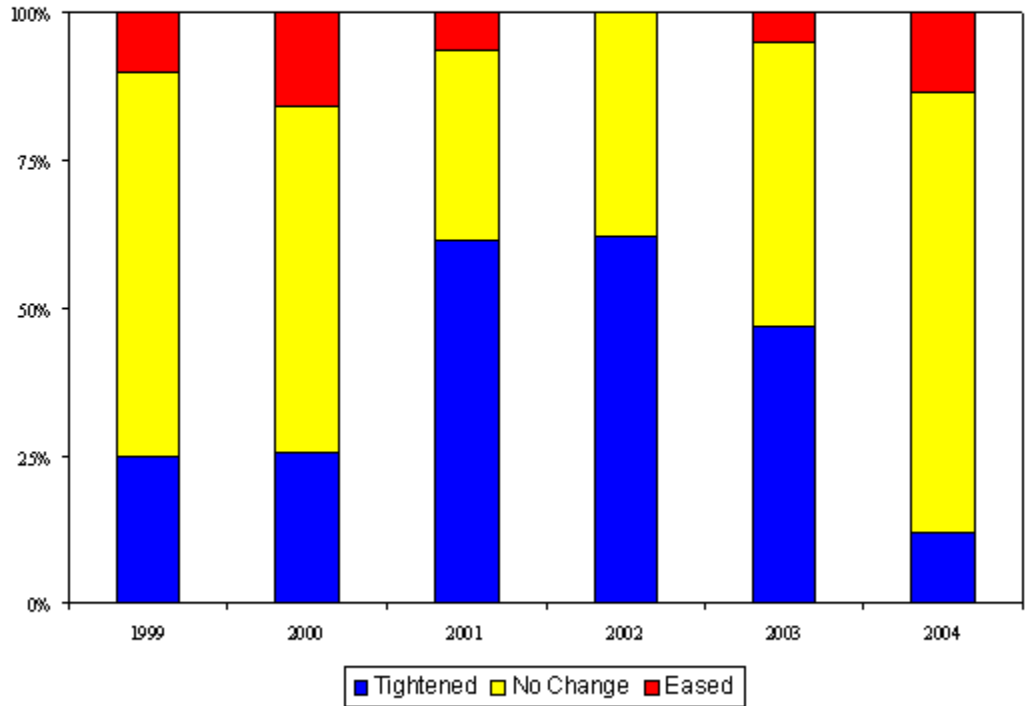


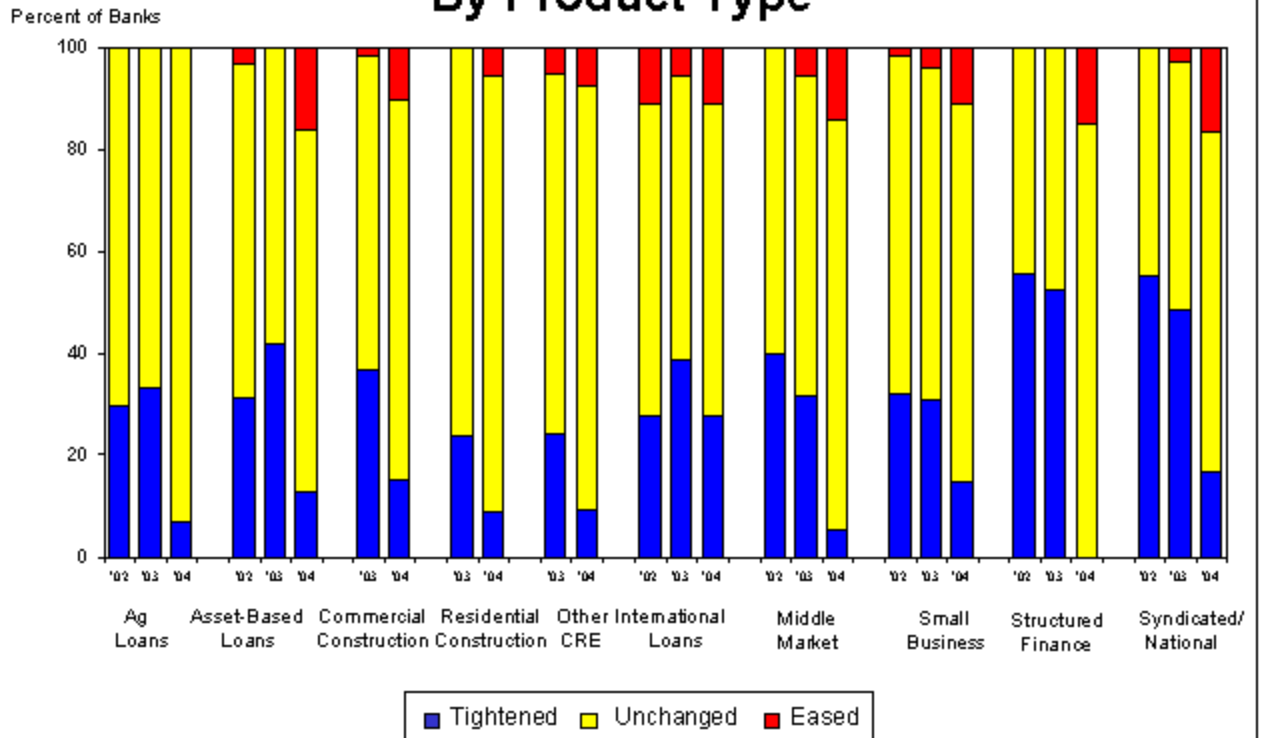
Commercial Underwriting Trends

Percent of Banks

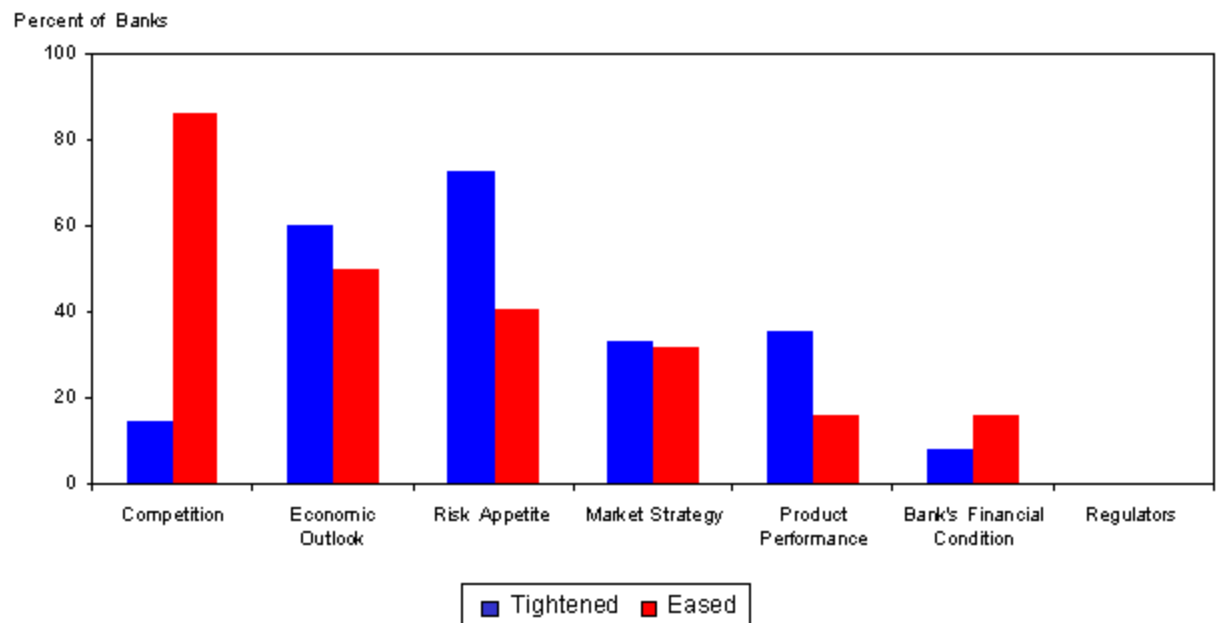


Commercial Underwriting Trends

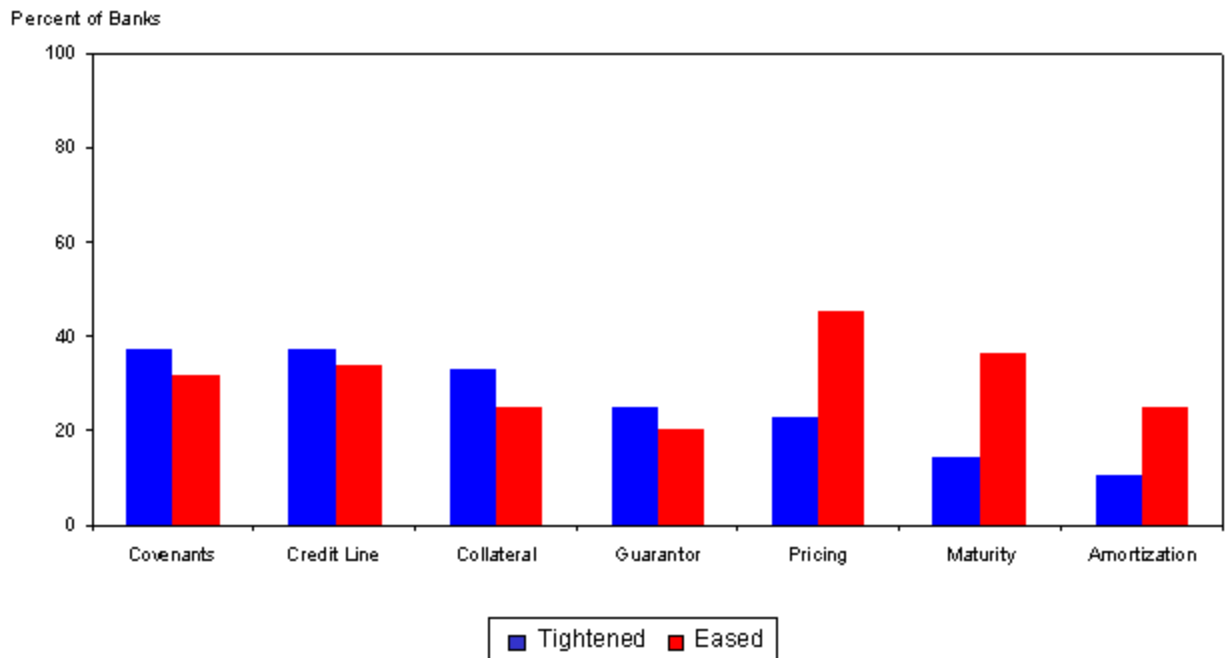
By Product Type



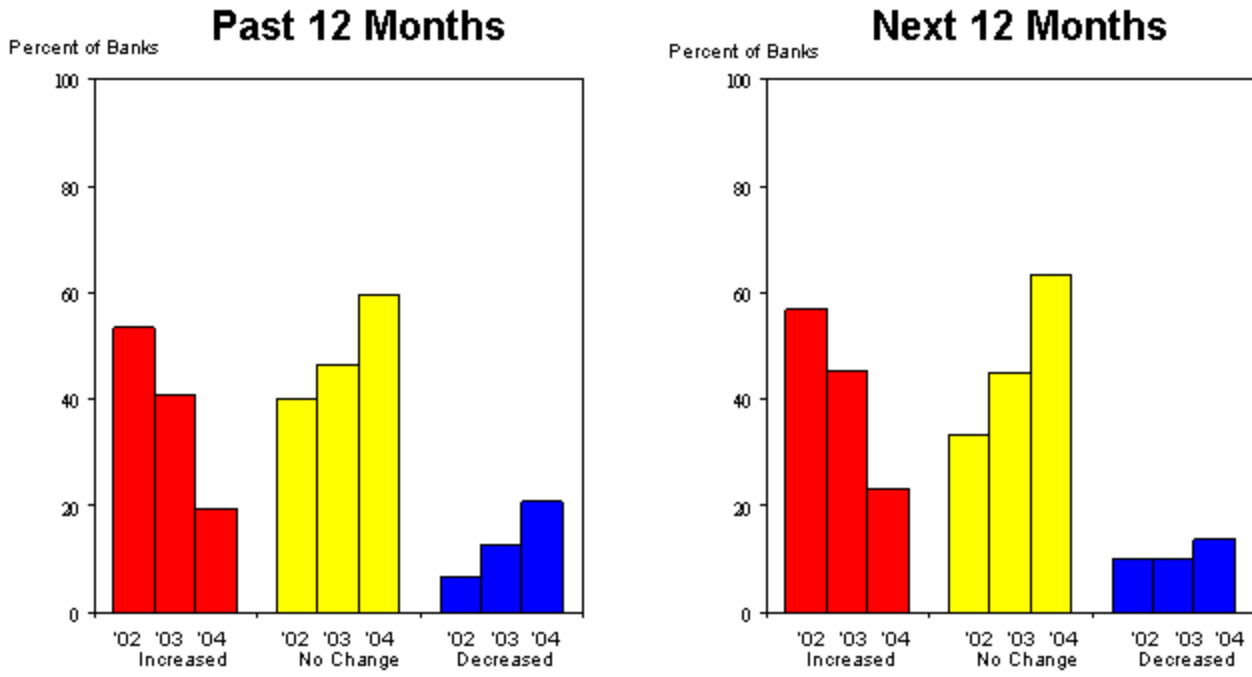
Reasons for Changing Commercial Underwriting Standards



Methods Used to Change Commercial Underwriting Standards



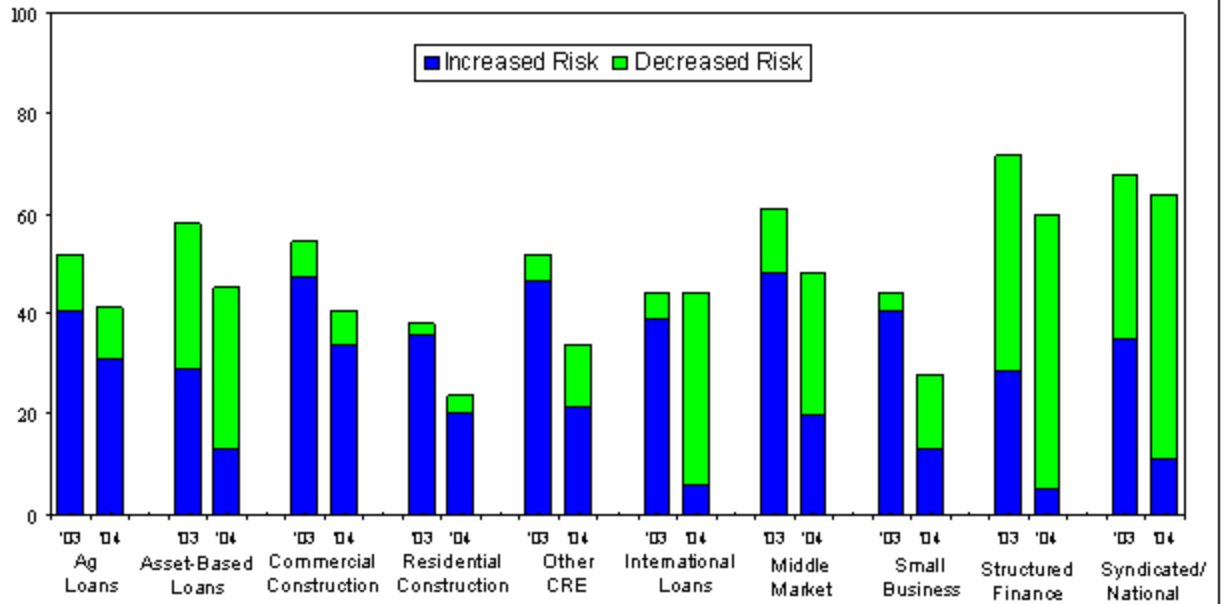
Commercial Credit Risk Trends



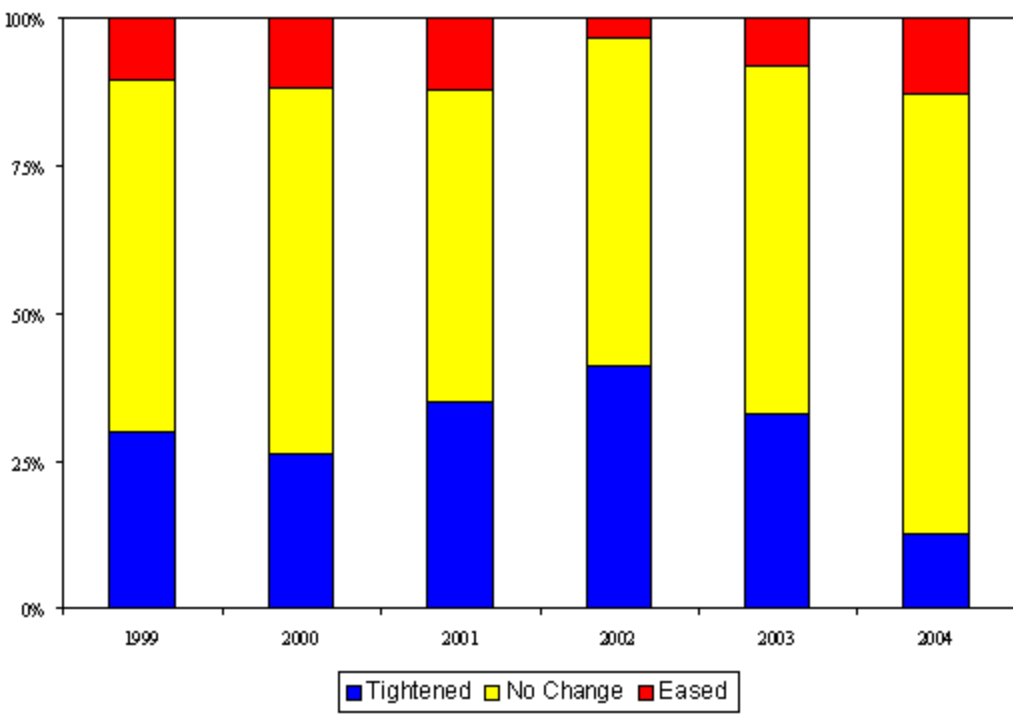
Commercial Credit Risk Trends

By Product Type

Percent of Banks

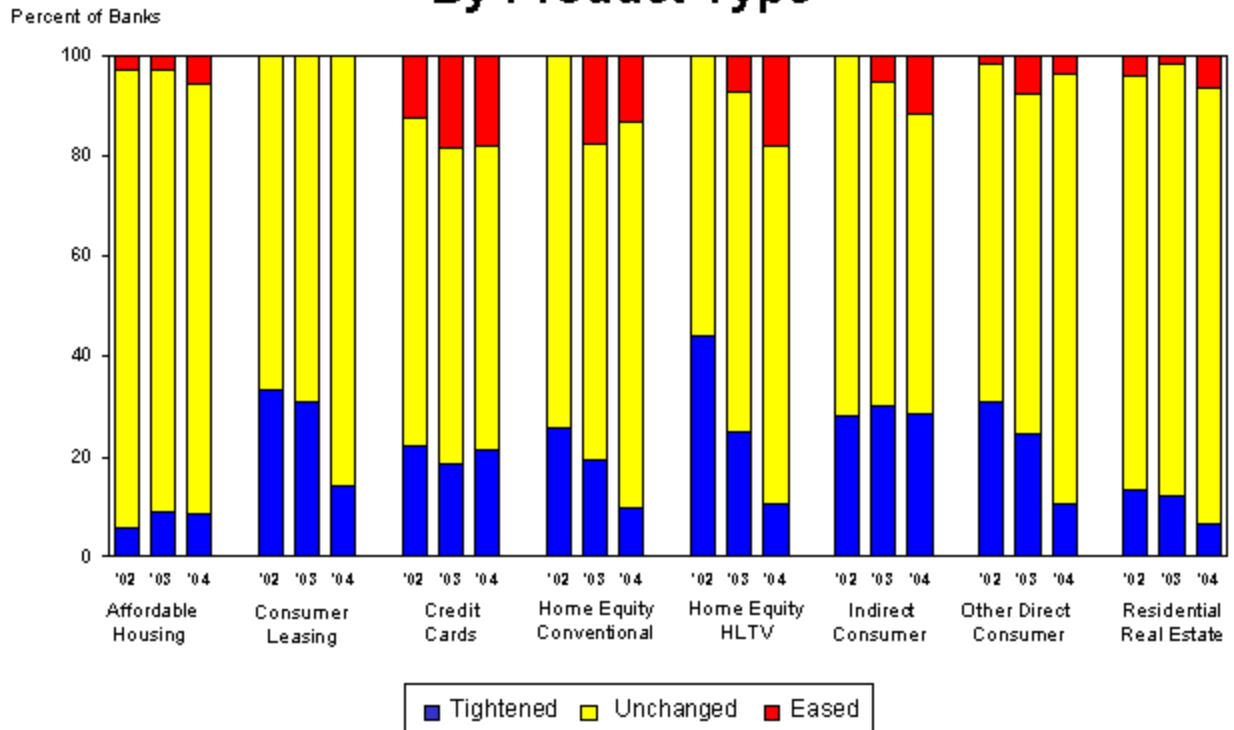


Retail Underwriting Trends

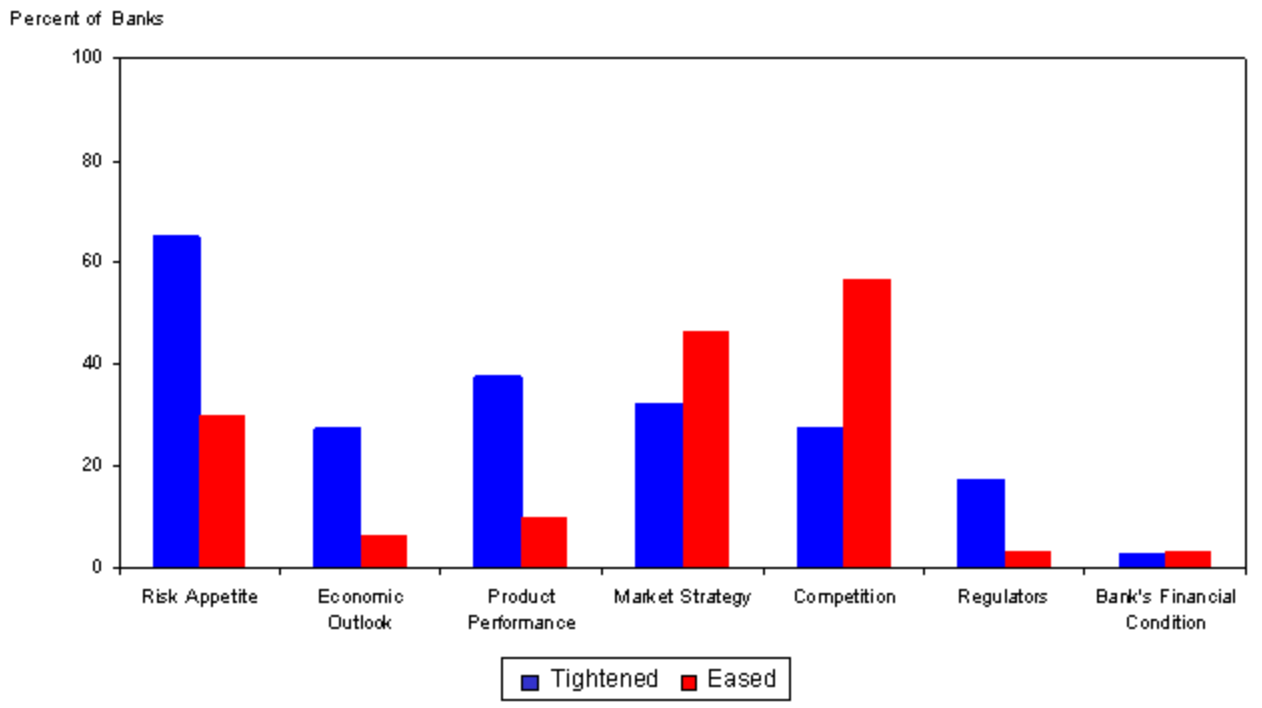


Retail Underwriting Trends

By Product Type

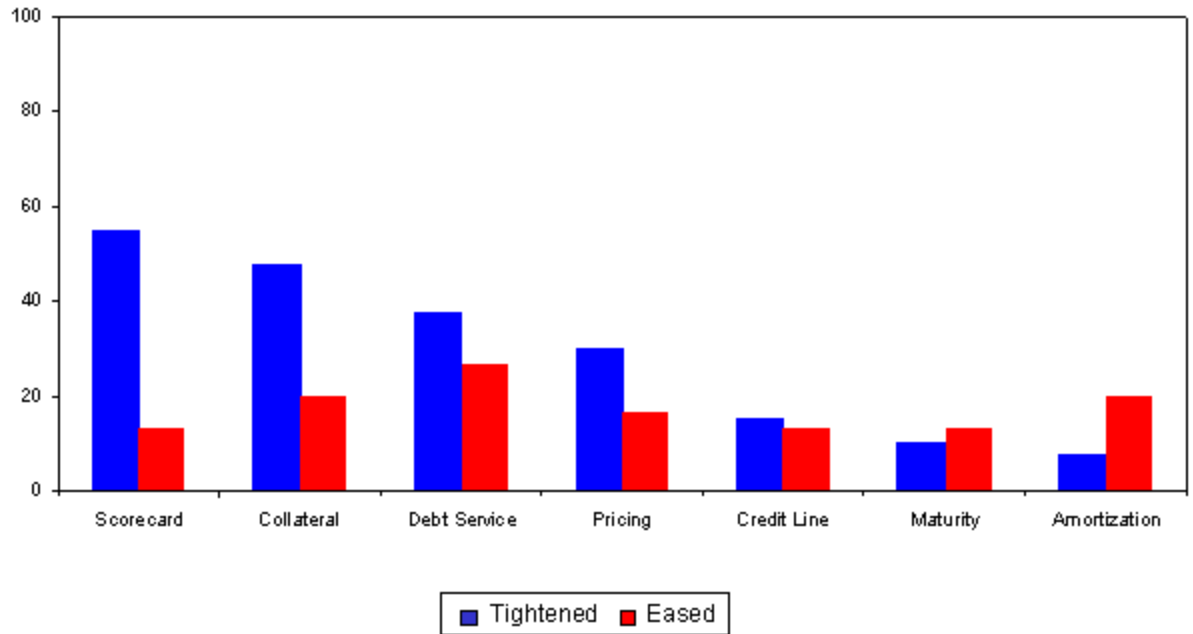


Reasons for Changing Retail Underwriting Standards

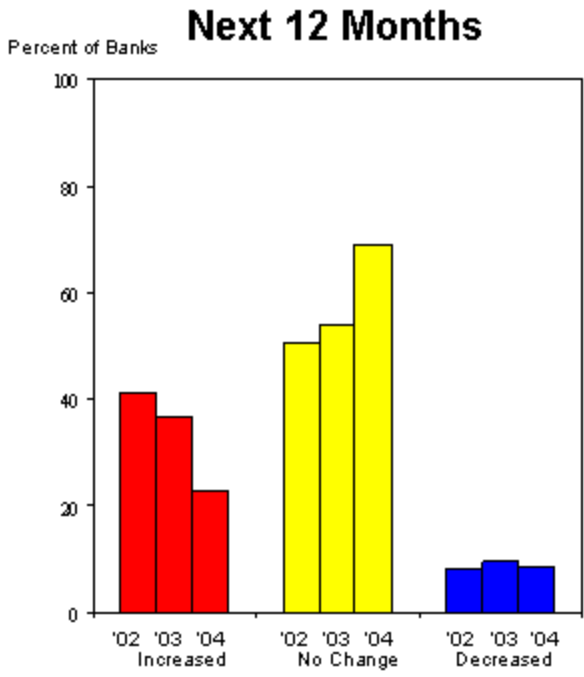
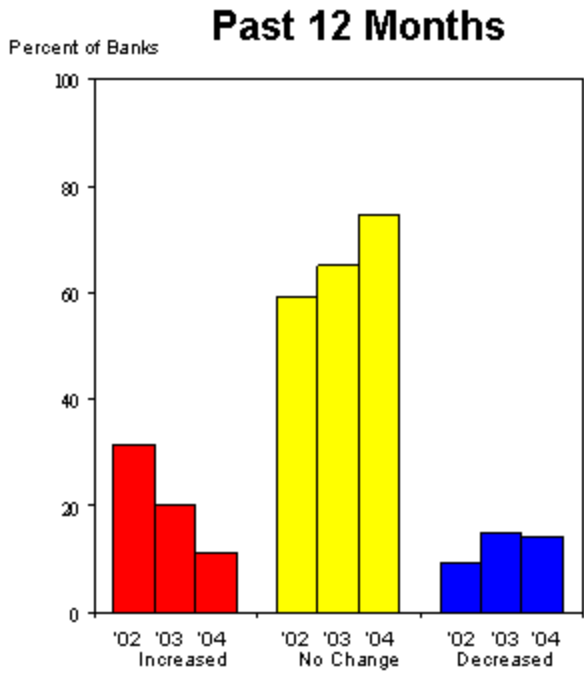


Methods Used to Change Retail Underwriting Standards

Percent of Banks



Retail Credit Risk Trends



Retail Credit Risk Trends

By Product Type

Percent of Banks

