.6
Improve somewhat	12	17.6	8	26.7	4	10.5
Remain around current levels	25	36.8	8	26.7	17	44.7
Deteriorate somewhat	29	42.6	13	43.3	16	42.1
Deteriorate substantially	1	1.5	1	3.3	0	0.0
Total	68	100	30	100	38	100

37. 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 2021?

A. The quality of my bank's **construction and land development loans** over 2021, 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	9	13.2	6	20.0	3	7.9
Remain around current levels	41	60.3	15	50.0	26	68.4
Deteriorate somewhat	18	26.5	9	30.0	9	23.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	68	100	30	100	38	100

B. The quality of my bank's **loans secured by nonfarm nonresidential properties** over 2021, 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	9	13.2	7	23.3	2	5.3
Remain around current levels	29	42.6	9	30.0	20	52.6
Deteriorate somewhat	30	44.1	14	46.7	16	42.1
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	68	100	30	100	38	100

C. The quality of my bank's **loans secured by multifamily residential properties** over 2021, 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	8	11.4	6	18.8	2	5.3
Remain around current levels	43	61.4	17	53.1	26	68.4
Deteriorate somewhat	19	27.1	9	28.1	10	26.3
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	70	100	32	100	38	100

38. 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 2021?

A. The quality of my bank's **GSE-eligible residential mortgage loans** over 2021, 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	1.6	1	4.0	0	0.0
Improve somewhat	7	11.5	4	16.0	3	8.3
Remain around current levels	36	59.0	11	44.0	25	69.4
Deteriorate somewhat	17	27.9	9	36.0	8	22.2
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	61	100	25	100	36	100

B. The quality of my bank's **nonconforming jumbo residential mortgage loans** over 2021, 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	14.3	3	8.3
Remain around current levels	42	65.6	14	50.0	28	77.8
Deteriorate somewhat	15	23.4	10	35.7	5	13.9
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	64	100	28	100	36	100

C. The quality of my bank's **revolving home equity lines of credit** over 2021, 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	11.3	4	14.8	3	8.6
Remain around current levels	37	59.7	14	51.9	23	65.7
Deteriorate somewhat	18	29.0	9	33.3	9	25.7
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	62	100	27	100	35	100

39. 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 the following categories in 2021?

A. The quality of my bank's **credit card loans to prime borrowers** over 2021, 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	5	9.3	4	14.8	1	3.7
Remain around current levels	28	51.9	10	37.0	18	66.7
Deteriorate somewhat	21	38.9	13	48.1	8	29.6
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	54	100	27	100	27	100

B. The quality of my bank's **credit card loans to nonprime borrowers** over 2021, 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	6.4	2	8.3	1	4.3
Remain around current levels	21	44.7	8	33.3	13	56.5
Deteriorate somewhat	21	44.7	13	54.2	8	34.8
Deteriorate substantially	2	4.3	1	4.2	1	4.3
Total	47	100	24	100	23	100

C. The quality of my bank's **auto loans to prime borrowers** over 2021, 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	7.1	2	9.1	2	5.9
Remain around current levels	33	58.9	11	50.0	22	64.7
Deteriorate somewhat	19	33.9	9	40.9	10	29.4
Deteriorate substantially	0	0.0	0	0.0	0	0.0
Total	56	100	22	100	34	100

D. The quality of my bank's **auto loans to nonprime borrowers** over 2021, 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	8.7	1	5.6	3	10.7
Remain around current levels	25	54.3	8	44.4	17	60.7
Deteriorate somewhat	16	34.8	9	50.0	7	25.0
Deteriorate substantially	1	2.2	0	0.0	1	3.6
Total	46	100	18	100	28	100

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 September 30, 2020. The combined assets of the 35 large banks totaled $12.6 trillion, compared with $13.3 trillion for the entire panel of 75 banks, and $18.1 trillion for all domestically chartered, federally insured commercial banks.

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