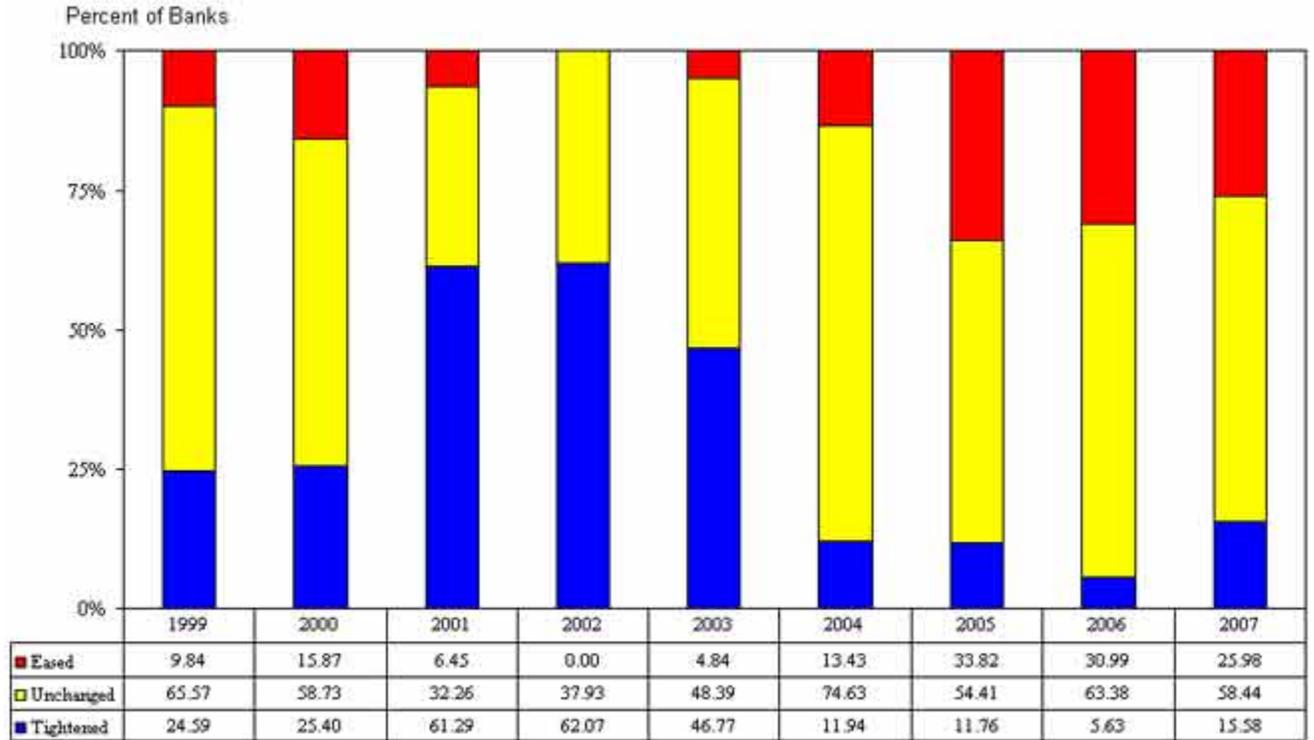
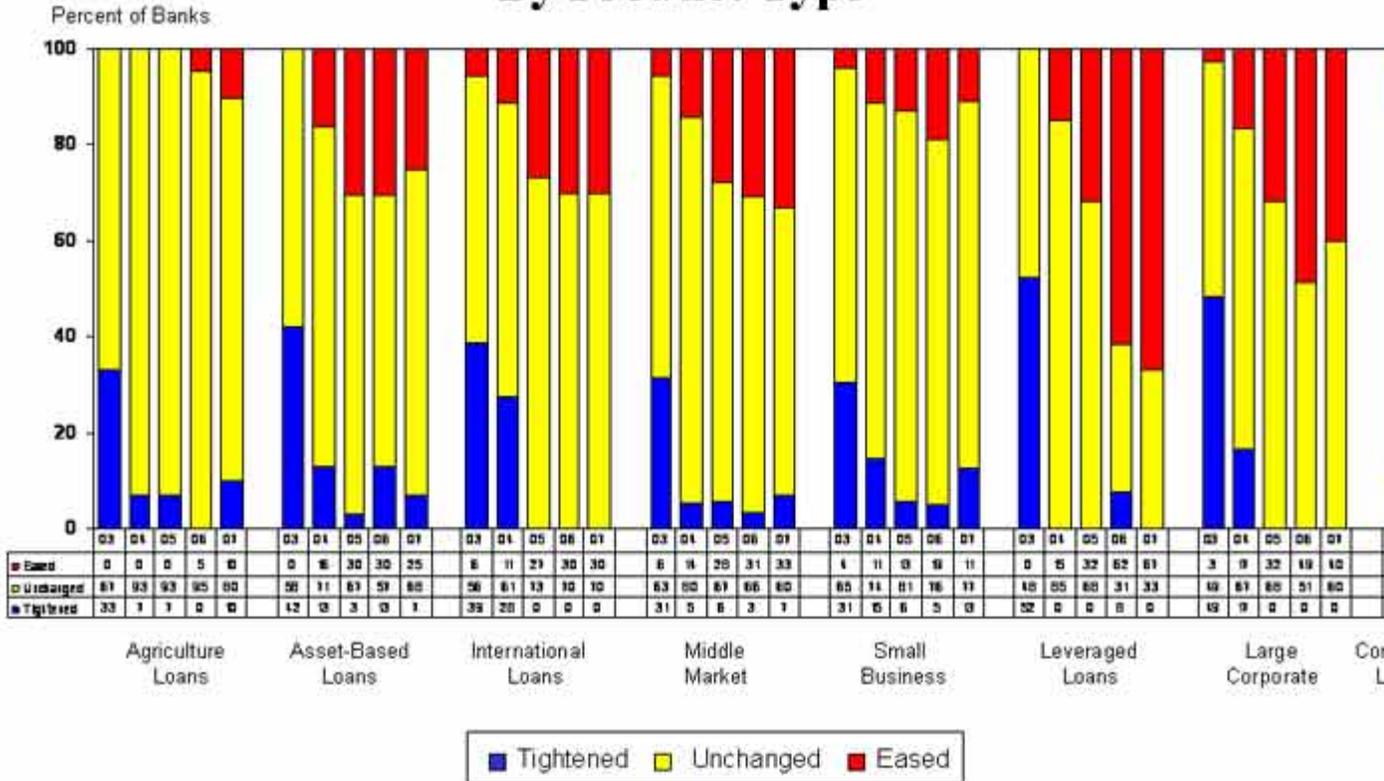


# Commercial Credit Underwriting Trend



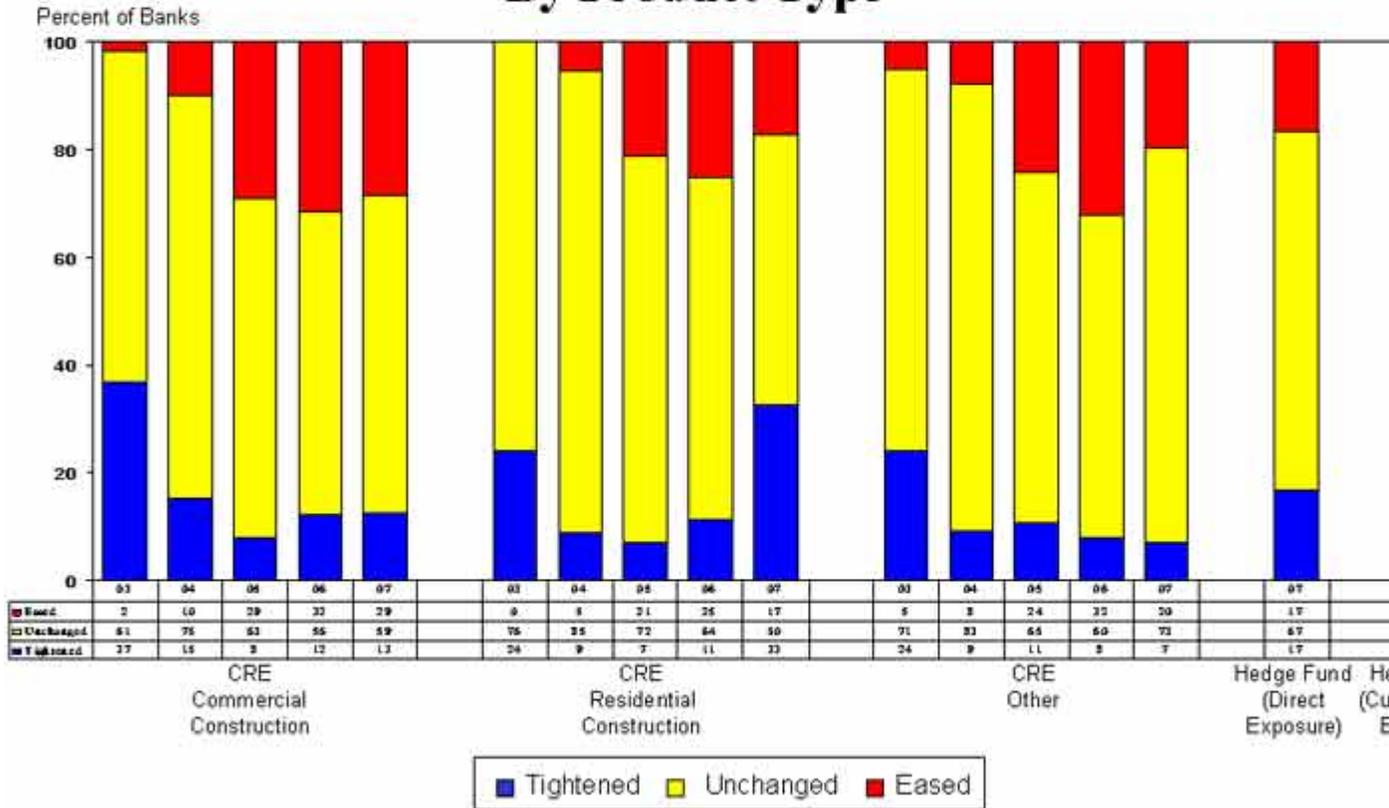
# Commercial Underwriting Trends

## By Product Type



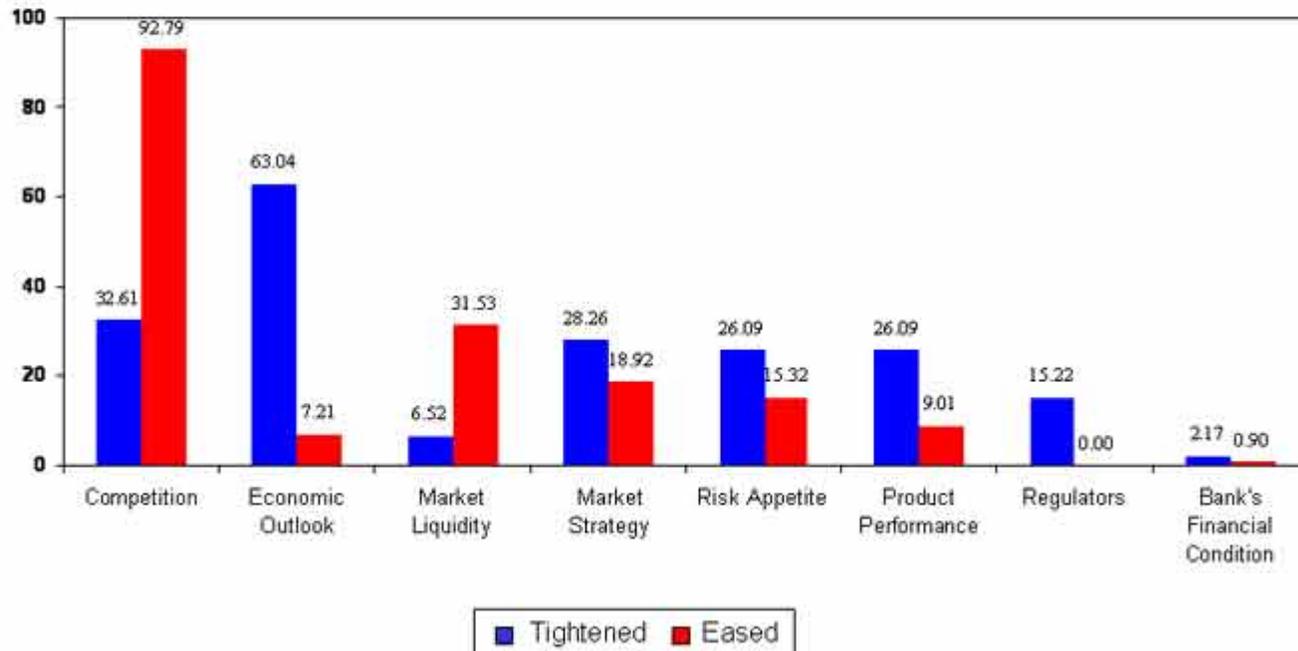
# Commercial Underwriting Trends

## By Product Type



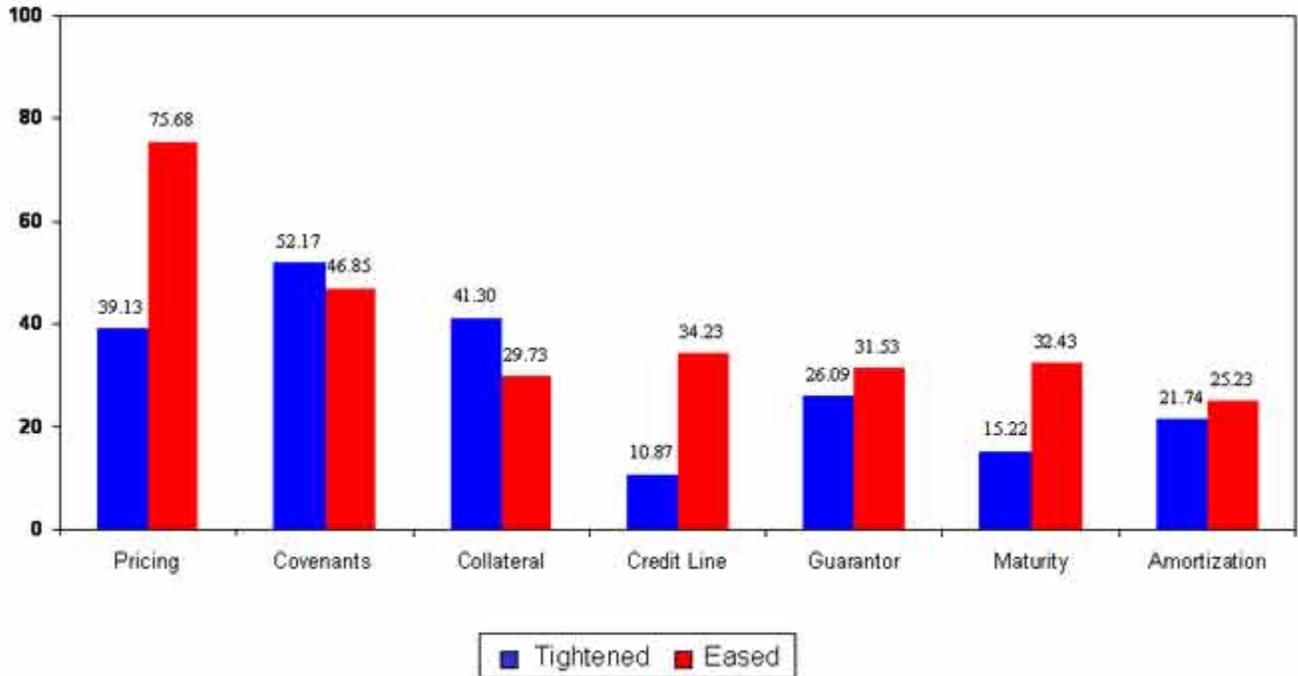
# Reasons for Changing Commercial Underwriting Standards

Percent of Banks

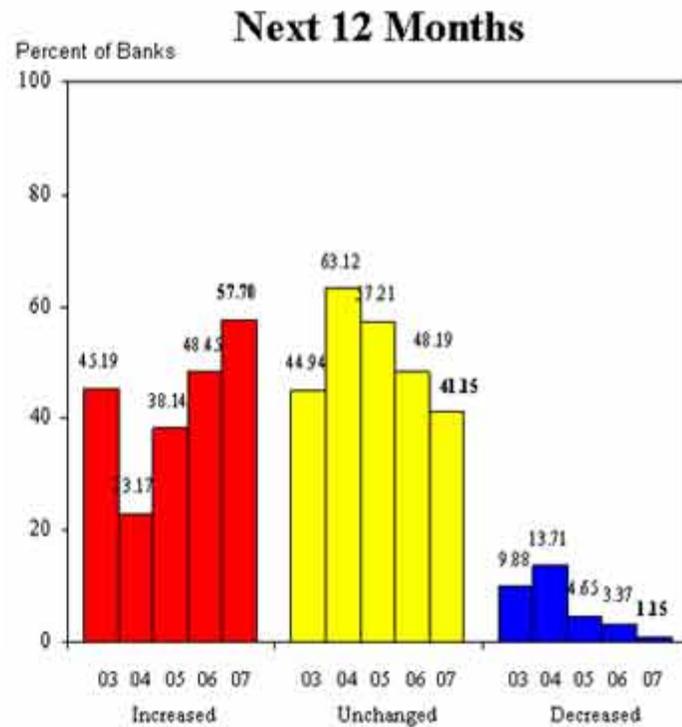
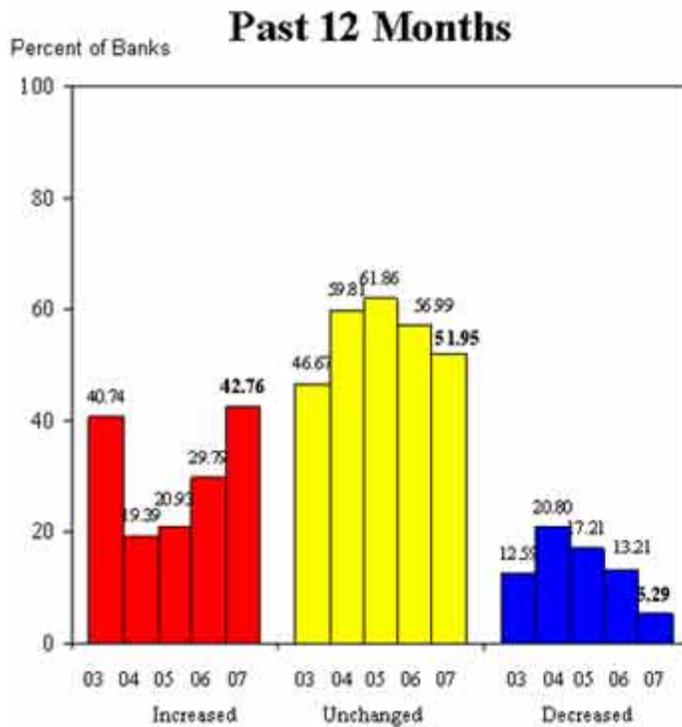


# Methods Used to Change Commercial Underwriting Standards

Percent of Banks

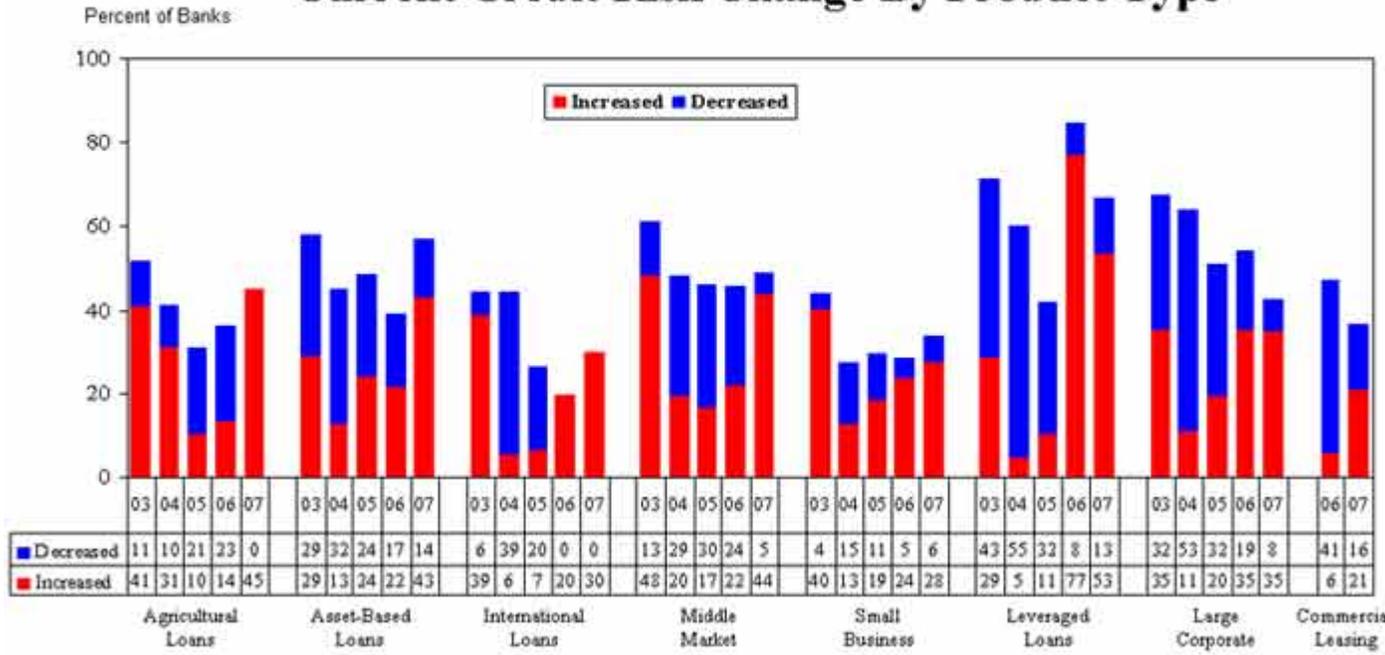


# Commercial Credit Risk Trends



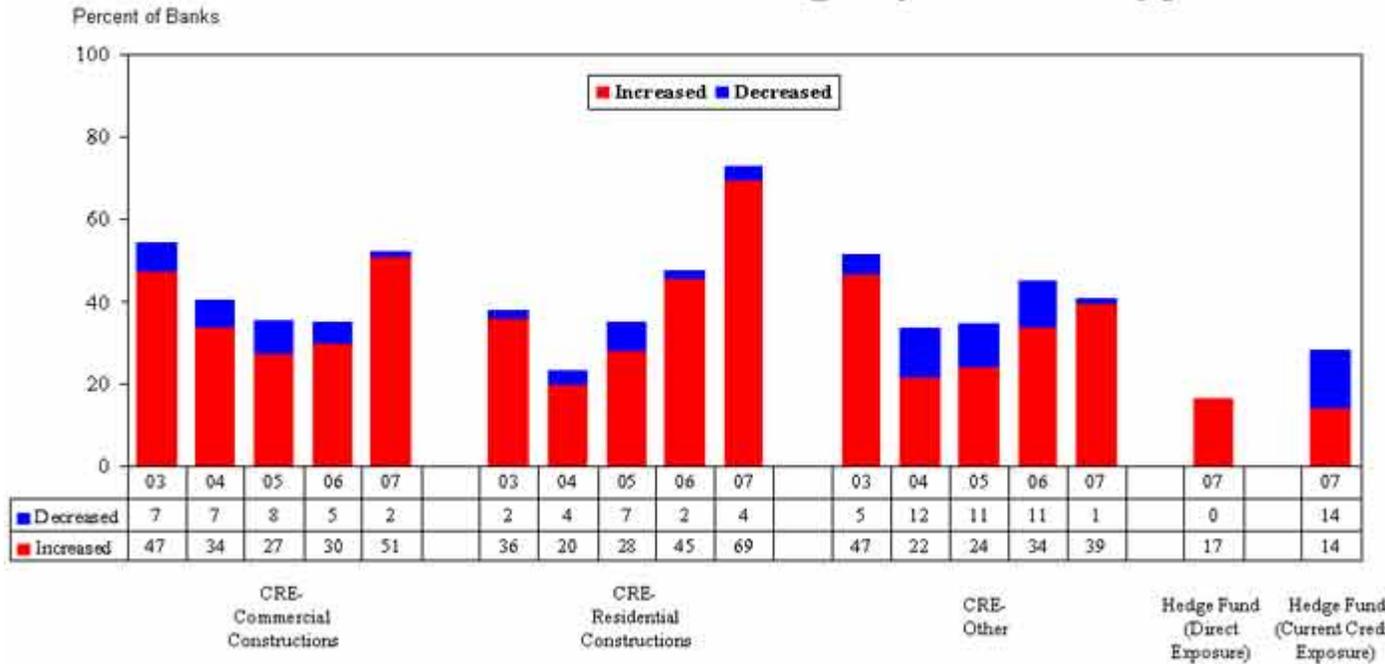
# Commercial Credit Risk Trends

## Current Credit Risk Change By Product Type

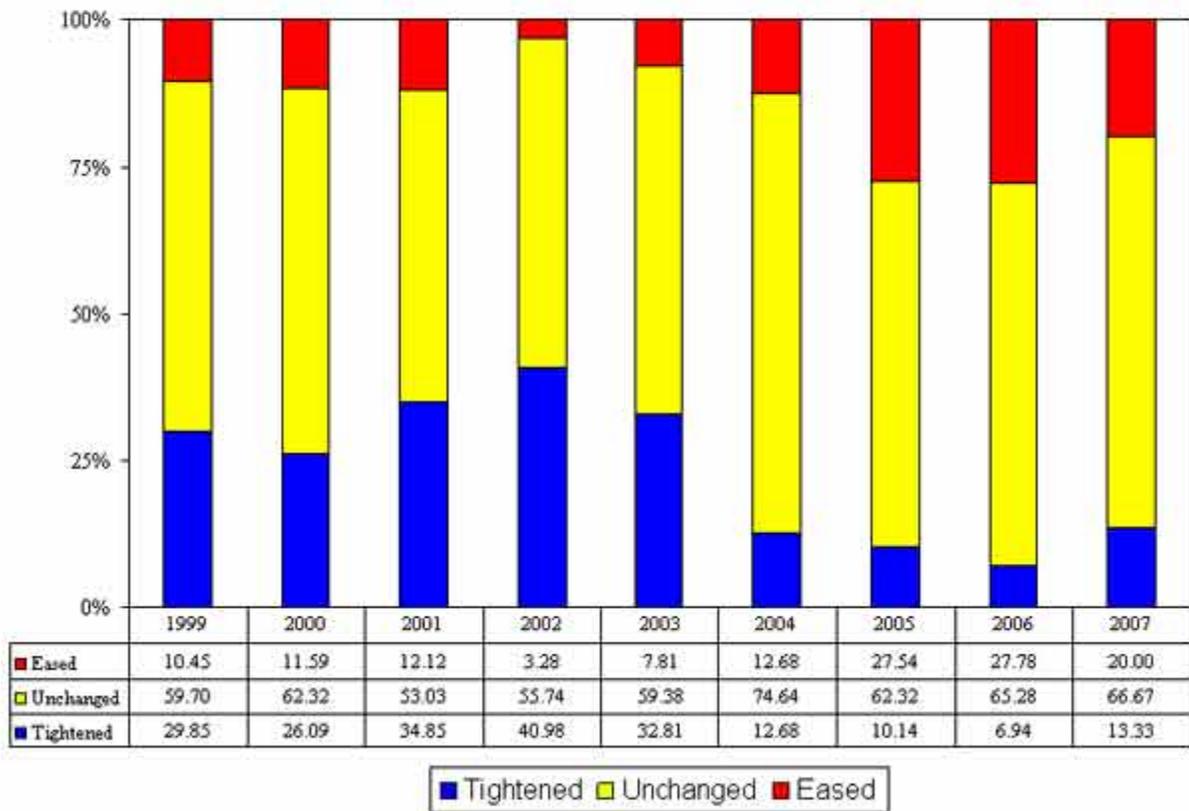


# Commercial Credit Risk Trends

## Current Credit Risk Change By Product Type



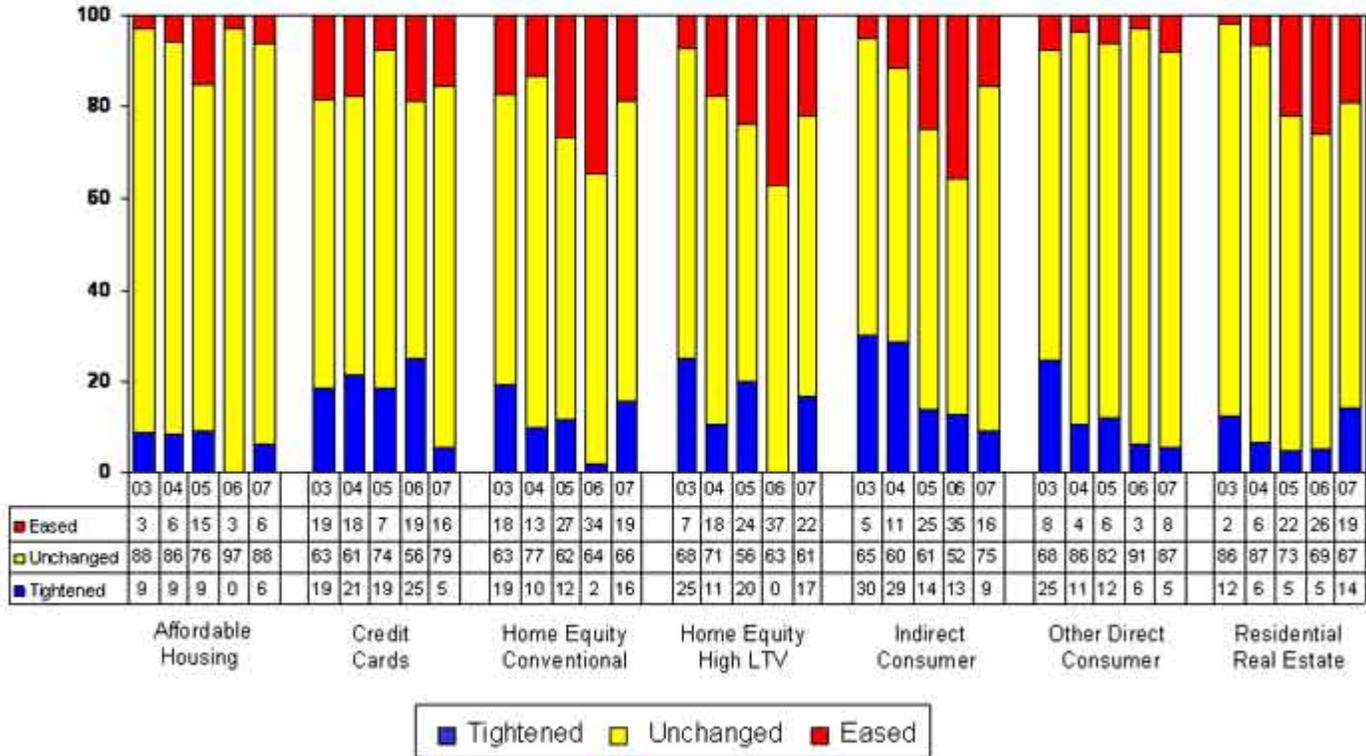
# Retail Credit Underwriting Trend



# Retail Underwriting Trends

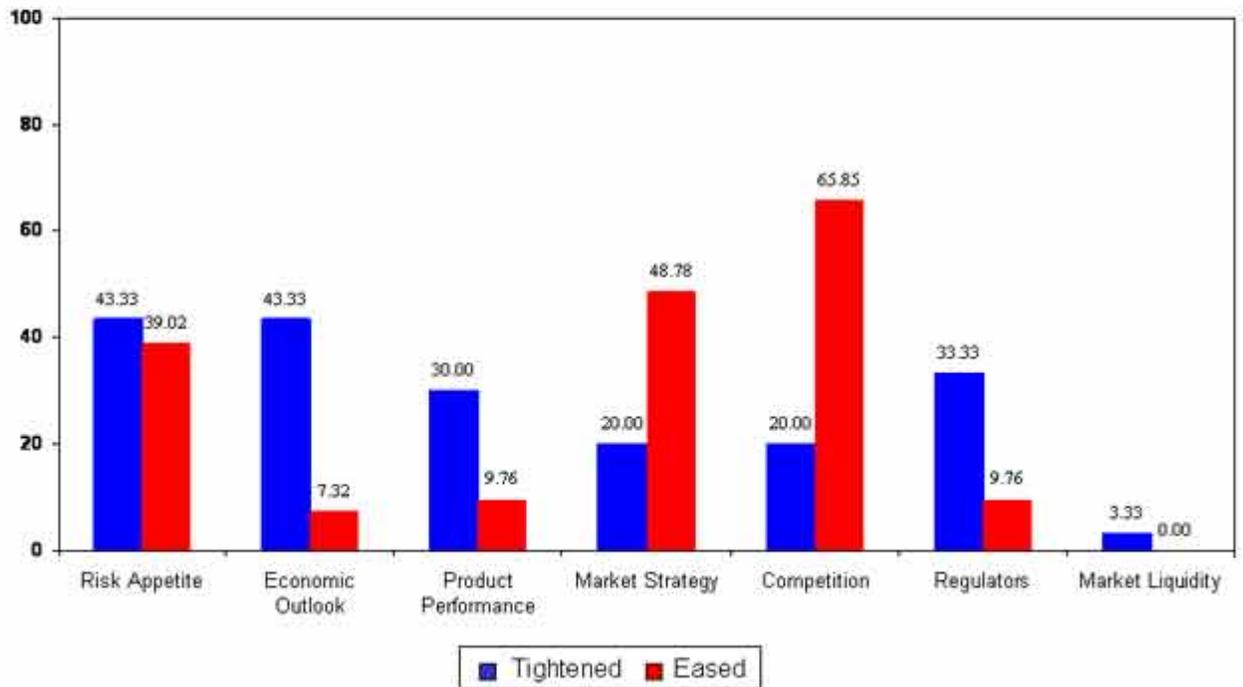
## By Product Type

Percent of Banks



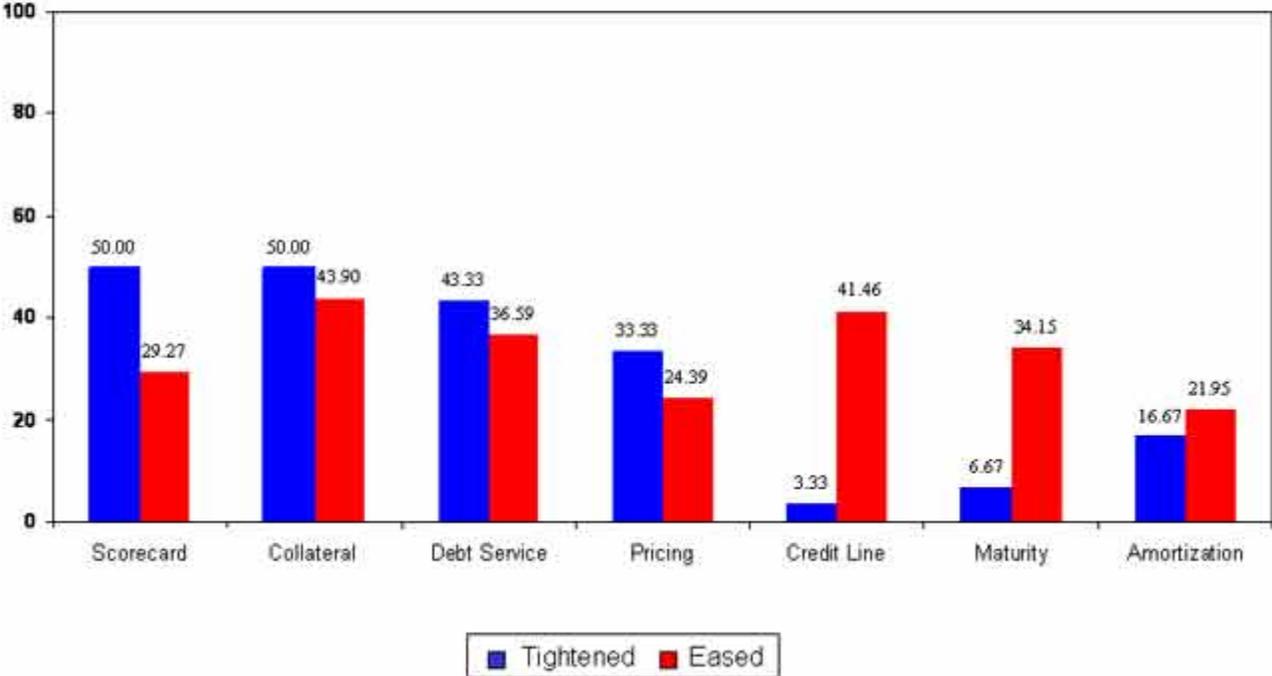
# Reasons for Changing Retail Underwriting Standards

Percent of Banks

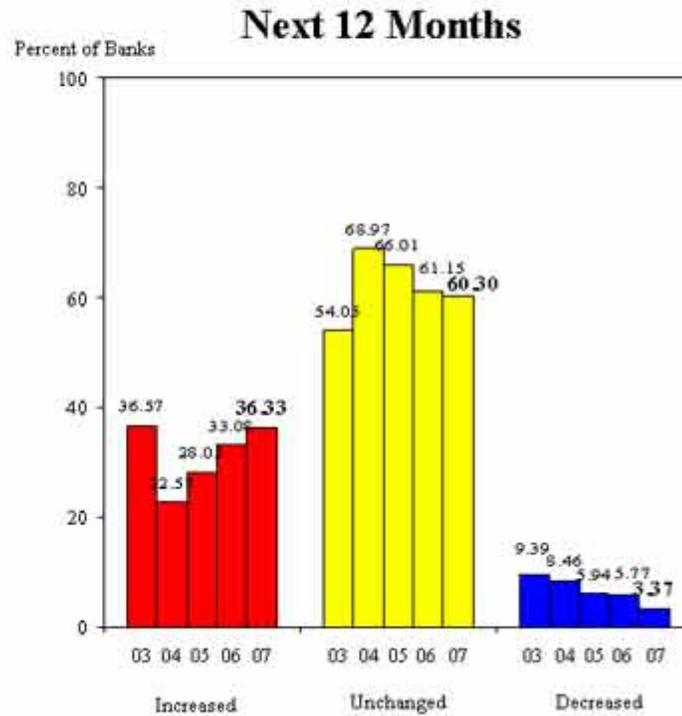
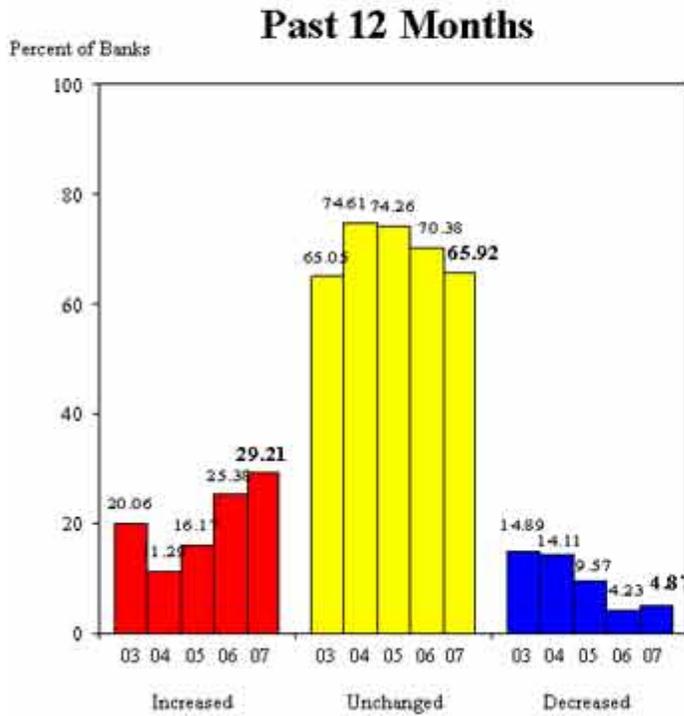


# Methods Used to Change Retail Underwriting Standards

Percent of Banks



# Retail Credit Risk Trends



# Retail Credit Risk Trends

## Current Credit Risk Change By Product Type

Percent of Banks

