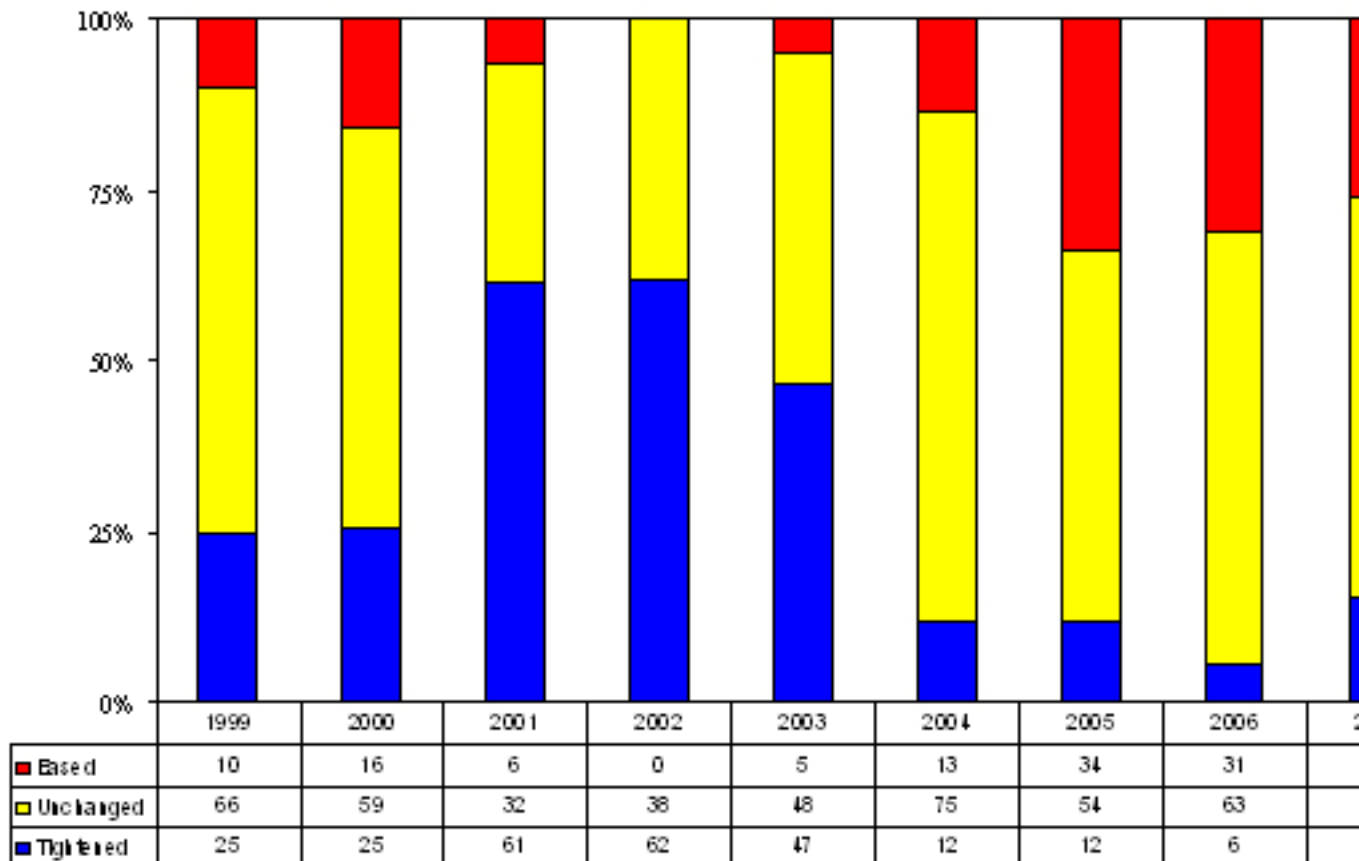


Graphs

# Overall Commercial Credit Underwriting Trends

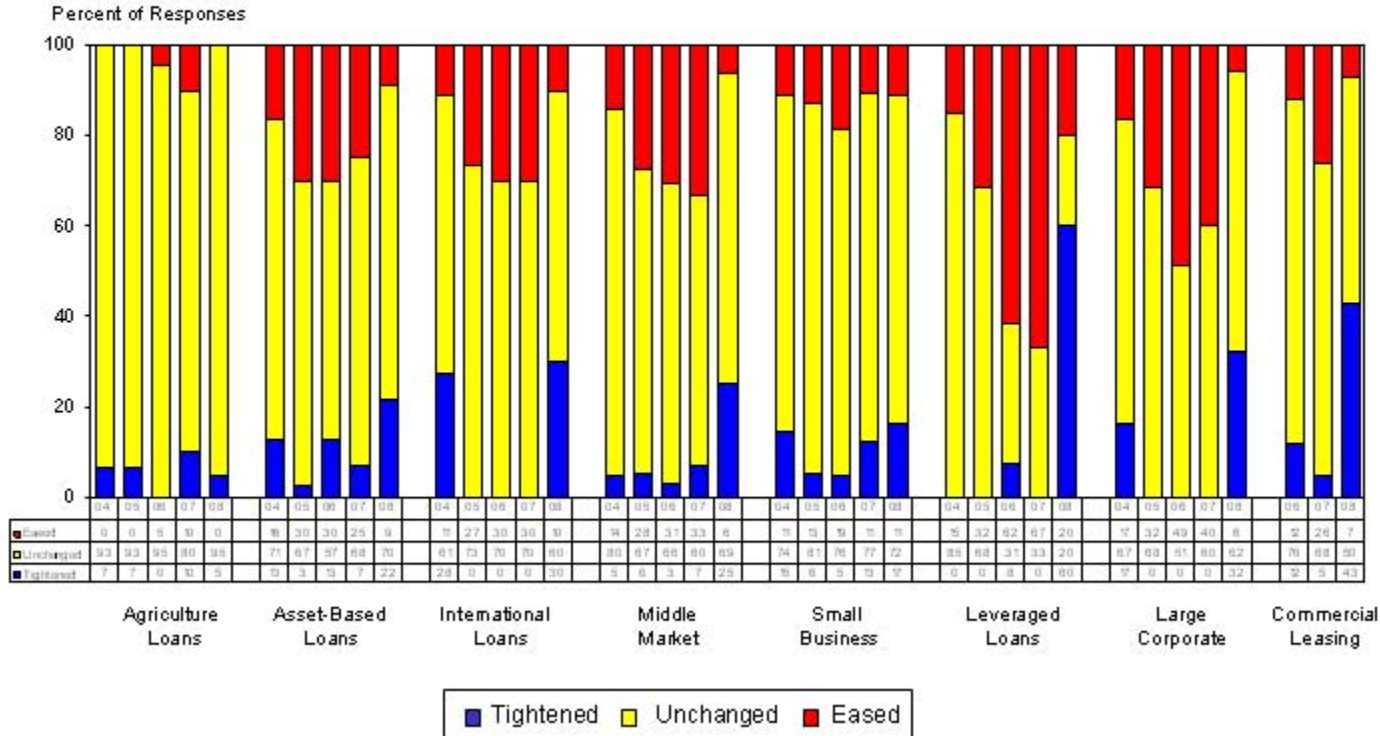
Percent of Surveyed Banks



■ Tightened ■ Unchanged ■ Eased

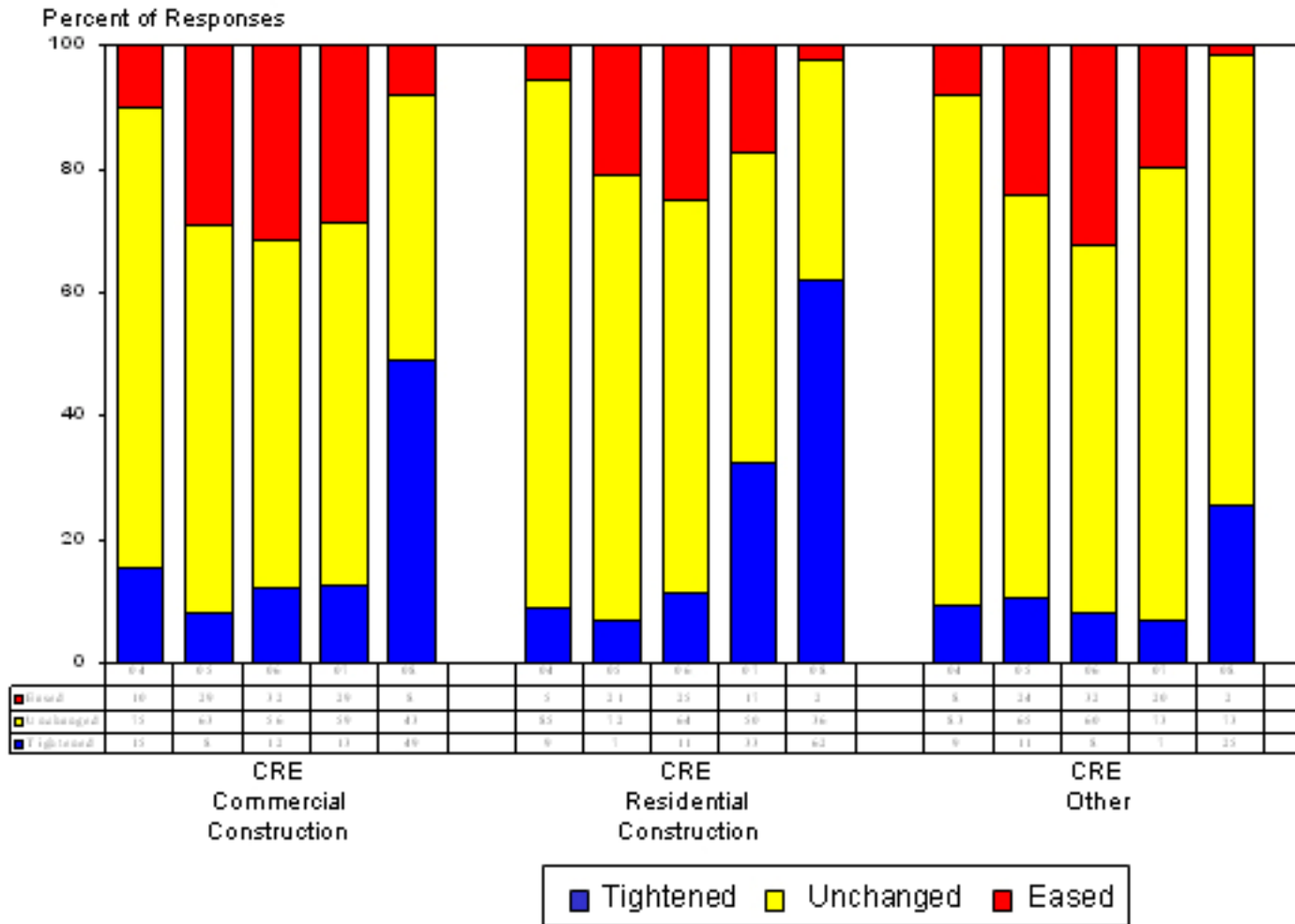
# Commercial Underwriting Trends

## By Product Type



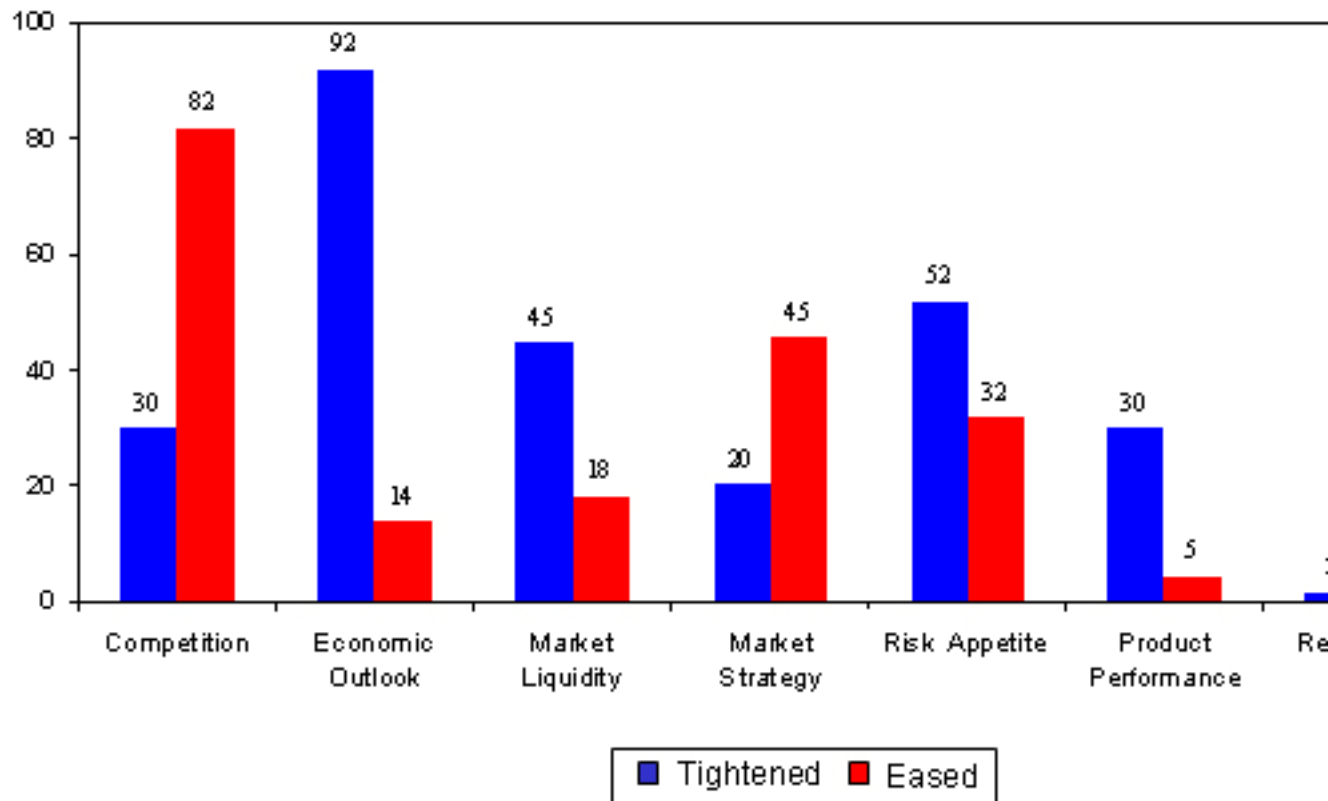
# Commercial Underwriting Trends

## By Product Type



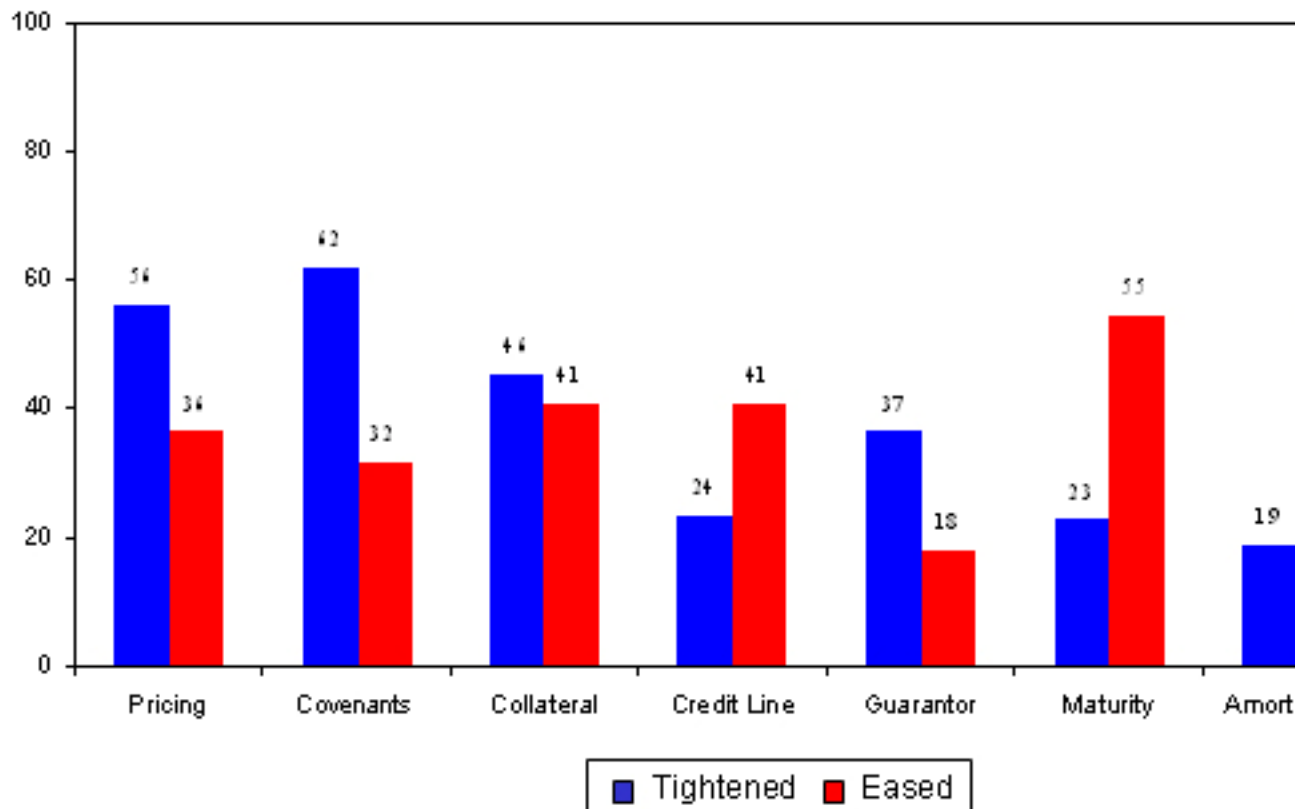
# Reasons for Changing Commercial Underwriting Standards

Percent of Total Product Responses



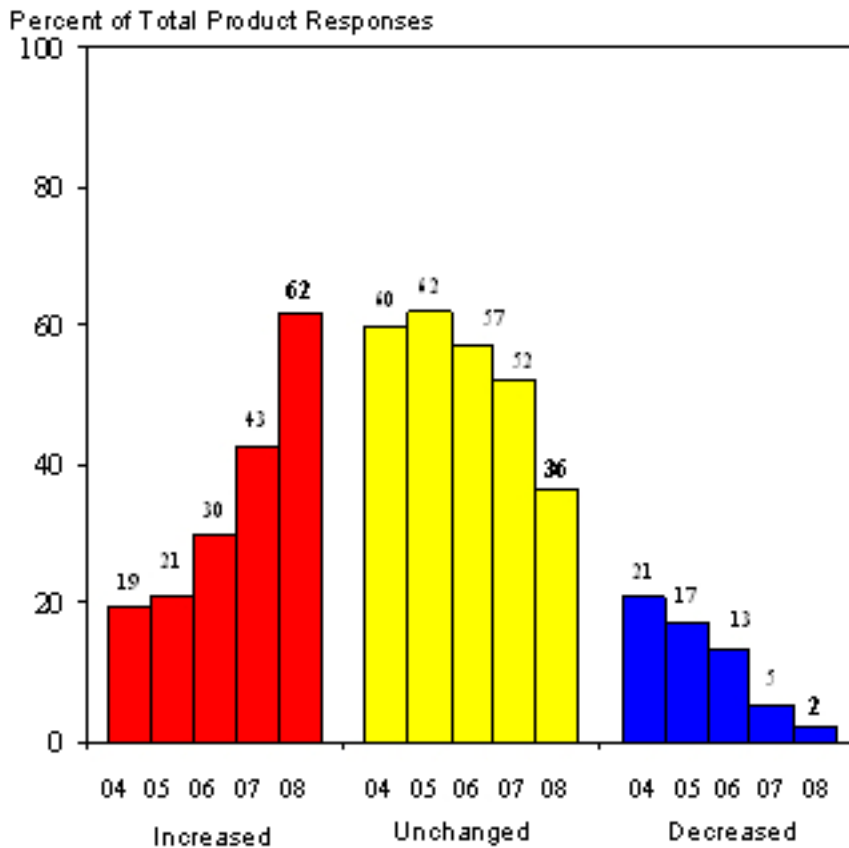
# Methods Used to Change Commercial Underwriting Standards

Percent of Total Product Responses

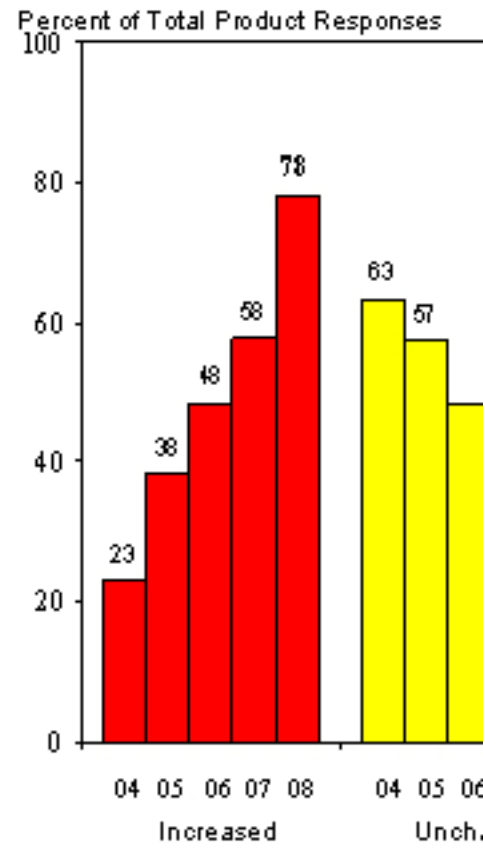


# Commercial Credit Risk Trends

## Past 12 Months

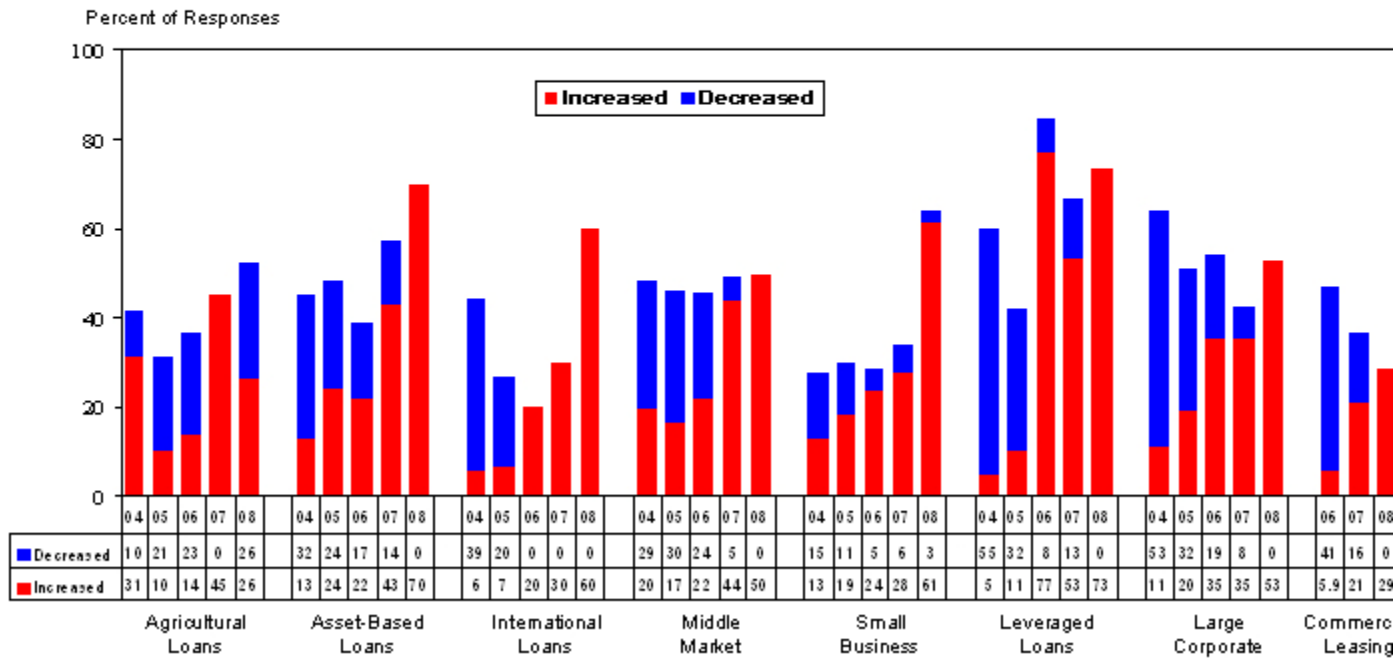


## Next 12 Months



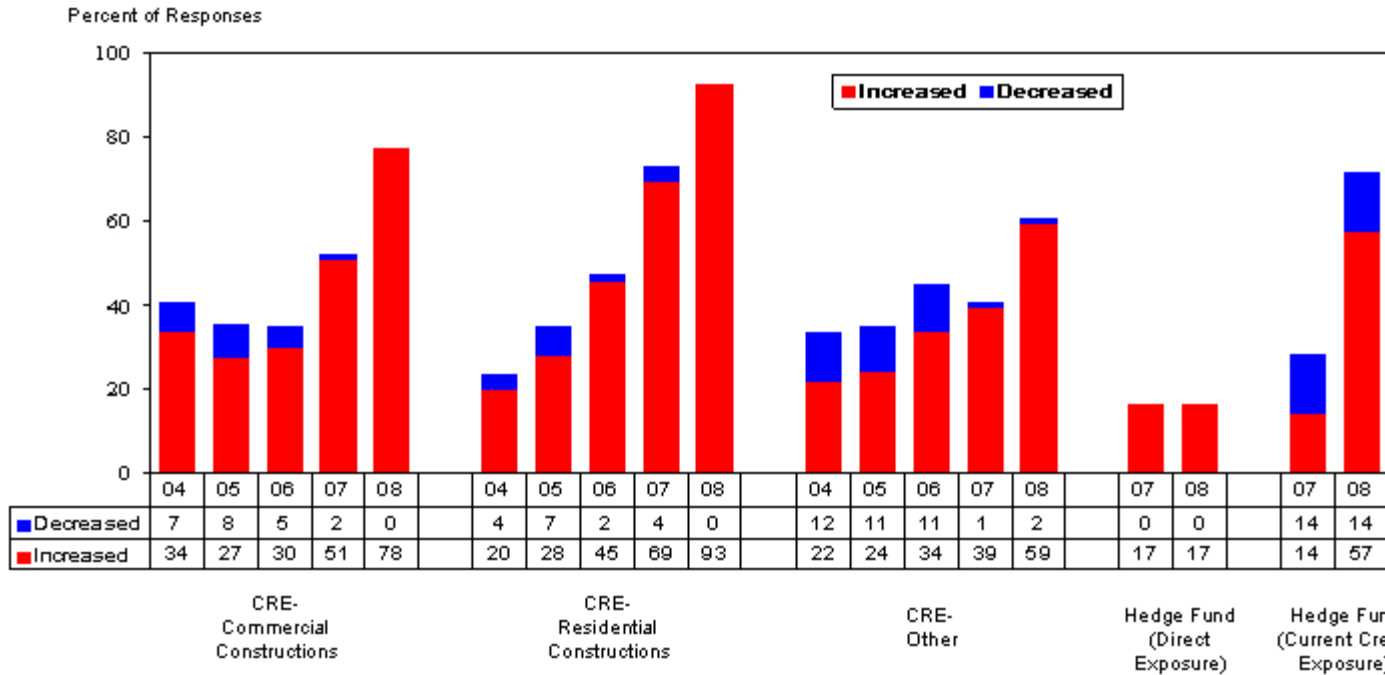
# Commercial Credit Risk Trends

## Current Credit Risk Change By Product Type



# Commercial Credit Risk Trends

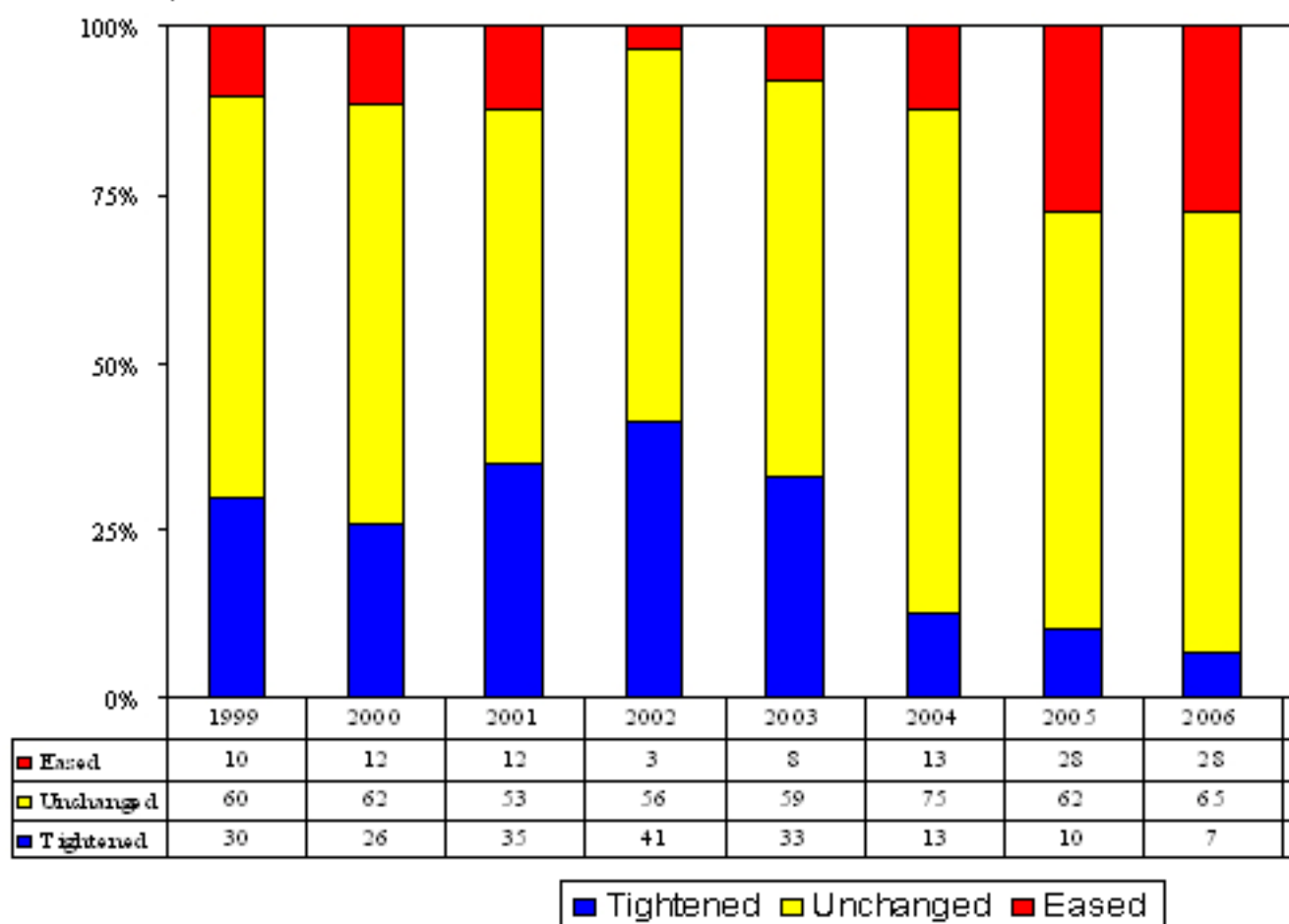
## Current Credit Risk Change By Product Type





# Overall Retail Credit Underwriting

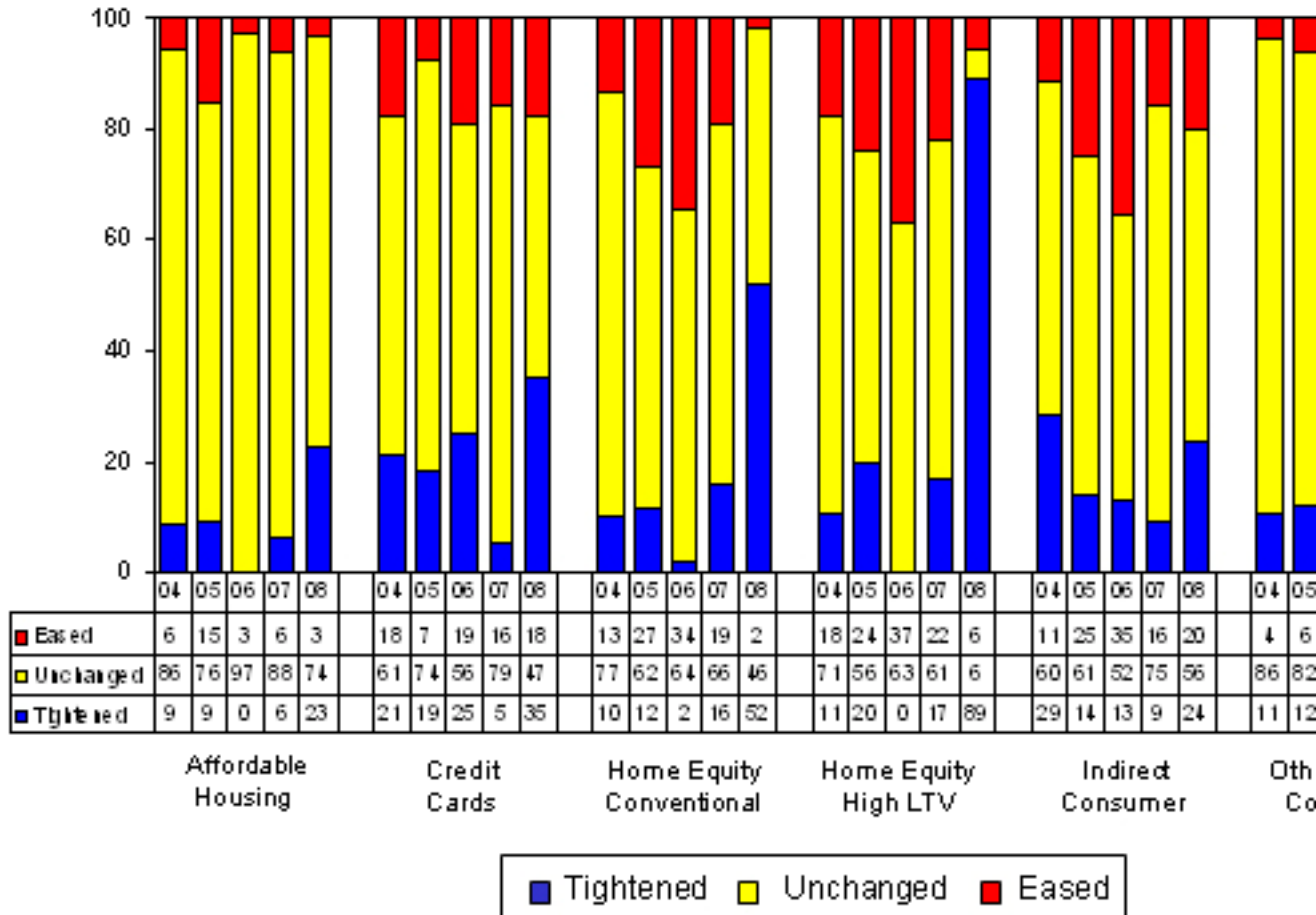
Percent of Surveyed Banks



# Retail Underwriting Trends

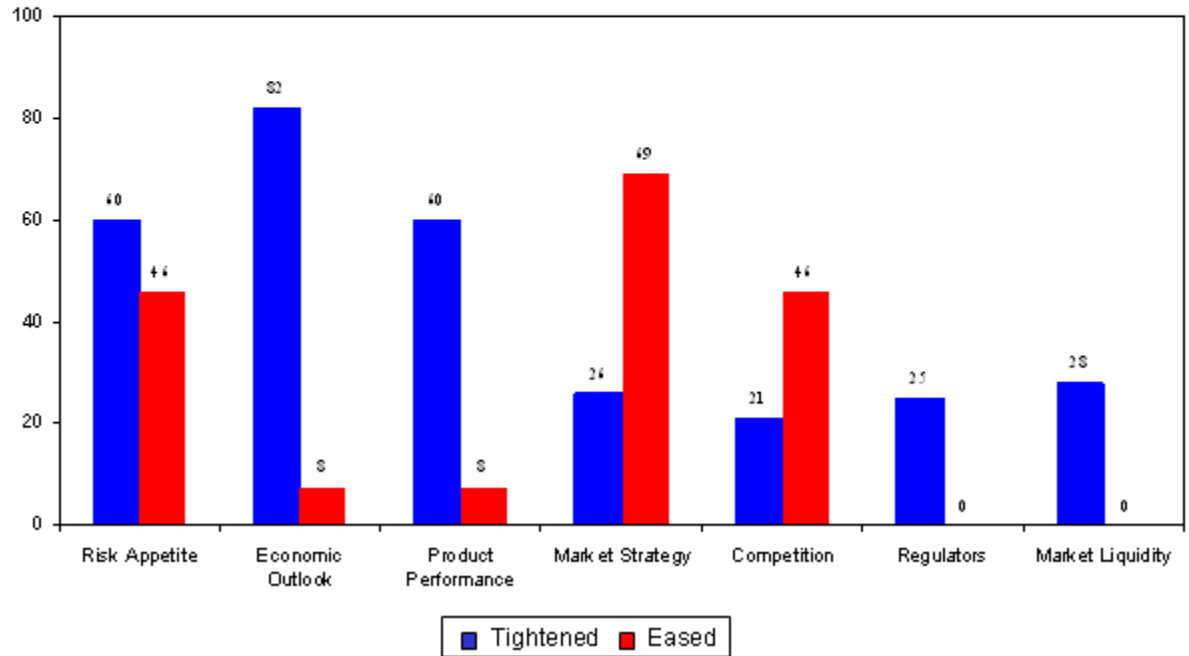
## By Product Type

Percent of Responses



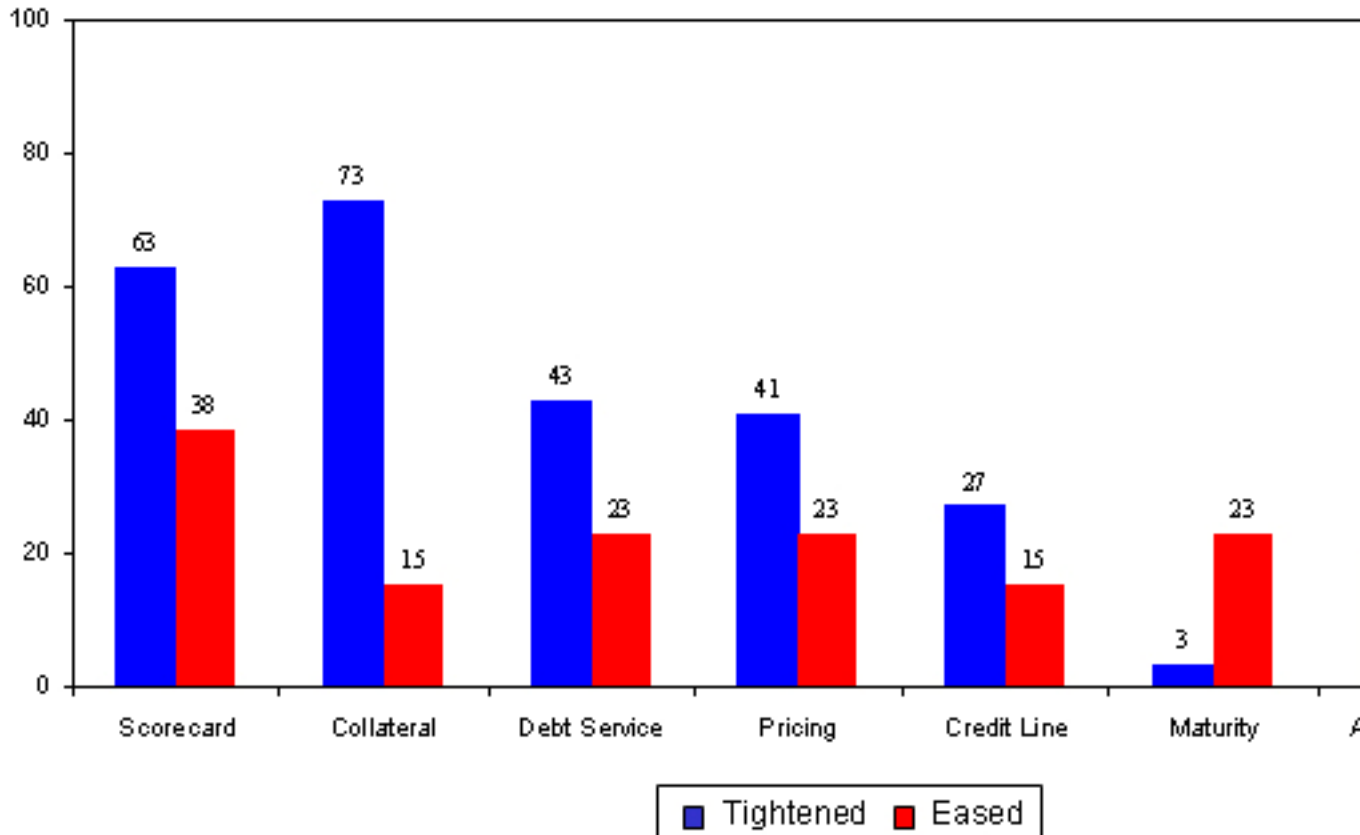
# Reasons for Changing Retail Underwriting Standards

Percent of Total Product Responses



# Methods Used to Change Retail Underwriting Standards

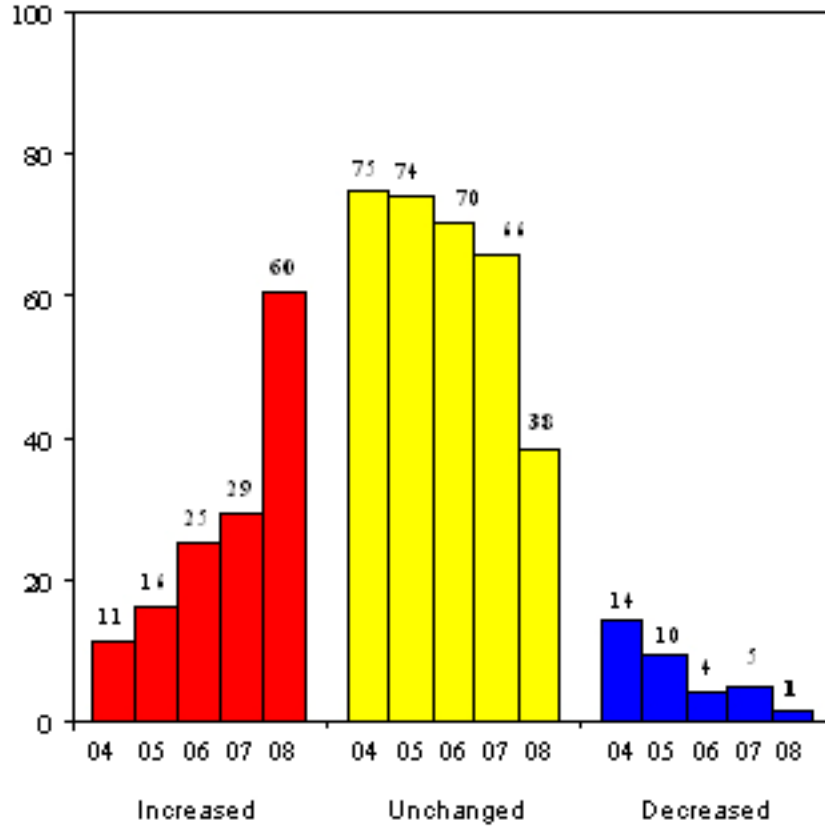
Percent of Total Product Responses



# Retail Credit Risk Trends

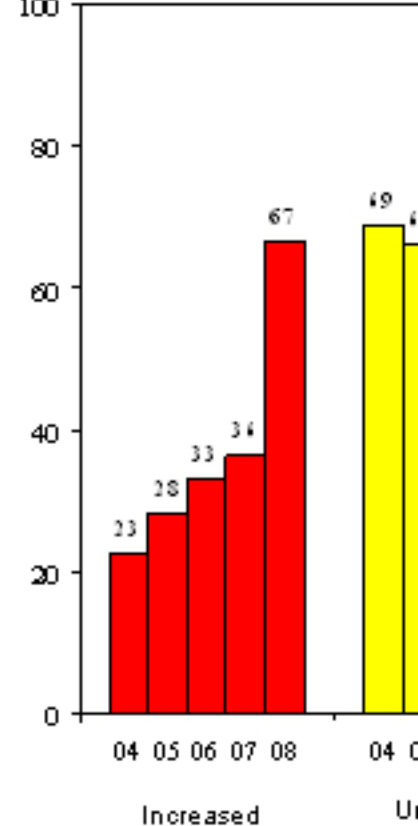
## Past 12 Months

Percent of Total Product Responses



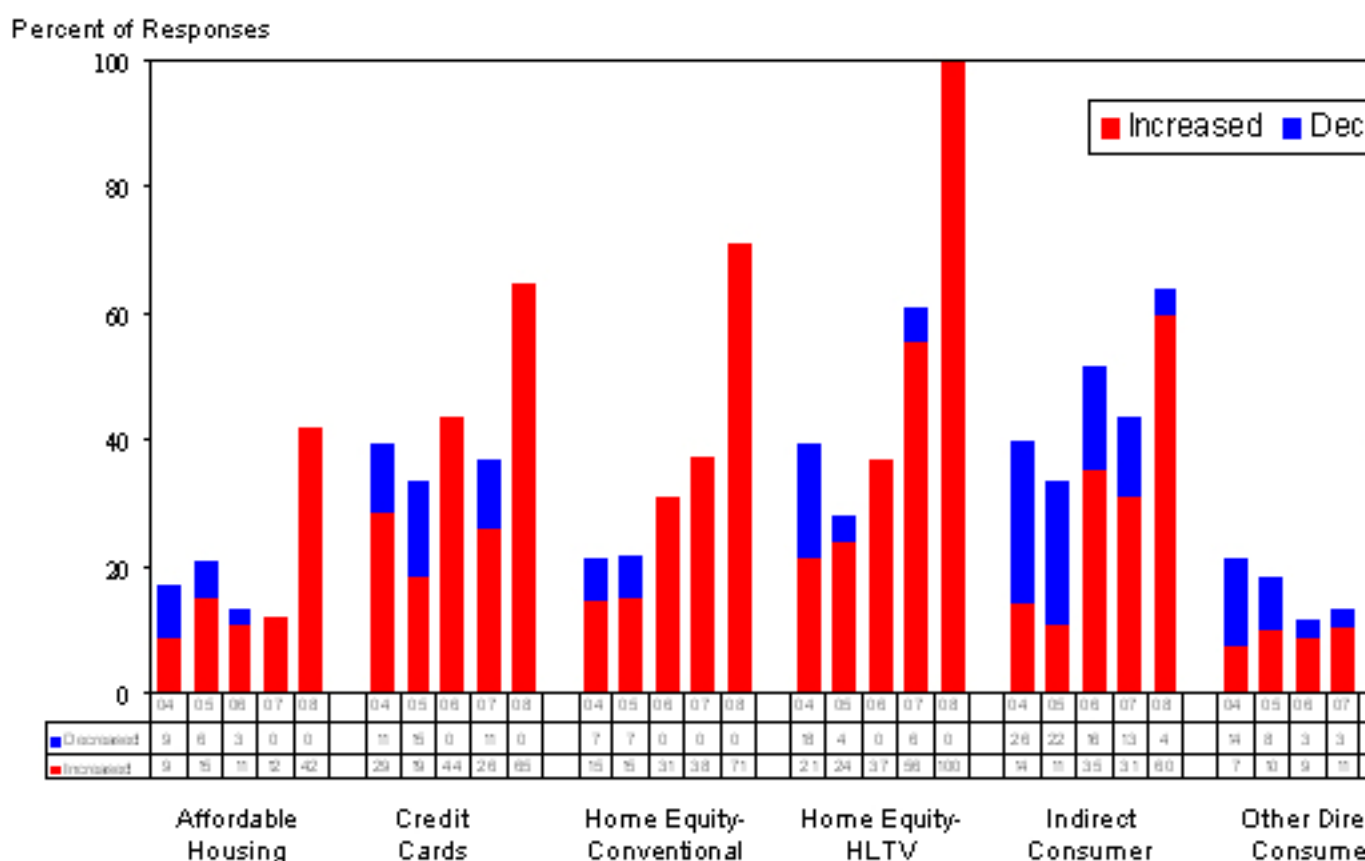
## Next 12 Months

Percent of Total Product Responses



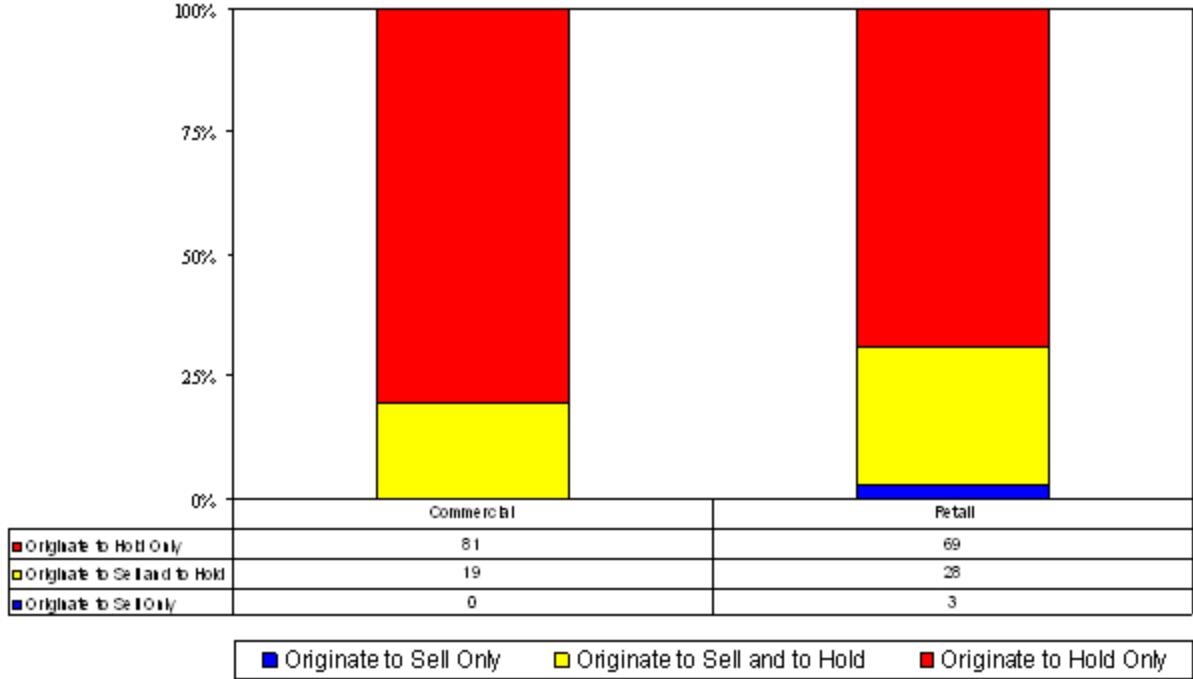
# Retail Credit Risk Trends

## Current Credit Risk Change By Product



# Origination Purpose

Percent of Total Product Responses



# Residential Real Estate Lending Origination Channels

Percent of Surveyed Banks

