

## Tables: Commercial Lending Portfolios

### Agricultural Lending

Sixteen of the 59 banks in the survey were engaged in some form of agricultural lending.

**Changes in Underwriting Standards in Agricultural Loan Portfolios**  
(Percent of Responses)

	Eased	Unchanged	Tightened
<b>2001</b>	3	71	26
<b>2002</b>	0	70	30
<b>2003</b>	0	67	33
<b>2004</b>	0	93	7
<b>2005</b>	0	93	7
<b>2006</b>	5	95	0
<b>2007</b>	10	80	10
<b>2008</b>	0	95	5
<b>2009</b>	0	75	25

**Changes in the Level of Credit Risk in Agricultural Loan Portfolios**  
(Percent of Responses)

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
<b>2001</b>	0	17	43	34	6
<b>2002</b>	0	7	63	30	0
<b>2003</b>	0	11	48	41	0
<b>2004</b>	0	10	59	31	0
<b>2005</b>	4	17	69	10	0
<b>2006</b>	0	23	63	14	0
<b>2007</b>	0	0	55	45	0
<b>2008</b>	0	26	47	26	0
<b>2009</b>	0	6	38	56	0
<b>Future 12 Months</b>	0	0	31	69	0

### Asset-Based Loans

Seventeen banks in the survey were engaged in asset-based lending.

**Changes in Underwriting Standards in Asset-Based Loan Portfolios**  
(Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2001</b>	5	53	42
<b>2002</b>	3	66	31
<b>2003</b>	0	58	42
<b>2004</b>	16	71	13
<b>2005</b>	30	67	3
<b>2006</b>	30	57	13
<b>2007</b>	25	68	7
<b>2008</b>	9	70	22
<b>2009</b>	6	23	71

**Changes in the Level of Credit Risk in Asset-Based Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2001</b>	5	8	42	45	0
<b>2002</b>	0	0	50	50	0
<b>2003</b>	3	26	42	29	0
<b>2004</b>	3	29	55	13	0
<b>2005</b>	0	24	52	24	0
<b>2006</b>	0	17	61	22	0
<b>2007</b>	0	14	43	43	0
<b>2008</b>	0	0	30	70	0
<b>2009</b>	0	0	12	70	18
<b>Future 12 Months</b>	0	0	6	88	6

### Commercial Leasing

Commercial leasing was offered by 15 of the banks in the survey.

**Changes in Underwriting Standards in Commercial Leasing Portfolios**  
(Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2006</b>	12	76	12
<b>2007</b>	26	69	5
<b>2008</b>	7	50	43
<b>2009</b>	0	40	60

**Changes in the Level of Credit Risk in Commercial Leasing Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>

<b>2006</b>	6	35	53	6	0
<b>2007</b>	0	16	63	21	0
<b>2008</b>	0	0	71	29	0
<b>2009</b>	0	0	13	80	7
<b>Future 12 Months</b>	0	0	0	100	0

### Commercial Real Estate Lending — Commercial Construction

Forty-six of the banks in the survey were engaged in commercial construction lending.

#### Changes in Underwriting Standards in Commercial Construction Loan Portfolios (Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2003</b>	2	61	37
<b>2004</b>	10	75	15
<b>2005</b>	29	63	8
<b>2006</b>	32	56	12
<b>2007</b>	28	59	13
<b>2008</b>	8	43	49
<b>2009</b>	0	20	80

#### Changes in the Level of Credit Risk in Commercial Construction Loan Portfolios (Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2003</b>	0	7	46	42	5
<b>2004</b>	0	7	59	34	0
<b>2005</b>	2	5	65	28	0
<b>2006</b>	0	5	65	30	0
<b>2007</b>	0	2	48	49	1
<b>2008</b>	0	0	22	69	8
<b>2009</b>	0	0	5	54	41
<b>Future 12 Months</b>	0	0	0	80	20

### Commercial Real Estate Lending — Residential Construction

Thirty-eight of the banks in the survey were engaged in residential construction lending.

#### Changes in Underwriting Standards in Residential Construction Loan Portfolios (Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2003</b>	0	76	24

<b>2004</b>	5	86	9
<b>2005</b>	21	72	7
<b>2006</b>	25	64	11
<b>2007</b>	17	50	33
<b>2008</b>	2	36	62
<b>2009</b>	0	8	92

**Changes in the Level of Credit Risk in Residential Construction Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2003</b>	0	2	62	34	2
<b>2004</b>	0	4	76	18	2
<b>2005</b>	2	6	65	27	0
<b>2006</b>	0	2	52	46	0
<b>2007</b>	0	4	27	63	6
<b>2008</b>	0	0	7	48	45
<b>2009</b>	0	0	0	34	66
<b>Future 12 Months</b>	0	5	11	60	24

**Commercial Real Estate Lending — Other**

Fifty-eight of the banks in the survey were engaged in other commercial real estate lending.

**Changes in Underwriting Standards in Other Commercial Real Estate Loan Portfolios**  
(Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2003</b>	5	71	24
<b>2004</b>	8	83	9
<b>2005</b>	24	65	11
<b>2006</b>	32	60	8
<b>2007</b>	20	73	7
<b>2008</b>	2	73	25
<b>2009</b>	2	22	76

**Changes in the Level of Credit Risk in Other Commercial Real Estate Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2003</b>	0	5	48	43	4
<b>2004</b>	0	12	66	20	2
<b>2005</b>	2	9	65	24	0
<b>2006</b>	1	10	55	34	0

<b>2007</b>	0	2	59	38	1
<b>2008</b>	0	2	39	58	2
<b>2009</b>	0	2	5	67	26
<b>Future 12 Months</b>	0	0	5	76	19

## International Lending

Only eight of the banks in the survey were active in international lending.

### Changes in Underwriting Standards in International Loan Portfolios (Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2001</b>	29	57	14
<b>2002</b>	11	61	28
<b>2003</b>	6	55	39
<b>2004</b>	11	61	28
<b>2005</b>	27	73	0
<b>2006</b>	30	70	0
<b>2007</b>	30	70	0
<b>2008</b>	10	60	30
<b>2009</b>	0	13	87

### Changes in the Level of Credit Risk in International Loan Portfolios (Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2001</b>	0	14	53	33	0
<b>2002</b>	0	22	39	28	11
<b>2003</b>	0	6	55	33	6
<b>2004</b>	6	33	55	6	0
<b>2005</b>	0	20	73	7	0
<b>2006</b>	0	0	80	20	0
<b>2007</b>	0	0	70	30	0
<b>2008</b>	0	0	40	40	20
<b>2009</b>	0	0	0	63	37
<b>Future 12 Months</b>	0	10	0	63	37

## Middle Market Lending

Forty-eight of the banks in the survey were engaged in middle market lending.

### Changes in Underwriting Standards in Middle Market Loan Portfolios (Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2001</b>	11	48	41
<b>2002</b>	0	60	40
<b>2003</b>	6	63	31
<b>2004</b>	14	81	5
<b>2005</b>	28	68	5
<b>2006</b>	31	66	3
<b>2007</b>	33	60	7
<b>2008</b>	6	69	25
<b>2009</b>	0	33	67

**Changes in the Level of Credit Risk in Middle Market Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Declined Somewhat</b>
<b>2001</b>	0	2	35	59	4
<b>2002</b>	2	8	22	66	2
<b>2003</b>	0	13	39	44	4
<b>2004</b>	2	28	52	18	2
<b>2005</b>	4	26	54	16	0
<b>2006</b>	0	24	54	20	2
<b>2007</b>	0	5	51	44	0
<b>2008</b>	0	0	50	48	2
<b>2009</b>	0	2	6	88	4
<b>Future 12 Months</b>	0	0	4	88	8

### Small Business Lending

Forty-two of the banks in the survey were lending in the small business market.

**Changes in Underwriting Standards in Small Business Loan Portfolios**  
(Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2001</b>	5	63	32
<b>2002</b>	2	66	32
<b>2003</b>	4	65	31
<b>2004</b>	11	74	15
<b>2005</b>	13	81	6
<b>2006</b>	19	76	5
<b>2007</b>	11	76	13
<b>2008</b>	11	72	17
<b>2009</b>	0	36	64

**Changes in the Level of Credit Risk in Small Business Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2001</b>	0	3	60	37	0
<b>2002</b>	0	2	56	40	2
<b>2003</b>	0	4	56	38	2
<b>2004</b>	0	15	72	13	0
<b>2005</b>	0	11	70	19	0
<b>2006</b>	0	5	71	22	2
<b>2007</b>	2	4	66	26	2
<b>2008</b>	0	3	36	58	3
<b>2009</b>	0	2	14	72	12
<b>Future 12 Months</b>	0	2	3	81	14

**Leveraged Loans**

Sixteen of the banks in the survey provided leveraged loans.

**Changes in Underwriting Standards in Leveraged Loan Portfolios**  
(Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2001</b>	0	4	96
<b>2002</b>	0	44	56
<b>2003</b>	0	48	52
<b>2004</b>	15	85	0
<b>2005</b>	32	68	0
<b>2006</b>	61	31	8
<b>2007</b>	67	33	0
<b>2008</b>	20	20	60
<b>2009</b>	0	31	69

**Changes in the Level of Credit Risk in Leveraged Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2001</b>	0	4	8	46	42
<b>2002</b>	0	7	26	52	15
<b>2003</b>	10	33	28	29	0
<b>2004</b>	15	40	40	5	0
<b>2005</b>	5	27	58	5	5
<b>2006</b>	0	8	15	69	8
<b>2007</b>	0	13	34	53	0
<b>2008</b>	0	0	27	53	20
<b>2009</b>	0	0	6	63	31

<b>Future 12 Months</b>	0	2	6	69	28
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## Large Corporate Loans

Thirty-four of the banks in the survey were active in large corporate loan market.

### Changes in Underwriting Standards in Large Corporate Loan Portfolios (Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2001</b>	0	34	66
<b>2002</b>	0	45	55
<b>2003</b>	3	49	48
<b>2004</b>	17	66	17
<b>2005</b>	32	68	0
<b>2006</b>	49	51	0
<b>2007</b>	40	60	0
<b>2008</b>	6	62	32
<b>2009</b>	0	40	60

### Changes in the Level of Credit Risk in Large Corporate Loan Portfolios (Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2001</b>	0	6	17	63	14
<b>2002</b>	0	8	29	53	10
<b>2003</b>	5	27	33	30	5
<b>2004</b>	17	36	36	11	0
<b>2005</b>	5	27	49	19	0
<b>2006</b>	0	19	46	32	3
<b>2007</b>	0	8	57	35	0
<b>2008</b>	0	0	47	47	6
<b>2009</b>	0	0	12	77	11
<b>Future 12 Months</b>	0	0	3	89	8

## Hedge Funds (Direct Credit Exposure)

Only six of the banks in the survey were active in direct lending to hedge funds.

### Changes in Underwriting Standards in Hedge Funds (Direct Credit Exposure) (Percent of Responses)



	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2007</b>	17	66	17
<b>2008</b>	0	100	0
<b>2009</b>	0	17	83

**Changes in the Level of Credit Risk in Hedge Funds (Direct Credit Exposure)**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2007</b>	0	0	83	17	0
<b>2008</b>	0	0	83	17	0
<b>2009</b>	33	0	0	34	33
<b>Future 12 Months</b>	17	33	0	33	17

**Hedge Funds (Counterparty Credit Exposure)**

Only seven of the banks in the survey had sizable counterparty credit exposures to hedge funds.

**Changes in Underwriting Standards in Hedge Funds (Counterparty Credit Exposure)**  
(Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2007</b>	29	71	0
<b>2008</b>	0	29	71
<b>2009</b>	0	14	86

**Changes in the Level of Credit Risk in Hedge Funds (Counterparty Credit Exposure)**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2007</b>	0	14	72	14	0
<b>2008</b>	0	14	29	43	14
<b>2009</b>	0	0	14	57	29
<b>Future 12 Months</b>	0	14	29	57	0