

Tables: Retail Lending Portfolios

Affordable Housing Lending

Twenty-five of the banks in the survey were reported to have made affordable housing loans.

Changes in Underwriting Standards in Affordable Housing Loan Portfolios
(Percent of Responses)

	Eased	Unchanged	Tightened
2001	6	88	6
2002	3	91	6
2003	3	88	9
2004	6	86	8
2005	15	76	9
2006	3	97	0
2007	6	88	6
2008	3	74	23
2009	0	60	40

Changes in the Level of Credit Risk in Affordable Housing Loan Portfolios
(Percent of Responses)

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2001	2	2	88	8	0
2002	0	6	73	21	0
2003	0	9	76	15	0
2004	0	9	82	9	0
2005	0	6	79	15	0
2006	0	3	86	11	0
2007	0	0	88	12	0
2008	0	0	58	35	6
2009	0	4	32	52	12
Future 12 Months	0	0	28	60	12

Credit Card Lending

Nineteen of the banks in the survey were engaged in credit card lending.

Changes in Underwriting Standards in Credit Card Loan Portfolios
(Percent of Responses)

	Eased	Unchanged	Tightened
2001	16	60	24

2002	12	66	22
2003	19	62	19
2004	18	61	21
2005	7	74	19
2006	19	56	25
2007	16	79	5
2008	18	47	35
2009	0	32	68

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2001	8	5	57	27	3
2002	0	6	54	31	9
2003	0	22	48	30	0
2004	0	11	61	25	3
2005	0	15	67	18	0
2006	0	0	56	44	0
2007	0	11	63	26	0
2008	0	0	35	65	0
2009	0	0	10	53	37
Future 12 Months	0	0	5	69	26

Other Direct Consumer Lending

Twenty-eight of the banks in the survey were engaged in other direct consumer lending.

Changes in Underwriting Standards in Other Direct Consumer Loan Portfolios
(Percent of Responses)

	Eased	Unchanged	Tightened
2001	7	73	20
2002	2	67	31
2003	8	68	24
2004	3	86	11
2005	6	82	12
2006	3	91	6
2007	8	87	5
2008	6	72	22
2009	4	28	68

Changes in the Level of Credit Risk in Other Direct Consumer Loan Portfolios
(Percent of Responses)

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2001	0	7	71	20	2
2002	2	6	67	25	0
2003	2	17	72	7	2
2004	2	13	78	7	0
2005	0	8	82	10	0
2006	0	3	88	9	0
2007	0	3	87	10	0
2008	0	3	59	38	0
2009	0	0	18	68	14
Future 12 Months	0	0	11	78	11

Home Equity—Conventional Lending

Fifty-one of the banks in the survey offered the conventional home equity lending product.

Changes in Underwriting Standards in Home Equity—Conventional Loan Portfolios (Percent of Responses)

	Eased	Unchanged	Tightened
2001	7	70	23
2002	0	74	26
2003	18	63	19
2004	13	77	10
2005	27	62	11
2006	34	64	2
2007	19	65	16
2008	2	46	52
2009	0	22	78

Changes in the Level of Credit Risk in Home Equity—Conventional Loan Portfolios (Percent of Responses)

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2001	0	11	74	13	2
2002	0	7	71	22	0
2003	4	4	69	23	0
2004	0	6	79	13	2
2005	0	7	78	15	0
2006	0	0	69	29	2
2007	0	0	63	34	3
2008	0	0	29	52	19
2009	0	0	10	63	27
Future 12 Months	0	2	4	80	14

Home Equity—High LTV Lending

Fourteen of the banks in the survey offered the high LTV home equity lending product.

Changes in Underwriting Standards in Home Equity—High LTV Loan Portfolios (Percent of Responses)

	Eased	Unchanged	Tightened
2001	11	54	35
2002	0	56	44
2003	7	68	25
2004	18	71	11
2005	24	56	20
2006	37	63	0
2007	22	61	17
2008	6	6	89
2009	0	7	93

Changes in the Level of Credit Risk in Home Equity—High LTV Loan Portfolios (Percent of Responses)

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2001	5	11	62	16	6
2002	0	12	40	44	4
2003	0	11	50	36	3
2004	0	18	61	18	3
2005	0	4	72	24	0
2006	0	0	63	37	0
2007	0	6	39	55	0
2008	0	0	0	56	44
2009	0	0	0	36	64
Future 12 Months	0	7	0	57	36

Indirect Consumer Lending

Twenty-seven of the banks in the survey were engaged in indirect consumer lending.

Changes in Underwriting Standards in Indirect Consumer Loan Portfolios (Percent of Responses)

	Eased	Unchanged	Tightened
2001	7	63	30
2002	0	72	28
2003	5	65	30
2004	11	60	29
2005	25	61	14

2006	35	52	13
2007	16	75	9
2008	20	56	24
2009	0	26	74

Changes in the Level of Credit Risk in Indirect Consumer Loan Portfolios
(Percent of Responses)

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2001	2	21	39	33	5
2002	3	13	38	43	3
2003	5	20	47	28	0
2004	0	26	60	14	0
2005	3	19	67	8	3
2006	6	10	48	36	0
2007	0	3	87	10	0
2008	0	4	36	60	0
2009	0	0	7	74	19
Future 12 Months	0	11	15	63	11

Residential Real Estate Lending

Fifty-two of the banks in the survey were engaged in residential real estate lending.

Changes in Underwriting Standards in Residential Real Estate Loan Portfolios
(Percent of Responses)

	Eased	Unchanged	Tightened
2001	12	72	16
2002	4	83	13
2003	2	86	12
2004	7	86	7
2005	22	73	5
2006	26	69	5
2007	19	67	14
2008	0	44	56
2009	0	27	73

Changes in the Level of Credit Risk in Residential Real Estate Loan Portfolios
(Percent of Responses)

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2001	0	9	76	15	0
2002	0	8	68	24	0

2003	0	12	74	12	2
2004	0	6	92	2	0
2005	0	3	73	24	0
2006	0	7	69	24	0
2007	2	6	59	33	0
2008	2	0	38	55	5
2009	0	2	12	69	17
Future 12 Months	0	2	10	77	11