

Tables: Commercial Lending Portfolios

Agricultural Lending

Twenty of the 78 banks in the survey were engaged in some form of agricultural lending.

Changes in Underwriting Standards in Agricultural Loan Portfolios
(Percent of Banks)

	Eased	Unchanged	Tightened
1999	3	79	18
2000	3	71	26
2001	3	71	26
2002	0	70	30
2003	0	67	33
2004	0	93	7
2005	0	93	7
2006	5	95	0
2007	10	80	10

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
1999	0	6	42	49	3
2000	0	15	41	44	0
2001	0	17	43	34	6
2002	0	7	63	30	0
2003	0	11	48	41	0
2004	0	10	59	31	0
2005	4	17	69	10	0
2006	0	23	63	14	0
2007	0	0	55	45	0
Future 12 Months	0	0	60	40	0

Asset-Based Loans

Twenty-eight banks in the survey were engaged in asset-based lending.

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

	Eased	Unchanged	Tightened
1999	10	78	12
2000	11	67	22
2001	5	53	42
2002	3	66	31
2003	0	58	42
2004	16	71	13
2005	30	67	3
2006	30	57	13
2007	25	68	7

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
1999	0	10	66	24	0
2000	0	8	62	30	0
2001	5	8	42	45	0
2002	0	0	50	50	0
2003	3	26	42	29	0
2004	3	29	55	13	0
2005	0	24	52	24	0
2006	0	17	61	22	0
2007	0	14	43	43	0
Future 12 Months	0	0	54	46	0

Commercial Leasing

Commercial leasing was offered by 19 of the banks in the survey.

Changes in Underwriting Standards in Commercial Leasing Portfolios
(Percent of Banks)

	Eased	Unchanged	Tightened
2006	12	76	12
2007	26	69	5

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
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2006	6	35	53	6	0
2007	0	16	63	21	0
Future 12 Months	0	10	53	37	0

Commercial Real Estate Lending — Commercial Construction

Sixty-three of the banks in the survey were engaged in commercial construction lending.

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

	Eased	Unchanged	Tightened
2003	2	61	37
2004	10	75	15
2005	29	63	8
2006	32	56	12
2007	28	59	13

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2003	0	7	46	42	5
2004	0	7	59	34	0
2005	2	5	65	28	0
2006	0	5	65	30	0
2007	0	2	48	49	1
Future 12 Months	0	2	33	62	3

Commercial Real Estate Lending — Residential Construction

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

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

	Eased	Unchanged	Tightened
2003	0	76	24
2004	5	86	9
2005	21	72	7
2006	25	64	11
2007	17	50	33

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2003	0	2	62	34	2
2004	0	4	76	18	2
2005	2	6	65	27	0
2006	0	2	52	46	0
2007	0	4	27	63	6
Future 12 Months	0	2	29	67	2

Commercial Real Estate Lending — Other

Seventy-one 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 Banks)

	Eased	Unchanged	Tightened
2003	5	71	24
2004	8	83	9
2005	24	65	11
2006	32	60	8
2007	20	73	7

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2003	0	5	48	43	4
2004	0	12	66	20	2
2005	2	9	65	24	0
2006	1	10	55	34	0
2007	0	2	59	38	1
Future 12 Months	0	0	45	52	3

International Lending

Only 10 of the banks in the survey were active in international lending.

Changes in Underwriting Standards in International Loan Portfolios
(Percent of Banks)

	Eased	Unchanged	Tightened
1999	4	54	42
2000	14	72	14
2001	29	57	14
2002	11	61	28
2003	6	55	39
2004	11	61	28
2005	27	73	0
2006	30	70	0
2007	30	70	0

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
1999	8	8	42	38	4
2000	0	33	53	14	0
2001	0	14	53	33	0
2002	0	22	39	28	11
2003	0	6	55	33	6
2004	6	33	55	6	0
2005	0	20	73	7	0
2006	0	0	80	20	0
2007	0	0	70	30	0
Future 12 Months	0	0	60	40	0

Middle Market Lending

Fifty-seven of the banks in the survey were engaged in middle market lending.

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

	Eased	Unchanged	Tightened
1999	18	73	9
2000	18	66	16
2001	11	48	41
2002	0	60	40
2003	6	63	31
2004	14	81	5
2005	28	67	5
2006	31	66	3
2007	33	60	7

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
1999	0	8	56	36	0
2000	0	2	50	46	2
2001	0	2	35	59	4
2002	2	8	22	66	2
2003	0	13	39	44	4
2004	0	28	52	18	2
2005	4	26	54	16	0
2006	0	24	54	20	2
2007	0	5	51	44	0
Future 12 Months	0	0	44	56	0

Small Business Lending

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

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

	Eased	Unchanged	Tightened
1999	13	75	12
2000	8	73	19
2001	5	63	32
2002	2	66	32
2003	4	65	31
2004	11	74	15
2005	13	81	6
2006	19	76	5
2007	11	76	13

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
1999	0	8	67	23	2
2000	0	3	72	22	3
2001	0	3	60	37	0
2002	0	2	56	40	2
2003	0	4	56	38	2
2004	0	15	72	13	0
2005	0	11	70	19	0
2006	0	5	71	22	2
2007	2	4	66	26	2

Future 12 Months	0	0	43	55	2
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Leveraged Loans

Fifteen of the banks in the survey provided leveraged loans.

Changes in Underwriting Standards in Leveraged Loan Portfolios (Percent of Banks)

	Eased	Unchanged	Tightened
1999	24	44	32
2000	35	45	20
2001	0	4	96
2002	0	44	56
2003	0	48	52
2004	15	85	0
2005	32	68	0
2006	61	31	8
2007	67	33	0

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
1999	0	4	36	56	4
2000	0	0	20	80	0
2001	0	4	8	46	42
2002	0	7	26	52	15
2003	10	33	28	29	0
2004	15	40	40	5	0
2005	5	27	58	5	5
2006	0	8	15	69	8
2007	0	13	34	53	0
Future 12 Months	0	0	20	80	0

Large Corporate Loans

Forty of the banks in the survey were active in large corporate loan market.

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

	Eased	Unchanged	Tightened
1999	18	50	32

2000	22	61	17
2001	0	34	66
2002	0	45	55
2003	3	49	48
2004	17	66	17
2005	32	68	0
2006	49	51	0
2007	40	60	0

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
1999	0	0	45	45	10
2000	0	0	36	61	3
2001	0	6	17	63	14
2002	0	8	29	53	10
2003	5	27	33	30	5
2004	17	36	36	11	0
2005	5	27	49	19	0
2006	0	19	46	32	3
2007	0	8	57	35	0
Future 12 Months	0	3	35	62	0

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 Banks)

	Eased	Unchanged	Tightened
2007	17	66	17

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2007	0	0	83	17	0
Future 12 Months	0	0	67	33	0

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 Banks)

	Eased	Unchanged	Tightened
2007	29	71	0

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

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
2007	0	14	72	14	0
Future 12 Months	0	0	29	71	0