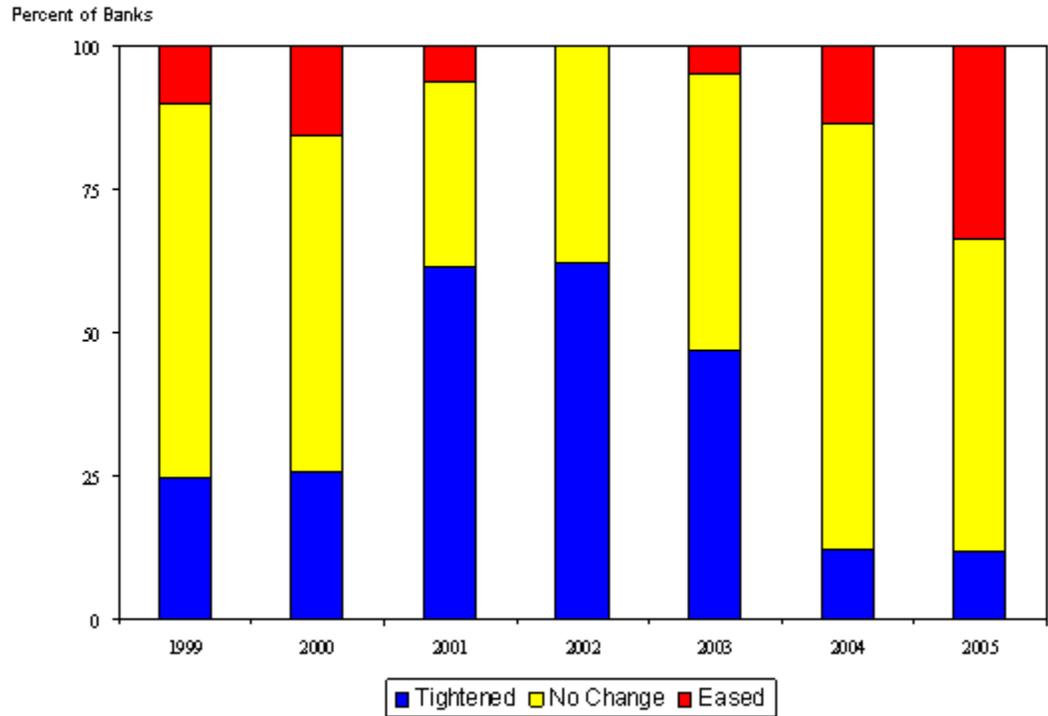


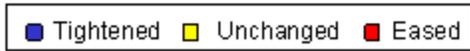
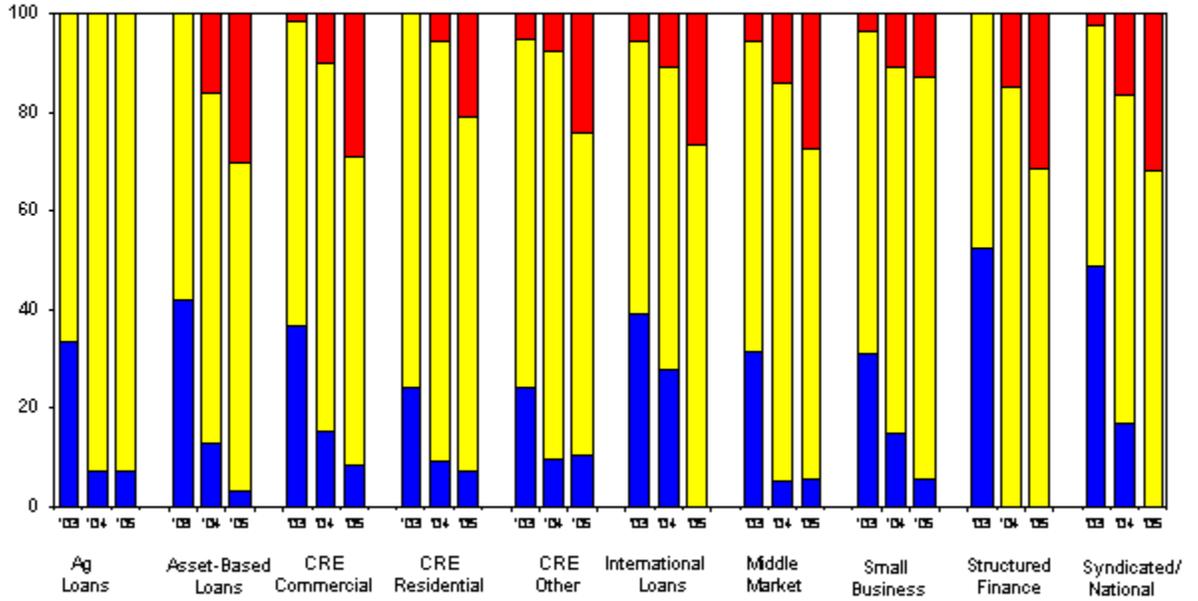
## Underwriting Trends for Commercial Credits



# Commercial Underwriting Trends

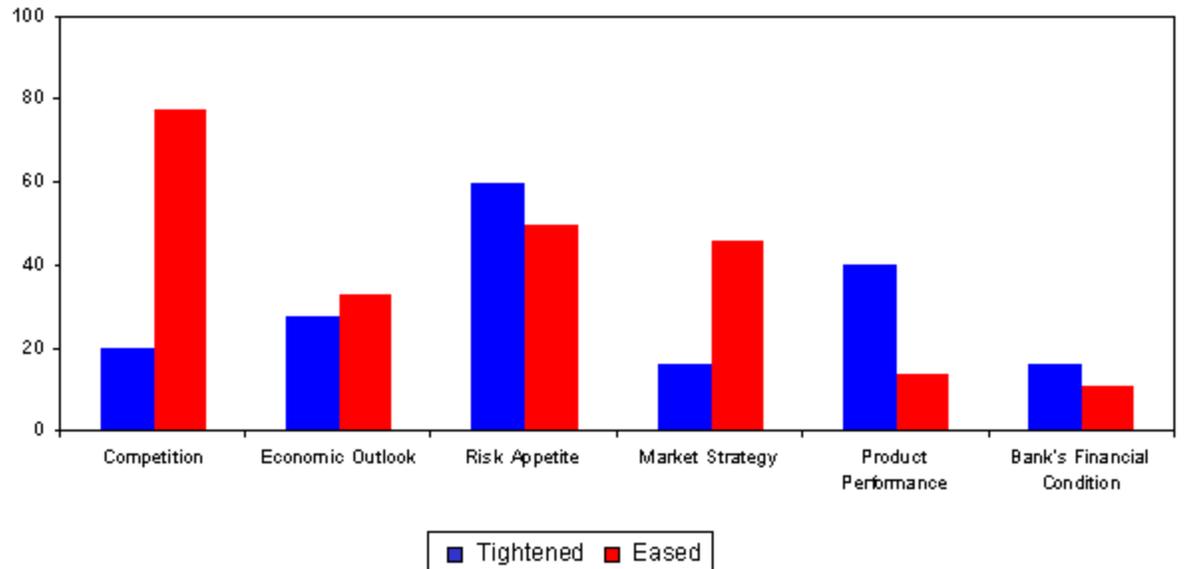
## By Product Type

Percent of Banks

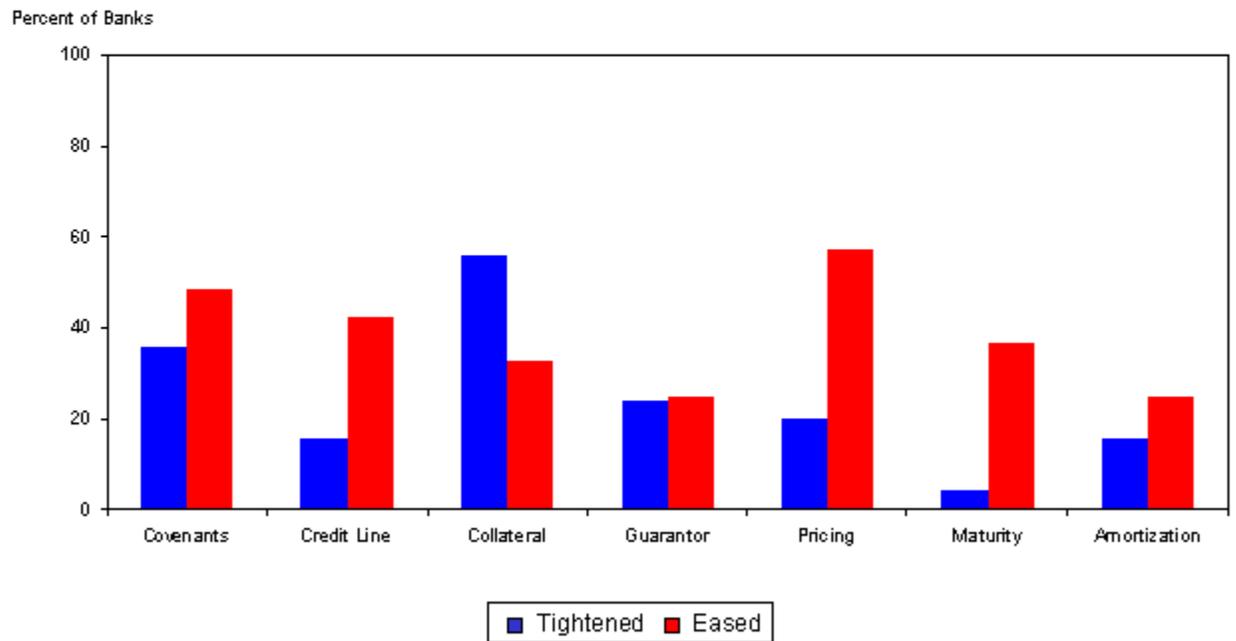


# Reasons for Changing Commercial Underwriting Standards

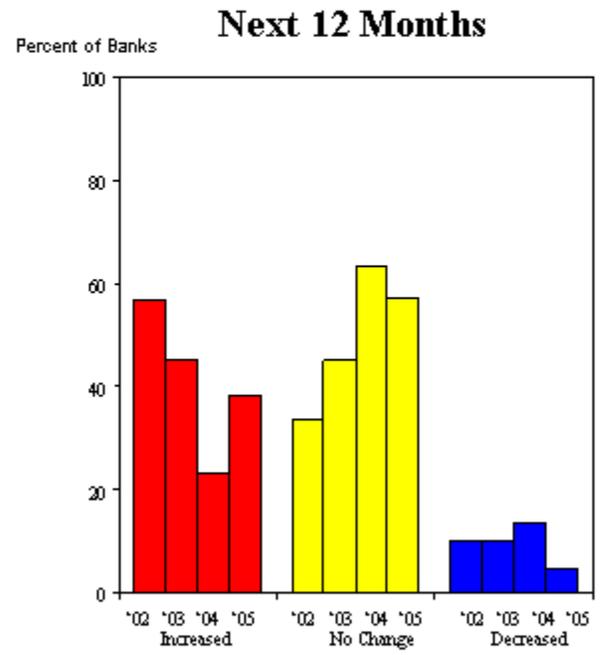
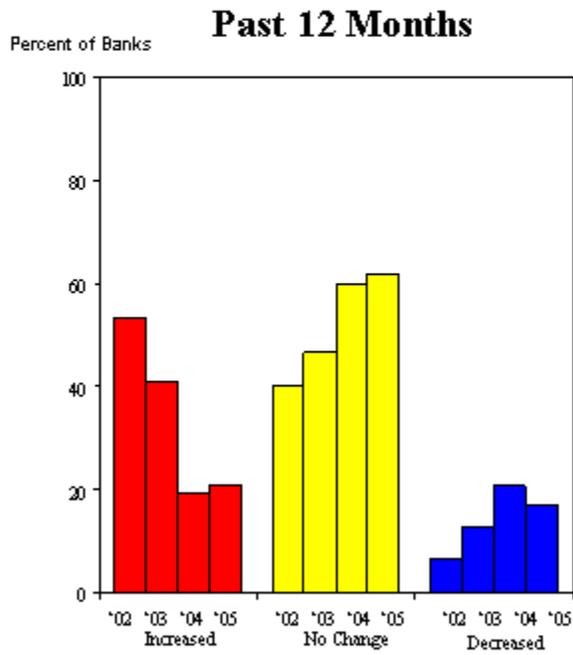
Percent of Banks



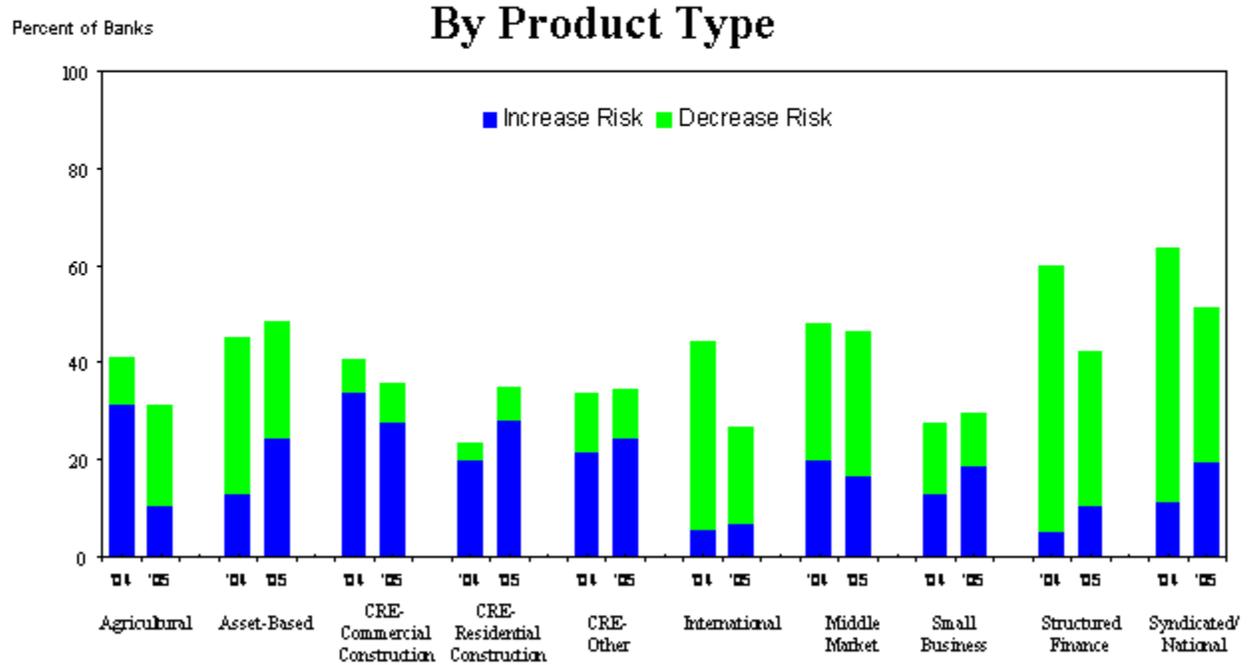
# Methods Used to Change Commercial Underwriting Standards



# Commercial Credit Risk Trends

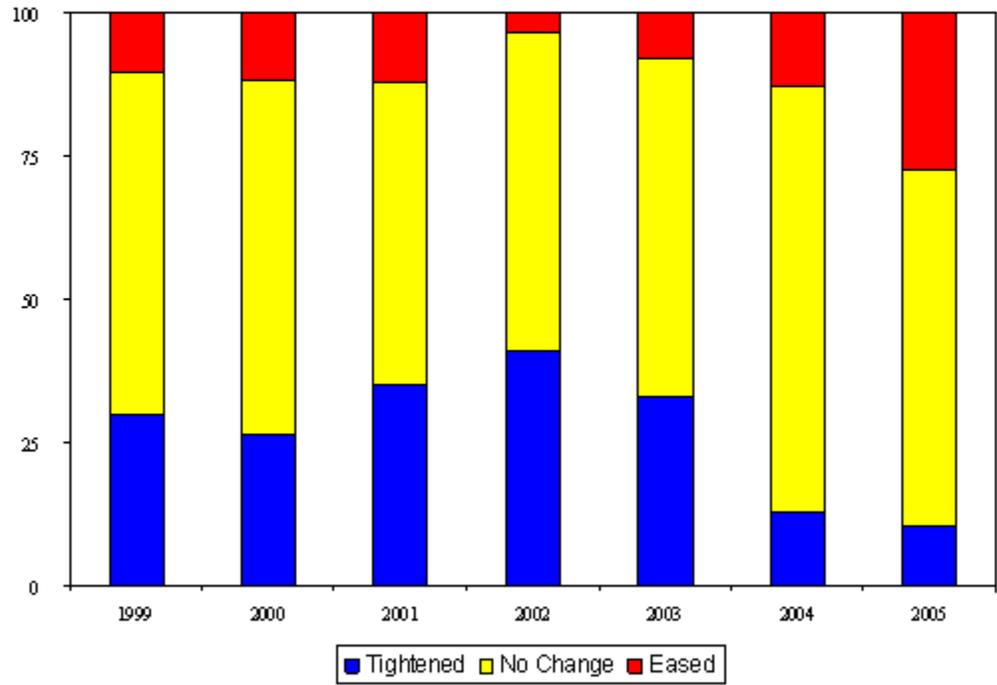


# Commercial Credit Risk Trends



# Underwriting Trends for Retail Credit

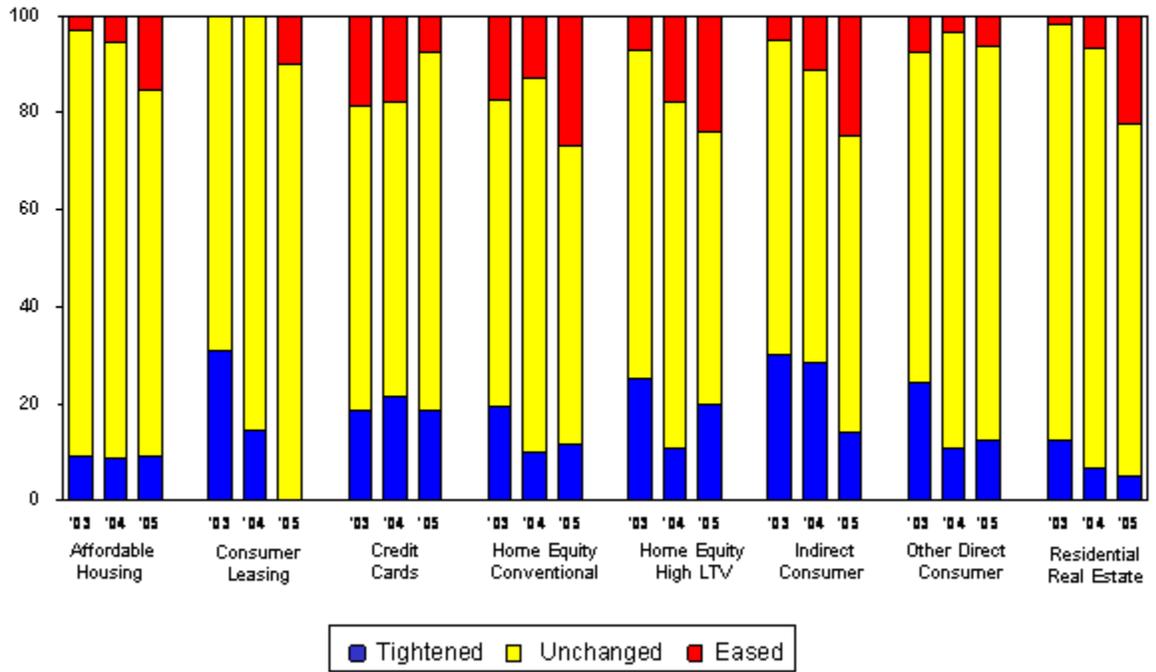
Percent of Banks



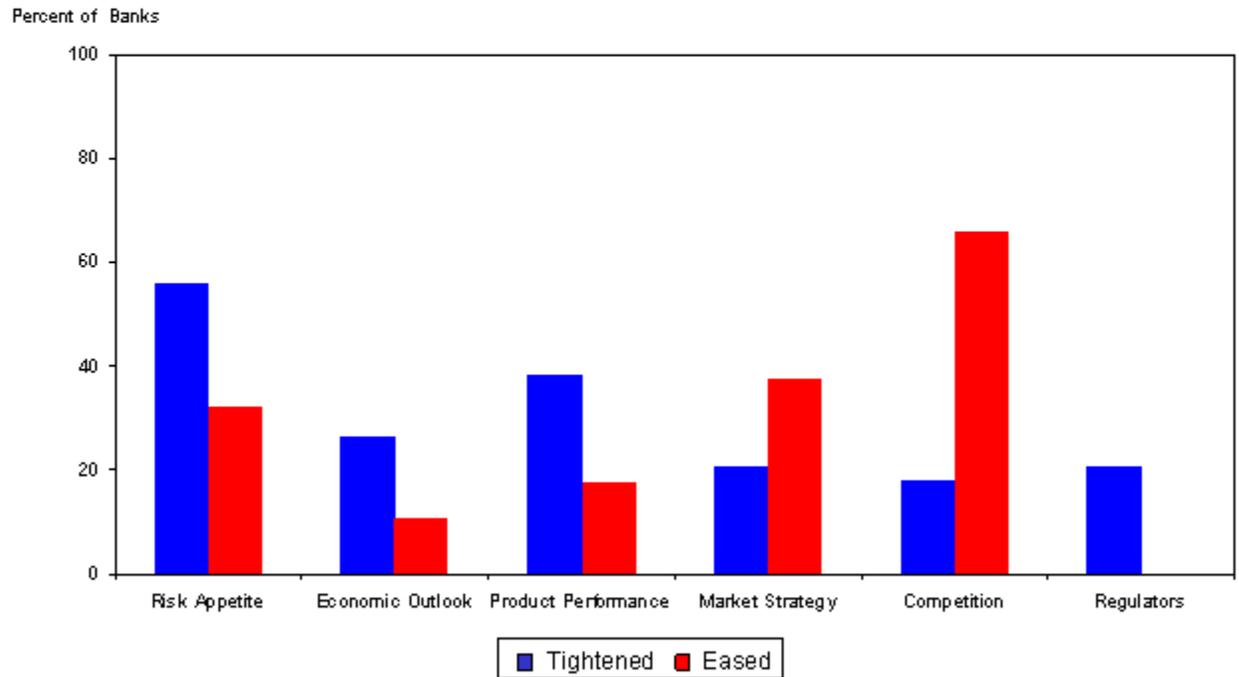
# Retail Underwriting Trends

## By Product Type

Percent of Banks

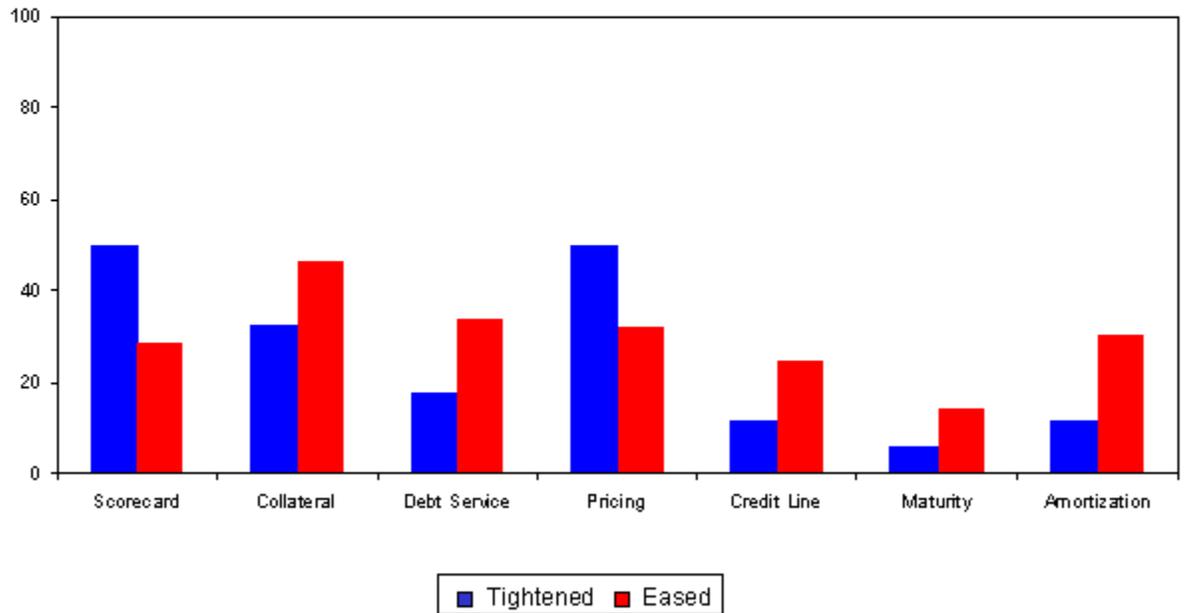


# Reasons for Changing Retail Underwriting Standards

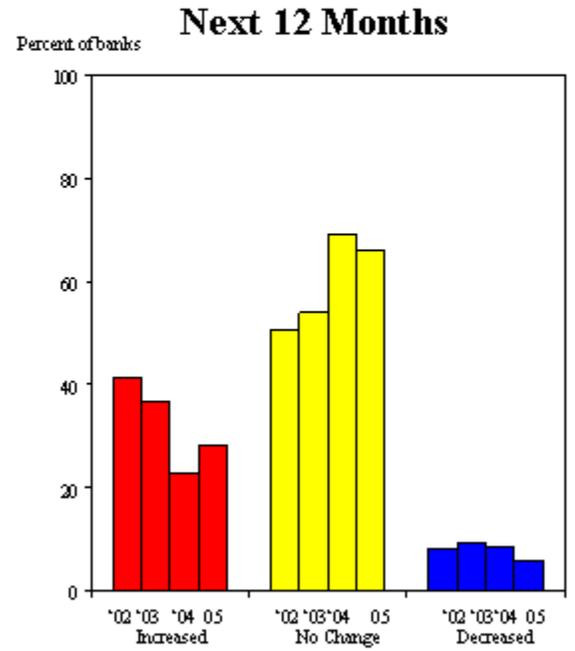
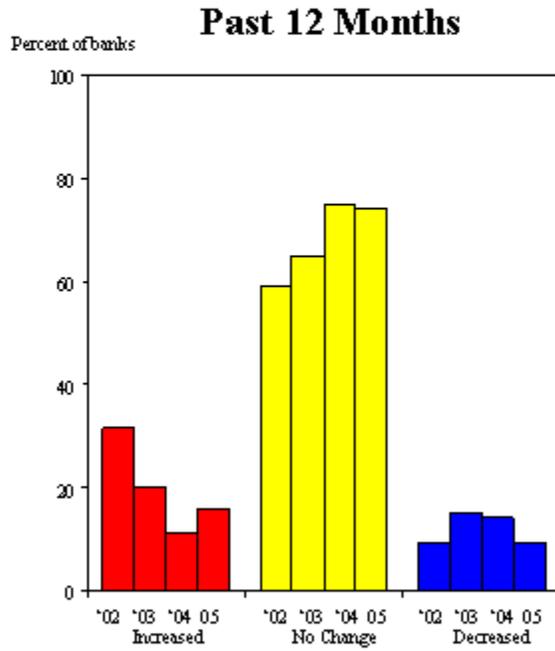


# Methods Used to Change Retail Underwriting Standards

Percent of Banks



# Retail Credit Risk Trends



# Retail Credit Risk Trends

