

## Tables: Retail Lending Portfolios

### Affordable Housing Lending

Thirty-one of the banks in the survey were reported to have made affordable housing loans.

**Changes in Underwriting Standards in Affordable Housing Loan Portfolios**  
(Percent of Responses)

	Eased	Unchanged	Tightened
<b>2000</b>	10	84	6
<b>2001</b>	6	88	6
<b>2002</b>	3	91	6
<b>2003</b>	3	88	9
<b>2004</b>	6	86	8
<b>2005</b>	15	76	9
<b>2006</b>	3	97	0
<b>2007</b>	6	88	6
<b>2008</b>	3	74	23

**Changes in the Level of Credit Risk in Affordable Housing Loan Portfolios**  
(Percent of Responses)

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
<b>2000</b>	0	6	83	11	0
<b>2001</b>	2	2	88	8	0
<b>2002</b>	0	6	73	21	0
<b>2003</b>	0	9	76	15	0
<b>2004</b>	0	9	82	9	0
<b>2005</b>	0	6	79	15	0
<b>2006</b>	0	3	86	11	0
<b>2007</b>	0	0	88	12	0
<b>2008</b>	0	0	58	35	6
<b>Future 12 Months</b>	0	0	48	48	3

### Credit Card Lending

Seventeen of the banks in the survey banks were engaged in credit card lending.

**Changes in Underwriting Standards in Credit Card Loan Portfolios**  
(Percent of Responses)

	Eased	Unchanged	Tightened
<b>2000</b>	9	75	16

<b>2001</b>	16	60	24
<b>2002</b>	12	66	22
<b>2003</b>	19	62	19
<b>2004</b>	18	61	21
<b>2005</b>	7	74	19
<b>2006</b>	19	56	25
<b>2007</b>	16	79	5
<b>2008</b>	18	47	35

**Changes in the Level of Credit Risk in Credit Card Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2000</b>	0	16	66	16	2
<b>2001</b>	8	5	57	27	3
<b>2002</b>	0	6	54	31	9
<b>2003</b>	0	22	48	30	0
<b>2004</b>	0	11	61	25	3
<b>2005</b>	0	15	67	18	0
<b>2006</b>	0	0	56	44	0
<b>2007</b>	0	11	63	26	0
<b>2008</b>	0	0	35	65	0
<b>Future 12 Months</b>	0	0	29	71	0

**Other Direct Consumer Lending**

Thirty-two of the banks in the survey were engaged in direct consumer lending.

**Changes in Underwriting Standards in Other Direct Consumer Loan Portfolios**  
(Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2000</b>	10	78	12
<b>2001</b>	7	73	20
<b>2002</b>	2	67	31
<b>2003</b>	8	68	24
<b>2004</b>	3	86	11
<b>2005</b>	6	82	12
<b>2006</b>	3	91	6
<b>2007</b>	8	87	5
<b>2008</b>	6	72	22

**Changes in the Level of Credit Risk in Other Direct Consumer Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2000</b>	0	9	74	15	2
<b>2001</b>	0	7	71	20	2
<b>2002</b>	2	6	67	25	0
<b>2003</b>	2	17	72	7	2
<b>2004</b>	2	13	78	7	0
<b>2005</b>	0	8	82	10	0
<b>2006</b>	0	3	88	9	0
<b>2007</b>	0	3	87	10	0
<b>2008</b>	0	3	59	38	0
<b>Future 12 Months</b>	0	0	50	50	0

### Home Equity — Conventional Lending

Fifty-two of the banks in the survey offered the conventional home equity lending product.

#### Changes in Underwriting Standards in Home Equity — Conventional Loan Portfolios (Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2000</b>	23	64	13
<b>2001</b>	7	70	23
<b>2002</b>	0	74	26
<b>2003</b>	18	63	19
<b>2004</b>	13	77	10
<b>2005</b>	27	62	11
<b>2006</b>	34	64	2
<b>2007</b>	19	65	16
<b>2008</b>	2	46	52

#### Changes in the Level of Credit Risk in Home Equity — Conventional Loan Portfolios (Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2000</b>	0	5	73	20	2
<b>2001</b>	0	11	74	13	2
<b>2002</b>	0	7	71	22	0
<b>2003</b>	4	4	69	23	0
<b>2004</b>	0	6	79	13	2
<b>2005</b>	0	7	78	15	0
<b>2006</b>	0	0	69	29	2
<b>2007</b>	0	0	63	34	3
<b>2008</b>	0	0	29	52	19
<b>Future 12 Months</b>	0	0	23	71	6

## Home Equity — High LTV Lending

Eighteen of the banks in the survey offered the high LTV home equity lending product.

**Changes in Underwriting Standards in Home Equity — High LTV Loan Portfolios**  
(Percent of Responses)

	Eased	Unchanged	Tightened
<b>2000</b>	21	55	24
<b>2001</b>	11	54	35
<b>2002</b>	0	56	44
<b>2003</b>	7	68	25
<b>2004</b>	18	71	11
<b>2005</b>	24	56	20
<b>2006</b>	37	63	0
<b>2007</b>	22	61	17
<b>2008</b>	6	6	89

**Changes in the Level of Credit Risk in Home Equity — High LTV Loan Portfolios**  
(Percent of Responses)

	Declined Significantly	Declined Somewhat	Unchanged	Increased Somewhat	Increased Significantly
<b>2000</b>	0	13	58	24	5
<b>2001</b>	5	11	62	16	6
<b>2002</b>	0	12	40	44	4
<b>2003</b>	0	11	50	36	3
<b>2004</b>	0	18	61	18	3
<b>2005</b>	0	4	72	24	0
<b>2006</b>	0	0	63	37	0
<b>2007</b>	0	6	39	55	0
<b>2008</b>	0	0	0	56	44
<b>Future 12 Months</b>	0	0	17	67	17

## Indirect Consumer Lending

Twenty-five of the banks in the survey were engaged in indirect consumer lending.

**Changes in Underwriting Standards in Indirect Consumer Loan Portfolios**  
(Percent of Responses)

	Eased	Unchanged	Tightened
<b>2000</b>	7	60	33
<b>2001</b>	7	63	30
<b>2002</b>	0	72	28

<b>2003</b>	5	65	30
<b>2004</b>	11	60	29
<b>2005</b>	25	61	14
<b>2006</b>	35	52	13
<b>2007</b>	16	75	9
<b>2008</b>	20	56	24

**Changes in the Level of Credit Risk in Indirect Consumer Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
<b>2000</b>	7	16	55	22	0
<b>2001</b>	2	21	39	33	5
<b>2002</b>	3	13	38	43	3
<b>2003</b>	5	20	47	28	0
<b>2004</b>	0	26	60	14	0
<b>2005</b>	3	19	67	8	3
<b>2006</b>	6	10	48	36	0
<b>2007</b>	0	3	87	10	0
<b>2008</b>	0	4	36	60	0
<b>Future 12 Months</b>	0	8	16	76	0

**Residential Real Estate Lending**

Fifty-five of the banks in the survey were engaged in residential real estate lending.

**Changes in Underwriting Standards in Residential Real Estate Loan Portfolios**  
(Percent of Responses)

	<b>Eased</b>	<b>Unchanged</b>	<b>Tightened</b>
<b>2000</b>	7	85	8
<b>2001</b>	12	72	16
<b>2002</b>	4	83	13
<b>2003</b>	2	86	12
<b>2004</b>	7	86	7
<b>2005</b>	22	73	5
<b>2006</b>	26	69	5
<b>2007</b>	19	67	14
<b>2008</b>	0	44	56

**Changes in the Level of Credit Risk in Residential Real Estate Loan Portfolios**  
(Percent of Responses)

	<b>Declined Significantly</b>	<b>Declined Somewhat</b>	<b>Unchanged</b>	<b>Increased Somewhat</b>	<b>Increased Significantly</b>
--	-------------------------------	--------------------------	------------------	---------------------------	--------------------------------

<b>2000</b>	0	3	83	12	2
<b>2001</b>	0	9	76	15	0
<b>2002</b>	0	8	68	24	0
<b>2003</b>	0	12	74	12	2
<b>2004</b>	0	6	92	2	0
<b>2005</b>	0	3	73	24	0
<b>2006</b>	0	7	69	24	0
<b>2007</b>	2	6	59	33	0
<b>2008</b>	2	0	38	55	5
<b>Future 12 Months</b>	0	4	33	62	2