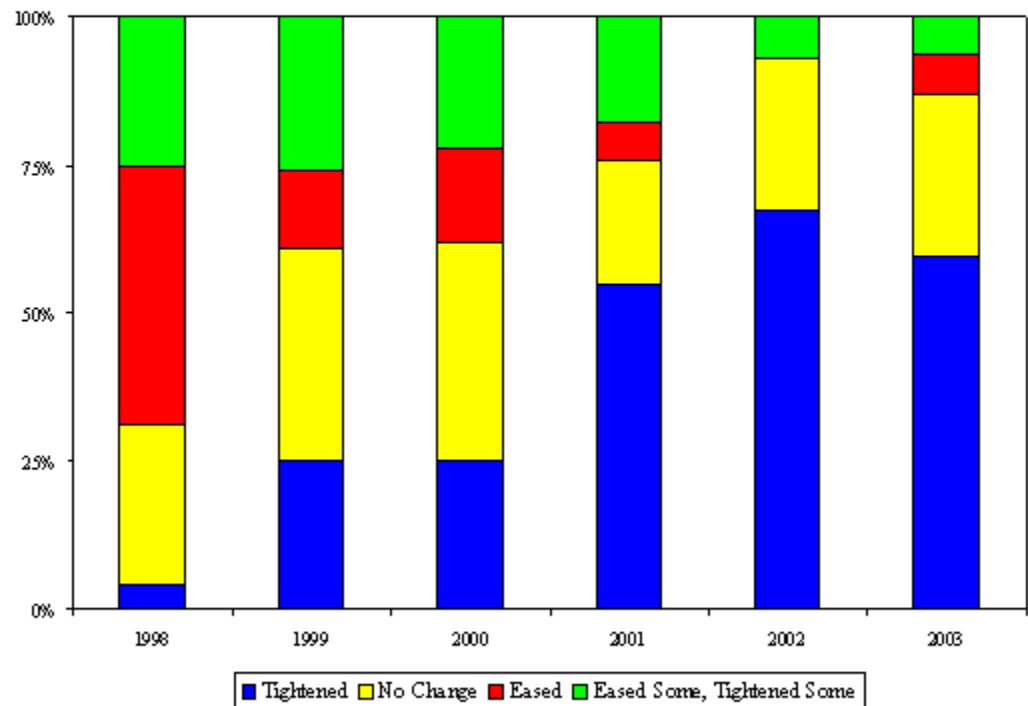


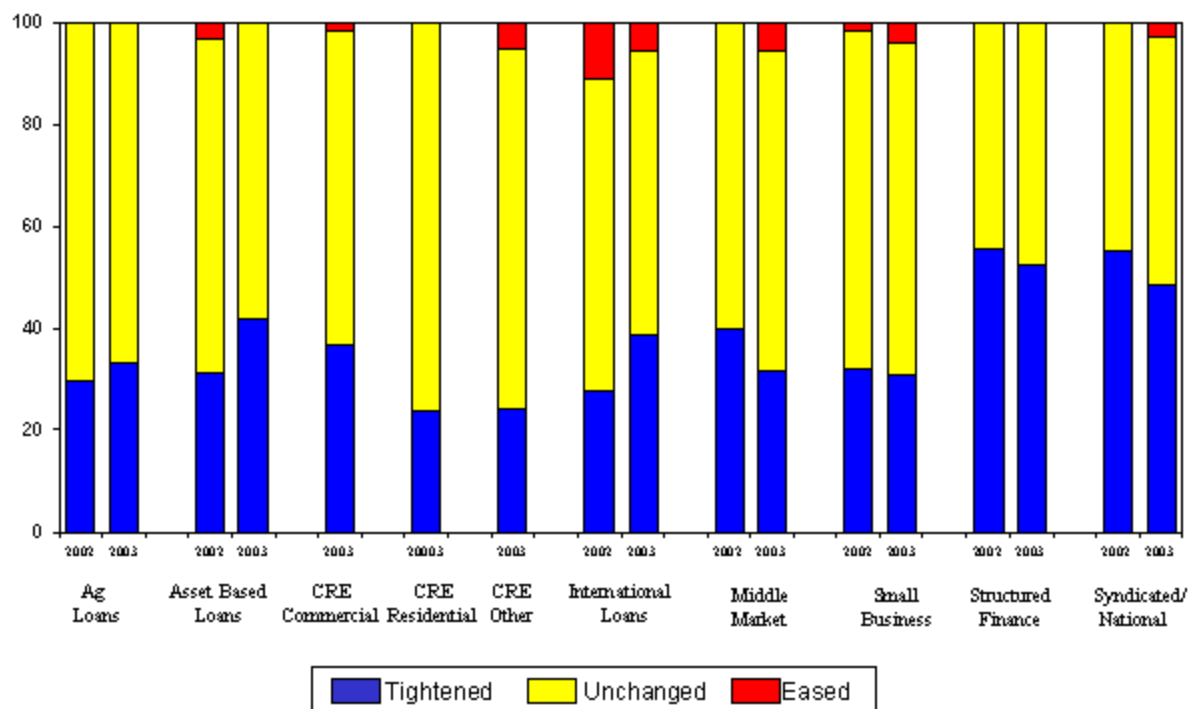
Underwriting Standards for Commercial Loans



Underwriting Standards for Commercial Loans

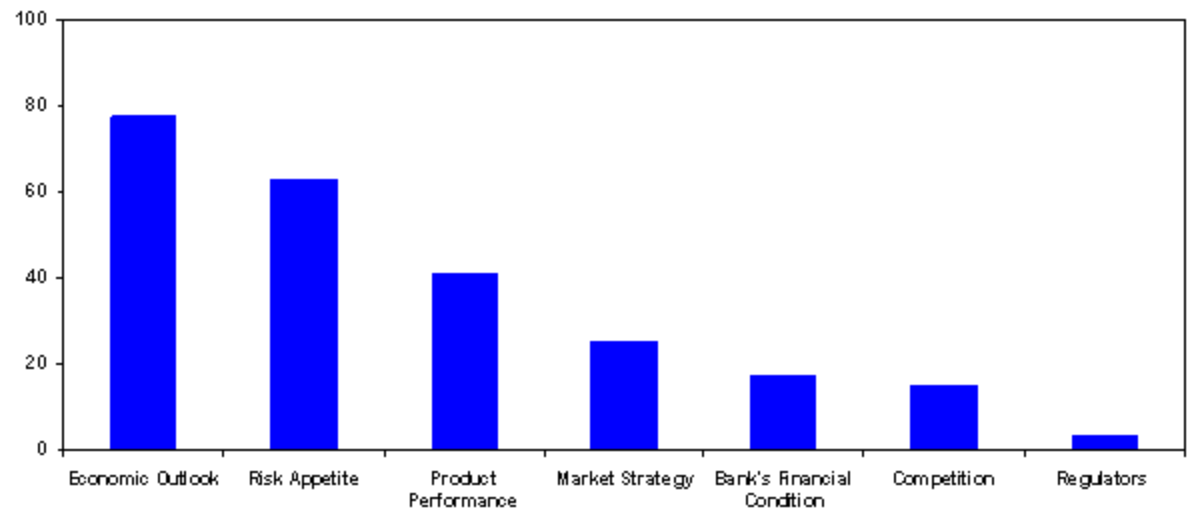
Percent of Banks

By Product Type



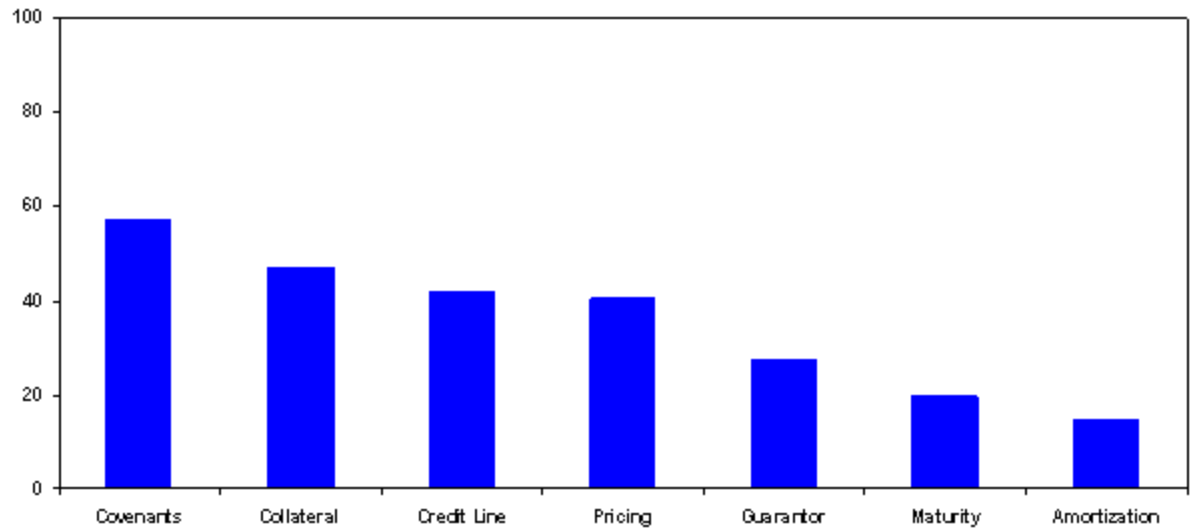
Reasons for Tightening Commercial Underwriting Standards

Percent of
Tightened Banks

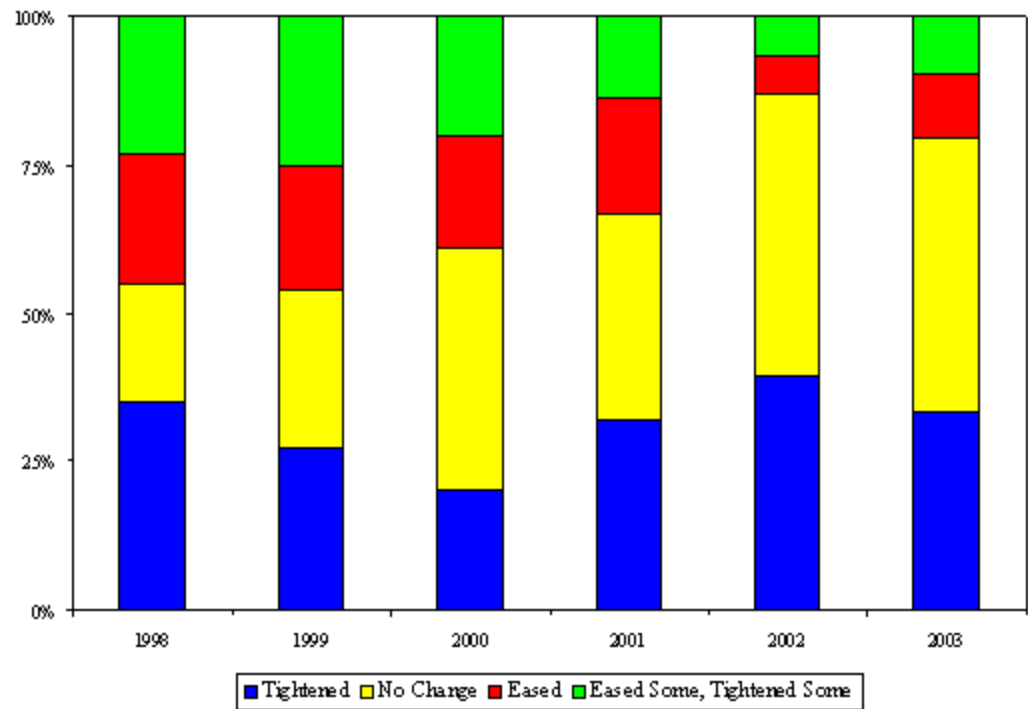


Methods Used to Tighten Commercial Underwriting Standards

Percent of
Tightened Banks



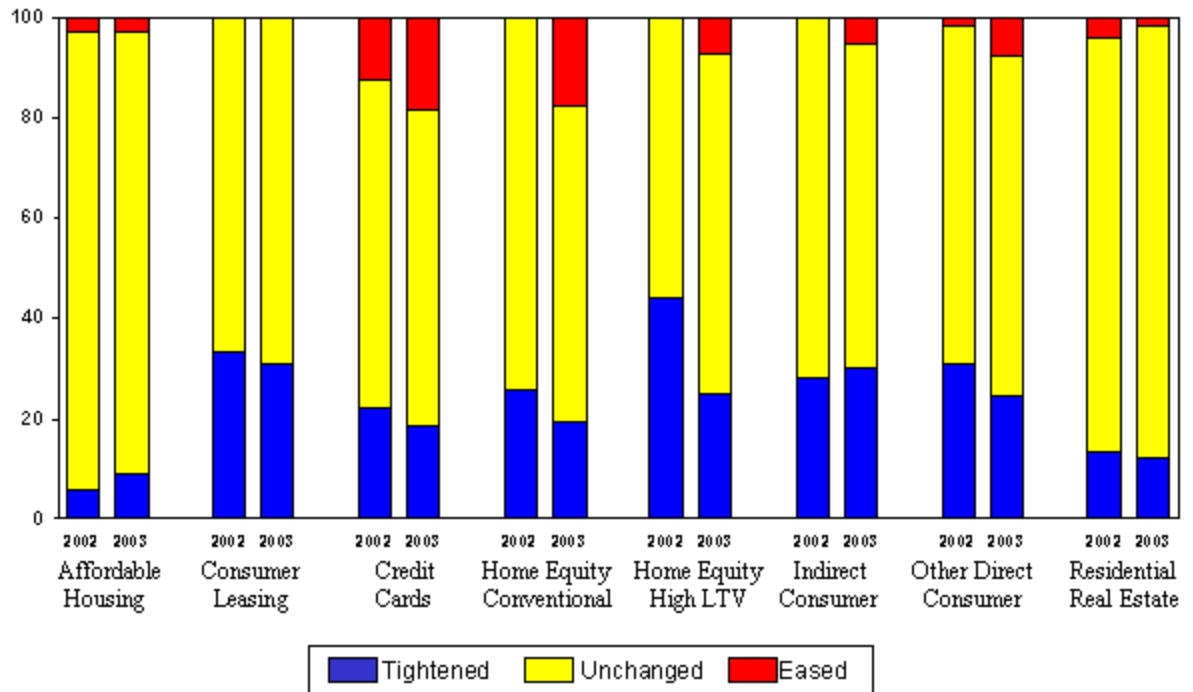
Underwriting Standards for Retail Loans



Underwriting Standards for Retail Loans

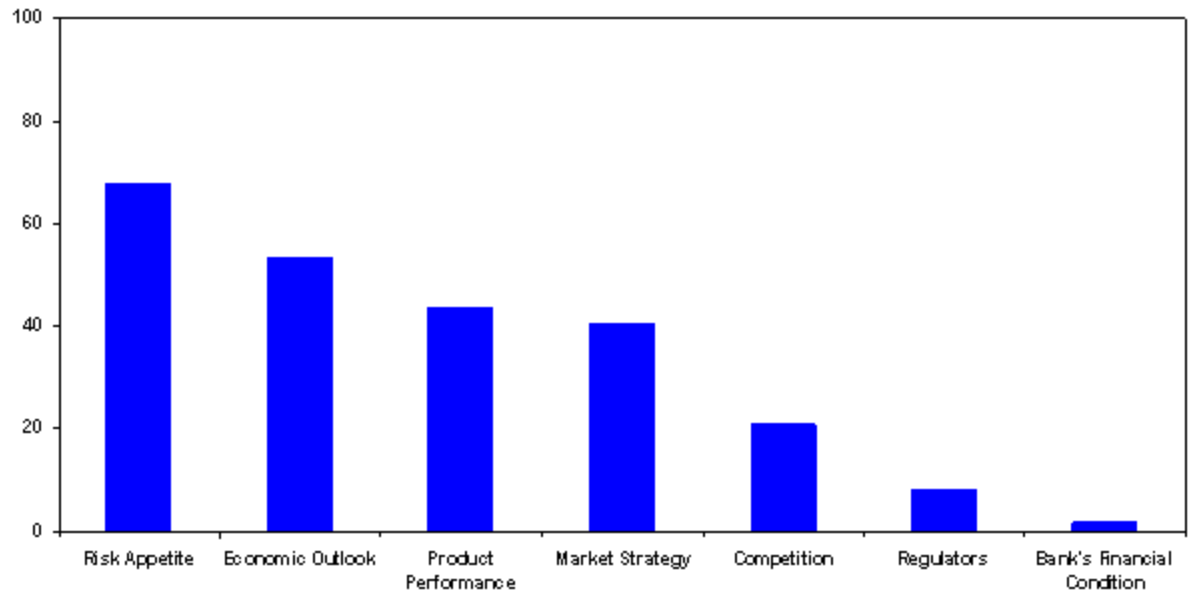
By Product Type

Percent of Banks



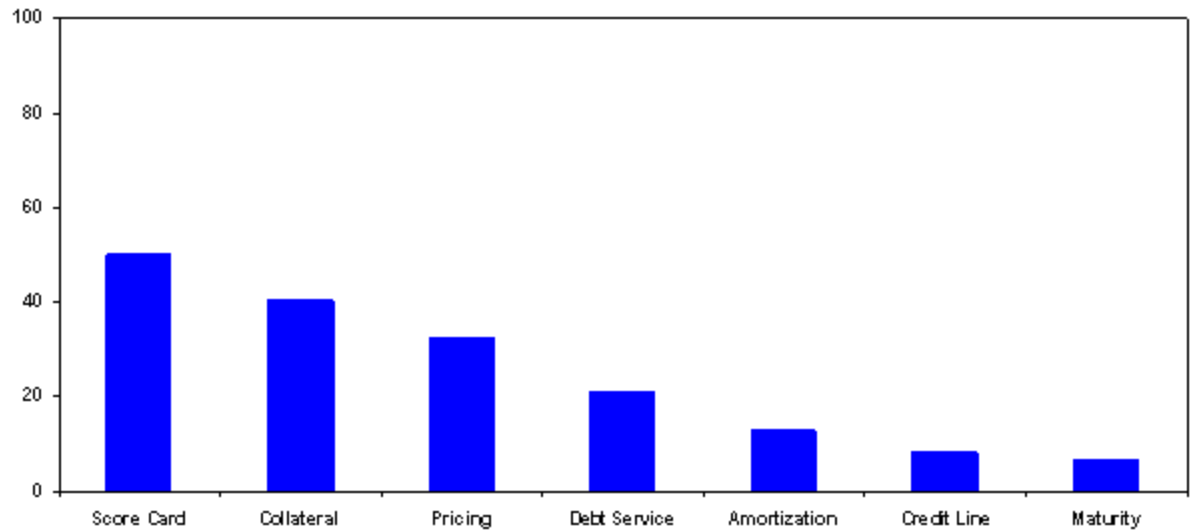
Reasons for Tightening Retail Underwriting Standards

Percent of
Tightened Banks



Methods Used to Tighten Retail Underwriting Standards

Percent of
Tightened Banks

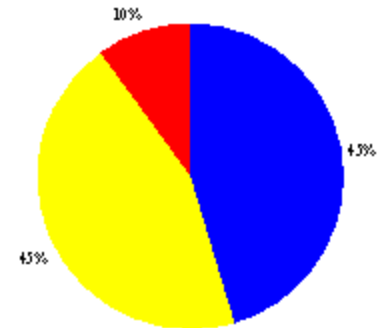


Credit Risk in Commercial Loan Portfolios

Past 12 Months



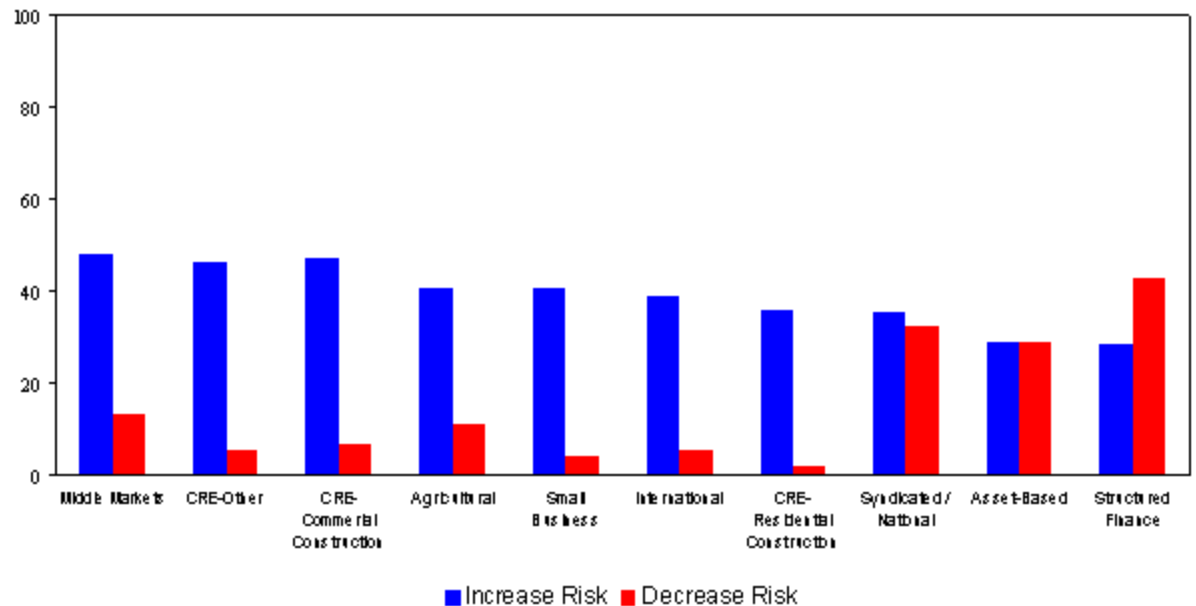
Next 12 Months



■ Increased ■ No change ■ Decreased

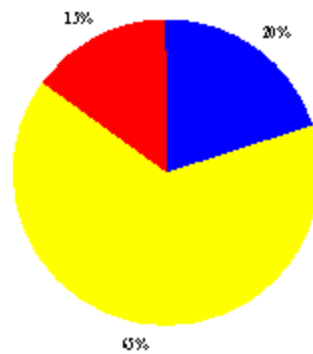
Changes in Credit Risk in Commercial Loan Portfolios Since 2002

Percent of Banks

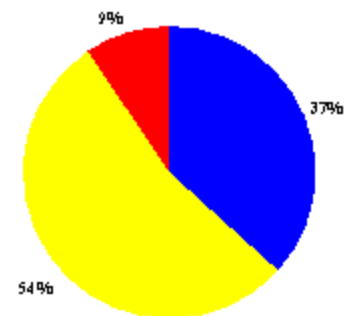


Credit Risk in Retail Loan Portfolios

Past 12 Months



Next 12 Months



Increased No change Decreased

Changes in Credit Risk in Retail Loan Portfolios Since 2002

Percent of Banks

