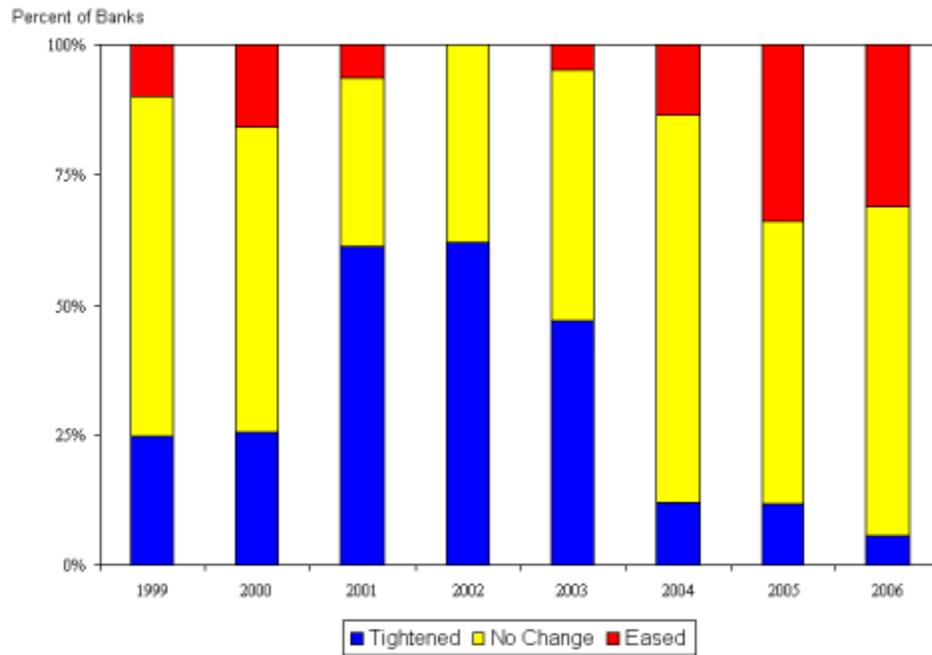
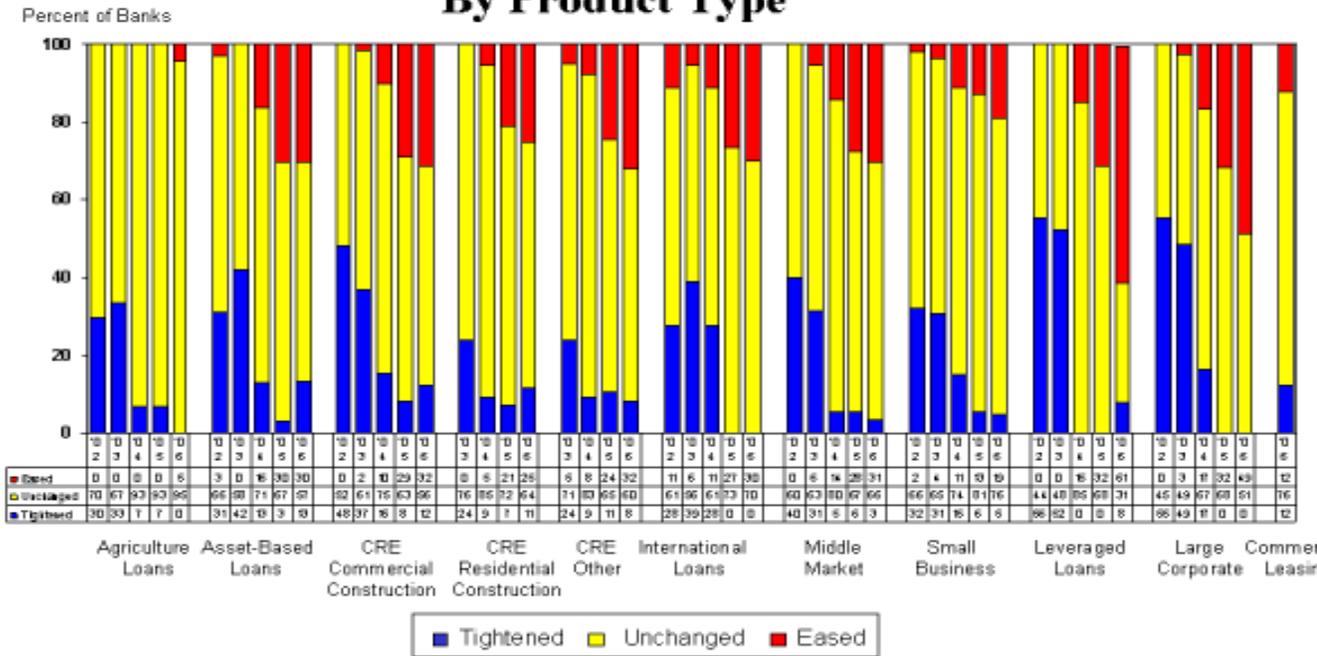


Underwriting Trends for Commercial Credits

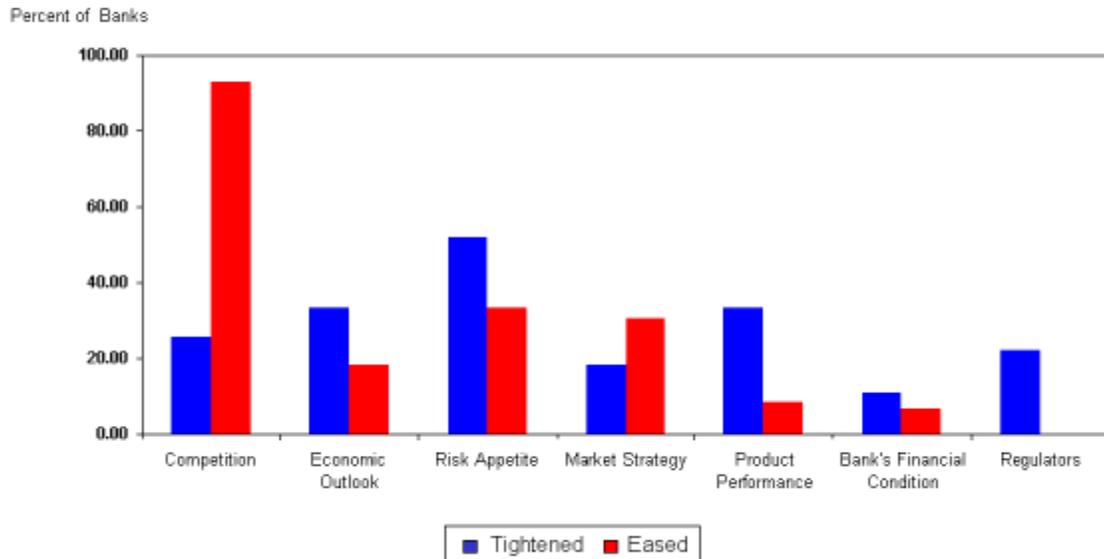


Commercial Underwriting Trends

By Product Type

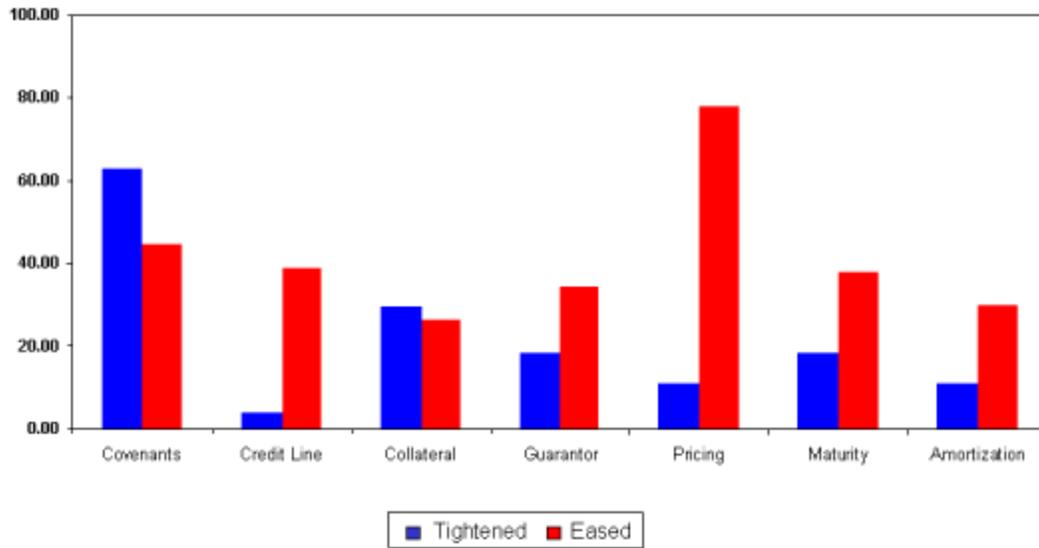


Reasons for Changing Commercial Underwriting Standards

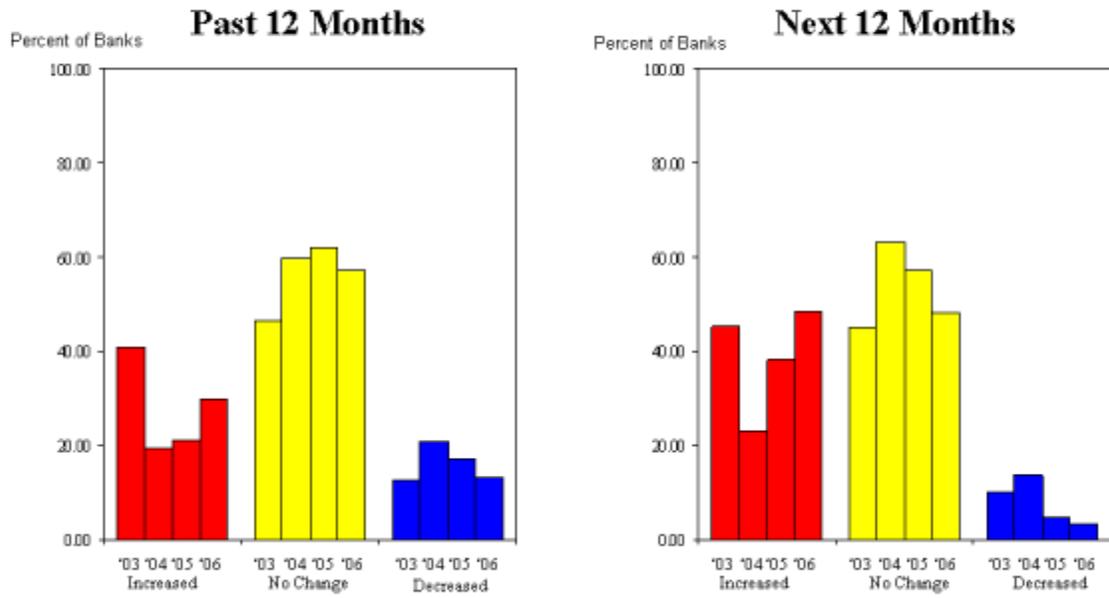


Methods Used to Change Commercial Underwriting Standards

Percent of Banks

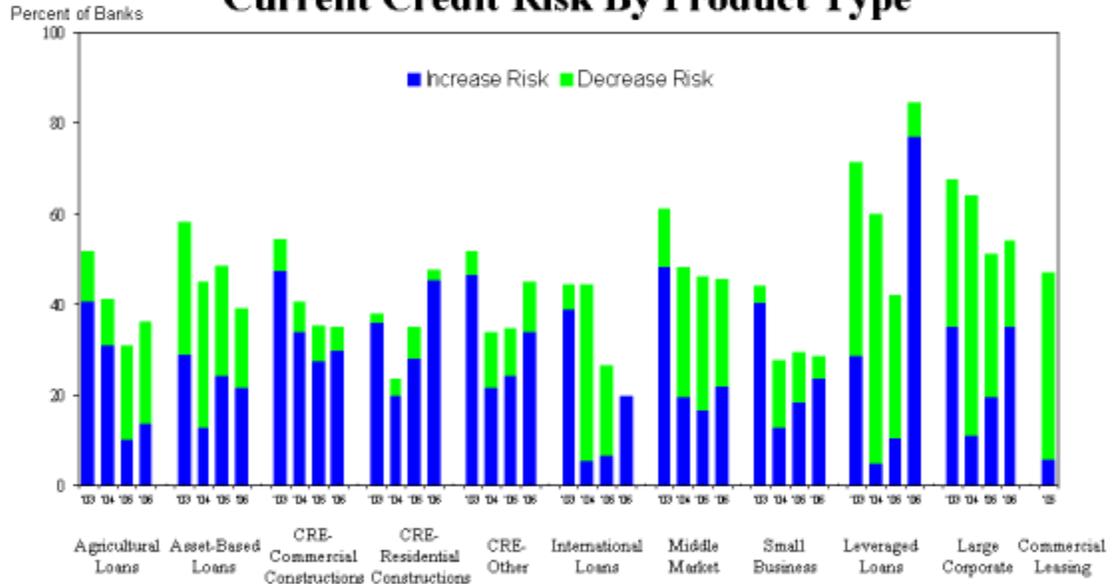


Commercial Credit Risk Trends

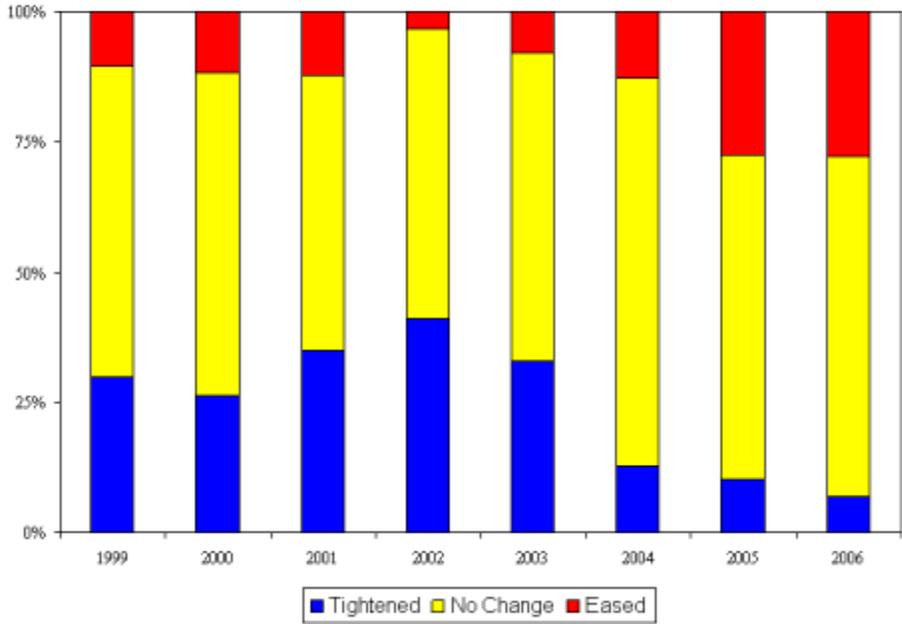


Commercial Credit Risk Trends

Current Credit Risk By Product Type



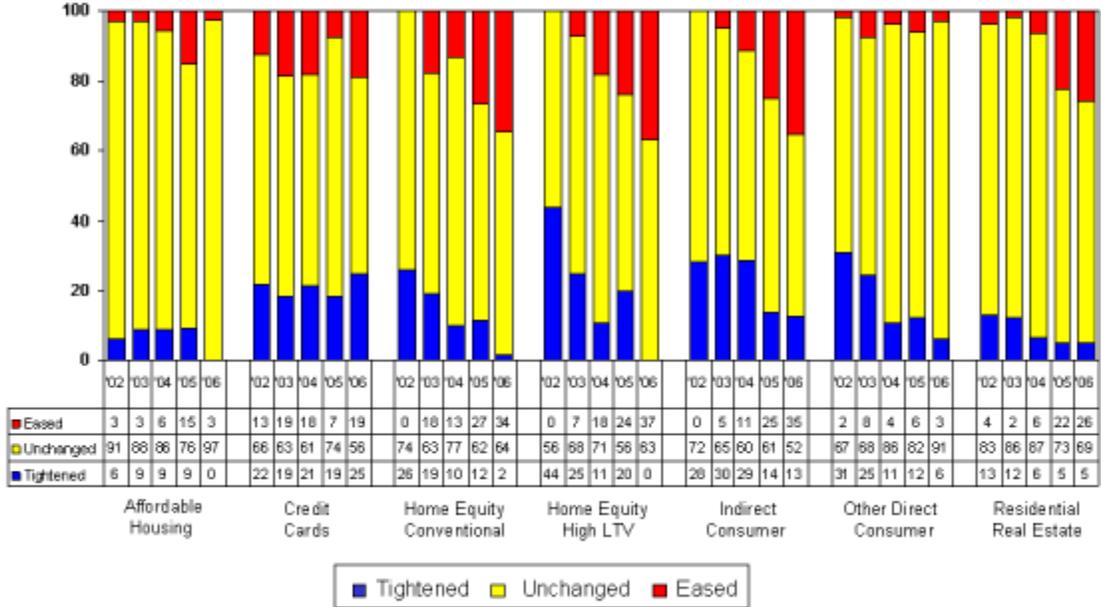
Underwriting Trends for Retail Credit



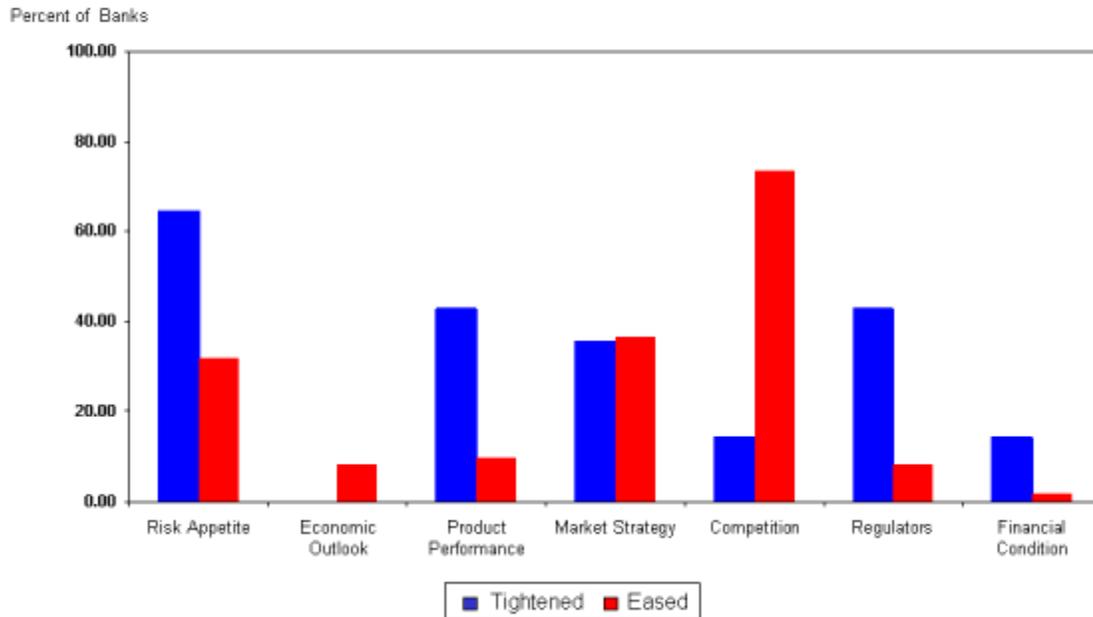
Retail Underwriting Trends

By Product Type

Percent of Banks

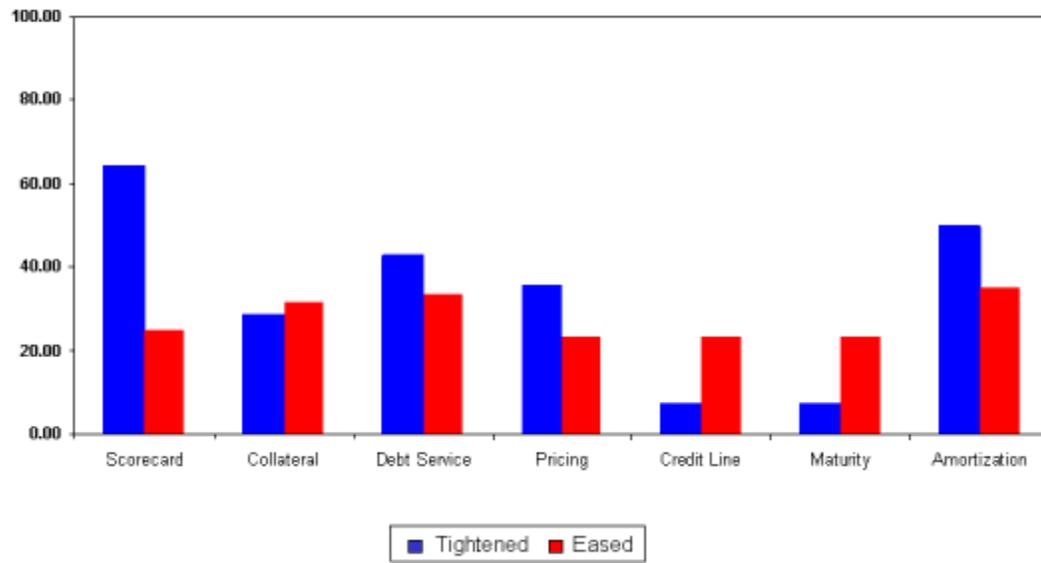


Reasons for Changing Retail Underwriting Standards

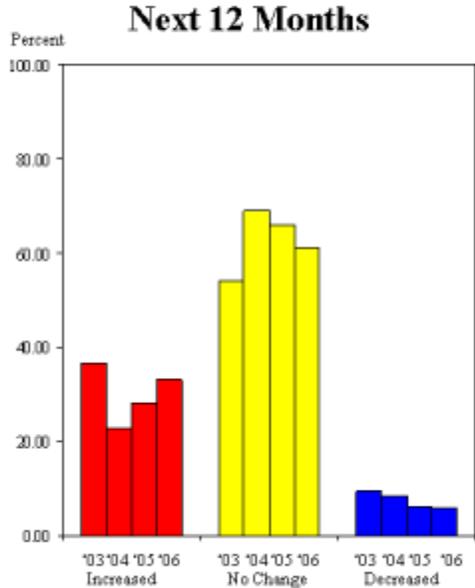
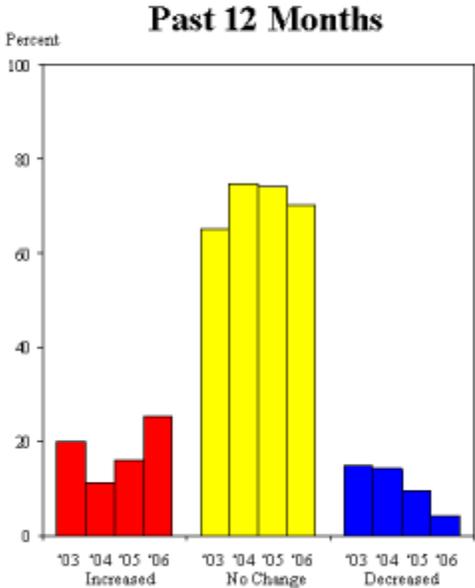


Methods Used to Change Retail Underwriting Standards

Percent of Banks



Retail Credit Risk Trends



Retail Credit Risk Trends

Current Credit Risk By Product Type

Percent of Banks

