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In verifying data quality, respondents are encouraged to report and revise error. Additionally, the make-up of survey respondents may change from quarter to quarter. Considering potential revisions and changes in survey sample, quarter to quarter estimates both past and present may vary. For more questions about data quality and methodology, please contact: FR2028DSurvey@kc.frb.org

A.1. Base Rates - Banks Using a Single Rate

| Period | Number of responses | Prime rate | Libor | Federal Home Loan Bank rate | U.S. Treasury rate | Proprietary rate | SOFR | Other rate |
|---------|---------------------|------------|-------|-----------------------------|--------------------|------------------|------|------------|
| 2024:Q2 | 51 | 94.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.9% |
| 2024:Q1 | 49 | 95.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 4.1% |
| 2023:Q4 | 42 | 90.5% | 0.0% | 0.0% | 2.4% | 0.0% | 0.0% | 7.1% |
| 2023:Q3 | 44 | 93.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 6.8% |
| 2023:Q2 | 40 | 92.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 7.5% |
| 2023:Q1 | 41 | 92.7% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 7.3% |
| 2022:Q4 | 43 | 95.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 4.7% |
| 2022:Q3 | 40 | 95.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.0% |
| 2022:Q2 | 44 | 95.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 4.5% |
| 2022:Q1 | 41 | 95.1% | 0.0% | 0.0% | 0.0% | 2.4% | 0.0% | 2.4% |
| 2021:Q4 | 37 | 94.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.4% |
| 2021:Q3 | 35 | 94.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.7% |
| 2021:Q2 | 35 | 94.3% | 0.0% | 0.0% | 0.0% | 2.9% | 0.0% | 2.9% |
| 2021:Q1 | 30 | 96.7% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 3.3% |
| 2020:Q4 | 27 | 92.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 7.4% |
| 2020:Q3 | 36 | 94.4% | 0.0% | 0.0% | 0.0% | 0.0% | * | 5.6% |
| 2020:Q2 | 36 | 94.4% | 0.0% | 0.0% | 0.0% | 0.0% | * | 5.6% |
| 2020:Q1 | 36 | 94.4% | 0.0% | 0.0% | 0.0% | 0.0% | * | 5.6% |
| 2019:Q4 | 38 | 92.1% | 0.0% | 0.0% | 0.0% | 2.6% | * | 5.3% |
| 2019:Q3 | 42 | 90.5% | 0.0% | 0.0% | 0.0% | 4.8% | * | 4.8% |
| 2019:Q2 | 41 | 92.7% | 0.0% | 0.0% | 0.0% | 2.4% | * | 4.9% |
| 2019:Q1 | 43 | 88.4% | 0.0% | 0.0% | 2.3% | 4.7% | * | 4.7% |
| 2018:Q4 | 34 | 94.1% | 0.0% | 0.0% | 0.0% | 2.9% | * | 2.9% |
| 2018:Q3 | 33 | 90.9% | 0.0% | 0.0% | 0.0% | 3.0% | * | 6.1% |
| 2018:Q2 | 41 | 90.2% | 0.0% | 0.0% | 0.0% | 4.9% | * | 4.9% |
| 2018:Q1 | 43 | 90.7% | 0.0% | 0.0% | 0.0% | 2.3% | * | 7.0% |
| 2017:Q4 | 35 | 91.4% | 0.0% | 0.0% | 0.0% | 5.7% | * | 2.9% |

A.2. Base Rates - Banks Using Multiple Rates

| Most Common | | | | | | | | |
|-------------|---------------------|------------|-------|-----------------------------|--------------------|------------------|------|------------|
| Period | Number of responses | Prime rate | Libor | Federal Home Loan Bank rate | U.S. Treasury rate | Proprietary rate | SOFR | Other rate |
| 2024:Q2 | 127 | 81.1% | 0.0% | 4.7% | 6.3% | 1.6% | 2.4% | 3.9% |
| 2024:Q1 | 121 | 81.0% | 0.0% | 5.0% | 6.6% | 1.7% | 2.5% | 3.3% |
| 2023:Q4 | 108 | 84.3% | 0.0% | 3.7% | 4.6% | 1.9% | 1.9% | 3.7% |
| 2023:Q3 | 106 | 83.0% | 0.0% | 2.8% | 6.6% | 2.8% | 1.9% | 2.8% |
| 2023:Q2 | 99 | 83.8% | 1.0% | 5.1% | 3.0% | 2.0% | 2.0% | 3.0% |
| 2023:Q1 | 89 | 82.0% | 2.2% | 5.6% | 3.4% | 2.2% | 1.1% | 3.4% |
| 2022:Q4 | 91 | 82.4% | 2.2% | 4.4% | 3.3% | 1.1% | 1.1% | 5.5% |
| 2022:Q3 | 88 | 86.4% | 3.4% | 4.5% | 1.1% | 1.1% | 0.0% | 3.4% |
| 2022:Q2 | 89 | 85.4% | 2.2% | 4.5% | 1.1% | 1.1% | 1.1% | 4.5% |
| 2022:Q1 | 81 | 87.7% | 2.5% | 4.9% | 1.2% | 0.0% | 0.0% | 3.7% |
| 2021:Q4 | 81 | 82.7% | 2.5% | 7.4% | 1.2% | 2.5% | 0.0% | 3.7% |
| 2021:Q3 | 88 | 81.8% | 2.3% | 5.7% | 1.1% | 4.5% | 0.0% | 4.5% |
| 2021:Q2 | 81 | 85.2% | 2.5% | 6.2% | 1.2% | 2.5% | 0.0% | 2.5% |
| 2021:Q1 | 77 | 81.8% | 2.6% | 5.2% | 3.9% | 3.9% | 0.0% | 2.6% |
| 2020:Q4 | 78 | 82.1% | 3.8% | 2.6% | 3.8% | 3.8% | 0.0% | 3.8% |
| 2020:Q3 | 82 | 80.5% | 4.9% | 3.7% | 2.4% | 4.9% | * | 3.7% |
| 2020:Q2 | 82 | 79.3% | 3.7% | 4.9% | 1.2% | 4.9% | * | 6.1% |
| 2020:Q1 | 77 | 77.9% | 3.9% | 6.5% | 2.6% | 6.5% | * | 2.6% |
| 2019:Q4 | 82 | 80.5% | 1.2% | 6.1% | 2.4% | 4.9% | * | 4.9% |
| 2019:Q3 | 86 | 79.1% | 3.5% | 7.0% | 2.3% | 5.8% | * | 2.3% |
| 2019:Q2 | 85 | 78.8% | 3.5% | 4.7% | 3.5% | 5.9% | * | 3.5% |
| 2019:Q1 | 90 | 74.4% | 6.7% | 7.8% | 3.3% | 4.4% | * | 3.3% |
| 2018:Q4 | 80 | 71.3% | 8.8% | 8.8% | 2.5% | 6.3% | * | 2.5% |
| 2018:Q3 | 82 | 74.4% | 7.3% | 6.1% | 2.4% | 4.9% | * | 4.9% |
| 2018:Q2 | 86 | 66.3% | 5.8% | 7.0% | 2.3% | 8.1% | * | 10.5% |
| 2018:Q1 | 73 | 68.5% | 8.2% | 6.9% | 4.1% | 6.9% | * | 5.5% |
| 2017:Q4 | 62 | 75.8% | 3.2% | 8.1% | 1.6% | 8.1% | * | 3.2% |

| Second Most Common | | | | | | | | |
|--------------------|---------------------|------------|-------|-----------------------------|--------------------|------------------|-------|------------|
| Period | Number of responses | Prime rate | Libor | Federal Home Loan Bank rate | U.S. Treasury rate | Proprietary rate | SOFR | Other rate |
| 2024:Q2 | 127 | 15.7% | 0.0% | 16.5% | 29.9% | 7.9% | 22.8% | 7.1% |
| 2024:Q1 | 121 | 15.7% | 0.0% | 14.0% | 28.1% | 9.1% | 26.4% | 6.6% |
| 2023:Q4 | 108 | 11.1% | 0.0% | 15.7% | 31.5% | 9.3% | 24.1% | 8.3% |
| 2023:Q3 | 106 | 13.2% | 0.0% | 13.2% | 32.1% | 6.6% | 25.5% | 9.4% |
| 2023:Q2 | 99 | 13.1% | 7.1% | 16.2% | 27.3% | 4.0% | 26.3% | 6.1% |
| 2023:Q1 | 89 | 14.6% | 10.1% | 14.6% | 27.0% | 7.9% | 20.2% | 5.6% |
| 2022:Q4 | 91 | 14.3% | 15.4% | 14.3% | 28.6% | 6.6% | 15.4% | 5.5% |
| 2022:Q3 | 88 | 11.4% | 19.3% | 14.8% | 26.1% | 8.0% | 11.4% | 9.1% |
| 2022:Q2 | 89 | 11.2% | 24.7% | 12.4% | 27.0% | 10.1% | 6.7% | 7.9% |
| 2022:Q1 | 81 | 11.1% | 30.9% | 13.6% | 27.2% | 8.6% | 3.7% | 4.9% |
| 2021:Q4 | 81 | 16.0% | 34.6% | 12.3% | 24.7% | 6.2% | 2.5% | 3.7% |
| 2021:Q3 | 88 | 14.8% | 34.1% | 12.5% | 26.1% | 8.0% | 1.1% | 3.4% |
| 2021:Q2 | 81 | 12.3% | 40.7% | 12.3% | 21.0% | 7.4% | 1.2% | 4.9% |
| 2021:Q1 | 77 | 15.6% | 42.9% | 14.3% | 16.9% | 6.5% | 0.0% | 3.9% |
| 2020:Q4 | 78 | 15.4% | 39.7% | 16.7% | 16.7% | 9.0% | 0.0% | 2.6% |
| 2020:Q3 | 82 | 14.6% | 41.5% | 13.4% | 18.3% | 8.5% | * | 3.7% |
| 2020:Q2 | 82 | 15.9% | 43.9% | 14.6% | 14.6% | 8.5% | * | 2.4% |
| 2020:Q1 | 77 | 16.9% | 42.9% | 14.3% | 15.6% | 7.8% | * | 2.6% |
| 2019:Q4 | 82 | 14.6% | 45.1% | 13.4% | 13.4% | 9.8% | * | 3.7% |
| 2019:Q3 | 86 | 16.3% | 43.0% | 14.0% | 14.0% | 9.3% | * | 3.5% |
| 2019:Q2 | 85 | 15.3% | 44.7% | 12.9% | 14.1% | 9.4% | * | 3.5% |
| 2019:Q1 | 90 | 21.1% | 43.3% | 11.1% | 14.4% | 8.9% | * | 1.1% |
| 2018:Q4 | 80 | 21.3% | 38.8% | 12.5% | 15.0% | 11.3% | * | 1.3% |
| 2018:Q3 | 82 | 19.5% | 35.4% | 15.9% | 15.9% | 12.2% | * | 1.2% |
| 2018:Q2 | 85 | 22.4% | 29.4% | 12.9% | 12.9% | 11.8% | * | 10.6% |
| 2018:Q1 | 73 | 26.0% | 39.7% | 8.2% | 13.7% | 6.9% | * | 5.5% |
| 2017:Q4 | 62 | 21.0% | 45.2% | 9.7% | 12.9% | 4.8% | * | 6.5% |

| Third Most Common | | | | | | | | |
|-------------------|---------------------|------------|-------|-----------------------------|--------------------|------------------|-------|------------|
| Period | Number of responses | Prime rate | Libor | Federal Home Loan Bank rate | U.S. Treasury rate | Proprietary rate | SOFR | Other rate |
| 2024:Q2 | 93 | 3.2% | 0.0% | 8.6% | 22.6% | 6.5% | 32.3% | 26.9% |
| 2024:Q1 | 83 | 3.6% | 0.0% | 8.4% | 25.3% | 7.2% | 25.3% | 30.1% |
| 2023:Q4 | 75 | 5.3% | 0.0% | 6.7% | 17.3% | 8.0% | 32.0% | 30.7% |
| 2023:Q3 | 65 | 4.6% | 0.0% | 7.7% | 24.6% | 9.2% | 32.3% | 21.5% |
| 2023:Q2 | 61 | 3.3% | 8.2% | 8.2% | 19.7% | 11.5% | 31.1% | 18.0% |
| 2023:Q1 | 60 | 1.7% | 20.0% | 10.0% | 15.0% | 8.3% | 28.3% | 16.7% |
| 2022:Q4 | 59 | 1.7% | 23.7% | 10.2% | 16.9% | 6.8% | 27.1% | 13.6% |
| 2022:Q3 | 57 | 0.0% | 19.3% | 8.8% | 19.3% | 7.0% | 29.8% | 15.8% |
| 2022:Q2 | 59 | 1.7% | 25.4% | 11.9% | 16.9% | 5.1% | 28.8% | 10.2% |
| 2022:Q1 | 50 | 2.0% | 28.0% | 14.0% | 12.0% | 16.0% | 14.0% | 14.0% |
| 2021:Q4 | 50 | 2.0% | 30.0% | 16.0% | 14.0% | 16.0% | 8.0% | 14.0% |
| 2021:Q3 | 53 | 3.8% | 34.0% | 17.0% | 15.1% | 11.3% | 5.7% | 13.2% |
| 2021:Q2 | 54 | 1.9% | 37.0% | 18.5% | 14.8% | 13.0% | 3.7% | 11.1% |
| 2021:Q1 | 56 | 1.8% | 35.7% | 17.9% | 12.5% | 16.1% | 3.6% | 12.5% |
| 2020:Q4 | 52 | 1.9% | 36.5% | 19.2% | 13.5% | 11.5% | 1.9% | 15.4% |
| 2020:Q3 | 55 | 1.8% | 36.4% | 12.7% | 18.2% | 10.9% | * | 20.0% |
| 2020:Q2 | 57 | 3.5% | 29.8% | 12.3% | 22.8% | 12.3% | * | 19.3% |
| 2020:Q1 | 52 | 3.8% | 26.9% | 11.5% | 26.9% | 13.5% | * | 17.3% |
| 2019:Q4 | 58 | 1.7% | 27.6% | 12.1% | 24.1% | 13.8% | * | 20.7% |
| 2019:Q3 | 59 | 1.7% | 28.8% | 10.2% | 23.7% | 13.6% | * | 22.0% |
| 2019:Q2 | 56 | 3.6% | 25.0% | 10.7% | 25.0% | 14.3% | * | 21.4% |
| 2019:Q1 | 57 | 1.8% | 29.8% | 8.8% | 24.6% | 15.8% | * | 19.3% |
| 2018:Q4 | 54 | 5.6% | 25.9% | 13.0% | 25.9% | 11.1% | * | 18.5% |
| 2018:Q3 | 54 | 3.7% | 35.2% | 11.1% | 22.2% | 11.1% | * | 16.7% |
| 2018:Q2 | 51 | 3.9% | 39.2% | 11.8% | 27.5% | 9.8% | * | 7.8% |
| 2018:Q1 | 52 | 3.9% | 30.8% | 19.2% | 25.0% | 5.8% | * | 15.4% |
| 2017:Q4 | 41 | 2.4% | 31.7% | 7.3% | 31.7% | 7.3% | * | 19.5% |

A.3. Outstanding Fixed-Rate Term Loans

| Period | Number of responses | Outstanding dollar amount ¹ | | Weighted average interest rate ² | Weighted average base rate ² | Weighted average maturity ² | Maximum maturity ² | Secured | | SBA guarantees | | Other guarantees | |
|---------|---------------------|--|---------------------|---|---|--|-------------------------------|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|
| | | Number | amount ¹ | | | | | Number ³ | Dollar amount ⁴ | Number ³ | Dollar amount ⁴ | Number ³ | Dollar amount ⁴ |
| 2024:Q2 | 169 | 475,599 | 31,301,291 | 6.764 | * | 53.33 | 256.29 | * | * | * | * | * | * |
| 2024:Q1 | 162 | 476,195 | 30,986,790 | 6.858 | * | 53.41 | 251.87 | * | * | * | * | * | * |
| 2023:Q4 | 141 | 350,181 | 25,775,845 | 6.385 | * | 56.14 | 231.49 | * | * | * | * | * | * |
| 2023:Q3 | 141 | 360,317 | 25,770,635 | 6.068 | * | 55.55 | 235.32 | * | * | * | * | * | * |
| 2023:Q2 | 133 | 330,255 | 23,706,550 | 6.071 | * | 56.74 | 228.92 | * | * | * | * | * | * |
| 2023:Q1 | 125 | 335,941 | 23,327,529 | 5.712 | * | 54.34 | 218.42 | * | * | * | * | * | * |
| 2022:Q4 | 127 | 372,692 | 27,491,963 | 5.362 | * | 52.59 | 209.97 | * | * | * | * | * | * |
| 2022:Q3 | 122 | 402,574 | 26,734,036 | 5.109 | * | 53.47 | 216.45 | * | * | * | * | * | * |
| 2022:Q2 | 123 | 441,414 | 27,806,165 | 4.778 | * | 52.49 | 216.64 | * | * | * | * | * | * |
| 2022:Q1 | 116 | 509,292 | 29,544,987 | 4.064 | * | 45.81 | 220.30 | * | * | * | * | * | * |
| 2021:Q4 | 118 | 611,542 | 34,907,544 | 3.901 | * | 48.58 | 243.44 | * | * | * | * | * | * |
| 2021:Q3 | 115 | 809,298 | 46,823,337 | 3.020 | * | 44.25 | 224.11 | * | * | * | * | * | * |
| 2021:Q2 | 112 | 1,046,597 | 62,498,363 | 2.692 | * | 43.20 | 239.37 | * | * | * | * | * | * |
| 2021:Q1 | 106 | 1,084,064 | 70,856,360 | 2.227 | * | 36.54 | 210.02 | * | * | * | * | * | * |
| 2020:Q4 | 104 | 938,397 | 64,359,389 | 2.367 | * | 31.42 | 229.82 | * | * | * | * | * | * |
| 2020:Q3 | 114 | 1,006,900 | 70,725,042 | 2.363 | 2.201 | 30.83 | 229.82 | 28.0% | 30.0% | 69.3% | 70.3% | 11.7% | 14.6% |
| 2020:Q2 | 114 | 844,452 | 63,576,821 | 2.566 | 2.445 | 33.52 | 222.11 | 34.1% | 34.6% | 63.1% | 66.8% | 10.3% | 11.8% |
| 2020:Q1 | 106 | 305,930 | 20,999,283 | 5.598 | 4.150 | 55.34 | 208.08 | 89.5% | 94.6% | 4.2% | 3.6% | 20.8% | 23.0% |
| 2019:Q4 | 111 | 312,621 | 21,236,555 | 5.655 | 4.298 | 53.82 | 208.53 | 89.3% | 93.8% | 4.1% | 3.3% | 20.3% | 22.6% |
| 2019:Q3 | 118 | 316,437 | 21,397,526 | 5.715 | 4.256 | 53.55 | 211.18 | 89.6% | 94.0% | 4.1% | 3.3% | 19.9% | 22.1% |
| 2019:Q2 | 117 | 309,170 | 20,587,212 | 5.815 | 4.441 | 53.45 | 197.25 | 90.4% | 94.1% | 4.1% | 3.1% | 16.2% | 20.6% |
| 2019:Q1 | 126 | 335,604 | 21,200,015 | 5.723 | 4.259 | 53.43 | 202.52 | 90.6% | 92.5% | 3.8% | 3.2% | 18.0% | 21.7% |
| 2018:Q4 | 114 | 326,373 | 20,260,640 | 5.667 | 4.296 | 53.08 | 204.21 | 90.8% | 94.8% | 3.9% | 3.2% | 17.6% | 21.7% |
| 2018:Q3 | 112 | 326,243 | 19,897,256 | 5.565 | 4.234 | 52.43 | 198.05 | 90.3% | 98.2% | 3.9% | 3.4% | 17.6% | 22.0% |
| 2018:Q2 | 107 | 298,164 | 19,211,634 | 5.513 | 4.208 | 51.39 | 188.81 | 91.0% | 94.2% | 4.1% | 3.2% | 15.4% | 19.4% |
| 2018:Q1 | 97 | 295,999 | 19,140,306 | 5.395 | * | 50.97 | 201.75 | 91.2% | 94.5% | 4.0% | 3.1% | 15.4% | 18.2% |
| 2017:Q4 | 97 | 277,960 | 17,849,425 | 5.405 | 4.357 | 51.92 | 206.59 | 91.2% | 94.9% | 3.2% | 2.6% | 14.7% | 19.3% |

Note: The number of responses for each variable may be less than the total number of responses received.

¹ In thousands of U.S. dollars.

² Weighted by the outstanding dollar amount of loans.

³ As a percentage of the number of outstanding loans.

⁴ As a percentage of the outstanding dollar amount of loans.

* Aggregate data not reported due to insufficient observations.

A.4. Interest Rates - Outstanding Fixed-Rate Term Loans

| Period | Weighted average interest rate | | | | | Weighted average base rate | | | | |
|---------|--------------------------------|-----------------|--------|-----------------|---------|----------------------------|-----------------|--------|-----------------|---------|
| | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum |
| 2024:Q2 | 1.000 | 5.483 | 6.088 | 6.873 | 11.120 | * | * | * | * | * |
| 2024:Q1 | 1.000 | 5.454 | 5.990 | 6.700 | 10.950 | * | * | * | * | * |
| 2023:Q4 | 1.000 | 5.210 | 5.690 | 6.302 | 10.811 | * | * | * | * | * |
| 2023:Q3 | 1.000 | 5.019 | 5.459 | 5.984 | 10.762 | * | * | * | * | * |
| 2023:Q2 | 1.000 | 4.797 | 5.214 | 5.815 | 10.759 | * | * | * | * | * |
| 2023:Q1 | 1.000 | 4.612 | 5.000 | 5.577 | 8.730 | * | * | * | * | * |
| 2022:Q4 | 1.000 | 4.389 | 4.799 | 5.250 | 8.750 | * | * | * | * | * |
| 2022:Q3 | 1.000 | 4.166 | 4.478 | 4.850 | 8.347 | * | * | * | * | * |
| 2022:Q2 | 1.000 | 3.789 | 4.253 | 4.620 | 10.468 | * | * | * | * | * |
| 2022:Q1 | 1.000 | 3.332 | 3.948 | 4.545 | 8.245 | * | * | * | * | * |
| 2021:Q4 | 1.000 | 2.793 | 3.737 | 4.510 | 7.953 | * | * | * | * | * |
| 2021:Q3 | 1.000 | 2.129 | 3.248 | 4.442 | 8.000 | * | * | * | * | * |
| 2021:Q2 | 1.000 | 1.803 | 2.893 | 4.315 | 8.019 | * | * | * | * | * |
| 2021:Q1 | 1.000 | 1.659 | 2.639 | 4.460 | 8.059 | * | * | * | * | * |
| 2020:Q4 | 1.000 | 1.676 | 2.823 | 4.475 | 8.089 | * | * | * | * | * |
| 2020:Q3 | 1.000 | 1.740 | 2.520 | 4.731 | 8.762 | 0.019 | 1.823 | 3.240 | 4.494 | 8.762 |
| 2020:Q2 | 1.000 | 1.726 | 2.608 | 4.859 | 8.682 | 0.015 | 1.740 | 3.111 | 4.250 | 8.682 |
| 2020:Q1 | 3.815 | 4.851 | 5.208 | 5.614 | 8.172 | 0.146 | 4.291 | 5.018 | 5.620 | 8.163 |
| 2019:Q4 | 3.740 | 4.902 | 5.256 | 5.641 | 8.190 | 2.067 | 4.730 | 5.004 | 5.555 | 8.184 |
| 2019:Q3 | 3.892 | 4.950 | 5.304 | 5.640 | 9.075 | 0.263 | 4.649 | 5.000 | 5.524 | 9.075 |
| 2019:Q2 | 3.895 | 4.984 | 5.287 | 5.564 | 8.241 | 0.305 | 4.742 | 5.272 | 5.500 | 8.238 |
| 2019:Q1 | 3.968 | 4.933 | 5.224 | 5.508 | 8.191 | 1.723 | 4.853 | 5.270 | 5.550 | 8.191 |
| 2018:Q4 | 4.177 | 4.870 | 5.163 | 5.583 | 8.098 | 0.483 | 4.611 | 5.141 | 5.526 | 8.098 |
| 2018:Q3 | 3.857 | 4.746 | 5.045 | 5.403 | 8.388 | 2.024 | 4.482 | 5.030 | 5.428 | 8.000 |
| 2018:Q2 | 3.430 | 4.711 | 5.000 | 5.399 | 7.898 | 0.000 | 4.386 | 4.835 | 5.120 | 7.898 |
| 2018:Q1 | 3.880 | 4.621 | 4.958 | 5.303 | 8.164 | * | * | * | * | * |
| 2017:Q4 | 3.010 | 4.545 | 4.940 | 5.263 | 8.000 | 1.660 | 3.125 | 4.225 | 4.500 | 5.500 |

* Data not reported due to insufficient observations.

A.5. Maturities - Outstanding Fixed-Rate Term Loans

| Period | Weighted average maturity | | | | | Maximum maturity | | | | |
|---------|---------------------------|-----------------|--------|-----------------|---------|------------------|-----------------|--------|-----------------|---------|
| | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum |
| 2024:Q2 | 1.00 | 38.00 | 46.24 | 60.00 | 142.13 | 23.00 | 97.00 | 139.03 | 224.00 | 538.00 |
| 2024:Q1 | 2.00 | 38.00 | 46.06 | 57.17 | 142.00 | 26.00 | 96.06 | 134.00 | 211.00 | 538.00 |
| 2023:Q4 | 2.00 | 40.27 | 47.00 | 57.94 | 183.40 | 35.23 | 101.50 | 143.75 | 212.00 | 538.00 |
| 2023:Q3 | 1.00 | 40.36 | 48.24 | 56.83 | 143.00 | 14.87 | 106.47 | 156.00 | 225.60 | 538.00 |
| 2023:Q2 | 3.50 | 40.34 | 47.61 | 56.75 | 143.00 | 17.00 | 111.83 | 144.00 | 207.00 | 538.00 |
| 2023:Q1 | 2.02 | 40.44 | 48.81 | 57.90 | 141.20 | 2.05 | 108.00 | 152.00 | 208.00 | 538.00 |
| 2022:Q4 | 3.50 | 41.00 | 48.09 | 57.15 | 141.70 | 7.00 | 106.80 | 144.00 | 224.25 | 538.00 |
| 2022:Q3 | 2.37 | 42.02 | 48.00 | 56.71 | 143.00 | 2.37 | 104.06 | 138.65 | 215.50 | 538.00 |
| 2022:Q2 | 3.44 | 41.49 | 48.35 | 57.03 | 142.90 | 5.43 | 103.88 | 138.00 | 210.00 | 538.00 |
| 2022:Q1 | 3.82 | 41.90 | 48.41 | 55.97 | 85.36 | 8.47 | 110.03 | 143.00 | 220.00 | 538.00 |
| 2021:Q4 | 3.53 | 40.19 | 48.13 | 53.78 | 99.28 | 5.00 | 101.95 | 131.00 | 200.44 | 538.00 |
| 2021:Q3 | 3.44 | 41.32 | 48.00 | 52.98 | 99.20 | 42.04 | 107.00 | 137.00 | 227.00 | 861.00 |
| 2021:Q2 | 2.33 | 40.00 | 45.35 | 50.60 | 113.45 | 2.33 | 91.00 | 132.00 | 225.00 | 538.00 |
| 2021:Q1 | 2.80 | 36.00 | 41.04 | 48.04 | 137.00 | 5.00 | 108.10 | 141.00 | 209.00 | 538.00 |
| 2020:Q4 | 2.00 | 21.67 | 30.98 | 46.06 | 98.02 | 0.00 | 96.30 | 122.00 | 205.31 | 538.00 |
| 2020:Q3 | 2.00 | 23.93 | 30.50 | 41.36 | 93.30 | 2.00 | 115.25 | 133.00 | 230.25 | 840.00 |
| 2020:Q2 | 2.00 | 24.93 | 31.16 | 40.43 | 93.74 | 2.00 | 86.00 | 124.00 | 216.00 | 426.00 |
| 2020:Q1 | 3.77 | 36.76 | 47.20 | 57.45 | 105.71 | 15.00 | 90.50 | 129.50 | 228.25 | 426.00 |
| 2019:Q4 | 3.56 | 37.13 | 46.95 | 57.00 | 104.48 | 15.00 | 95.00 | 122.00 | 222.00 | 426.00 |
| 2019:Q3 | 3.86 | 36.35 | 45.43 | 52.73 | 106.81 | 13.00 | 91.75 | 123.50 | 226.00 | 873.00 |
| 2019:Q2 | 3.72 | 38.17 | 47.38 | 56.22 | 167.55 | 13.00 | 96.50 | 126.00 | 229.75 | 860.00 |
| 2019:Q1 | 2.00 | 36.91 | 45.77 | 55.09 | 102.59 | 3.00 | 97.50 | 122.00 | 219.50 | 949.00 |
| 2018:Q4 | 3.63 | 36.15 | 45.45 | 52.97 | 107.30 | 14.00 | 103.00 | 125.00 | 227.75 | 967.00 |
| 2018:Q3 | 4.13 | 35.85 | 44.71 | 53.94 | 96.00 | 10.00 | 96.50 | 120.50 | 210.00 | 426.00 |
| 2018:Q2 | 1.75 | 32.98 | 42.10 | 52.62 | 147.92 | 1.00 | 84.00 | 119.00 | 189.00 | 600.00 |
| 2018:Q1 | 2.00 | 33.69 | 42.94 | 54.06 | 103.00 | 5.00 | 97.50 | 121.00 | 238.50 | 381.00 |
| 2017:Q4 | 1.66 | 33.00 | 41.53 | 53.00 | 99.99 | 15.00 | 112.50 | 126.00 | 240.00 | 387.00 |

A.6. Outstanding Variable-Rate Term Loans

| Period | Number of responses | Outstanding dollar amount ¹ | | Weighted average interest rate ² | Weighted average base rate ² | Weighted average maturity ² | Maximum maturity ² | Secured | | SBA guarantees | | Other guarantees | | Interest rate floor | | | | |
|---------|---------------------|--|------------|---|---|--|-------------------------------|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|--------------------------|---------------------------------|------------------------|-------------------------------|------------------|
| | | Number | Amount | | | | | Number ³ | Dollar amount ⁴ | Number ³ | Dollar amount ⁴ | Number ³ | Dollar amount ⁴ | Number with ³ | Dollar amount with ³ | Number at ³ | Dollar amount at ⁴ | Weighted average |
| 2024:Q2 | 169 | 59,590 | 11,199,303 | 8.513 | * | 57.17 | 249.32 | * | * | * | * | * | * | 22.4% | 40.1% | * | * | 4.787 |
| 2024:Q1 | 162 | 61,596 | 11,232,642 | 8.513 | * | 54.33 | 251.37 | * | * | * | * | * | * | 20.6% | 41.3% | * | * | 4.843 |
| 2023:Q4 | 141 | 54,359 | 9,450,473 | 8.465 | * | 58.57 | 254.40 | * | * | * | * | * | * | 23.5% | 46.5% | * | * | 4.912 |
| 2023:Q3 | 141 | 52,380 | 8,774,668 | 8.343 | * | 57.92 | 249.68 | * | * | * | * | * | * | 22.1% | 47.8% | * | * | 4.792 |
| 2023:Q2 | 133 | 49,940 | 8,694,075 | 8.191 | * | 59.44 | 253.29 | * | * | * | * | * | * | 22.0% | 45.2% | * | * | 4.563 |
| 2023:Q1 | 125 | 47,097 | 8,261,969 | 7.698 | * | 56.38 | 255.12 | * | * | * | * | * | * | 20.6% | 43.4% | * | * | 4.426 |
| 2022:Q4 | 127 | 44,979 | 8,361,571 | 6.281 | * | 54.22 | 214.33 | * | * | * | * | * | * | 22.2% | 43.8% | * | * | 4.163 |
| 2022:Q3 | 122 | 45,801 | 7,323,220 | 6.177 | * | 60.65 | 237.45 | * | * | * | * | * | * | 20.6% | 39.5% | * | * | 3.864 |
| 2022:Q2 | 123 | 41,536 | 7,344,844 | 4.543 | * | 56.34 | 203.80 | * | * | * | * | * | * | 22.3% | 34.2% | * | * | 3.530 |
| 2022:Q1 | 116 | 40,907 | 7,346,283 | 4.051 | * | 55.97 | 228.18 | * | * | * | * | * | * | 23.6% | 37.3% | * | * | 3.563 |
| 2021:Q4 | 118 | 42,680 | 7,870,790 | 4.198 | * | 57.40 | 234.69 | * | * | * | * | * | * | 24.3% | 39.1% | * | * | 3.647 |
| 2021:Q3 | 115 | 49,339 | 8,171,892 | 3.963 | * | 54.94 | 232.72 | * | * | * | * | * | * | 24.9% | 37.4% | * | * | 3.483 |
| 2021:Q2 | 112 | 51,707 | 8,233,987 | 4.187 | * | 57.54 | 243.40 | * | * | * | * | * | * | 28.8% | 37.8% | * | * | 3.701 |
| 2021:Q1 | 105 | 48,913 | 7,975,461 | 4.127 | * | 55.55 | 232.30 | * | * | * | * | * | * | 26.5% | 40.4% | * | * | 3.786 |
| 2020:Q4 | 104 | 51,776 | 7,801,808 | 4.240 | * | 62.23 | 229.65 | * | * | * | * | * | * | 24.3% | 40.2% | * | * | 3.725 |
| 2020:Q3 | 114 | 52,915 | 8,582,489 | 4.208 | 2.092 | 55.31 | 239.85 | 65.6% | 83.0% | 22.0% | 17.5% | 26.2% | 23.1% | 22.9% | 14.9% | 19.5% | * | 0.000 |
| 2020:Q2 | 114 | 60,239 | 8,635,244 | 4.175 | 2.174 | 54.17 | 225.03 | 61.6% | 79.9% | 25.8% | 21.4% | 23.1% | 22.2% | 22.4% | 14.8% | 19.4% | * | * |
| 2020:Q1 | 106 | 53,415 | 7,153,465 | 4.802 | 2.711 | 55.51 | 234.32 | 66.7% | 81.8% | 20.3% | 18.3% | 26.4% | 26.7% | 21.2% | * | 9.8% | 16.4% | * |
| 2019:Q4 | 111 | 50,687 | 6,988,375 | 5.362 | 3.484 | 59.29 | 238.67 | 65.4% | 79.8% | 19.7% | 17.8% | 28.5% | 27.6% | 21.4% | * | 6.1% | 13.6% | * |
| 2019:Q3 | 118 | 56,394 | 7,452,810 | 5.594 | 3.753 | 58.33 | 236.20 | 66.3% | 80.1% | 19.7% | 17.7% | 25.7% | 24.0% | 21.3% | * | 5.3% | 12.0% | * |
| 2019:Q2 | 117 | 48,799 | 7,159,159 | 5.841 | 4.038 | 59.20 | 235.98 | 69.9% | 81.8% | 20.6% | 16.1% | 28.3% | 24.7% | 22.8% | * | 3.8% | 9.6% | * |
| 2019:Q1 | 126 | 57,799 | 7,812,441 | 5.831 | 4.078 | 56.61 | 235.65 | 67.3% | 82.8% | 18.9% | 16.5% | 26.8% | 25.2% | 22.2% | * | 2.9% | 7.9% | * |
| 2018:Q4 | 114 | 55,613 | 7,940,691 | 5.702 | 3.932 | 55.59 | 235.55 | 68.8% | 84.8% | 18.7% | 15.4% | 25.7% | 25.3% | 22.9% | * | 2.0% | 6.1% | * |
| 2018:Q3 | 110 | 61,942 | 8,141,903 | 5.423 | 3.622 | 54.44 | 231.56 | 66.3% | 88.9% | 17.4% | 15.3% | 28.6% | 25.2% | 28.5% | * | 2.1% | 8.7% | * |
| 2018:Q2 | 107 | 52,440 | 7,739,883 | 5.302 | 3.454 | 58.12 | 230.79 | 68.9% | 85.1% | 20.0% | 15.6% | 30.8% | 23.4% | 23.2% | * | 2.4% | 7.5% | * |
| 2018:Q1 | 97 | 52,178 | 8,070,981 | 5.129 | 3.220 | 54.21 | 234.45 | 73.1% | 85.7% | 19.6% | 15.9% | 25.5% | 22.6% | 23.6% | * | 2.6% | 7.7% | * |
| 2017:Q4 | 97 | 46,047 | 7,367,857 | 4.835 | 3.082 | 48.31 | 229.09 | 67.7% | 84.5% | 18.0% | 12.8% | 25.7% | 18.6% | 26.2% | * | 3.2% | 7.4% | * |

Note: The number of responses for each variable may be less than the total number of responses received.

¹ In thousands of U.S. dollars.

² Weighted by the outstanding dollar amount of loans.

³ As a percentage of the number of outstanding loans.

⁴ As a percentage of the outstanding dollar amount of loans.

* Aggregate data not reported due to insufficient data.

A.7. Interest Rates - Outstanding Variable-Rate Term Loans

| Period | Weighted average interest rate | | | | | Weighted average base rate | | | | | Weighted average interest rate floor | | | | |
|---------|--------------------------------|-----------------|--------|-----------------|---------|----------------------------|-----------------|--------|-----------------|---------|--------------------------------------|-----------------|--------|-----------------|---------|
| | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum |
| 2024:Q2 | 4.060 | 6.722 | 7.958 | 8.963 | 11.223 | * | * | * | * | * | 0.032 | 3.993 | 4.880 | 5.470 | 10.673 |
| 2024:Q1 | 2.310 | 6.491 | 7.765 | 8.950 | 10.910 | * | * | * | * | * | 0.036 | 3.984 | 4.800 | 5.473 | 10.891 |
| 2023:Q4 | 2.400 | 6.369 | 7.888 | 9.142 | 11.030 | * | * | * | * | * | 0.071 | 3.885 | 4.700 | 5.509 | 10.933 |
| 2023:Q3 | 2.510 | 6.344 | 7.885 | 9.013 | 10.902 | * | * | * | * | * | 0.087 | 3.754 | 4.573 | 5.214 | 10.902 |
| 2023:Q2 | 2.180 | 6.275 | 7.795 | 8.967 | 11.608 | * | * | * | * | * | 0.092 | 3.666 | 4.530 | 5.204 | 10.603 |
| 2023:Q1 | 1.932 | 5.929 | 7.176 | 8.496 | 10.454 | * | * | * | * | * | 0.147 | 3.720 | 4.508 | 5.098 | 10.338 |
| 2022:Q4 | 2.119 | 5.690 | 6.680 | 7.924 | 9.953 | * | * | * | * | * | 0.137 | 3.740 | 4.530 | 5.074 | 9.888 |
| 2022:Q3 | 2.890 | 5.118 | 6.000 | 6.731 | 8.326 | * | * | * | * | * | 0.146 | 3.696 | 4.445 | 5.025 | 8.250 |
| 2022:Q2 | 2.290 | 4.502 | 5.055 | 5.558 | 7.129 | * | * | * | * | * | 0.146 | 3.754 | 4.368 | 4.845 | 6.750 |
| 2022:Q1 | 1.980 | 4.046 | 4.520 | 5.037 | 6.570 | * | * | * | * | * | 0.146 | 3.639 | 4.153 | 4.816 | 13.920 |
| 2021:Q4 | 1.760 | 3.976 | 4.520 | 5.082 | 6.654 | * | * | * | * | * | 0.144 | 3.584 | 4.201 | 4.758 | 6.353 |
| 2021:Q3 | 1.832 | 3.995 | 4.580 | 5.128 | 7.000 | * | * | * | * | * | 0.157 | 3.755 | 4.247 | 4.727 | 7.000 |
| 2021:Q2 | 1.842 | 4.018 | 4.683 | 5.249 | 7.500 | * | * | * | * | * | 0.121 | 3.771 | 4.260 | 4.732 | 7.000 |
| 2021:Q1 | 1.815 | 3.966 | 4.726 | 5.317 | 7.332 | * | * | * | * | * | 0.189 | 3.964 | 4.429 | 4.899 | 7.000 |
| 2020:Q4 | 1.838 | 3.897 | 4.638 | 5.357 | 10.174 | * | * | * | * | * | 0.145 | 3.870 | 4.434 | 4.903 | 7.000 |
| 2020:Q3 | 1.855 | 4.001 | 4.744 | 5.365 | 7.091 | 0.241 | 2.426 | 3.250 | 3.809 | 7.731 | 0.946 | 3.827 | 4.339 | 4.788 | 6.936 |
| 2020:Q2 | 1.644 | 4.070 | 4.769 | 5.478 | 7.118 | 0.530 | 2.363 | 3.250 | 3.937 | 7.400 | 0.916 | 3.868 | 4.513 | 5.163 | 6.938 |
| 2020:Q1 | 2.791 | 4.465 | 5.001 | 5.689 | 8.250 | 0.160 | 2.753 | 3.266 | 4.455 | 7.617 | 1.048 | 3.960 | 4.603 | 5.233 | 10.000 |
| 2019:Q4 | 3.404 | 4.958 | 5.495 | 6.137 | 9.000 | 1.540 | 3.603 | 4.550 | 4.769 | 7.419 | 1.171 | 4.019 | 4.743 | 5.349 | 6.791 |
| 2019:Q3 | 3.687 | 5.119 | 5.600 | 6.213 | 7.990 | 1.600 | 3.913 | 4.750 | 5.000 | 7.935 | 1.198 | 3.916 | 4.725 | 5.392 | 6.750 |
| 2019:Q2 | 4.089 | 5.396 | 5.908 | 6.548 | 8.530 | 1.250 | 4.084 | 4.978 | 5.500 | 8.074 | 1.653 | 3.966 | 4.688 | 5.231 | 6.858 |
| 2019:Q1 | 4.138 | 5.401 | 5.949 | 6.528 | 8.550 | 1.382 | 4.118 | 4.950 | 5.500 | 8.078 | 0.921 | 3.910 | 4.646 | 5.229 | 6.658 |
| 2018:Q4 | 4.120 | 5.439 | 5.925 | 6.622 | 8.480 | 2.419 | 4.059 | 4.893 | 5.500 | 8.250 | 0.991 | 4.030 | 4.680 | 5.151 | 7.250 |
| 2018:Q3 | 3.958 | 5.258 | 5.674 | 6.343 | 8.500 | 1.562 | 3.952 | 4.640 | 5.210 | 8.250 | 0.400 | 3.928 | 4.599 | 5.144 | 6.670 |
| 2018:Q2 | 3.507 | 5.147 | 5.553 | 6.225 | 8.250 | 0.750 | 3.636 | 4.655 | 5.000 | 9.300 | 1.286 | 3.910 | 4.630 | 5.130 | 7.389 |
| 2018:Q1 | 3.646 | 4.921 | 5.468 | 6.168 | 7.450 | 0.846 | 3.034 | 4.061 | 4.567 | 6.600 | 1.055 | 3.868 | 4.540 | 5.030 | 7.110 |
| 2017:Q4 | 3.436 | 4.800 | 5.216 | 5.870 | 7.677 | 0.953 | 3.286 | 4.112 | 4.500 | 5.128 | 1.930 | 3.917 | 4.500 | 4.984 | 6.000 |

A.8. Maturities - Outstanding Variable-Rate Term Loans

| Period | Weighted average maturity | | | | | Maximum maturity | | | | |
|---------|---------------------------|------------|--------|------------|---------|------------------|------------|--------|------------|---------|
| | Minimum | 25th | | 75th | | Minimum | 25th | | 75th | |
| | | percentile | Median | percentile | Maximum | | percentile | Median | percentile | Maximum |
| 2024:Q2 | 3.00 | 44.12 | 69.00 | 88.73 | 294.00 | 6.00 | 112.00 | 176.00 | 263.48 | 516.00 |
| 2024:Q1 | 3.00 | 47.00 | 70.00 | 89.00 | 290.00 | 5.00 | 116.50 | 179.55 | 272.22 | 548.00 |
| 2023:Q4 | 1.60 | 46.81 | 70.40 | 87.17 | 189.00 | 1.60 | 114.00 | 179.00 | 274.98 | 548.00 |
| 2023:Q3 | 3.02 | 42.80 | 67.00 | 84.81 | 262.74 | 5.00 | 114.25 | 171.82 | 267.75 | 548.00 |
| 2023:Q2 | 1.00 | 43.74 | 68.85 | 85.64 | 258.13 | 1.00 | 114.00 | 176.50 | 273.00 | 553.00 |
| 2023:Q1 | 4.00 | 42.14 | 68.24 | 87.00 | 164.01 | 4.00 | 116.00 | 175.57 | 270.75 | 538.00 |
| 2022:Q4 | 6.00 | 33.62 | 67.22 | 90.11 | 164.91 | 7.00 | 112.50 | 180.00 | 281.98 | 541.00 |
| 2022:Q3 | 5.83 | 37.13 | 67.87 | 85.91 | 165.24 | 10.00 | 108.25 | 171.00 | 267.03 | 480.00 |
| 2022:Q2 | 5.82 | 36.47 | 66.00 | 84.93 | 161.34 | 7.00 | 114.00 | 166.00 | 243.00 | 480.00 |
| 2022:Q1 | 1.43 | 37.52 | 64.56 | 87.10 | 154.15 | 16.00 | 115.00 | 176.50 | 240.00 | 480.00 |
| 2021:Q4 | 3.15 | 39.77 | 65.55 | 88.07 | 154.29 | 10.00 | 118.00 | 179.50 | 246.75 | 480.00 |
| 2021:Q3 | 3.00 | 36.00 | 62.34 | 84.27 | 197.64 | 10.00 | 113.25 | 178.00 | 265.50 | 480.00 |
| 2021:Q2 | 3.24 | 35.49 | 58.27 | 76.61 | 201.31 | 10.00 | 105.59 | 180.00 | 270.64 | 480.00 |
| 2021:Q1 | 4.50 | 33.79 | 54.59 | 78.35 | 210.47 | 9.00 | 95.53 | 180.00 | 271.60 | 390.00 |
| 2020:Q4 | 3.24 | 31.11 | 58.03 | 95.70 | 211.14 | 10.00 | 110.75 | 182.50 | 273.52 | 393.00 |
| 2020:Q3 | 5.25 | 31.92 | 56.70 | 87.11 | 262.00 | 10.00 | 106.00 | 172.00 | 268.00 | 399.00 |
| 2020:Q2 | 1.00 | 30.58 | 54.80 | 88.56 | 262.00 | 1.00 | 95.00 | 166.50 | 246.00 | 401.00 |
| 2020:Q1 | 1.96 | 32.14 | 58.90 | 89.82 | 192.00 | 10.00 | 91.50 | 180.00 | 253.00 | 607.00 |
| 2019:Q4 | 4.90 | 32.21 | 60.12 | 89.63 | 208.38 | 10.00 | 101.00 | 180.00 | 258.00 | 610.00 |
| 2019:Q3 | 7.07 | 33.48 | 56.22 | 89.81 | 188.91 | 10.00 | 102.50 | 172.50 | 258.00 | 613.00 |
| 2019:Q2 | 2.87 | 34.00 | 56.24 | 91.71 | 174.70 | 3.00 | 95.50 | 150.00 | 240.00 | 744.00 |
| 2019:Q1 | 3.00 | 34.68 | 58.12 | 89.91 | 200.60 | 6.00 | 100.00 | 165.00 | 256.00 | 619.00 |
| 2018:Q4 | 2.00 | 28.66 | 53.42 | 82.35 | 200.45 | 5.00 | 98.50 | 140.00 | 258.50 | 622.00 |
| 2018:Q3 | 2.20 | 32.25 | 54.29 | 88.47 | 199.71 | 12.00 | 103.50 | 159.00 | 260.50 | 387.00 |
| 2018:Q2 | 1.00 | 31.63 | 54.21 | 80.74 | 193.59 | 1.00 | 100.00 | 151.00 | 252.00 | 378.00 |
| 2018:Q1 | 5.00 | 34.75 | 51.90 | 86.71 | 195.59 | 10.00 | 115.50 | 174.00 | 260.25 | 393.00 |
| 2017:Q4 | 1.00 | 32.07 | 53.51 | 85.56 | 162.00 | 5.00 | 109.00 | 167.00 | 272.00 | 396.00 |

A.9. Outstanding Fixed-Rate Loans Made Under Commitment

| Period | Number of responses | Commitment | | Outstanding dollar amount ¹ | average commitment usage ² | Weighted average interest rate ³ | Weighted average base rate ³ | Secured | | SBA guarantees | | Other guarantees | |
|---------|---------------------|------------|----------------------------|--|---------------------------------------|---|---|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|
| | | Number | dollar amount ¹ | | | | | Number ⁴ | Dollar amount ⁵ | Number ⁴ | Dollar amount ⁵ | Number ⁴ | Dollar amount ⁵ |
| 2024:Q2 | 169 | 126,735 | 7,448,326 | 4,047,163 | 54.3% | 6.417 | * | * | * | * | * | * | |
| 2024:Q1 | 162 | 128,683 | 7,400,959 | 3,841,221 | 51.9% | 6.139 | * | * | * | * | * | * | |
| 2023:Q4 | 141 | 132,014 | 6,420,536 | 3,495,503 | 54.4% | 6.130 | * | * | * | * | * | * | |
| 2023:Q3 | 141 | 141,903 | 7,274,617 | 3,600,605 | 49.5% | 5.899 | * | * | * | * | * | * | |
| 2023:Q2 | 133 | 140,141 | 7,097,754 | 3,357,347 | 48.1% | 5.759 | * | * | * | * | * | * | |
| 2023:Q1 | 125 | 163,519 | 8,315,366 | 3,359,473 | 38.0% | 5.265 | * | * | * | * | * | * | |
| 2022:Q4 | 127 | 152,682 | 9,050,390 | 3,574,894 | 36.3% | 5.119 | * | * | * | * | * | * | |
| 2022:Q3 | 122 | 155,776 | 8,188,621 | 3,052,549 | 36.5% | 4.900 | * | * | * | * | * | * | |
| 2022:Q2 | 123 | 150,265 | 7,668,799 | 2,809,907 | 34.7% | 4.417 | * | * | * | * | * | * | |
| 2022:Q1 | 116 | 134,688 | 6,441,695 | 2,663,561 | 33.9% | 3.972 | * | * | * | * | * | * | |
| 2021:Q4 | 118 | 140,032 | 6,316,204 | 2,644,957 | 40.6% | 4.412 | * | * | * | * | * | * | |
| 2021:Q3 | 114 | 146,918 | 6,424,389 | 2,829,023 | 38.0% | 4.086 | * | * | * | * | * | * | |
| 2021:Q2 | 111 | 144,071 | 6,739,943 | 2,640,144 | 39.2% | 4.539 | * | * | * | * | * | * | |
| 2021:Q1 | 106 | 134,602 | 6,095,747 | 2,328,576 | 38.2% | 4.411 | * | * | * | * | * | * | |
| 2020:Q4 | 104 | 190,292 | 6,974,958 | 2,839,933 | 40.7% | 4.720 | * | * | * | * | * | * | |
| 2020:Q3 | 114 | 255,143 | 7,604,844 | 3,090,434 | 40.6% | 4.208 | * | 12.2% | 46.7% | 3.0% | 6.8% | 13.9% | 31.2% |
| 2020:Q2 | 115 | 321,012 | 7,592,012 | 2,868,195 | 37.8% | 4.175 | * | 10.2% | 49.7% | 3.0% | 14.8% | 11.0% | 31.6% |
| 2020:Q1 | 106 | 287,215 | 7,941,311 | 2,790,890 | 35.1% | 7.428 | * | 13.3% | 48.5% | 2.8% | 11.3% | 12.6% | 30.7% |
| 2019:Q4 | 111 | 293,365 | 8,583,297 | 3,189,003 | 37.2% | 7.068 | * | 12.7% | 47.5% | 2.7% | 10.7% | 11.5% | 27.4% |
| 2019:Q3 | 117 | 304,944 | 8,721,230 | 3,275,996 | 37.6% | 7.199 | * | 12.4% | 47.2% | 2.6% | 10.8% | 11.0% | 26.7% |
| 2019:Q2 | 117 | 207,179 | 7,401,707 | 3,062,881 | 41.4% | 7.223 | * | 17.1% | 57.1% | 3.9% | 12.8% | 14.7% | 30.9% |
| 2019:Q1 | 126 | 215,101 | 7,728,987 | 3,374,121 | 43.7% | 6.972 | * | 19.3% | 57.5% | 3.7% | 12.5% | 14.2% | 27.2% |
| 2018:Q4 | 114 | 213,644 | 7,223,305 | 3,098,479 | 42.9% | 7.119 | * | 19.1% | 58.2% | 3.7% | 13.6% | 14.4% | 29.1% |
| 2018:Q3 | 111 | 211,500 | 7,354,167 | 2,939,550 | 40.0% | 5.556 | * | 19.3% | 50.1% | 3.5% | 23.0% | 14.2% | 26.9% |
| 2018:Q2 | 107 | 164,296 | 6,763,409 | 2,380,272 | 35.2% | 5.602 | * | 19.8% | 48.2% | 4.0% | 7.6% | 16.3% | 22.7% |
| 2018:Q1 | 97 | 163,716 | 8,145,052 | 2,412,880 | 29.6% | 5.453 | * | 20.9% | 41.7% | 3.4% | 6.2% | 13.9% | 15.9% |
| 2017:Q4 | 97 | 124,582 | 5,557,529 | 2,202,296 | 39.6% | 5.418 | 4.673 | 15.2% | 42.8% | 1.4% | 7.5% | 2.7% | 10.5% |

Note: The number of responses for each variable may be less than the total number of responses received.

¹ In thousands of U.S. dollars.

² Weighted by the commitment dollar amount of loans.

³ Weighted by the outstanding dollar amount of loans.

⁴ As a percentage of the number of commitments.

⁵ As a percentage of the commitment dollar amount of loans.

* Aggregate data not reported due to insufficient observations.

A.10. Commitment Usage - Outstanding Fixed-Rate Loans Made Under Commitment

| Period | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|---------|---------|-----------------|--------|-----------------|---------|
| 2024:Q2 | 7.2% | 32.0% | 52.9% | 67.2% | 98.5% |
| 2024:Q1 | 5.6% | 35.9% | 52.0% | 66.5% | 99.7% |
| 2023:Q4 | 1.1% | 33.5% | 51.4% | 64.6% | 99.6% |
| 2023:Q3 | 1.0% | 35.7% | 49.1% | 63.0% | 99.5% |
| 2023:Q2 | 2.7% | 40.1% | 51.1% | 64.3% | 98.7% |
| 2023:Q1 | 1.0% | 36.4% | 50.7% | 64.1% | 98.8% |
| 2022:Q4 | 1.0% | 31.6% | 47.6% | 60.4% | 98.9% |
| 2022:Q3 | 1.2% | 30.4% | 50.6% | 60.5% | 99.5% |
| 2022:Q2 | 1.4% | 32.5% | 47.1% | 60.9% | 93.1% |
| 2022:Q1 | 3.0% | 29.7% | 47.3% | 60.4% | 97.1% |
| 2021:Q4 | 4.3% | 29.9% | 46.6% | 61.3% | 99.1% |
| 2021:Q3 | 2.8% | 30.2% | 47.8% | 64.9% | 99.0% |
| 2021:Q2 | 2.9% | 30.2% | 49.5% | 65.2% | 100.0% |
| 2021:Q1 | 2.4% | 28.0% | 44.1% | 65.2% | 100.0% |
| 2020:Q4 | 2.3% | 28.9% | 44.8% | 66.9% | 99.2% |
| 2020:Q3 | 2.4% | 30.9% | 45.4% | 62.8% | 100.0% |
| 2020:Q2 | 2.5% | 28.9% | 48.1% | 66.6% | 100.0% |
| 2020:Q1 | 1.2% | 34.3% | 54.7% | 68.2% | 100.0% |
| 2019:Q4 | 2.7% | 38.8% | 54.0% | 72.9% | 100.0% |
| 2019:Q3 | 3.1% | 39.1% | 56.2% | 75.2% | 98.0% |
| 2019:Q2 | 3.5% | 41.5% | 55.6% | 74.8% | 98.3% |
| 2019:Q1 | 3.6% | 41.3% | 55.2% | 72.1% | 97.2% |
| 2018:Q4 | 3.6% | 38.2% | 54.6% | 69.0% | 98.9% |
| 2018:Q3 | 0.4% | 38.6% | 51.3% | 71.6% | 98.0% |
| 2018:Q2 | 2.8% | 36.9% | 55.8% | 72.4% | 98.8% |
| 2018:Q1 | 5.2% | 34.8% | 54.6% | 73.2% | 98.6% |
| 2017:Q4 | 10.1% | 46.3% | 57.0% | 74.3% | 97.8% |

A.11. Interest Rates - Outstanding Fixed-Rate Loans Made Under Commitment

| Period | Weighted average interest rate | | | | | Weighted average base rate | | | | |
|---------|--------------------------------|-----------------|--------|-----------------|---------|----------------------------|-----------------|--------|-----------------|---------|
| | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum |
| 2024:Q2 | 1.911 | 5.770 | 6.649 | 7.730 | 21.900 | * | * | * | * | * |
| 2024:Q1 | 1.921 | 5.523 | 6.497 | 7.305 | 21.900 | * | * | * | * | * |
| 2023:Q4 | 1.920 | 5.485 | 6.308 | 7.424 | 21.900 | * | * | * | * | * |
| 2023:Q3 | 1.905 | 5.065 | 5.884 | 6.740 | 21.900 | * | * | * | * | * |
| 2023:Q2 | 2.272 | 4.889 | 5.645 | 6.449 | 21.900 | * | * | * | * | * |
| 2023:Q1 | 2.939 | 4.656 | 5.263 | 6.188 | 21.900 | * | * | * | * | * |
| 2022:Q4 | 2.468 | 4.291 | 4.842 | 5.910 | 21.900 | * | * | * | * | * |
| 2022:Q3 | 1.834 | 4.044 | 4.532 | 5.194 | 21.900 | * | * | * | * | * |
| 2022:Q2 | 1.527 | 3.897 | 4.291 | 4.930 | 21.900 | * | * | * | * | * |
| 2022:Q1 | 2.244 | 3.734 | 4.311 | 4.910 | 21.900 | * | * | * | * | * |
| 2021:Q4 | 1.653 | 3.772 | 4.284 | 4.917 | 21.900 | * | * | * | * | * |
| 2021:Q3 | 1.486 | 3.836 | 4.261 | 4.873 | 21.900 | * | * | * | * | * |
| 2021:Q2 | 1.366 | 3.861 | 4.390 | 5.261 | 21.900 | * | * | * | * | * |
| 2021:Q1 | 1.285 | 3.839 | 4.470 | 5.196 | 21.900 | * | * | * | * | * |
| 2020:Q4 | 1.284 | 3.714 | 4.472 | 5.461 | 21.900 | * | * | * | * | * |
| 2020:Q3 | 1.191 | 3.991 | 4.659 | 5.293 | 27.078 | 1.191 | 3.639 | 4.450 | 5.095 | 9.380 |
| 2020:Q2 | 1.190 | 4.288 | 4.860 | 5.547 | 26.584 | 1.190 | 3.916 | 4.496 | 5.246 | 9.545 |
| 2020:Q1 | 2.710 | 4.468 | 5.006 | 5.663 | 27.026 | 1.677 | 4.187 | 4.740 | 5.327 | 11.402 |
| 2019:Q4 | 1.000 | 4.553 | 5.049 | 5.745 | 26.701 | 1.000 | 4.500 | 4.755 | 5.548 | 11.387 |
| 2019:Q3 | 0.609 | 4.647 | 5.135 | 5.702 | 26.804 | 1.000 | 4.614 | 5.000 | 5.473 | 10.243 |
| 2019:Q2 | 1.000 | 4.620 | 5.098 | 5.732 | 21.900 | 1.000 | 4.514 | 4.968 | 5.500 | 10.343 |
| 2019:Q1 | 1.000 | 4.644 | 5.258 | 5.706 | 21.900 | 0.951 | 4.503 | 5.170 | 5.500 | 10.230 |
| 2018:Q4 | 2.052 | 4.469 | 5.096 | 5.591 | 21.900 | 1.000 | 4.458 | 5.005 | 5.500 | 15.900 |
| 2018:Q3 | 1.000 | 4.323 | 4.955 | 5.423 | 21.900 | 1.000 | 4.128 | 4.889 | 5.250 | 15.900 |
| 2018:Q2 | 1.000 | 4.492 | 4.936 | 5.369 | 21.900 | 1.000 | 4.276 | 4.750 | 5.000 | 15.900 |
| 2018:Q1 | 1.900 | 4.346 | 4.729 | 5.229 | 10.000 | * | * | * | * | * |
| 2017:Q4 | 2.430 | 4.419 | 4.875 | 5.322 | 12.500 | 1.936 | 3.500 | 4.488 | 4.500 | 5.597 |

* Data not reported due to insufficient observations.

A.12. Outstanding Variable-Rate Loans Made Under Commitment

| Period | Number of responses | Commitment | | Outstanding dollar amount ¹ | Weighted average commitment usage ² | Weighted average interest rate ³ | Weighted average base rate ³ | Secured | | SBA guarantees | | Other guarantees | | Interest rate floor | | | | |
|---------|---------------------|------------|----------------------------|--|--|---|---|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|--------------------------|---------------------------------|------------------------|-------------------------------|------------------|
| | | Number | dollar amount ¹ | | | | | Number ⁴ | Dollar amount ⁵ | Number ⁴ | Dollar amount ⁵ | Number ⁴ | Dollar amount ⁵ | Number with ¹ | Dollar amount with ³ | Number at ⁴ | Dollar amount at ⁶ | Weighted average |
| 2024:Q2 | 169 | 2,979,390 | 86,547,349 | 28,552,964 | 33.0% | 12.407 | * | * | * | * | * | * | 6.2% | 34.8% | * | * | 5.324 | |
| 2024:Q1 | 162 | 3,183,932 | 86,153,388 | 28,262,655 | 32.8% | 12.472 | * | * | * | * | * | * | 5.8% | 34.7% | * | * | 5.414 | |
| 2023:Q4 | 141 | 3,136,961 | 83,201,359 | 27,014,663 | 32.5% | 12.359 | * | * | * | * | * | * | 5.5% | 32.7% | * | * | 5.486 | |
| 2023:Q3 | 141 | 3,116,860 | 84,140,806 | 26,996,908 | 32.1% | 12.233 | * | * | * | * | * | * | 5.8% | 31.3% | * | * | 5.269 | |
| 2023:Q2 | 133 | 3,028,095 | 83,798,406 | 26,514,598 | 31.6% | 11.916 | * | * | * | * | * | * | 5.8% | 31.2% | * | * | 5.112 | |
| 2023:Q1 | 125 | 2,936,175 | 80,581,878 | 25,371,900 | 30.9% | 11.324 | * | * | * | * | * | * | 5.8% | 30.0% | * | * | 4.355 | |
| 2022:Q4 | 127 | 2,837,343 | 77,346,530 | 24,414,767 | 30.3% | 10.466 | * | * | * | * | * | * | 5.4% | 28.8% | * | * | 3.264 | |
| 2022:Q3 | 122 | 2,856,196 | 77,729,395 | 24,184,312 | 30.9% | 9.828 | * | * | * | * | * | * | 5.5% | 25.5% | * | * | 3.300 | |
| 2022:Q2 | 123 | 2,777,198 | 77,621,370 | 24,548,842 | 30.6% | 8.054 | * | * | * | * | * | * | 6.7% | 23.0% | * | * | 3.321 | |
| 2022:Q1 | 116 | 2,711,399 | 77,478,919 | 24,014,605 | 29.8% | 6.963 | * | * | * | * | * | * | 6.8% | 24.9% | * | * | 2.747 | |
| 2021:Q4 | 118 | 2,650,163 | 76,832,872 | 23,591,556 | 30.5% | 6.784 | * | * | * | * | * | * | 7.0% | 27.2% | * | * | 3.046 | |
| 2021:Q3 | 115 | 2,560,059 | 72,431,882 | 22,403,819 | 29.8% | 6.846 | * | * | * | * | * | * | 7.3% | 26.3% | * | * | 2.772 | |
| 2021:Q2 | 111 | 2,491,968 | 71,268,426 | 21,354,349 | 30.0% | 7.087 | * | * | * | * | * | * | 7.6% | 26.7% | * | * | 2.809 | |
| 2021:Q1 | 106 | 2,376,687 | 67,479,361 | 20,353,441 | 30.1% | 7.235 | * | * | * | * | * | * | 5.2% | 19.4% | * | * | 2.903 | |
| 2020:Q4 | 104 | 2,344,057 | 68,754,252 | 21,542,813 | 31.3% | 7.145 | * | * | * | * | * | * | 6.8% | 28.1% | * | * | 2.544 | |
| 2020:Q3 | 114 | 2,223,545 | 67,847,119 | 22,157,439 | 32.7% | 7.172 | 2.698 | 9.4% | 30.4% | 2.2% | 2.2% | 49.6% | 21.9% | 6.7% | * | 2.3% | 17.1% | * |
| 2020:Q2 | 114 | 2,248,025 | 69,139,549 | 24,192,099 | 35.0% | 7.160 | 2.686 | 9.5% | 29.8% | 2.0% | 2.4% | 48.8% | 22.2% | 7.2% | * | 2.0% | 14.6% | * |
| 2020:Q1 | 106 | 2,310,379 | 70,210,912 | 28,567,987 | 40.7% | 7.504 | 2.852 | 9.5% | 29.5% | 2.0% | 2.3% | 48.2% | 23.8% | 8.1% | * | 1.9% | 12.7% | * |
| 2019:Q4 | 111 | 2,264,182 | 71,804,402 | 28,746,971 | 40.0% | 8.403 | 3.911 | 9.8% | 31.5% | 2.1% | 2.4% | 49.7% | 23.3% | 8.4% | * | 0.6% | 4.5% | * |
| 2019:Q3 | 117 | 2,209,019 | 72,073,805 | 28,582,609 | 39.7% | 8.711 | 4.129 | 10.3% | 31.8% | 2.2% | 2.4% | 50.8% | 22.8% | 8.5% | * | 0.5% | 4.3% | * |
| 2019:Q2 | 117 | 2,120,796 | 68,729,664 | 27,167,506 | 39.5% | 9.194 | 4.539 | 9.7% | 30.7% | 2.3% | 2.6% | 51.7% | 21.7% | 7.8% | * | 0.2% | 1.8% | * |
| 2019:Q1 | 126 | 2,071,236 | 72,087,092 | 29,386,844 | 40.8% | 8.865 | 4.523 | 11.0% | 33.2% | 2.3% | 2.5% | 53.5% | 23.7% | 8.7% | * | 0.1% | 3.8% | * |
| 2018:Q4 | 114 | 1,992,914 | 69,529,396 | 28,129,907 | 40.5% | 8.730 | 4.392 | 11.1% | 33.8% | 2.4% | 2.5% | 55.1% | 24.4% | 8.7% | * | 0.1% | 2.8% | * |
| 2018:Q3 | 111 | 1,947,755 | 74,236,993 | 28,296,632 | 38.1% | 8.230 | 3.901 | 11.7% | 31.5% | 2.5% | 2.3% | 56.4% | 21.7% | 8.9% | * | 0.2% | 8.9% | * |
| 2018:Q2 | 107 | 1,857,093 | 70,132,402 | 27,489,655 | 39.2% | 8.261 | 3.869 | 11.5% | 32.3% | 2.6% | 2.3% | 58.6% | 21.8% | 8.4% | * | 0.2% | 2.0% | * |
| 2018:Q1 | 97 | 1,816,821 | 69,495,099 | 27,707,288 | 39.9% | 7.907 | 4.162 | 11.8% | 33.2% | 2.6% | 2.2% | 60.2% | 23.8% | 8.2% | * | 0.3% | 0.5% | * |
| 2017:Q4 | 97 | 1,657,473 | 61,726,713 | 24,043,841 | 39.0% | 7.873 | 3.866 | 10.7% | 31.2% | 2.2% | 1.7% | 64.4% | 23.7% | 6.7% | * | 0.4% | 3.6% | * |

Note: The number of responses for each variable may be less than the total number of responses received.

¹ in thousands of U.S. dollars.

² Weighted by the commitment dollar amount of loans.

³ Weighted by the outstanding dollar amount of loans.

⁴ As a percentage of the number of commitments.

⁵ As a percentage of the commitment dollar amount of loans.

⁶ As a percentage of the outstanding dollar amount of loans.

* Aggregate data not reported due to insufficient data.

A.13. Commitment Usage - Outstanding Variable-Rate Loans Made Under Commitment

| Period | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|---------|---------|-----------------|--------|-----------------|---------|
| 2024:Q2 | 10.6% | 30.0% | 38.3% | 48.5% | 96.6% |
| 2024:Q1 | 3.4% | 28.4% | 36.6% | 50.0% | 99.4% |
| 2023:Q4 | 8.6% | 27.8% | 36.5% | 49.3% | 94.0% |
| 2023:Q3 | 10.9% | 27.9% | 34.8% | 48.1% | 94.8% |
| 2023:Q2 | 2.0% | 27.2% | 34.3% | 47.6% | 86.2% |
| 2023:Q1 | 11.1% | 27.9% | 34.2% | 43.1% | 92.6% |
| 2022:Q4 | 10.8% | 28.2% | 34.6% | 46.7% | 95.2% |
| 2022:Q3 | 10.6% | 28.6% | 36.8% | 46.5% | 94.4% |
| 2022:Q2 | 8.9% | 27.7% | 36.5% | 46.7% | 82.2% |
| 2022:Q1 | 2.0% | 26.4% | 34.5% | 46.8% | 82.3% |
| 2021:Q4 | 4.9% | 26.4% | 35.6% | 48.3% | 85.3% |
| 2021:Q3 | 0.6% | 25.4% | 36.0% | 50.8% | 83.1% |
| 2021:Q2 | 0.6% | 24.9% | 32.3% | 51.0% | 84.1% |
| 2021:Q1 | 1.4% | 25.0% | 33.7% | 48.1% | 94.7% |
| 2020:Q4 | 1.5% | 27.2% | 35.5% | 46.5% | 88.9% |
| 2020:Q3 | 2.6% | 27.1% | 37.1% | 50.4% | 80.8% |
| 2020:Q2 | 7.8% | 30.0% | 40.7% | 52.8% | 78.1% |
| 2020:Q1 | 7.8% | 36.2% | 44.5% | 56.1% | 95.1% |
| 2019:Q4 | 15.1% | 37.3% | 44.7% | 57.2% | 92.3% |
| 2019:Q3 | 18.8% | 37.1% | 44.0% | 53.7% | 83.1% |
| 2019:Q2 | 18.3% | 38.0% | 44.5% | 53.9% | 78.3% |
| 2019:Q1 | 5.8% | 38.0% | 44.2% | 52.7% | 93.3% |
| 2018:Q4 | 4.6% | 34.1% | 42.6% | 56.3% | 98.0% |
| 2018:Q3 | 7.5% | 34.0% | 42.2% | 56.7% | 83.7% |
| 2018:Q2 | 18.9% | 37.3% | 43.0% | 58.5% | 87.4% |
| 2018:Q1 | 4.1% | 36.8% | 44.4% | 55.1% | 88.2% |
| 2017:Q4 | 11.8% | 35.1% | 45.5% | 57.2% | 87.7% |

A.14. Interest Rates - Outstanding Variable-Rate Loans Made Under Commitment

| Period | Weighted average interest rate | | | | | Weighted average base rate | | | | |
|---------|--------------------------------|-----------------|--------|-----------------|---------|----------------------------|-----------------|--------|-----------------|---------|
| | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum |
| 2024:Q2 | 4.278 | 8.537 | 8.999 | 9.600 | 22.881 | * | * | * | * | * |
| 2024:Q1 | 3.760 | 8.597 | 9.046 | 9.611 | 22.818 | * | * | * | * | * |
| 2023:Q4 | 3.780 | 8.621 | 9.090 | 9.674 | 22.741 | * | * | * | * | * |
| 2023:Q3 | 4.140 | 8.591 | 9.045 | 9.552 | 20.030 | * | * | * | * | * |
| 2023:Q2 | 3.580 | 8.383 | 8.875 | 9.393 | 19.759 | * | * | * | * | * |
| 2023:Q1 | 3.670 | 8.076 | 8.626 | 9.091 | 19.313 | * | * | * | * | * |
| 2022:Q4 | 2.700 | 7.621 | 8.131 | 8.519 | 18.644 | * | * | * | * | * |
| 2022:Q3 | 2.550 | 6.386 | 6.833 | 7.314 | 17.159 | * | * | * | * | * |
| 2022:Q2 | 2.280 | 5.028 | 5.472 | 5.996 | 15.990 | * | * | * | * | * |
| 2022:Q1 | 3.222 | 4.164 | 4.471 | 5.060 | 14.740 | * | * | * | * | * |
| 2021:Q4 | 2.912 | 4.003 | 4.372 | 4.810 | 14.420 | * | * | * | * | * |
| 2021:Q3 | 3.020 | 3.974 | 4.417 | 5.053 | 14.390 | * | * | * | * | * |
| 2021:Q2 | 3.146 | 4.010 | 4.450 | 5.165 | 14.270 | * | * | * | * | * |
| 2021:Q1 | 3.241 | 4.042 | 4.601 | 5.148 | 14.330 | * | * | * | * | * |
| 2020:Q4 | 3.252 | 4.022 | 4.536 | 5.216 | 14.000 | * | * | * | * | * |
| 2020:Q3 | 3.299 | 4.059 | 4.732 | 5.268 | 13.960 | 0.585 | 3.110 | 3.250 | 3.800 | 7.689 |
| 2020:Q2 | 3.288 | 4.157 | 4.755 | 5.309 | 13.840 | 1.014 | 2.979 | 3.254 | 4.182 | 7.763 |
| 2020:Q1 | 3.343 | 4.448 | 5.015 | 5.607 | 14.130 | 1.513 | 3.191 | 3.367 | 4.581 | 7.681 |
| 2019:Q4 | 3.291 | 5.319 | 5.719 | 6.323 | 14.580 | 1.900 | 4.449 | 4.750 | 5.000 | 7.911 |
| 2019:Q3 | 3.981 | 5.449 | 5.924 | 6.548 | 14.805 | 2.349 | 4.683 | 4.982 | 5.203 | 12.000 |
| 2019:Q2 | 5.168 | 5.880 | 6.249 | 6.895 | 14.550 | 2.243 | 5.174 | 5.400 | 5.500 | 11.650 |
| 2019:Q1 | 4.960 | 5.893 | 6.301 | 6.842 | 13.810 | 2.198 | 5.046 | 5.422 | 5.500 | 11.500 |
| 2018:Q4 | 4.913 | 5.857 | 6.341 | 6.970 | 13.090 | 1.091 | 5.125 | 5.373 | 5.500 | 10.042 |
| 2018:Q3 | 1.843 | 5.497 | 6.048 | 6.545 | 12.250 | 1.698 | 4.790 | 5.119 | 5.250 | 10.077 |
| 2018:Q2 | 4.548 | 5.492 | 5.890 | 6.527 | 11.280 | 1.774 | 4.548 | 4.917 | 5.000 | 10.750 |
| 2018:Q1 | 3.750 | 5.078 | 5.612 | 6.187 | 12.889 | 1.862 | 4.229 | 4.592 | 4.749 | 8.307 |
| 2017:Q4 | 4.350 | 5.008 | 5.499 | 5.863 | 9.949 | 1.266 | 4.072 | 4.443 | 4.500 | 5.250 |

A.15. Net Drawdowns on Loans Made Under Commitment

| Period | Net drawn dollar amount ¹ | |
|---------|--------------------------------------|---------------|
| | Fixed rate | Variable rate |
| 2024:Q2 | * | * |
| 2024:Q1 | * | * |
| 2023:Q4 | * | * |
| 2023:Q3 | * | * |
| 2023:Q2 | 105,015 | 1,560,195 |
| 2023:Q1 | 97,810 | 1,777,768 |
| 2022:Q4 | 190,140 | 1,745,985 |
| 2022:Q3 | 163,969 | 1,450,697 |
| 2022:Q2 | 182,080 | 1,804,467 |
| 2022:Q1 | 326,490 | 2,199,229 |
| 2021:Q4 | 254,098 | 1,907,574 |
| 2021:Q3 | 552,741 | 958,607 |
| 2021:Q2 | 1,045,282 | 1,110,454 |
| 2021:Q1 | 3,384,491 | 1,102,275 |
| 2020:Q4 | 541,254 | 1,156,057 |
| 2020:Q3 | 454,892 | 2,211,880 |
| 2020:Q2 | 11,579,455 | 748,293 |
| 2020:Q1 | 1,126,752 | 5,127,091 |
| 2019:Q4 | 501,709 | 3,816,659 |
| 2019:Q3 | 644,066 | 3,288,341 |
| 2019:Q2 | 403,249 | 3,094,713 |
| 2019:Q1 | 599,495 | 3,813,205 |
| 2018:Q4 | 635,981 | 3,797,613 |
| 2018:Q3 | 569,868 | 3,988,482 |
| 2018:Q2 | 469,180 | 3,405,022 |
| 2018:Q1 | 185,625 | 2,629,902 |
| 2017:Q4 | 835,991 | 4,000,108 |

¹ In thousands of U.S. dollars.

* Aggregate data not reported due to insufficient data.

A.16. New Fixed-Rate Term Loans

| Period | Number of responses | Number | Outstanding dollar amount ¹ | Weighted average interest rate ² | Weighted average base rate ² | Weighted average maturity ² | Maximum maturity ² | Secured | | SBA guarantees | | Other guarantees | |
|---------|---------------------|---------|--|---|---|--|-------------------------------|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|
| | | | | | | | | Number ³ | Dollar amount ⁴ | Number ³ | Dollar amount ⁴ | Number ³ | Dollar amount ⁴ |
| 2024:Q2 | 169 | 31,145 | 2,860,093 | 7.922 | * | 62.38 | 163.56 | * | * | * | * | * | * |
| 2024:Q1 | 162 | 30,177 | 2,589,805 | 8.594 | * | 60.88 | 160.27 | * | * | * | * | * | * |
| 2023:Q4 | 141 | 20,862 | 2,456,743 | 9.059 | * | 61.43 | 124.65 | * | * | * | * | * | * |
| 2023:Q3 | 141 | 21,256 | 2,164,435 | 8.194 | * | 60.56 | 138.58 | * | * | * | * | * | * |
| 2023:Q2 | 133 | 21,897 | 2,103,737 | 8.110 | * | 61.02 | 134.62 | * | * | * | * | * | * |
| 2023:Q1 | 125 | 20,684 | 2,046,690 | 7.569 | * | 58.83 | 141.17 | * | * | * | * | * | * |
| 2022:Q4 | 125 | 22,551 | 2,772,293 | 6.976 | * | 57.52 | 124.21 | * | * | * | * | * | * |
| 2022:Q3 | 122 | 19,749 | 2,658,640 | 6.155 | * | 62.45 | 128.02 | * | * | * | * | * | * |
| 2022:Q2 | 123 | 21,660 | 3,154,027 | 5.459 | * | 61.00 | 143.17 | * | * | * | * | * | * |
| 2022:Q1 | 116 | 20,684 | 2,512,089 | 4.763 | * | 50.99 | 104.40 | * | * | * | * | * | * |
| 2021:Q4 | 118 | 24,793 | 3,042,733 | 4.714 | * | 59.24 | 138.55 | * | * | * | * | * | * |
| 2021:Q3 | 115 | 33,452 | 3,119,830 | 4.122 | * | 51.21 | 114.27 | * | * | * | * | * | * |
| 2021:Q2 | 112 | 120,266 | 7,101,226 | 2.537 | * | 57.32 | 147.50 | * | * | * | * | * | * |
| 2021:Q1 | 106 | 313,866 | 22,715,171 | 1.403 | * | 55.28 | 150.52 | * | * | * | * | * | * |
| 2020:Q4 | 104 | 16,332 | 2,080,015 | 4.781 | * | 67.20 | 132.89 | * | * | * | * | * | * |
| 2020:Q3 | 114 | 55,529 | 3,280,490 | 3.317 | * | 61.23 | 140.22 | 27.3% | 51.1% | 68.2% | 33.6% | 8.3% | 11.9% |
| 2020:Q2 | 114 | 547,896 | 44,956,554 | 1.154 | * | 23.93 | 141.14 | 4.1% | 5.3% | 94.7% | 93.4% | 5.2% | 7.0% |
| 2020:Q1 | 106 | 19,797 | 1,939,129 | 5.387 | * | 64.02 | 133.98 | 84.6% | 92.4% | 3.3% | 2.8% | 19.2% | 19.3% |
| 2019:Q4 | 111 | 22,772 | 2,309,712 | 5.328 | * | 61.95 | 132.23 | 88.4% | 92.2% | 3.0% | 2.0% | 16.4% | 17.5% |
| 2019:Q3 | 117 | 22,565 | 2,248,618 | 5.703 | * | 62.08 | 136.87 | 87.0% | 91.3% | 3.4% | 2.8% | 15.9% | 16.4% |
| 2019:Q2 | 117 | 27,111 | 2,235,509 | 6.241 | * | 62.30 | 130.54 | 89.4% | 91.8% | 3.1% | 2.1% | 12.9% | 14.1% |
| 2019:Q1 | 126 | 25,431 | 2,147,182 | 6.422 | * | 62.22 | 121.35 | 89.6% | 90.0% | 2.6% | 2.4% | 12.1% | 13.6% |
| 2018:Q4 | 114 | 25,705 | 2,226,977 | 6.437 | * | 62.58 | 135.12 | 90.4% | 94.3% | 3.0% | 2.6% | 12.2% | 14.4% |
| 2018:Q3 | 112 | 26,226 | 2,187,468 | 6.248 | * | 58.66 | 118.19 | 90.5% | 88.7% | 3.2% | 2.7% | 12.5% | 15.2% |
| 2018:Q2 | 107 | 23,619 | 2,065,986 | 6.244 | * | 58.08 | 115.09 | 89.2% | 91.7% | 4.3% | 3.4% | 13.4% | 13.8% |
| 2018:Q1 | 97 | 21,027 | 1,906,826 | 5.934 | * | 53.20 | 142.09 | 89.0% | 89.7% | 3.9% | 2.5% | 13.1% | 15.0% |
| 2017:Q4 | 97 | 16,556 | 1,535,667 | 4.970 | 4.294 | 63.59 | 133.14 | 87.9% | 92.9% | 3.3% | 2.6% | 16.0% | 21.1% |

Note: The number of responses for each variable may be less than the total number of responses received.

¹ In thousands of U.S. dollars.

² Weighted by the outstanding dollar amount of loans.

³ As a percentage of the number of outstanding loans.

⁴ As a percentage of the outstanding dollar amount of loans.

* Aggregate data not reported due to insufficient observations.

A.17. Interest Rates - New Fixed-Rate Term Loans

| Period | Weighted average interest rate | | | | | Weighted average base rate | | | | |
|---------|--------------------------------|-----------------|--------|-----------------|---------|----------------------------|-----------------|--------|-----------------|---------|
| | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum |
| 2024:Q2 | 1.660 | 7.300 | 7.982 | 8.565 | 11.180 | * | * | * | * | * |
| 2024:Q1 | 1.000 | 7.315 | 7.994 | 8.514 | 11.124 | * | * | * | * | * |
| 2023:Q4 | 3.515 | 7.527 | 7.984 | 8.580 | 10.986 | * | * | * | * | * |
| 2023:Q3 | 1.500 | 7.217 | 7.711 | 8.461 | 10.750 | * | * | * | * | * |
| 2023:Q2 | 4.200 | 6.717 | 7.534 | 8.151 | 9.981 | * | * | * | * | * |
| 2023:Q1 | 3.422 | 6.510 | 7.100 | 7.887 | 13.910 | * | * | * | * | * |
| 2022:Q4 | 3.395 | 5.926 | 6.450 | 6.909 | 9.526 | * | * | * | * | * |
| 2022:Q3 | 2.300 | 5.099 | 5.591 | 5.938 | 17.820 | * | * | * | * | * |
| 2022:Q2 | 1.430 | 4.397 | 4.784 | 5.210 | 10.136 | * | * | * | * | * |
| 2022:Q1 | 2.933 | 3.845 | 4.281 | 4.671 | 9.863 | * | * | * | * | * |
| 2021:Q4 | 1.641 | 3.794 | 4.135 | 4.509 | 9.486 | * | * | * | * | * |
| 2021:Q3 | 1.000 | 3.746 | 4.195 | 4.619 | 9.578 | * | * | * | * | * |
| 2021:Q2 | 0.473 | 1.723 | 2.730 | 4.040 | 7.650 | * | * | * | * | * |
| 2021:Q1 | 0.959 | 1.111 | 1.325 | 3.620 | 7.831 | * | * | * | * | * |
| 2020:Q4 | 2.877 | 3.757 | 4.162 | 4.707 | 7.812 | * | * | * | * | * |
| 2020:Q3 | 1.000 | 2.659 | 3.714 | 4.599 | 8.700 | 0.161 | 2.694 | 3.750 | 4.688 | 8.700 |
| 2020:Q2 | 1.000 | 1.040 | 1.160 | 3.581 | 8.000 | 0.026 | 1.025 | 1.212 | 3.588 | 8.000 |
| 2020:Q1 | 3.000 | 4.540 | 4.970 | 5.421 | 8.000 | 1.571 | 4.242 | 4.754 | 5.297 | 7.849 |
| 2019:Q4 | 3.630 | 4.625 | 5.098 | 5.584 | 9.500 | 1.366 | 4.593 | 4.839 | 5.268 | 9.500 |
| 2019:Q3 | 3.500 | 4.905 | 5.380 | 6.031 | 9.797 | 1.000 | 4.735 | 5.074 | 5.767 | 9.797 |
| 2019:Q2 | 3.790 | 5.243 | 5.682 | 6.126 | 8.951 | 1.000 | 5.139 | 5.500 | 5.785 | 8.951 |
| 2019:Q1 | 4.512 | 5.459 | 5.791 | 6.172 | 9.000 | 1.000 | 5.453 | 5.500 | 5.968 | 9.000 |
| 2018:Q4 | 4.867 | 5.386 | 5.774 | 6.184 | 8.896 | 1.000 | 5.213 | 5.500 | 5.991 | 8.896 |
| 2018:Q3 | 4.520 | 5.235 | 5.630 | 5.974 | 8.762 | 1.000 | 5.011 | 5.324 | 5.925 | 8.762 |
| 2018:Q2 | 3.134 | 5.051 | 5.484 | 5.780 | 8.580 | 2.000 | 4.817 | 5.042 | 5.656 | 8.580 |
| 2018:Q1 | 3.847 | 4.888 | 5.262 | 5.700 | 8.361 | * | * | * | * | * |
| 2017:Q4 | 2.986 | 4.720 | 5.060 | 5.450 | 8.235 | 2.000 | 4.028 | 4.500 | 4.500 | 6.150 |

* Data not reported due to insufficient observations.

A.18. Maturities - New Fixed-Rate Term Loans

| Period | Weighted average maturity | | | | | Maximum maturity | | | | |
|---------|---------------------------|------------|--------|------------|---------|------------------|------------|--------|------------|---------|
| | 25th | | 75th | | Maximum | 25th | | 75th | | Maximum |
| | Minimum | percentile | Median | percentile | | Minimum | percentile | Median | percentile | |
| 2024:Q2 | 4.73 | 44.77 | 54.60 | 61.85 | 269.81 | 12.00 | 60.00 | 83.37 | 120.00 | 455.00 |
| 2024:Q1 | 4.62 | 43.00 | 55.00 | 63.26 | 148.72 | 10.00 | 60.00 | 83.00 | 119.00 | 421.00 |
| 2023:Q4 | 4.19 | 44.40 | 55.90 | 63.81 | 174.62 | 24.00 | 60.83 | 83.00 | 120.00 | 303.00 |
| 2023:Q3 | 3.00 | 45.01 | 56.20 | 63.98 | 132.53 | 15.00 | 69.50 | 83.00 | 119.50 | 283.00 |
| 2023:Q2 | 4.81 | 45.14 | 55.98 | 64.07 | 139.17 | 7.20 | 70.50 | 84.00 | 120.00 | 297.00 |
| 2023:Q1 | 1.52 | 48.62 | 56.90 | 64.47 | 121.49 | 24.00 | 71.13 | 84.00 | 120.00 | 342.00 |
| 2022:Q4 | 4.20 | 49.89 | 57.00 | 63.15 | 117.72 | 10.00 | 77.50 | 84.00 | 123.24 | 252.00 |
| 2022:Q3 | 4.40 | 46.10 | 57.21 | 63.62 | 144.00 | 32.00 | 70.63 | 85.14 | 122.08 | 300.00 |
| 2022:Q2 | 4.44 | 47.74 | 57.69 | 66.61 | 123.25 | 34.00 | 70.00 | 85.00 | 121.70 | 359.00 |
| 2022:Q1 | 4.48 | 50.00 | 58.06 | 64.11 | 115.41 | 12.00 | 72.00 | 87.00 | 120.00 | 302.73 |
| 2021:Q4 | 1.00 | 43.43 | 56.00 | 63.58 | 119.10 | 1.00 | 72.00 | 96.00 | 120.15 | 340.00 |
| 2021:Q3 | 2.35 | 45.96 | 56.44 | 66.78 | 119.61 | 14.00 | 69.00 | 117.00 | 120.00 | 302.70 |
| 2021:Q2 | 1.52 | 50.64 | 57.64 | 60.70 | 141.65 | 5.00 | 72.00 | 86.00 | 120.25 | 304.00 |
| 2021:Q1 | 2.60 | 56.04 | 58.32 | 59.98 | 113.69 | 5.00 | 72.00 | 88.24 | 120.25 | 308.00 |
| 2020:Q4 | 3.34 | 49.95 | 61.67 | 74.05 | 141.86 | 24.00 | 72.00 | 96.00 | 121.75 | 242.00 |
| 2020:Q3 | 4.19 | 47.00 | 58.50 | 68.87 | 138.78 | 7.00 | 73.00 | 118.00 | 125.00 | 712.00 |
| 2020:Q2 | 1.00 | 22.21 | 24.00 | 37.11 | 147.00 | 2.00 | 60.00 | 84.00 | 121.00 | 297.00 |
| 2020:Q1 | 0.50 | 45.60 | 56.23 | 66.25 | 136.09 | 3.00 | 69.75 | 84.00 | 121.00 | 299.00 |
| 2019:Q4 | 1.00 | 41.54 | 56.69 | 61.97 | 202.89 | 1.00 | 61.00 | 84.00 | 120.00 | 247.00 |
| 2019:Q3 | 3.90 | 41.15 | 56.26 | 65.39 | 169.32 | 7.00 | 71.00 | 87.00 | 121.00 | 592.00 |
| 2019:Q2 | 3.00 | 40.99 | 55.77 | 63.48 | 163.12 | 3.00 | 63.50 | 84.00 | 120.00 | 714.00 |
| 2019:Q1 | 2.50 | 40.21 | 53.78 | 63.03 | 210.67 | 3.00 | 68.00 | 84.00 | 120.00 | 810.00 |
| 2018:Q4 | 2.60 | 40.06 | 53.45 | 64.34 | 134.00 | 5.00 | 81.25 | 94.50 | 120.00 | 360.00 |
| 2018:Q3 | 4.00 | 41.20 | 52.61 | 63.29 | 103.23 | 4.00 | 71.00 | 84.00 | 120.00 | 243.00 |
| 2018:Q2 | 1.50 | 34.62 | 52.68 | 60.10 | 113.55 | 1.00 | 60.00 | 84.00 | 120.00 | 304.00 |
| 2018:Q1 | 1.03 | 32.85 | 51.40 | 60.25 | 131.40 | 5.00 | 60.00 | 84.00 | 120.00 | 360.00 |
| 2017:Q4 | 2.00 | 36.35 | 51.10 | 60.37 | 99.99 | 5.00 | 60.00 | 83.50 | 119.00 | 360.00 |

A.19. New Variable-Rate Term Loans

| Period | Number of responses | Outstanding dollar amount ¹ | | Weighted average interest rate ² | Weighted average base rate ² | Weighted average maturity ² | Maximum maturity ² | Secured | | SBA guarantees | | Other guarantees | | Interest rate floor | | | | |
|---------|---------------------|--|---------------------|---|---|--|-------------------------------|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|--------------------------|---------------------------------|------------------------|-------------------------------|------------------|
| | | Number | amount ¹ | | | | | Number ³ | Dollar amount ⁴ | Number ³ | Dollar amount ⁴ | Number ³ | Dollar amount ⁴ | Number with ³ | Dollar amount with ³ | Number at ³ | Dollar amount at ⁴ | Weighted average |
| 2024:Q2 | 169 | 4,108 | 1,045,636 | 8.691 | * | 50.39 | 117.57 | * | * | * | * | * | * | 25.2% | 42.3% | * | * | 5.453 |
| 2024:Q1 | 162 | 5,537 | 1,081,445 | 8.702 | * | 44.69 | 128.57 | * | * | * | * | * | * | 23.3% | 56.7% | * | * | 4.729 |
| 2023:Q4 | 141 | 3,830 | 889,640 | 8.555 | * | 46.02 | 122.45 | * | * | * | * | * | * | 30.8% | 60.2% | * | * | 4.703 |
| 2023:Q3 | 141 | 4,117 | 777,752 | 8.660 | * | 39.43 | 110.68 | * | * | * | * | * | * | 24.8% | 58.9% | * | * | 4.627 |
| 2023:Q2 | 133 | 4,170 | 892,995 | 8.504 | * | 43.90 | 167.06 | * | * | * | * | * | * | 27.1% | 54.2% | * | * | 5.364 |
| 2023:Q1 | 125 | 3,866 | 809,693 | 7.922 | * | 51.96 | 139.25 | * | * | * | * | * | * | 22.8% | 45.3% | * | * | 4.461 |
| 2022:Q4 | 125 | 2,117 | 827,828 | 6.978 | * | 63.74 | 143.62 | * | * | * | * | * | * | 41.0% | 51.8% | * | * | 4.815 |
| 2022:Q3 | 121 | 2,286 | 704,622 | 6.220 | * | 64.37 | 151.55 | * | * | * | * | * | * | 41.6% | 40.3% | * | * | 3.843 |
| 2022:Q2 | 123 | 2,575 | 817,587 | 4.343 | * | 57.79 | 131.87 | * | * | * | * | * | * | 34.1% | 39.3% | * | * | 2.998 |
| 2022:Q1 | 115 | 2,254 | 701,227 | 3.696 | * | 49.35 | 162.90 | * | * | * | * | * | * | 39.0% | 40.9% | * | * | 3.115 |
| 2021:Q4 | 118 | 2,769 | 803,759 | 3.916 | * | 60.77 | 171.82 | * | * | * | * | * | * | 38.8% | 36.6% | * | * | 3.380 |
| 2021:Q3 | 115 | 2,553 | 829,283 | 3.747 | * | 63.11 | 172.55 | * | * | * | * | * | * | 38.9% | 36.5% | * | * | 3.314 |
| 2021:Q2 | 111 | 2,647 | 844,703 | 3.898 | * | 61.65 | 142.51 | * | * | * | * | * | * | 44.5% | 36.9% | * | * | 3.481 |
| 2021:Q1 | 106 | 2,740 | 786,186 | 3.497 | * | 51.58 | 158.18 | * | * | * | * | * | * | 35.9% | 52.8% | * | * | 2.991 |
| 2020:Q4 | 104 | 3,276 | 791,179 | 3.781 | * | 61.39 | 144.87 | * | * | * | * | * | * | 58.4% | 41.2% | * | * | 3.189 |
| 2020:Q3 | 114 | 3,213 | 672,721 | 4.056 | 2.407 | 57.94 | 168.73 | 80.9% | 70.3% | 17.0% | 22.6% | 11.2% | 33.1% | 57.1% | * | 48.3% | 28.2% | * |
| 2020:Q2 | 114 | 8,232 | 913,183 | 2.639 | 1.782 | 39.78 | 132.98 | 34.0% | 37.0% | 62.3% | 55.9% | 4.8% | 12.6% | 21.7% | * | 19.1% | 18.3% | * |
| 2020:Q1 | 105 | 4,503 | 782,162 | 4.321 | 2.854 | 52.73 | 154.86 | 81.5% | 76.1% | 14.0% | 14.6% | 8.6% | 22.0% | 46.4% | * | 14.8% | 14.5% | * |
| 2019:Q4 | 111 | 4,302 | 819,155 | 5.100 | 3.486 | 53.34 | 137.93 | 78.8% | 66.4% | 15.6% | 14.3% | 10.5% | 23.6% | 40.5% | * | 8.8% | 16.6% | * |
| 2019:Q3 | 117 | 4,795 | 778,084 | 5.285 | 4.057 | 57.00 | 149.69 | 79.1% | 65.0% | 15.6% | 13.9% | 8.2% | 14.6% | 38.5% | * | 8.4% | 11.7% | * |
| 2019:Q2 | 117 | 4,822 | 645,803 | 5.929 | 4.483 | 59.30 | 149.88 | 83.2% | 70.5% | 13.9% | 14.0% | 9.0% | 22.6% | 38.2% | * | 8.8% | 14.3% | * |
| 2019:Q1 | 124 | 4,126 | 788,606 | 5.621 | 4.118 | 56.06 | 153.56 | 79.3% | 70.6% | 16.3% | 11.7% | 10.4% | 20.7% | 40.6% | * | 9.3% | 10.8% | * |
| 2018:Q4 | 114 | 4,242 | 959,730 | 5.561 | 3.838 | 50.84 | 159.74 | 79.3% | 79.9% | 16.5% | 10.8% | 9.5% | 16.3% | 39.6% | * | 3.1% | 5.8% | * |
| 2018:Q3 | 112 | 5,600 | 954,422 | 5.231 | 3.676 | 59.44 | 168.53 | 83.4% | 84.6% | 12.2% | 14.1% | 9.4% | 16.9% | 48.0% | * | 1.9% | 9.4% | * |
| 2018:Q2 | 107 | 5,025 | 870,719 | 5.091 | 3.378 | 61.95 | 175.64 | 81.5% | 85.1% | 13.1% | 13.0% | 10.3% | 25.1% | 42.2% | * | 3.3% | 7.2% | * |
| 2018:Q1 | 97 | 5,989 | 805,714 | 5.090 | 3.439 | 52.36 | 168.53 | 86.8% | 81.2% | 9.3% | 12.4% | 5.7% | 20.8% | 14.5% | * | 2.9% | 4.7% | * |
| 2017:Q4 | 97 | 3,202 | 791,644 | 4.729 | 2.797 | 60.90 | 186.17 | 78.5% | 84.1% | 17.7% | 11.9% | 11.5% | 18.0% | 49.0% | * | 5.0% | 7.5% | * |

Note: The number of responses for each variable may be less than the total number of responses received.

¹ In thousands of U.S. dollars.

² Weighted by the outstanding dollar amount of loans.

³ As a percentage of the number of outstanding loans.

⁴ As a percentage of the outstanding dollar amount of loans.

* Aggregate data not reported due to insufficient data.

A.20. Interest Rates - New Variable-Rate Term Loans

| Period | Weighted average interest rate | | | | | Weighted average base rate | | | | | Weighted average interest rate floor | | | | |
|---------|--------------------------------|-----------------|--------|-----------------|---------|----------------------------|-----------------|--------|-----------------|---------|--------------------------------------|-----------------|--------|-----------------|---------|
| | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum |
| | | | | | | | | | | | | | | | |
| 2024:Q2 | 5.380 | 8.302 | 8.740 | 9.279 | 11.280 | * | * | * | * | * | 0.000 | 4.381 | 6.000 | 7.090 | 19.040 |
| 2024:Q1 | 3.560 | 8.116 | 8.719 | 9.365 | 11.422 | * | * | * | * | * | 0.000 | 0.000 | 3.407 | 6.000 | 11.250 |
| 2023:Q4 | 5.625 | 8.306 | 8.770 | 9.350 | 11.449 | * | * | * | * | * | 0.999 | 4.199 | 6.000 | 6.980 | 10.000 |
| 2023:Q3 | 3.000 | 8.153 | 8.806 | 9.445 | 11.250 | * | * | * | * | * | 0.034 | 4.750 | 5.758 | 7.725 | 15.500 |
| 2023:Q2 | 4.800 | 7.580 | 8.684 | 9.240 | 11.174 | * | * | * | * | * | 1.000 | 4.990 | 6.000 | 7.255 | 9.501 |
| 2023:Q1 | 4.430 | 7.365 | 8.000 | 8.795 | 10.802 | * | * | * | * | * | 0.249 | 3.996 | 5.050 | 6.573 | 10.590 |
| 2022:Q4 | 4.550 | 6.890 | 7.589 | 8.276 | 10.584 | * | * | * | * | * | 0.179 | 4.273 | 5.635 | 6.403 | 10.250 |
| 2022:Q3 | 2.500 | 5.750 | 6.404 | 7.250 | 10.670 | * | * | * | * | * | 0.160 | 4.000 | 5.000 | 6.000 | 7.497 |
| 2022:Q2 | 3.180 | 4.684 | 5.300 | 5.863 | 7.415 | * | * | * | * | * | 1.000 | 4.000 | 4.538 | 5.160 | 6.750 |
| 2022:Q1 | 2.030 | 3.929 | 4.500 | 5.094 | 6.250 | * | * | * | * | * | 0.081 | 3.527 | 4.236 | 4.925 | 6.500 |
| 2021:Q4 | 1.780 | 3.790 | 4.210 | 4.900 | 6.374 | * | * | * | * | * | 0.040 | 3.500 | 4.132 | 4.757 | 7.250 |
| 2021:Q3 | 2.237 | 3.845 | 4.470 | 5.084 | 6.250 | * | * | * | * | * | 1.000 | 3.750 | 4.100 | 4.770 | 6.250 |
| 2021:Q2 | 1.900 | 3.816 | 4.250 | 5.018 | 6.250 | * | * | * | * | * | 0.197 | 3.750 | 4.250 | 4.676 | 6.250 |
| 2021:Q1 | 1.957 | 3.722 | 4.245 | 4.958 | 8.995 | * | * | * | * | * | 0.968 | 3.553 | 4.090 | 4.833 | 8.995 |
| 2020:Q4 | 1.850 | 3.733 | 4.250 | 4.932 | 7.000 | * | * | * | * | * | 0.424 | 3.879 | 4.250 | 4.773 | 7.000 |
| 2020:Q3 | 1.450 | 3.872 | 4.490 | 5.056 | 7.000 | 0.071 | 2.586 | 3.250 | 3.310 | 7.480 | 1.000 | 3.489 | 3.960 | 4.531 | 7.000 |
| 2020:Q2 | 1.334 | 3.942 | 4.361 | 5.000 | 6.580 | 0.280 | 2.449 | 3.250 | 3.689 | 6.500 | 1.005 | 3.250 | 4.100 | 4.933 | 29.041 |
| 2020:Q1 | 2.266 | 4.050 | 4.832 | 5.642 | 7.510 | 1.509 | 2.604 | 3.250 | 4.260 | 26.040 | 1.000 | 4.110 | 4.632 | 5.058 | 7.510 |
| 2019:Q4 | 3.365 | 4.856 | 5.598 | 6.167 | 8.250 | 1.367 | 4.367 | 4.750 | 4.758 | 7.400 | 2.400 | 4.083 | 4.959 | 5.306 | 7.366 |
| 2019:Q3 | 3.246 | 5.274 | 5.722 | 6.177 | 8.040 | 1.580 | 4.338 | 5.000 | 5.174 | 8.040 | 1.000 | 4.015 | 5.000 | 5.680 | 7.000 |
| 2019:Q2 | 3.936 | 5.503 | 5.994 | 6.578 | 9.100 | 1.441 | 4.541 | 5.369 | 5.500 | 8.250 | 1.540 | 4.059 | 5.063 | 6.160 | 7.000 |
| 2019:Q1 | 3.400 | 5.570 | 5.979 | 6.653 | 8.390 | 1.150 | 4.738 | 5.487 | 5.500 | 8.113 | 0.749 | 4.552 | 5.479 | 5.946 | 12.100 |
| 2018:Q4 | 4.037 | 5.513 | 5.963 | 6.677 | 8.924 | 2.347 | 4.330 | 5.315 | 5.500 | 8.250 | 1.030 | 4.000 | 5.160 | 5.750 | 9.707 |
| 2018:Q3 | 3.448 | 5.250 | 5.941 | 6.471 | 7.679 | 1.000 | 4.139 | 5.070 | 5.250 | 7.000 | 0.420 | 4.096 | 4.990 | 5.770 | 7.045 |
| 2018:Q2 | 3.730 | 5.019 | 5.685 | 6.309 | 8.465 | 1.633 | 3.765 | 4.829 | 5.000 | 9.300 | 1.134 | 4.031 | 5.100 | 5.611 | 7.000 |
| 2018:Q1 | 3.898 | 4.995 | 5.460 | 6.223 | 9.459 | 1.835 | 3.371 | 4.424 | 4.734 | 6.580 | 1.500 | 4.000 | 4.780 | 5.271 | 7.645 |
| 2017:Q4 | 3.533 | 5.000 | 5.442 | 6.002 | 7.644 | 1.567 | 3.508 | 4.313 | 4.500 | 5.000 | 1.000 | 4.000 | 4.776 | 5.000 | 6.250 |

A.21. Maturities - New Variable-Rate Term Loans

| Period | Weighted average maturity | | | | | Maximum maturity | | | | |
|---------|---------------------------|-----------------|--------|-----------------|---------|------------------|-----------------|--------|-----------------|---------|
| | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum |
| 2024:Q2 | 1.00 | 34.00 | 70.58 | 115.00 | 208.00 | 1.93 | 61.00 | 118.00 | 122.00 | 303.00 |
| 2024:Q1 | 1.00 | 30.30 | 63.00 | 98.10 | 265.00 | 1.00 | 60.00 | 118.39 | 121.76 | 303.00 |
| 2023:Q4 | 2.00 | 32.18 | 62.52 | 102.57 | 265.51 | 2.00 | 70.00 | 118.00 | 125.00 | 304.00 |
| 2023:Q3 | 2.18 | 26.98 | 58.83 | 100.70 | 163.05 | 3.30 | 60.00 | 118.00 | 120.00 | 303.00 |
| 2023:Q2 | 2.40 | 34.01 | 62.48 | 92.21 | 226.00 | 2.40 | 71.00 | 119.00 | 121.77 | 359.00 |
| 2023:Q1 | 1.00 | 33.16 | 66.79 | 104.23 | 240.20 | 1.00 | 67.68 | 119.00 | 143.00 | 358.00 |
| 2022:Q4 | 1.00 | 38.00 | 70.00 | 104.96 | 187.34 | 1.00 | 70.20 | 119.00 | 147.50 | 359.00 |
| 2022:Q3 | 1.64 | 34.30 | 73.60 | 105.50 | 330.22 | 3.00 | 61.00 | 119.00 | 121.00 | 362.00 |
| 2022:Q2 | 2.63 | 39.00 | 63.65 | 105.29 | 203.82 | 3.00 | 74.68 | 120.00 | 177.00 | 303.63 |
| 2022:Q1 | 3.02 | 37.31 | 59.70 | 88.75 | 141.00 | 5.10 | 60.00 | 119.00 | 121.18 | 384.00 |
| 2021:Q4 | 2.41 | 28.90 | 68.28 | 97.32 | 237.00 | 2.63 | 82.00 | 120.00 | 157.00 | 303.83 |
| 2021:Q3 | 2.30 | 33.60 | 60.85 | 106.89 | 204.09 | 2.99 | 60.00 | 120.00 | 125.75 | 336.00 |
| 2021:Q2 | 2.30 | 31.84 | 60.00 | 97.00 | 240.95 | 6.13 | 60.00 | 119.00 | 125.00 | 303.00 |
| 2021:Q1 | 4.00 | 23.87 | 51.40 | 94.22 | 297.00 | 4.00 | 58.90 | 117.00 | 126.00 | 303.47 |
| 2020:Q4 | 1.00 | 31.77 | 57.50 | 107.46 | 251.64 | 1.00 | 60.00 | 119.00 | 121.93 | 302.00 |
| 2020:Q3 | 2.56 | 28.51 | 61.51 | 104.24 | 232.60 | 3.00 | 67.50 | 119.00 | 127.25 | 603.00 |
| 2020:Q2 | 1.00 | 24.24 | 46.63 | 83.29 | 327.51 | 1.00 | 36.00 | 85.00 | 121.50 | 353.00 |
| 2020:Q1 | 1.00 | 24.93 | 58.85 | 82.75 | 176.00 | 1.00 | 58.50 | 118.00 | 123.00 | 362.00 |
| 2019:Q4 | 2.46 | 20.55 | 57.55 | 85.70 | 165.67 | 3.00 | 58.00 | 119.00 | 122.00 | 440.00 |
| 2019:Q3 | 2.00 | 21.10 | 59.79 | 91.43 | 330.54 | 9.00 | 60.00 | 119.00 | 148.00 | 535.00 |
| 2019:Q2 | 3.00 | 20.75 | 53.67 | 113.20 | 263.12 | 6.00 | 59.00 | 119.00 | 123.00 | 357.00 |
| 2019:Q1 | 1.00 | 17.15 | 56.08 | 84.45 | 182.80 | 2.00 | 60.00 | 114.00 | 122.00 | 312.00 |
| 2018:Q4 | 4.39 | 21.52 | 48.27 | 81.37 | 225.38 | 5.00 | 62.50 | 118.00 | 121.50 | 303.00 |
| 2018:Q3 | 1.00 | 17.35 | 57.40 | 85.76 | 240.00 | 1.00 | 58.25 | 118.50 | 122.00 | 352.00 |
| 2018:Q2 | 1.00 | 24.61 | 57.29 | 84.48 | 185.52 | 1.00 | 58.00 | 119.00 | 129.50 | 302.00 |
| 2018:Q1 | 1.00 | 21.45 | 44.16 | 76.65 | 121.22 | 7.00 | 58.00 | 119.00 | 123.00 | 306.00 |
| 2017:Q4 | 1.00 | 15.45 | 48.26 | 79.09 | 223.48 | 4.00 | 40.75 | 84.00 | 120.00 | 300.00 |

A.25. New Fixed-Rate Loans Made Under Commitment

| Period | Number of responses | Commitment | | Outstanding dollar amount ¹ | average commitment usage ² | Weighted average interest rate ³ | Weighted average base rate ³ | Secured | | SBA guarantees | | Other guarantees | |
|---------|---------------------|------------|----------------------------|--|---------------------------------------|---|---|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|
| | | Number | dollar amount ¹ | | | | | Number ⁴ | Dollar amount ⁵ | Number ⁴ | Dollar amount ⁵ | Number ⁴ | Dollar amount ⁵ |
| 2024:Q2 | 169 | 8,379 | 718,095 | 285,482 | 39.8% | 7.339 | * | * | * | * | * | * | |
| 2024:Q1 | 162 | 8,731 | 702,900 | 289,562 | 41.2% | 6.963 | * | * | * | * | * | * | |
| 2023:Q4 | 141 | 5,136 | 532,562 | 241,395 | 45.3% | 7.744 | * | * | * | * | * | * | |
| 2023:Q3 | 141 | 4,844 | 574,983 | 245,354 | 42.7% | 7.127 | * | * | * | * | * | * | |
| 2023:Q2 | 133 | 4,426 | 677,742 | 269,399 | 39.7% | 6.681 | * | * | * | * | * | * | |
| 2023:Q1 | 125 | 5,316 | 719,378 | 313,308 | 42.0% | 6.009 | * | * | * | * | * | * | |
| 2022:Q4 | 126 | 4,264 | 844,612 | 343,921 | 36.8% | 5.424 | * | * | * | * | * | * | |
| 2022:Q3 | 120 | 3,400 | 695,795 | 268,331 | 37.1% | 4.748 | * | * | * | * | * | * | |
| 2022:Q2 | 123 | 3,758 | 729,182 | 274,070 | 36.0% | 4.079 | * | * | * | * | * | * | |
| 2022:Q1 | 116 | 3,550 | 554,446 | 208,211 | 37.4% | 3.717 | * | * | * | * | * | * | |
| 2021:Q4 | 118 | 2,926 | 1,003,558 | 309,437 | 30.3% | 3.192 | * | * | * | * | * | * | |
| 2021:Q3 | 115 | 3,258 | 762,325 | 309,536 | 37.9% | 3.558 | * | * | * | * | * | * | |
| 2021:Q2 | 112 | 3,788 | 621,995 | 255,211 | 41.0% | 3.753 | * | * | * | * | * | * | |
| 2021:Q1 | 106 | 3,412 | 746,676 | 312,449 | 41.8% | 2.690 | * | * | * | * | * | * | |
| 2020:Q4 | 104 | 4,079 | 697,178 | 237,764 | 34.0% | 3.683 | * | * | * | * | * | * | |
| 2020:Q3 | 114 | 2,462 | 672,208 | 209,790 | 31.2% | 4.225 | * | 47.0% | 41.4% | 2.8% | 1.8% | 21.3% | 16.5% |
| 2020:Q2 | 114 | 4,726 | 824,994 | 451,844 | 54.8% | 2.498 | * | 22.9% | 29.6% | 12.0% | 6.1% | 12.5% | 13.0% |
| 2020:Q1 | 106 | 6,619 | 747,192 | 202,131 | 27.1% | 4.958 | * | 22.2% | 29.5% | 1.6% | 3.1% | 9.1% | 11.7% |
| 2019:Q4 | 111 | 6,658 | 912,892 | 344,560 | 37.7% | 4.734 | * | 24.4% | 36.2% | 2.0% | 3.6% | 7.9% | 11.2% |
| 2019:Q3 | 117 | 8,259 | 852,773 | 262,533 | 30.8% | 5.452 | * | 24.0% | 35.1% | 1.9% | 3.8% | 8.2% | 12.3% |
| 2019:Q2 | 117 | 7,351 | 893,572 | 323,159 | 36.2% | 5.476 | * | 38.6% | 39.9% | 2.4% | 4.9% | 7.9% | 11.4% |
| 2019:Q1 | 126 | 7,482 | 893,141 | 284,243 | 31.8% | 5.430 | * | 34.9% | 33.7% | 2.2% | 4.0% | 6.0% | 8.1% |
| 2018:Q4 | 114 | 7,124 | 1,151,385 | 478,881 | 41.6% | 5.590 | * | 31.8% | 41.1% | 9.1% | 17.5% | 11.4% | 19.0% |
| 2018:Q3 | 112 | 7,730 | 1,172,266 | 602,512 | 51.4% | 5.723 | * | 34.7% | 51.6% | 11.2% | 30.0% | 16.0% | 29.6% |
| 2018:Q2 | 107 | 7,063 | 736,870 | 210,099 | 28.5% | 5.462 | * | 27.1% | 38.2% | 3.0% | 3.5% | 8.5% | 11.5% |
| 2018:Q1 | 97 | 6,206 | 669,497 | 241,887 | 36.1% | 5.323 | * | 30.7% | 45.0% | 2.5% | 2.9% | 6.3% | 8.9% |
| 2017:Q4 | 97 | 4,430 | 681,534 | 240,821 | 35.3% | 5.242 | * | 35.2% | 49.2% | 2.2% | 3.8% | 7.7% | 7.5% |

Note: The number of responses for each variable may be less than the total number of responses received.

¹ In thousands of U.S. dollars.

² Weighted by the commitment dollar amount of loans.

³ Weighted by the outstanding dollar amount of loans.

⁴ As a percentage of the number of commitments.

⁵ As a percentage of the commitment dollar amount of loans.

* Aggregate data not reported due to insufficient observations.

A.26. Commitment Usage - New Fixed-Rate Loans Made Under Commitment

| Period | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|---------|---------|-----------------|--------|-----------------|---------|
| 2024:Q2 | 0.5% | 25.9% | 46.0% | 78.4% | 99.5% |
| 2024:Q1 | 0.0% | 27.0% | 47.3% | 72.2% | 99.7% |
| 2023:Q4 | 0.3% | 20.4% | 45.7% | 74.1% | 99.7% |
| 2023:Q3 | 1.0% | 20.3% | 40.7% | 63.2% | 100.0% |
| 2023:Q2 | 1.4% | 22.0% | 48.8% | 68.9% | 99.8% |
| 2023:Q1 | 0.2% | 20.1% | 38.3% | 58.5% | 96.0% |
| 2022:Q4 | 0.8% | 25.8% | 41.9% | 66.1% | 99.5% |
| 2022:Q3 | 0.7% | 25.0% | 44.9% | 64.6% | 99.7% |
| 2022:Q2 | 0.1% | 25.7% | 43.3% | 68.2% | 99.3% |
| 2022:Q1 | 2.2% | 21.8% | 47.0% | 67.3% | 98.0% |
| 2021:Q4 | 0.0% | 16.3% | 41.9% | 71.0% | 99.7% |
| 2021:Q3 | 1.1% | 20.0% | 43.7% | 67.3% | 99.6% |
| 2021:Q2 | 1.4% | 23.4% | 46.1% | 66.8% | 99.4% |
| 2021:Q1 | 0.6% | 14.8% | 36.7% | 54.8% | 99.8% |
| 2020:Q4 | 0.1% | 25.7% | 49.2% | 65.0% | 99.3% |
| 2020:Q3 | 1.7% | 23.3% | 42.1% | 64.9% | 98.7% |
| 2020:Q2 | 0.9% | 17.0% | 44.0% | 71.6% | 100.0% |
| 2020:Q1 | 0.8% | 23.6% | 43.2% | 71.2% | 132.8% |
| 2019:Q4 | 4.1% | 28.5% | 51.2% | 74.1% | 98.6% |
| 2019:Q3 | 0.9% | 24.7% | 39.5% | 61.5% | 99.9% |
| 2019:Q2 | 0.6% | 23.0% | 46.2% | 61.4% | 99.1% |
| 2019:Q1 | 3.4% | 25.4% | 44.5% | 71.7% | 99.0% |
| 2018:Q4 | 0.1% | 26.4% | 46.6% | 73.0% | 98.9% |
| 2018:Q3 | 1.2% | 28.2% | 43.3% | 70.4% | 99.9% |
| 2018:Q2 | 0.0% | 32.5% | 46.5% | 65.5% | 100.0% |
| 2018:Q1 | 0.8% | 35.3% | 56.6% | 80.5% | 98.8% |
| 2017:Q4 | 0.3% | 22.7% | 47.5% | 74.2% | 98.2% |

A.27. Interest Rates - New Fixed-Rate Loans Made Under Commitment

| Period | Weighted average interest rate | | | | | Weighted average base rate | | | | |
|---------|--------------------------------|-----------------|--------|-----------------|---------|----------------------------|-----------------|--------|-----------------|---------|
| | Minimum | 25th percentile | Median | 75th percentile | Maximum | Minimum | 25th percentile | Median | 75th percentile | Maximum |
| 2024:Q2 | 1.496 | 6.755 | 7.574 | 8.510 | 21.900 | * | * | * | * | * |
| 2024:Q1 | 2.550 | 6.401 | 7.589 | 8.500 | 21.900 | * | * | * | * | * |
| 2023:Q4 | 3.197 | 6.989 | 7.777 | 8.523 | 21.990 | * | * | * | * | * |
| 2023:Q3 | 1.890 | 6.500 | 7.540 | 8.500 | 21.900 | * | * | * | * | * |
| 2023:Q2 | 2.232 | 6.345 | 7.094 | 8.041 | 21.900 | * | * | * | * | * |
| 2023:Q1 | 2.510 | 5.823 | 6.768 | 7.557 | 21.900 | * | * | * | * | * |
| 2022:Q4 | 2.250 | 5.677 | 6.416 | 7.129 | 21.900 | * | * | * | * | * |
| 2022:Q3 | 1.890 | 4.650 | 5.455 | 5.998 | 21.900 | * | * | * | * | * |
| 2022:Q2 | 1.430 | 4.045 | 4.552 | 5.235 | 21.900 | * | * | * | * | * |
| 2022:Q1 | 0.360 | 3.785 | 4.255 | 4.948 | 21.900 | * | * | * | * | * |
| 2021:Q4 | 1.727 | 3.488 | 3.892 | 4.500 | 21.900 | * | * | * | * | * |
| 2021:Q3 | 1.524 | 3.408 | 4.000 | 4.393 | 21.900 | * | * | * | * | * |
| 2021:Q2 | 0.563 | 3.522 | 4.192 | 4.735 | 21.900 | * | * | * | * | * |
| 2021:Q1 | 1.020 | 3.762 | 4.253 | 4.855 | 21.900 | * | * | * | * | * |
| 2020:Q4 | 2.580 | 3.622 | 4.222 | 5.250 | 21.900 | * | * | * | * | * |
| 2020:Q3 | 1.440 | 3.250 | 4.000 | 4.740 | 21.900 | * | * | * | * | * |
| 2020:Q2 | 1.000 | 3.675 | 4.424 | 5.335 | 30.455 | * | * | * | * | * |
| 2020:Q1 | 2.100 | 4.356 | 4.920 | 5.740 | 33.235 | * | * | * | * | * |
| 2019:Q4 | 1.000 | 4.136 | 4.839 | 5.480 | 33.963 | * | * | * | * | * |
| 2019:Q3 | 1.000 | 4.712 | 5.500 | 5.805 | 31.824 | * | * | * | * | * |
| 2019:Q2 | 1.000 | 4.859 | 5.580 | 6.119 | 21.900 | * | * | * | * | * |
| 2019:Q1 | 1.000 | 4.993 | 5.638 | 6.305 | 21.900 | * | * | * | * | * |
| 2018:Q4 | 1.000 | 4.687 | 5.316 | 5.844 | 21.900 | * | * | * | * | * |
| 2018:Q3 | 0.750 | 4.240 | 5.071 | 5.781 | 21.900 | * | * | * | * | * |
| 2018:Q2 | 1.000 | 4.482 | 5.198 | 5.719 | 21.900 | * | * | * | * | * |
| 2018:Q1 | 2.000 | 4.566 | 5.098 | 5.658 | 10.000 | * | * | * | * | * |
| 2017:Q4 | 1.870 | 4.441 | 4.978 | 5.372 | 7.380 | * | * | * | * | * |

* Data not reported due to insufficient observations.

A.28. New Variable-Rate Loans Made Under Commitment

| Period | Number of responses | Commitment | | Outstanding dollar amount ¹ | Weighted average commitment usage ² | Weighted average interest rate ³ | Weighted average base rate ³ | Secured | | SBA guarantees | | Other guarantees | | Interest rate floor | | | | |
|---------|---------------------|------------|----------------------------|--|--|---|---|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|--------------------------|---------------------------------|------------------------|-------------------------------|------------------|
| | | Number | dollar amount ¹ | | | | | Number ⁴ | Dollar amount ⁵ | Number ⁴ | Dollar amount ⁵ | Number ⁴ | Dollar amount ⁵ | Number with ⁴ | Dollar amount with ³ | Number at ⁴ | Dollar amount at ⁶ | Weighted average |
| 2024:Q2 | 169 | 146,440 | 5,115,950 | 1,700,154 | 33.2% | 9.419 | * | * | * | * | * | * | 5.0% | 47.3% | * | * | 5.492 | |
| 2024:Q1 | 162 | 142,279 | 5,454,488 | 1,765,612 | 32.4% | 9.814 | * | * | * | * | * | * | 5.9% | 59.8% | * | * | 4.963 | |
| 2023:Q4 | 141 | 126,220 | 4,941,541 | 1,722,888 | 34.9% | 9.546 | * | * | * | * | * | * | 5.7% | 55.9% | * | * | 4.738 | |
| 2023:Q3 | 141 | 137,712 | 4,632,821 | 1,540,610 | 33.3% | 9.884 | * | * | * | * | * | * | 5.1% | 55.2% | * | * | 4.541 | |
| 2023:Q2 | 133 | 145,357 | 5,570,195 | 1,890,532 | 33.9% | 9.319 | * | * | * | * | * | * | 5.1% | 50.4% | * | * | 4.934 | |
| 2023:Q1 | 125 | 152,721 | 5,159,406 | 1,769,406 | 33.5% | 8.748 | * | * | * | * | * | * | 4.6% | 53.4% | * | * | 4.173 | |
| 2022:Q4 | 127 | 122,803 | 4,837,720 | 1,627,945 | 32.1% | 7.903 | * | * | * | * | * | * | 4.7% | 41.2% | * | * | 4.763 | |
| 2022:Q3 | 122 | 150,621 | 4,570,252 | 1,299,812 | 28.2% | 7.161 | * | * | * | * | * | * | 4.5% | 38.7% | * | * | 3.767 | |
| 2022:Q2 | 123 | 156,154 | 5,453,688 | 1,778,433 | 30.2% | 5.136 | * | * | * | * | * | * | 4.4% | 36.0% | * | * | 2.952 | |
| 2022:Q1 | 116 | 140,188 | 5,240,076 | 1,819,510 | 31.1% | 3.868 | * | * | * | * | * | * | 4.5% | 33.2% | * | * | 2.302 | |
| 2021:Q4 | 118 | 115,329 | 5,131,184 | 1,910,597 | 36.8% | 3.829 | * | * | * | * | * | * | 5.1% | 48.9% | * | * | 2.760 | |
| 2021:Q3 | 115 | 118,996 | 5,005,363 | 1,596,082 | 28.6% | 3.621 | * | * | * | * | * | * | 4.9% | 40.6% | * | * | 2.729 | |
| 2021:Q2 | 111 | 114,682 | 4,412,752 | 1,437,207 | 32.6% | 3.900 | * | * | * | * | * | * | 4.9% | 40.3% | * | * | 2.470 | |
| 2021:Q1 | 106 | 101,452 | 4,119,328 | 1,481,371 | 35.9% | 3.906 | * | * | * | * | * | * | 4.4% | 38.4% | * | * | 2.880 | |
| 2020:Q4 | 104 | 71,961 | 3,079,269 | 1,009,865 | 32.8% | 3.764 | * | * | * | * | * | * | 6.1% | 47.5% | * | * | 3.010 | |
| 2020:Q3 | 114 | 77,052 | 3,515,819 | 1,204,310 | 34.3% | 3.997 | 12.8% | 46.2% | 1.1% | 1.6% | 35.3% | 27.1% | 6.6% | * | 3.7% | 39.7% | * | |
| 2020:Q2 | 114 | 73,148 | 3,310,888 | 1,042,277 | 31.5% | 4.059 | 13.1% | 45.7% | 1.6% | 1.7% | 33.2% | 27.4% | 8.5% | * | 3.5% | 35.7% | * | |
| 2020:Q1 | 106 | 125,314 | 4,833,841 | 1,459,582 | 30.2% | 5.204 | 9.8% | 37.5% | 1.4% | 1.7% | 34.7% | 24.3% | 6.6% | * | 2.3% | 20.4% | * | |
| 2019:Q4 | 111 | 114,672 | 4,738,410 | 1,834,614 | 38.7% | 5.526 | 10.9% | 41.1% | 1.6% | 1.7% | 35.4% | 22.6% | 7.9% | * | 1.2% | 11.2% | * | |
| 2019:Q3 | 117 | 119,122 | 4,758,303 | 1,671,602 | 35.1% | 5.974 | 10.9% | 40.8% | 1.8% | 2.0% | 37.4% | 23.8% | 7.7% | * | 1.3% | 13.3% | * | |
| 2019:Q2 | 117 | 124,477 | 4,625,487 | 1,558,075 | 33.7% | 6.528 | 11.0% | 38.8% | 1.8% | 2.2% | 36.4% | 18.0% | 7.2% | * | 1.3% | 11.6% | * | |
| 2019:Q1 | 126 | 127,465 | 4,768,996 | 1,620,764 | 34.0% | 6.664 | 10.3% | 38.7% | 1.4% | 1.7% | 35.6% | 21.1% | 7.2% | * | 0.5% | 4.1% | * | |
| 2018:Q4 | 114 | 113,725 | 5,437,308 | 2,098,156 | 38.6% | 6.058 | 11.7% | 40.8% | 2.3% | 9.0% | 35.7% | 23.8% | 7.7% | * | 0.1% | 3.1% | * | |
| 2018:Q3 | 112 | 118,056 | 6,402,749 | 2,099,419 | 32.8% | 5.812 | 12.5% | 39.2% | 2.2% | 3.7% | 36.9% | 22.1% | 7.8% | * | 0.2% | 4.9% | * | |
| 2018:Q2 | 107 | 125,141 | 5,810,288 | 1,694,447 | 29.2% | 5.711 | 11.7% | 36.0% | 2.1% | 2.5% | 36.6% | 17.7% | 7.5% | * | 0.2% | 1.6% | * | |
| 2018:Q1 | 97 | 115,021 | 5,625,881 | 1,911,379 | 34.0% | 4.847 | 11.9% | 43.7% | 1.9% | 1.9% | 38.9% | 14.7% | 6.1% | * | 0.2% | 0.7% | * | |
| 2017:Q4 | 97 | 95,182 | 5,316,077 | 2,002,586 | 37.7% | 4.830 | 12.0% | 47.7% | 1.6% | 1.4% | 35.5% | 13.5% | 7.2% | * | 0.3% | 7.2% | * | |

Note: The number of responses for each variable may be less than the total number of responses received.

¹ In thousands of U.S. dollars.

² Weighted by the commitment dollar amount of loans.

³ Weighted by the outstanding dollar amount of loans.

⁴ As a percentage of the number of commitments.

⁵ As a percentage of the commitment dollar amount of loans.

⁶ As a percentage of the outstanding dollar amount of loans.

* Aggregate data not reported due to insufficient data.

A.29. Commitment Usage - New Variable-Rate Loans Made Under Commitment

| Period | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|---------|---------|-----------------|--------|-----------------|---------|
| 2024:Q2 | 0.1% | 20.7% | 30.7% | 47.6% | 90.9% |
| 2024:Q1 | 0.1% | 21.6% | 35.5% | 48.1% | 97.5% |
| 2023:Q4 | 0.3% | 17.1% | 32.3% | 51.0% | 94.9% |
| 2023:Q3 | 3.4% | 20.5% | 35.3% | 50.7% | 99.0% |
| 2023:Q2 | 1.1% | 20.7% | 34.7% | 54.4% | 93.8% |
| 2023:Q1 | 1.5% | 18.8% | 31.8% | 49.6% | 90.2% |
| 2022:Q4 | 0.5% | 20.6% | 33.6% | 49.9% | 99.4% |
| 2022:Q3 | 0.6% | 20.6% | 30.8% | 43.8% | 89.1% |
| 2022:Q2 | 0.2% | 22.8% | 34.3% | 49.1% | 93.6% |
| 2022:Q1 | 0.0% | 25.2% | 34.3% | 48.2% | 97.9% |
| 2021:Q4 | 3.1% | 22.8% | 35.1% | 53.4% | 92.9% |
| 2021:Q3 | 1.3% | 21.9% | 33.1% | 52.6% | 98.3% |
| 2021:Q2 | 1.8% | 20.9% | 34.3% | 53.1% | 97.3% |
| 2021:Q1 | 1.0% | 17.0% | 30.9% | 47.7% | 99.7% |
| 2020:Q4 | 0.5% | 15.9% | 32.0% | 50.4% | 97.6% |
| 2020:Q3 | 0.9% | 15.2% | 26.8% | 46.6% | 97.7% |
| 2020:Q2 | 0.3% | 15.5% | 28.2% | 41.1% | 94.0% |
| 2020:Q1 | 6.1% | 26.3% | 40.8% | 51.6% | 93.7% |
| 2019:Q4 | 2.0% | 26.3% | 36.1% | 53.3% | 95.6% |
| 2019:Q3 | 1.5% | 21.5% | 35.5% | 53.1% | 98.3% |
| 2019:Q2 | 0.4% | 29.5% | 40.2% | 53.4% | 98.6% |
| 2019:Q1 | 1.3% | 24.6% | 38.6% | 53.8% | 88.9% |
| 2018:Q4 | 0.2% | 28.5% | 38.2% | 55.2% | 99.0% |
| 2018:Q3 | 1.0% | 25.6% | 35.6% | 51.5% | 98.0% |
| 2018:Q2 | 0.0% | 24.5% | 38.1% | 53.8% | 100.0% |
| 2018:Q1 | 1.1% | 29.2% | 39.3% | 49.4% | 97.0% |
| 2017:Q4 | 1.2% | 29.7% | 38.7% | 53.4% | 93.6% |

A.30. Interest Rates - New Variable-Rate Loans Made Under Commitment

| Period | Weighted average interest rate | | | | | Weighted average base rate | | | | | Weighted average interest rate floor | | | | |
|---------|--------------------------------|------------|--------|------------|---------|----------------------------|------------|--------|------------|---------|--------------------------------------|------------|--------|------------|---------|
| | 25th | | 75th | | Maximum | 25th | | 75th | | Maximum | 25th | | 75th | | Maximum |
| | Minimum | percentile | Median | percentile | | Minimum | percentile | Median | percentile | | Minimum | percentile | Median | percentile | |
| 2024:Q2 | 3.767 | 8.540 | 9.075 | 9.512 | 24.279 | * | * | * | * | * | 1.148 | 4.605 | 5.460 | 7.500 | 75.020 |
| 2024:Q1 | 3.610 | 8.730 | 9.285 | 10.000 | 19.492 | * | * | * | * | * | 0.470 | 4.250 | 5.263 | 7.463 | 18.000 |
| 2023:Q4 | 2.100 | 8.650 | 9.088 | 9.592 | 19.546 | * | * | * | * | * | 0.530 | 4.000 | 5.109 | 6.972 | 12.930 |
| 2023:Q3 | 3.846 | 8.631 | 9.070 | 9.620 | 19.612 | * | * | * | * | * | 0.902 | 4.095 | 5.188 | 6.333 | 15.100 |
| 2023:Q2 | 3.695 | 8.444 | 9.006 | 9.611 | 19.139 | * | * | * | * | * | 1.292 | 4.000 | 5.039 | 6.680 | 11.195 |
| 2023:Q1 | 3.023 | 8.075 | 8.536 | 9.248 | 18.761 | * | * | * | * | * | 1.041 | 4.145 | 5.058 | 6.843 | 10.790 |
| 2022:Q4 | 2.948 | 7.535 | 8.119 | 8.550 | 18.108 | * | * | * | * | * | 0.401 | 4.122 | 4.972 | 6.750 | 9.560 |
| 2022:Q3 | 2.432 | 6.482 | 6.850 | 7.430 | 16.959 | * | * | * | * | * | 1.000 | 4.000 | 4.787 | 5.906 | 8.250 |
| 2022:Q2 | 2.000 | 5.085 | 5.659 | 6.045 | 15.540 | * | * | * | * | * | 1.000 | 3.761 | 4.296 | 4.827 | 6.990 |
| 2022:Q1 | 1.900 | 4.140 | 4.516 | 5.020 | 14.370 | * | * | * | * | * | 0.962 | 3.726 | 4.150 | 4.717 | 8.000 |
| 2021:Q4 | 2.033 | 3.798 | 4.251 | 4.742 | 14.770 | * | * | * | * | * | 1.000 | 3.611 | 4.009 | 4.448 | 6.331 |
| 2021:Q3 | 2.146 | 3.794 | 4.265 | 4.962 | 14.700 | * | * | * | * | * | 0.200 | 3.591 | 4.015 | 4.634 | 6.300 |
| 2021:Q2 | 1.743 | 3.741 | 4.213 | 4.789 | 15.210 | * | * | * | * | * | 1.428 | 3.650 | 4.000 | 4.407 | 6.000 |
| 2021:Q1 | 0.810 | 3.873 | 4.161 | 4.829 | 15.300 | * | * | * | * | * | 0.703 | 3.658 | 4.035 | 4.720 | 8.995 |
| 2020:Q4 | 1.981 | 3.606 | 4.165 | 4.714 | 15.240 | * | * | * | * | * | 0.896 | 3.590 | 4.038 | 4.568 | 8.560 |
| 2020:Q3 | 2.415 | 3.948 | 4.400 | 5.041 | 15.080 | 0.984 | 3.249 | 3.250 | 3.804 | 6.500 | 1.000 | 3.531 | 4.095 | 4.500 | 6.728 |
| 2020:Q2 | 2.308 | 3.924 | 4.333 | 5.107 | 14.390 | 0.830 | 3.250 | 3.250 | 3.790 | 6.250 | 0.432 | 3.762 | 4.135 | 4.750 | 10.000 |
| 2020:Q1 | 3.296 | 4.490 | 4.985 | 5.451 | 15.070 | 1.651 | 3.250 | 3.254 | 4.293 | 6.962 | 0.883 | 4.494 | 4.794 | 5.147 | 10.434 |
| 2019:Q4 | 2.513 | 5.032 | 5.548 | 6.123 | 16.310 | 1.230 | 4.590 | 4.750 | 4.826 | 7.437 | 1.941 | 4.461 | 4.967 | 5.313 | 7.231 |
| 2019:Q3 | 4.400 | 5.476 | 5.923 | 6.562 | 16.587 | 1.425 | 4.690 | 5.000 | 5.250 | 7.298 | 2.487 | 4.231 | 5.000 | 5.650 | 7.500 |
| 2019:Q2 | 4.594 | 5.956 | 6.306 | 6.699 | 16.290 | 2.218 | 5.200 | 5.500 | 5.500 | 8.250 | 1.571 | 4.200 | 5.000 | 5.756 | 8.230 |
| 2019:Q1 | 4.260 | 5.928 | 6.324 | 6.860 | 16.330 | 2.614 | 5.324 | 5.500 | 5.500 | 12.866 | 2.000 | 4.119 | 5.123 | 5.910 | 7.750 |
| 2018:Q4 | 2.027 | 5.914 | 6.330 | 7.096 | 16.530 | 2.612 | 5.271 | 5.500 | 5.500 | 11.105 | 2.000 | 4.256 | 5.047 | 5.869 | 6.995 |
| 2018:Q3 | 3.852 | 5.478 | 6.093 | 6.879 | 16.320 | 1.419 | 4.911 | 5.224 | 5.250 | 9.959 | 4.159 | 4.159 | 4.159 | 4.159 | 4.159 |
| 2018:Q2 | 4.004 | 5.526 | 5.902 | 6.350 | 15.736 | 1.000 | 4.583 | 4.995 | 5.000 | 8.774 | 1.873 | 4.296 | 4.906 | 5.586 | 7.000 |
| 2018:Q1 | 4.012 | 5.028 | 5.623 | 6.155 | 8.994 | 1.800 | 3.962 | 4.682 | 4.750 | 5.125 | 0.840 | 4.218 | 4.782 | 5.446 | 7.049 |
| 2017:Q4 | 3.271 | 4.877 | 5.457 | 5.786 | 8.531 | 1.363 | 3.853 | 4.454 | 4.500 | 4.970 | 1.000 | 4.041 | 4.520 | 5.250 | 7.457 |

* Aggregate data not reported due to insufficient data.

A.31. Outstanding Fixed Rate Credit Card Loans

| Period | Number of responses | Number | Outstanding dollar amount ¹ | Weighted average interest rate |
|---------|---------------------|--------|--|--------------------------------|
| 2024:Q2 | * | * | * | * |
| 2024:Q1 | * | * | * | * |
| 2023:Q4 | * | * | * | * |
| 2023:Q3 | * | * | * | * |
| 2023:Q2 | 6 | 17,030 | 48,426 | 12.206 |
| 2023:Q1 | 6 | 17,238 | 48,591 | 11.712 |
| 2022:Q4 | 6 | 16,260 | 44,794 | 11.106 |
| 2022:Q3 | 5 | 15,561 | 37,875 | 12.495 |
| 2022:Q2 | 6 | 14,180 | 39,014 | 10.828 |
| 2022:Q1 | 5 | 14,049 | 38,292 | 10.707 |
| 2021:Q4 | 6 | 15,375 | 38,348 | 10.457 |
| 2021:Q3 | 5 | 14,161 | 37,314 | 10.442 |
| 2021:Q2 | 7 | 14,405 | 32,681 | 12.628 |
| 2021:Q1 | 6 | 14,346 | 33,663 | 12.334 |
| 2020:Q4 | 5 | 14,522 | 35,376 | 12.620 |

* Aggregate data not reported due to insufficient data.

A.32. Outstanding Variable Rate Credit Card Loans

| Period | Number of responses | Number | Outstanding dollar amount ¹ | Weighted average interest rate |
|---------|---------------------|-----------|--|--------------------------------|
| 2024:Q2 | * | * | * | * |
| 2024:Q1 | * | * | * | * |
| 2023:Q4 | * | * | * | * |
| 2023:Q3 | * | * | * | * |
| 2023:Q2 | 16 | 2,800,670 | 7,464,384 | 18.721 |
| 2023:Q1 | 15 | 2,672,451 | 6,875,733 | 17.807 |
| 2022:Q4 | 14 | 2,548,009 | 6,374,590 | 17.449 |
| 2022:Q3 | 12 | 2,214,931 | 5,357,063 | 16.124 |
| 2022:Q2 | 11 | 2,136,949 | 5,075,740 | 14.717 |
| 2022:Q1 | 11 | 2,059,975 | 4,792,015 | 13.777 |
| 2021:Q4 | 12 | 1,993,708 | 4,465,794 | 13.674 |
| 2021:Q3 | 11 | 1,910,718 | 4,337,591 | 13.764 |
| 2021:Q2 | 13 | 1,865,709 | 4,230,826 | 13.858 |
| 2021:Q1 | 12 | 1,828,871 | 4,142,435 | 14.038 |
| 2020:Q4 | 11 | 1,777,944 | 4,118,066 | 14.159 |

* Aggregate data not reported due to insufficient data.

A.33. New Fixed Rate Credit Card Loans

| Period | Number of responses | Number | Outstanding dollar amount ¹ | Weighted average interest rate |
|---------|---------------------|--------|--|--------------------------------|
| 2024:Q2 | * | * | * | * |
| 2024:Q1 | * | * | * | * |
| 2023:Q4 | * | * | * | * |
| 2023:Q3 | * | * | * | * |
| 2023:Q2 | 4 | 1,628 | 3,329 | * |
| 2023:Q1 | 3 | 1,997 | 3,680 | * |
| 2022:Q4 | 4 | 1,439 | 5,626 | * |
| 2022:Q3 | 3 | 2,250 | 4,130 | * |
| 2022:Q2 | 3 | 758 | 2,972 | * |
| 2022:Q1 | 2 | 802 | 1,820 | * |
| 2021:Q4 | 3 | 659 | 3,836 | * |
| 2021:Q3 | 2 | 618 | 9,867 | * |
| 2021:Q2 | 3 | 634 | 2,879 | * |
| 2021:Q1 | 3 | 623 | 1,632 | * |
| 2020:Q4 | 3 | 447 | 1,755 | * |

* Data not reported due to insufficient observations.

A.34. New Variable Rate Credit Card Loans

| Period | Number of responses | Number | Outstanding dollar amount ¹ | Weighted average interest rate |
|---------|---------------------|---------|--|--------------------------------|
| 2024:Q2 | * | * | * | * |
| 2024:Q1 | * | * | * | * |
| 2023:Q4 | * | * | * | * |
| 2023:Q3 | * | * | * | * |
| 2023:Q2 | 15 | 137,388 | 216,308 | 16.402 |
| 2023:Q1 | 14 | 187,386 | 373,090 | 10.884 |
| 2022:Q4 | 13 | 111,739 | 167,221 | 14.685 |
| 2022:Q3 | 11 | 127,384 | 188,716 | 12.126 |
| 2022:Q2 | 10 | 131,524 | 195,553 | 11.013 |
| 2022:Q1 | 9 | 118,454 | 173,389 | 9.481 |
| 2021:Q4 | 11 | 97,517 | 132,600 | 10.144 |
| 2021:Q3 | 10 | 102,341 | 123,647 | 9.356 |
| 2021:Q2 | 11 | 97,969 | 108,628 | 9.896 |
| 2021:Q1 | 11 | 86,666 | 94,191 | 10.469 |
| 2020:Q4 | 10 | 62,194 | 67,743 | 9.639 |

* Data not reported due to insufficient observations.

B.1. Credit Line Usage - Percentage of Banks Reporting a Change

| Period | Number of responses | Increased substantially | Increased somewhat | Remained basically unchanged | Decreased somewhat | Decreased substantially |
|---------|---------------------|-------------------------|--------------------|------------------------------|--------------------|-------------------------|
| 2024:Q2 | 178 | 0.6% | 19.1% | 71.3% | 9.0% | 0.0% |
| 2024:Q1 | 170 | 0.6% | 14.7% | 75.9% | 8.8% | 0.0% |
| 2023:Q4 | 150 | 0.0% | 17.3% | 74.7% | 8.0% | 0.0% |
| 2023:Q3 | 150 | 0.0% | 17.3% | 69.3% | 13.3% | 0.0% |
| 2023:Q2 | 139 | 1.4% | 18.0% | 68.3% | 12.2% | 0.0% |
| 2023:Q1 | 130 | 0.0% | 14.6% | 70.0% | 14.6% | 0.8% |
| 2022:Q4 | 134 | 0.7% | 24.6% | 62.7% | 11.2% | 0.7% |
| 2022:Q3 | 128 | 0.8% | 22.7% | 65.6% | 10.9% | 0.0% |
| 2022:Q2 | 133 | 1.5% | 20.3% | 72.9% | 5.3% | 0.0% |
| 2022:Q1 | 122 | 0.0% | 19.7% | 71.3% | 9.0% | 0.0% |
| 2021:Q4 | 129 | 0.0% | 12.4% | 76.7% | 10.9% | 0.0% |
| 2021:Q3 | 115 | 0.0% | 17.4% | 70.4% | 11.3% | 0.9% |
| 2021:Q2 | 116 | 0.0% | 16.4% | 62.1% | 19.0% | 2.6% |
| 2021:Q1 | 106 | 0.0% | 12.3% | 61.3% | 24.5% | 1.9% |
| 2020:Q4 | 105 | 1.0% | 18.1% | 62.9% | 16.2% | 1.9% |
| 2020:Q3 | 118 | 1.7% | 18.6% | 55.9% | 20.3% | 3.4% |
| 2020:Q2 | 118 | 4.2% | 25.4% | 41.5% | 22.0% | 6.8% |
| 2020:Q1 | 113 | 1.8% | 27.4% | 61.9% | 8.8% | 0.0% |
| 2019:Q4 | 119 | 0.8% | 14.3% | 78.2% | 6.7% | 0.0% |
| 2019:Q3 | 128 | 0.0% | 11.7% | 81.3% | 6.3% | 0.8% |
| 2019:Q2 | 126 | 0.8% | 8.7% | 84.1% | 6.3% | 0.0% |
| 2019:Q1 | 133 | 0.0% | 12.0% | 84.2% | 3.8% | 0.0% |
| 2018:Q4 | 121 | 0.0% | 8.3% | 86.8% | 5.0% | 0.0% |
| 2018:Q3 | 122 | 0.0% | 9.0% | 84.4% | 6.6% | 0.0% |
| 2018:Q2 | 122 | 0.0% | 12.3% | 81.1% | 5.7% | 0.8% |
| 2018:Q1 | 116 | 0.0% | 7.8% | 84.5% | 5.2% | 2.6% |
| 2017:Q4 | 97 | 1.0% | 11.3% | 81.4% | 6.2% | 0.0% |

B.2. Increased Credit Line Usage - Reasons for Change

| Period | Number of responses | Change in terms of lending | | | Change in pricing (rates, fees, etc.) | | | Change in local or national economic conditions | | | Change in borrower's business revenue or other business specific | | |
|---------|---------------------|----------------------------|--------------------|----------------|---------------------------------------|--------------------|----------------|---|--------------------|----------------|--|--------------------|----------------|
| | | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important |
| | | 2024:Q2 | 35 | 77.1% | 17.1% | 5.7% | 65.7% | 25.7% | 8.6% | 8.6% | 62.9% | 28.6% | 14.3% |
| 2024:Q1 | 26 | 80.8% | 15.4% | 3.8% | 65.4% | 30.8% | 3.8% | 11.5% | 57.7% | 30.8% | 15.4% | 53.8% | 30.8% |
| 2023:Q4 | 26 | 80.8% | 19.2% | 0.0% | 61.5% | 23.1% | 15.4% | 7.7% | 61.5% | 30.8% | 15.4% | 53.8% | 30.8% |
| 2023:Q3 | 26 | 84.6% | 15.4% | 0.0% | 61.5% | 26.9% | 11.5% | 11.5% | 42.3% | 46.2% | 19.2% | 46.2% | 34.6% |
| 2023:Q2 | 27 | 74.1% | 22.2% | 3.7% | 55.6% | 29.6% | 14.8% | 3.7% | 51.9% | 44.4% | 11.1% | 55.6% | 33.3% |
| 2023:Q1 | 19 | 68.4% | 31.6% | 0.0% | 52.6% | 31.6% | 15.8% | 5.3% | 52.6% | 42.1% | 10.5% | 47.4% | 42.1% |
| 2022:Q4 | 34 | 70.6% | 26.5% | 2.9% | 52.9% | 32.4% | 14.7% | 8.8% | 47.1% | 44.1% | 14.7% | 61.8% | 23.5% |
| 2022:Q3 | 30 | 76.7% | 23.3% | 0.0% | 50.0% | 36.7% | 13.3% | 16.7% | 40.0% | 43.3% | 10.0% | 53.3% | 36.7% |
| 2022:Q2 | 29 | 79.3% | 20.7% | 0.0% | 72.4% | 24.1% | 3.4% | 6.9% | 41.4% | 51.7% | 10.3% | 44.8% | 44.8% |
| 2022:Q1 | 24 | 87.5% | 12.5% | 0.0% | 75.0% | 20.8% | 4.2% | 8.3% | 54.2% | 37.5% | 12.5% | 62.5% | 25.0% |
| 2021:Q4 | 16 | 81.3% | 18.8% | 0.0% | 68.8% | 25.0% | 6.3% | 6.3% | 50.0% | 43.8% | 18.8% | 56.3% | 25.0% |
| 2021:Q3 | 20 | 85.0% | 15.0% | 0.0% | 75.0% | 20.0% | 5.0% | 5.0% | 70.0% | 25.0% | 10.0% | 75.0% | 15.0% |
| 2021:Q2 | 19 | 63.2% | 36.8% | 0.0% | 47.4% | 42.1% | 10.5% | 5.3% | 52.6% | 42.1% | 15.8% | 47.4% | 36.8% |
| 2021:Q1 | 13 | 61.5% | 38.5% | 0.0% | 53.8% | 38.5% | 7.7% | 7.7% | 46.2% | 46.2% | 7.7% | 53.8% | 38.5% |
| 2020:Q4 | 20 | 70.0% | 25.0% | 5.0% | 70.0% | 20.0% | 10.0% | 0.0% | 30.0% | 70.0% | 0.0% | 35.0% | 65.0% |
| 2020:Q3 | 24 | 83.3% | 16.7% | 0.0% | 70.8% | 20.8% | 8.3% | 0.0% | 20.8% | 79.2% | 4.2% | 16.7% | 79.2% |
| 2020:Q2 | 35 | 68.6% | 28.6% | 2.9% | 62.9% | 25.7% | 11.4% | 0.0% | 14.3% | 85.7% | 2.9% | 22.9% | 74.3% |
| 2020:Q1 | 33 | 72.7% | 21.2% | 6.1% | 66.7% | 18.2% | 15.2% | 0.0% | 21.2% | 78.8% | 9.1% | 27.3% | 63.6% |
| 2019:Q4 | 18 | 88.9% | 11.1% | 0.0% | 66.7% | 22.2% | 11.1% | 11.1% | 55.6% | 33.3% | 5.6% | 44.4% | 50.0% |
| 2019:Q3 | 15 | 86.7% | 13.3% | 0.0% | 53.3% | 40.0% | 6.7% | 6.7% | 66.7% | 26.7% | 6.7% | 53.3% | 40.0% |
| 2019:Q2 | 12 | 75.0% | 25.0% | 0.0% | 66.7% | 16.7% | 16.7% | 16.7% | 50.0% | 33.3% | 0.0% | 41.7% | 58.3% |
| 2019:Q1 | 16 | 62.5% | 31.3% | 6.3% | 56.3% | 31.3% | 12.5% | 12.5% | 62.5% | 25.0% | 12.5% | 43.8% | 43.8% |
| 2018:Q4 | 10 | 70.0% | 30.0% | 0.0% | 70.0% | 20.0% | 10.0% | 0.0% | 80.0% | 20.0% | 0.0% | 60.0% | 40.0% |
| 2018:Q3 | 11 | 72.7% | 27.3% | 0.0% | 54.5% | 27.3% | 18.2% | 9.1% | 63.6% | 27.3% | 9.1% | 54.5% | 36.4% |
| 2018:Q2 | 15 | 60.0% | 33.3% | 6.7% | 40.0% | 40.0% | 20.0% | 6.7% | 53.3% | 40.0% | 13.3% | 20.0% | 66.7% |
| 2018:Q1 | 9 | 66.7% | 33.3% | 0.0% | 44.4% | 44.4% | 11.1% | 11.1% | 44.4% | 44.4% | 11.1% | 22.2% | 66.7% |
| 2017:Q4 | 12 | 83.3% | 16.7% | 0.0% | 66.7% | 33.3% | 0.0% | 8.3% | 66.7% | 25.0% | 8.3% | 41.7% | 50.0% |

B.3. Decreased Credit Line Usage - Reasons for Change

| Period | Number of responses | Change in terms of lending | | | Change in pricing (rates, fees, etc.) | | | Change in local or national economic conditions | | | Change in borrower's business revenue or other business specific | | |
|---------|---------------------|----------------------------|--------------------|----------------|---------------------------------------|--------------------|----------------|---|--------------------|----------------|--|--------------------|----------------|
| | | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important |
| | | 2024:Q2 | 16 | 68.8% | 25.0% | 6.3% | 18.8% | 50.0% | 31.3% | 18.8% | 50.0% | 31.3% | 25.0% |
| 2024:Q1 | 15 | 73.3% | 13.3% | 13.3% | 6.7% | 60.0% | 33.3% | 6.7% | 66.7% | 26.7% | 20.0% | 46.7% | 33.3% |
| 2023:Q4 | 12 | 66.7% | 25.0% | 8.3% | 8.3% | 41.7% | 50.0% | 0.0% | 58.3% | 41.7% | 8.3% | 66.7% | 25.0% |
| 2023:Q3 | 20 | 50.0% | 45.0% | 5.0% | 10.0% | 45.0% | 45.0% | 15.0% | 60.0% | 25.0% | 25.0% | 60.0% | 15.0% |
| 2023:Q2 | 17 | 52.9% | 35.3% | 11.8% | 5.9% | 35.3% | 58.8% | 5.9% | 64.7% | 29.4% | 29.4% | 41.2% | 29.4% |
| 2023:Q1 | 20 | 90.0% | 0.0% | 10.0% | 0.0% | 45.0% | 55.0% | 10.0% | 65.0% | 25.0% | 35.0% | 45.0% | 20.0% |
| 2022:Q4 | 16 | 75.0% | 12.5% | 12.5% | 6.3% | 12.5% | 81.3% | 12.5% | 50.0% | 37.5% | 37.5% | 43.8% | 18.8% |
| 2022:Q3 | 14 | 71.4% | 21.4% | 7.1% | 7.1% | 35.7% | 57.1% | 7.1% | 42.9% | 50.0% | 50.0% | 28.6% | 21.4% |
| 2022:Q2 | 7 | 85.7% | 0.0% | 14.3% | 28.6% | 28.6% | 42.9% | 14.3% | 42.9% | 42.9% | 42.9% | 42.9% | 14.3% |
| 2022:Q1 | 11 | 72.7% | 18.2% | 9.1% | 36.4% | 18.2% | 45.5% | 0.0% | 27.3% | 72.7% | 0.0% | 45.5% | 54.5% |
| 2021:Q4 | 14 | 92.9% | 0.0% | 7.1% | 71.4% | 28.6% | 0.0% | 7.1% | 50.0% | 42.9% | 7.1% | 57.1% | 35.7% |
| 2021:Q3 | 14 | 92.9% | 7.1% | 0.0% | 85.7% | 7.1% | 7.1% | 0.0% | 35.7% | 64.3% | 14.3% | 28.6% | 57.1% |
| 2021:Q2 | 25 | 88.0% | 12.0% | 0.0% | 80.0% | 20.0% | 0.0% | 4.0% | 28.0% | 68.0% | 16.0% | 24.0% | 60.0% |
| 2021:Q1 | 28 | 85.7% | 10.7% | 3.6% | 78.6% | 17.9% | 3.6% | 7.1% | 25.0% | 67.9% | 14.3% | 39.3% | 46.4% |
| 2020:Q4 | 19 | 89.5% | 10.5% | 0.0% | 94.7% | 5.3% | 0.0% | 5.3% | 21.1% | 73.7% | 5.3% | 42.1% | 52.6% |
| 2020:Q3 | 28 | 82.1% | 17.9% | 0.0% | 78.6% | 17.9% | 3.6% | 7.1% | 21.4% | 71.4% | 3.6% | 32.1% | 64.3% |
| 2020:Q2 | 34 | 82.4% | 17.6% | 0.0% | 79.4% | 20.6% | 0.0% | 2.9% | 14.7% | 82.4% | 5.9% | 32.4% | 61.8% |
| 2020:Q1 | 10 | 70.0% | 30.0% | 0.0% | 70.0% | 20.0% | 10.0% | 10.0% | 30.0% | 60.0% | 0.0% | 30.0% | 70.0% |
| 2019:Q4 | 8 | 50.0% | 37.5% | 12.5% | 50.0% | 50.0% | 0.0% | 12.5% | 37.5% | 50.0% | 0.0% | 62.5% | 37.5% |
| 2019:Q3 | 9 | 55.6% | 33.3% | 11.1% | 55.6% | 44.4% | 0.0% | 11.1% | 66.7% | 22.2% | 11.1% | 55.6% | 33.3% |
| 2019:Q2 | 8 | 75.0% | 12.5% | 12.5% | 50.0% | 50.0% | 0.0% | 12.5% | 62.5% | 25.0% | 25.0% | 37.5% | 37.5% |
| 2019:Q1 | 5 | 80.0% | 20.0% | 0.0% | 60.0% | 40.0% | 0.0% | 0.0% | 80.0% | 20.0% | 20.0% | 60.0% | 20.0% |
| 2018:Q4 | 6 | 50.0% | 50.0% | 0.0% | 16.7% | 66.7% | 16.7% | 16.7% | 33.3% | 50.0% | 16.7% | 33.3% | 50.0% |
| 2018:Q3 | 8 | 50.0% | 50.0% | 0.0% | 25.0% | 50.0% | 25.0% | 12.5% | 62.5% | 25.0% | 0.0% | 50.0% | 50.0% |
| 2018:Q2 | 8 | 87.5% | 12.5% | 0.0% | 50.0% | 37.5% | 12.5% | 25.0% | 62.5% | 12.5% | 12.5% | 37.5% | 50.0% |
| 2018:Q1 | 9 | 66.7% | 22.2% | 11.1% | 66.7% | 11.1% | 22.2% | 0.0% | 88.9% | 11.1% | 22.2% | 33.3% | 44.4% |
| 2017:Q4 | 6 | 66.7% | 33.3% | 0.0% | 33.3% | 50.0% | 16.7% | 0.0% | 33.3% | 66.7% | 0.0% | 16.7% | 83.3% |

C.1. Loan Demand - Percentage of Banks Reporting a Change

| Period | Number of responses | Substantially stronger | Moderately stronger | Remained basically unchanged | Moderately weaker | Substantially weaker |
|---------|---------------------|------------------------|---------------------|------------------------------|-------------------|----------------------|
| 2024:Q2 | 178 | 0.0% | 16.9% | 61.2% | 20.2% | 1.7% |
| 2024:Q1 | 170 | 0.6% | 11.8% | 62.9% | 23.5% | 1.2% |
| 2023:Q4 | 150 | 0.0% | 10.7% | 56.7% | 30.7% | 2.0% |
| 2023:Q3 | 150 | 0.0% | 10.0% | 57.3% | 30.7% | 2.0% |
| 2023:Q2 | 139 | 0.7% | 11.5% | 51.1% | 34.5% | 2.2% |
| 2023:Q1 | 130 | 0.8% | 14.6% | 48.5% | 34.6% | 1.5% |
| 2022:Q4 | 134 | 0.0% | 12.7% | 61.2% | 24.6% | 1.5% |
| 2022:Q3 | 128 | 0.8% | 12.5% | 55.5% | 30.5% | 0.8% |
| 2022:Q2 | 133 | 0.8% | 16.5% | 63.9% | 18.8% | 0.0% |
| 2022:Q1 | 122 | 2.5% | 23.8% | 63.1% | 10.7% | 0.0% |
| 2021:Q4 | 129 | 0.0% | 20.2% | 69.0% | 9.3% | 1.6% |
| 2021:Q3 | 115 | 0.0% | 24.3% | 60.9% | 12.2% | 2.6% |
| 2021:Q2 | 116 | 1.7% | 21.6% | 62.1% | 10.3% | 4.3% |
| 2021:Q1 | 107 | 6.5% | 20.6% | 56.1% | 13.1% | 3.7% |
| 2020:Q4 | 105 | 1.9% | 14.3% | 57.1% | 20.0% | 6.7% |
| 2020:Q3 | 118 | 3.4% | 14.4% | 50.0% | 23.7% | 8.5% |
| 2020:Q2 | 118 | 16.9% | 18.6% | 33.1% | 22.0% | 9.3% |
| 2020:Q1 | 113 | 6.2% | 17.7% | 54.0% | 19.5% | 2.7% |
| 2019:Q4 | 120 | 0.0% | 14.2% | 73.3% | 11.7% | 0.8% |
| 2019:Q3 | 128 | 0.0% | 12.5% | 74.2% | 12.5% | 0.8% |
| 2019:Q2 | 126 | 0.0% | 14.3% | 77.0% | 8.7% | 0.0% |
| 2019:Q1 | 133 | 0.8% | 21.1% | 70.7% | 7.5% | 0.0% |
| 2018:Q4 | 121 | 1.7% | 13.2% | 73.6% | 9.9% | 1.7% |
| 2018:Q3 | 122 | 0.8% | 15.6% | 68.0% | 13.1% | 2.5% |
| 2018:Q2 | 122 | 3.3% | 19.7% | 68.9% | 7.4% | 0.8% |
| 2018:Q1 | 116 | 1.7% | 16.4% | 69.8% | 12.1% | 0.0% |
| 2017:Q4 | 97 | 1.0% | 20.6% | 58.8% | 19.6% | 0.0% |

C.2. Applications - Received and Approved

| Period | Number of responses | Applications Received | | Applications Approved | |
|---------|---------------------|-----------------------|----------------------------|-----------------------|----------------------------|
| | | Number | Dollar amount ¹ | Number ² | Dollar amount ³ |
| 2024:Q2 | 160 | 262,062 | 16,824,181 | 47.8% | 65.8% |
| 2024:Q1 | 158 | 212,431 | 14,627,571 | 51.3% | 62.0% |
| 2023:Q4 | 135 | 198,611 | 13,846,125 | 50.7% | 65.0% |
| 2023:Q3 | 137 | 243,570 | 15,522,370 | 52.8% | 62.1% |
| 2023:Q2 | 128 | 247,663 | 16,279,859 | 49.5% | 62.2% |
| 2023:Q1 | 118 | 155,985 | 14,078,480 | 51.0% | 61.9% |
| 2022:Q4 | 124 | 219,370 | 14,044,453 | 49.0% | 66.9% |
| 2022:Q3 | 117 | 270,722 | 13,773,923 | 49.3% | 62.6% |
| 2022:Q2 | 121 | 274,251 | 14,872,636 | 52.4% | 65.1% |
| 2022:Q1 | 116 | 264,661 | 15,321,860 | 51.9% | 59.2% |
| 2021:Q4 | 114 | 221,927 | 11,575,237 | 50.4% | 62.1% |
| 2021:Q3 | 110 | 233,647 | 16,882,456 | 51.3% | 69.1% |
| 2021:Q2 | 111 | 305,031 | 20,732,482 | 49.7% | 61.3% |
| 2021:Q1 | 100 | 522,253 | 52,949,453 | 53.1% | 63.8% |
| 2020:Q4 | 105 | 172,000 | 15,838,202 | 60.3% | 67.6% |
| 2020:Q3 | 114 | 270,057 | 20,281,767 | 39.9% | 54.8% |
| 2020:Q2 | 115 | 765,483 | 353,515,717 | 75.9% | 71.0% |
| 2020:Q1 | 106 | 267,860 | 180,383,928 | 52.8% | 55.7% |
| 2019:Q4 | 110 | 238,862 | 17,596,248 | 54.5% | 67.6% |
| 2019:Q3 | 117 | 250,344 | 22,777,624 | 55.0% | 67.8% |
| 2019:Q2 | 114 | 264,136 | 19,238,581 | 56.1% | 66.1% |
| 2019:Q1 | 126 | 266,339 | 18,326,744 | 55.8% | 65.1% |
| 2018:Q4 | 95 | 225,218 | 25,643,342 | 54.4% | 67.3% |
| 2018:Q3 | 96 | 247,800 | 15,233,275 | 52.3% | 60.8% |
| 2018:Q2 | 66 | 280,652 | 21,517,007 | 49.9% | 68.5% |
| 2018:Q1 | 72 | 383,340 | 14,044,483 | 55.8% | 62.2% |
| 2017:Q4 | 59 | 202,427 | 12,410,271 | 51.1% | 55.2% |

¹ In thousands of U.S. dollars.

² As a percentage of the number of applications received.

³ As a percentage of the dollar amount of applications received.

C.3. LMI Applications - Received and Approved

| Period | Number of responses | LMI Applications Received | | LMI Applications Approved | |
|---------|---------------------|---------------------------|----------------------------|---------------------------|----------------------------|
| | | Number | Dollar amount ¹ | Number ² | Dollar amount ³ |
| 2024:Q2 | * | * | * | * | * |
| 2024:Q1 | * | * | * | * | * |
| 2023:Q4 | * | * | * | * | * |
| 2023:Q3 | * | * | * | * | * |
| 2023:Q2 | * | * | * | * | * |
| 2023:Q1 | * | * | * | * | * |
| 2022:Q4 | * | * | * | * | * |
| 2022:Q3 | * | * | * | * | * |
| 2022:Q2 | * | * | * | * | * |
| 2022:Q1 | * | * | * | * | * |
| 2021:Q4 | * | * | * | * | * |
| 2021:Q3 | * | * | * | * | * |
| 2021:Q2 | * | * | * | * | * |
| 2021:Q1 | * | * | * | * | * |
| 2020:Q4 | * | * | * | * | * |
| 2020:Q3 | 36 | 8,713 | 713,141 | 42.3% | 68.0% |
| 2020:Q2 | 39 | 32,188 | 3,624,310 | 80.0% | 87.1% |
| 2020:Q1 | 39 | 12,720 | 1,009,945 | 52.6% | 57.6% |
| 2019:Q4 | 38 | 11,445 | 1,067,744 | 56.3% | 68.1% |
| 2019:Q3 | 38 | 12,454 | 1,143,198 | 55.4% | 70.9% |
| 2019:Q2 | 39 | 13,422 | 1,117,069 | 57.6% | 69.4% |
| 2019:Q1 | 45 | 12,407 | 988,235 | 59.9% | 71.0% |
| 2018:Q4 | 43 | 10,074 | 987,807 | 60.1% | 68.3% |
| 2018:Q3 | 36 | 13,255 | 845,767 | 57.9% | 84.7% |
| 2018:Q2 | 16 | 10,619 | 874,832 | 56.0% | 63.7% |
| 2018:Q1 | 11 | 11,604 | 823,103 | 53.6% | 63.5% |
| 2017:Q4 | 25 | 10,202 | 733,749 | 60.9% | 78.0% |

¹ In thousands of U.S. dollars.

² As a percentage of the number of applications received.

³ As a percentage of the dollar amount of applications received.

C.4. Loan Denial - Reasons

| Period | Number of Responses | Most Common | | | | | | | | |
|---------|---------------------|-------------|------------|----------------|-------------------------|-----------------------|------------------------------|---|---|---|
| | | Financials | Collateral | Credit History | Owner Equity Investment | Management Experience | Concerns About Business Plan | Supervisory or Regulatory Requirements; Did Not Meet SBA Guidelines | Reduced Risk Tolerance of Bank Management | Concentration Limits; Industry Exposure |
| 2024:Q2 | 177 | 70.1% | 6.8% | 16.4% | 3.4% | 0.0% | 0.6% | 0.6% | 1.7% | 0.6% |
| 2024:Q1 | 169 | 71.0% | 5.3% | 18.9% | 2.4% | 0.0% | 0.6% | 0.0% | 1.8% | 0.0% |
| 2023:Q4 | 150 | 67.3% | 5.3% | 18.0% | 5.3% | 0.0% | 0.7% | 0.0% | 3.3% | 0.0% |
| 2023:Q3 | 150 | 69.3% | 6.0% | 16.7% | 4.7% | 0.0% | 0.7% | 0.0% | 2.7% | 0.0% |
| 2023:Q2 | 139 | 65.5% | 3.6% | 17.3% | 7.2% | 0.7% | 0.7% | 0.0% | 3.6% | 1.4% |
| 2023:Q1 | 130 | 66.9% | 4.6% | 17.7% | 6.2% | 0.8% | 0.8% | 0.0% | 2.3% | 0.8% |
| 2022:Q4 | 134 | 67.2% | 6.7% | 17.9% | 3.7% | 0.0% | 0.7% | 0.7% | 1.5% | 1.5% |
| 2022:Q3 | 128 | 68.0% | 7.0% | 18.0% | 3.1% | 0.0% | 0.8% | 0.0% | 1.6% | 1.6% |
| 2022:Q2 | 133 | 70.7% | 4.5% | 16.5% | 3.0% | 0.0% | 1.5% | 0.0% | 2.3% | 1.5% |
| 2022:Q1 | 122 | 67.2% | 4.1% | 20.5% | 4.1% | 0.0% | 1.6% | 0.0% | 1.6% | 0.8% |
| 2021:Q4 | 129 | 72.9% | 2.3% | 17.1% | 3.1% | 0.0% | 2.3% | 0.8% | 0.8% | 0.8% |
| 2021:Q3 | 123 | 68.3% | 4.9% | 18.7% | 4.1% | 0.0% | 2.4% | 0.8% | 0.8% | 0.0% |
| 2021:Q2 | 116 | 64.7% | 5.2% | 23.3% | 3.4% | 0.0% | 1.7% | 0.0% | 1.7% | 0.0% |
| 2021:Q1 | 107 | 66.4% | 6.5% | 18.7% | 3.7% | 0.0% | 0.9% | 1.9% | 1.9% | 0.0% |
| 2020:Q4 | 105 | 72.4% | 5.7% | 18.1% | 1.9% | 0.0% | 0.0% | 0.0% | 1.9% | 0.0% |
| 2020:Q3 | 118 | 68.6% | 3.4% | 19.5% | 2.5% | 0.8% | 1.7% | 0.0% | 3.4% | 0.0% |
| 2020:Q2 | 118 | 64.4% | 3.4% | 19.5% | 2.5% | 0.0% | 2.5% | 1.7% | 5.9% | 0.0% |
| 2020:Q1 | 113 | 65.5% | 2.7% | 23.0% | 1.8% | 0.9% | 0.0% | 0.9% | 5.3% | 0.0% |
| 2019:Q4 | 117 | 28.2% | 30.8% | 26.5% | 11.1% | 0.0% | 0.9% | 0.9% | 0.9% | 0.9% |
| 2019:Q3 | 128 | 62.5% | 6.3% | 24.2% | 3.9% | 0.8% | 0.0% | 0.0% | 2.3% | 0.0% |
| 2019:Q2 | 126 | 64.3% | 4.8% | 23.8% | 3.2% | 0.8% | 0.0% | 0.0% | 1.6% | 1.6% |
| 2019:Q1 | 133 | 66.9% | 5.3% | 21.8% | 2.3% | 0.8% | 0.0% | 0.0% | 3.0% | 0.0% |
| 2018:Q4 | 121 | 65.3% | 6.6% | 20.7% | 5.0% | 1.7% | 0.0% | 0.0% | 0.8% | 0.0% |
| 2018:Q3 | 122 | 72.1% | 3.3% | 21.3% | 1.6% | 0.8% | 0.0% | 0.0% | 0.8% | 0.0% |
| 2018:Q2 | 122 | 66.4% | 6.6% | 22.1% | 1.6% | 0.8% | 0.8% | 0.8% | 0.8% | 0.0% |
| 2018:Q1 | 116 | 69.8% | 2.6% | 22.4% | 2.6% | 0.9% | 0.9% | 0.9% | 0.0% | 0.0% |
| 2017:Q4 | 97 | 73.2% | 7.2% | 17.5% | 1.0% | 1.0% | 0.0% | 0.0% | 0.0% | 0.0% |

| Period | Number of Responses | Second Most Common | | | | | | | | |
|---------|---------------------|--------------------|------------|----------------|-------------------------|-----------------------|------------------------------|---|---|---|
| | | Financials | Collateral | Credit History | Owner Equity Investment | Management Experience | Concerns About Business Plan | Supervisory or Regulatory Requirements; Did Not Meet SBA Guidelines | Reduced Risk Tolerance of Bank Management | Concentration Limits; Industry Exposure |
| 2024:Q2 | 177 | 22.6% | 36.2% | 19.8% | 10.2% | 2.8% | 2.3% | 1.1% | 2.8% | 2.3% |
| 2024:Q1 | 169 | 23.1% | 37.3% | 19.5% | 13.0% | 1.2% | 2.4% | 1.8% | 1.2% | 0.6% |
| 2023:Q4 | 150 | 24.0% | 36.0% | 21.3% | 10.0% | 1.3% | 2.0% | 2.0% | 2.0% | 1.3% |
| 2023:Q3 | 150 | 20.7% | 41.3% | 20.7% | 6.7% | 2.7% | 2.0% | 2.0% | 2.0% | 2.0% |
| 2023:Q2 | 139 | 19.4% | 38.8% | 25.2% | 7.2% | 2.2% | 2.2% | 1.4% | 2.2% | 1.4% |
| 2023:Q1 | 130 | 19.2% | 36.2% | 26.9% | 7.7% | 1.5% | 0.8% | 2.3% | 3.1% | 2.3% |
| 2022:Q4 | 134 | 22.4% | 38.1% | 23.1% | 9.7% | 2.2% | 0.0% | 1.5% | 1.5% | 1.5% |
| 2022:Q3 | 128 | 22.7% | 33.6% | 24.2% | 8.6% | 3.1% | 0.8% | 2.3% | 2.3% | 2.3% |
| 2022:Q2 | 133 | 22.6% | 37.6% | 22.6% | 9.0% | 1.5% | 1.5% | 2.3% | 2.3% | 0.8% |
| 2022:Q1 | 122 | 21.3% | 34.4% | 23.8% | 12.3% | 2.5% | 0.8% | 1.6% | 2.5% | 0.8% |
| 2021:Q4 | 129 | 19.4% | 37.2% | 24.0% | 9.3% | 4.7% | 0.8% | 1.6% | 2.3% | 0.8% |
| 2021:Q3 | 123 | 22.0% | 32.5% | 28.5% | 5.7% | 4.1% | 1.6% | 1.6% | 1.6% | 2.4% |
| 2021:Q2 | 116 | 22.4% | 31.0% | 26.7% | 7.8% | 4.3% | 1.7% | 1.7% | 1.7% | 2.6% |
| 2021:Q1 | 107 | 24.3% | 29.9% | 30.8% | 9.3% | 1.9% | 1.9% | 1.9% | 0.0% | 0.0% |
| 2020:Q4 | 105 | 19.0% | 35.2% | 29.5% | 7.6% | 1.0% | 1.0% | 1.9% | 3.8% | 1.0% |
| 2020:Q3 | 115 | 19.1% | 36.5% | 27.0% | 9.6% | 0.9% | 2.6% | 1.7% | 2.6% | 0.0% |
| 2020:Q2 | 115 | 18.3% | 27.8% | 30.4% | 10.4% | 1.7% | 4.3% | 1.7% | 3.5% | 1.7% |
| 2020:Q1 | 111 | 25.2% | 35.1% | 21.6% | 11.7% | 0.0% | 1.8% | 0.9% | 2.7% | 0.9% |
| 2019:Q4 | 117 | 28.2% | 30.8% | 26.5% | 11.1% | 0.0% | 0.9% | 0.9% | 0.9% | 0.9% |
| 2019:Q3 | 127 | 26.0% | 33.9% | 27.6% | 9.4% | 0.0% | 0.8% | 0.8% | 0.8% | 0.8% |
| 2019:Q2 | 123 | 26.8% | 35.8% | 24.4% | 10.6% | 0.0% | 0.0% | 0.0% | 1.6% | 0.8% |
| 2019:Q1 | 132 | 24.2% | 34.1% | 29.5% | 6.1% | 0.8% | 2.3% | 0.0% | 0.8% | 2.3% |
| 2018:Q4 | 120 | 23.3% | 31.7% | 28.3% | 10.0% | 1.7% | 0.0% | 1.7% | 2.5% | 0.8% |
| 2018:Q3 | 121 | 17.4% | 34.7% | 31.4% | 11.6% | 0.8% | 0.0% | 2.5% | 1.7% | 0.0% |
| 2018:Q2 | 121 | 24.8% | 33.9% | 24.0% | 9.1% | 2.5% | 0.8% | 2.5% | 1.7% | 0.8% |
| 2018:Q1 | 115 | 21.7% | 34.8% | 24.4% | 10.4% | 2.6% | 0.0% | 1.7% | 4.4% | 0.0% |
| 2017:Q4 | 94 | 17.0% | 31.9% | 35.1% | 8.5% | 1.1% | 1.1% | 3.2% | 2.1% | 0.0% |

| Period | Number of Responses | Third Most Common | | | | | | | | |
|---------|---------------------|-------------------|------------|----------------|-------------------------|-----------------------|------------------------------|---|---|---|
| | | Financials | Collateral | Credit History | Owner Equity Investment | Management Experience | Concerns About Business Plan | Supervisory or Regulatory Requirements; Did Not Meet SBA Guidelines | Reduced Risk Tolerance of Bank Management | Concentration Limits; Industry Exposure |
| 2024:Q2 | 177 | 6.2% | 33.3% | 25.4% | 11.9% | 7.9% | 6.2% | 2.3% | 4.5% | 2.3% |
| 2024:Q1 | 169 | 4.7% | 33.7% | 23.7% | 11.2% | 8.9% | 5.3% | 1.8% | 6.5% | 4.1% |
| 2023:Q4 | 150 | 5.3% | 34.7% | 20.7% | 14.7% | 8.0% | 6.0% | 2.0% | 4.0% | 4.7% |
| 2023:Q3 | 150 | 7.3% | 30.7% | 21.3% | 18.7% | 6.7% | 4.7% | 1.3% | 7.3% | 2.0% |
| 2023:Q2 | 139 | 12.2% | 30.2% | 20.1% | 12.9% | 6.5% | 6.5% | 2.2% | 7.2% | 2.2% |
| 2023:Q1 | 130 | 10.8% | 31.5% | 20.0% | 13.1% | 7.7% | 5.4% | 3.1% | 5.4% | 3.1% |
| 2022:Q4 | 134 | 7.5% | 32.8% | 21.6% | 14.2% | 6.0% | 6.7% | 1.5% | 5.2% | 4.5% |
| 2022:Q3 | 128 | 6.3% | 32.8% | 18.0% | 18.8% | 5.5% | 8.6% | 2.3% | 4.7% | 3.1% |
| 2022:Q2 | 133 | 3.8% | 33.8% | 23.3% | 15.8% | 6.8% | 6.0% | 0.8% | 5.3% | 4.5% |
| 2022:Q1 | 122 | 8.2% | 32.0% | 18.9% | 15.6% | 8.2% | 9.0% | 2.5% | 3.3% | 2.5% |
| 2021:Q4 | 129 | 5.4% | 32.6% | 23.3% | 17.1% | 7.0% | 7.8% | 2.3% | 2.3% | 2.3% |
| 2021:Q3 | 123 | 5.7% | 35.8% | 22.0% | 16.3% | 6.5% | 7.3% | 2.4% | 2.4% | 1.6% |
| 2021:Q2 | 116 | 6.9% | 37.1% | 19.0% | 14.7% | 6.0% | 5.2% | 4.3% | 4.3% | 2.6% |
| 2021:Q1 | 107 | 2.8% | 35.5% | 24.3% | 9.3% | 5.6% | 8.4% | 1.9% | 6.5% | 5.6% |
| 2020:Q4 | 105 | 4.8% | 34.3% | 25.7% | 12.4% | 4.8% | 5.7% | 0.0% | 7.6% | 4.8% |
| 2020:Q3 | 113 | 6.2% | 39.8% | 21.2% | 8.8% | 3.5% | 8.0% | 0.9% | 8.0% | 3.5% |
| 2020:Q2 | 113 | 10.6% | 42.5% | 15.9% | 8.0% | 4.4% | 5.3% | 0.9% | 8.0% | 4.4% |
| 2020:Q1 | 110 | 3.6% | 40.0% | 25.5% | 8.2% | 5.5% | 7.3% | 1.8% | 3.6% | 4.5% |
| 2019:Q4 | 116 | 5.2% | 47.4% | 18.1% | 10.3% | 6.0% | 6.9% | 0.9% | 1.7% | 3.4% |
| 2019:Q3 | 123 | 8.1% | 41.5% | 19.5% | 10.6% | 6.5% | 6.5% | 1.6% | 1.6% | 4.1% |
| 2019:Q2 | 122 | 7.4% | 37.7% | 19.7% | 11.5% | 9.8% | 5.7% | 2.5% | 1.6% | 4.1% |
| 2019:Q1 | 130 | 5.4% | 40.0% | 20.0% | 11.5% | 9.2% | 7.7% | 2.3% | 2.3% | 1.5% |
| 2018:Q4 | 119 | 6.7% | 41.2% | 19.3% | 8.4% | 7.6% | 8.4% | 0.8% | 3.4% | 4.2% |
| 2018:Q3 | 118 | 5.9% | 36.4% | 22.0% | 12.7% | 5.9% | 7.6% | 0.8% | 4.2% | 4.2% |
| 2018:Q2 | 120 | 5.8% | 34.2% | 23.3% | 15.8% | 6.7% | 5.8% | 0.8% | 3.3% | 4.2% |
| 2018:Q1 | 114 | 6.1% | 36.0% | 17.5% | 17.5% | 7.9% | 7.9% | 0.9% | 4.4% | 1.8% |
| 2017:Q4 | 93 | 5.4% | 35.5% | 22.6% | 12.9% | 6.5% | 5.4% | 3.2% | 4.3% | 4.3% |

D.1 Credit Standards - Percentage of Banks Reporting a Change

| Period | Number of responses | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably |
|---------|---------------------|------------------------|--------------------|------------------------------|----------------|--------------------|
| 2024:Q2 | 178 | 1.7% | 18.5% | 79.2% | 0.6% | 0.0% |
| 2024:Q1 | 170 | 1.2% | 19.4% | 78.8% | 0.6% | 0.0% |
| 2023:Q4 | 150 | 2.0% | 21.3% | 76.7% | 0.0% | 0.0% |
| 2023:Q3 | 150 | 1.3% | 25.3% | 73.3% | 0.0% | 0.0% |
| 2023:Q2 | 139 | 1.4% | 25.2% | 71.9% | 1.4% | 0.0% |
| 2023:Q1 | 130 | 0.0% | 34.6% | 63.8% | 1.5% | 0.0% |
| 2022:Q4 | 134 | 0.0% | 21.6% | 76.9% | 1.5% | 0.0% |
| 2022:Q3 | 128 | 0.0% | 23.4% | 75.0% | 1.6% | 0.0% |
| 2022:Q2 | 133 | 0.0% | 16.5% | 83.5% | 0.0% | 0.0% |
| 2022:Q1 | 122 | 0.0% | 13.9% | 83.6% | 2.5% | 0.0% |
| 2021:Q4 | 129 | 0.0% | 7.8% | 87.6% | 4.7% | 0.0% |
| 2021:Q3 | 123 | 0.0% | 4.9% | 88.6% | 6.5% | 0.0% |
| 2021:Q2 | 116 | 0.9% | 7.8% | 85.3% | 6.0% | 0.0% |
| 2021:Q1 | 107 | 0.9% | 15.0% | 79.4% | 4.7% | 0.0% |
| 2020:Q4 | 105 | 1.9% | 21.0% | 76.2% | 1.0% | 0.0% |
| 2020:Q3 | 118 | 2.5% | 30.5% | 66.1% | 0.8% | 0.0% |
| 2020:Q2 | 118 | 5.9% | 40.7% | 50.8% | 2.5% | 0.0% |
| 2020:Q1 | 113 | 3.5% | 17.7% | 75.2% | 2.7% | 0.9% |
| 2019:Q4 | 120 | 0.0% | 6.7% | 90.8% | 2.5% | 0.0% |
| 2019:Q3 | 128 | 0.0% | 10.2% | 86.7% | 3.1% | 0.0% |
| 2019:Q2 | 126 | 0.0% | 8.7% | 86.5% | 4.8% | 0.0% |
| 2019:Q1 | 133 | 0.0% | 6.0% | 87.2% | 6.8% | 0.0% |
| 2018:Q4 | 121 | 0.8% | 4.1% | 91.7% | 3.3% | 0.0% |
| 2018:Q3 | 122 | 0.0% | 4.1% | 91.0% | 4.9% | 0.0% |
| 2018:Q2 | 122 | 0.8% | 3.3% | 88.5% | 6.6% | 0.8% |
| 2018:Q1 | 116 | 0.0% | 5.2% | 88.8% | 6.0% | 0.0% |
| 2017:Q4 | 97 | 1.0% | 10.3% | 82.5% | 5.2% | 1.0% |

D.2. Terms - Percentage of Banks Reporting a Change

| Period | Number of responses | Maximum size of credit lines | | | | | Maximum maturity of loans and credit lines | | | | | Costs of credit lines | | | | |
|---------|---------------------|------------------------------|--------------------|------------------------------|----------------|--------------------|--|--------------------|------------------------------|----------------|--------------------|------------------------|--------------------|------------------------------|----------------|--------------------|
| | | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably |
| 2024:Q2 | 178 | 0.6% | 8.4% | 90.4% | 0.6% | 0.0% | 0.0% | 6.2% | 93.8% | 0.0% | 0.0% | 2.2% | 19.1% | 78.7% | 0.0% | 0.0% |
| 2024:Q1 | 170 | 0.0% | 11.2% | 87.6% | 1.2% | 0.0% | 0.6% | 7.1% | 92.4% | 0.0% | 0.0% | 2.4% | 21.2% | 75.9% | 0.6% | 0.0% |
| 2023:Q4 | 150 | 0.0% | 10.0% | 90.0% | 0.0% | 0.0% | 0.7% | 8.7% | 90.7% | 0.0% | 0.0% | 2.7% | 22.7% | 74.0% | 0.7% | 0.0% |
| 2023:Q3 | 150 | 0.7% | 10.0% | 89.3% | 0.0% | 0.0% | 0.7% | 8.7% | 90.7% | 0.0% | 0.0% | 4.7% | 28.0% | 67.3% | 0.0% | 0.0% |
| 2023:Q2 | 139 | 0.0% | 15.1% | 84.2% | 0.7% | 0.0% | 0.0% | 12.2% | 87.8% | 0.0% | 0.0% | 5.0% | 29.5% | 65.5% | 0.0% | 0.0% |
| 2023:Q1 | 130 | 0.8% | 14.6% | 83.8% | 0.8% | 0.0% | 0.0% | 9.2% | 90.8% | 0.0% | 0.0% | 5.4% | 25.4% | 68.5% | 0.8% | 0.0% |
| 2022:Q4 | 134 | 0.7% | 8.2% | 89.6% | 1.5% | 0.0% | 0.7% | 9.7% | 89.6% | 0.0% | 0.0% | 6.0% | 17.9% | 74.6% | 1.5% | 0.0% |
| 2022:Q3 | 128 | 0.8% | 7.8% | 89.1% | 2.3% | 0.0% | 0.8% | 6.3% | 89.1% | 3.9% | 0.0% | 3.1% | 26.6% | 68.8% | 1.6% | 0.0% |
| 2022:Q2 | 133 | 0.8% | 6.8% | 90.2% | 1.5% | 0.0% | 0.8% | 8.3% | 88.7% | 3.0% | 0.0% | 3.0% | 17.3% | 78.2% | 1.5% | 0.0% |
| 2022:Q1 | 122 | 0.0% | 5.7% | 90.2% | 4.1% | 0.0% | 0.0% | 4.1% | 94.3% | 1.6% | 0.0% | 0.8% | 13.9% | 82.8% | 2.5% | 0.0% |
| 2021:Q4 | 129 | 0.0% | 3.9% | 90.7% | 5.4% | 0.0% | 0.0% | 6.2% | 91.5% | 2.3% | 0.0% | 0.0% | 7.8% | 87.6% | 4.7% | 0.0% |
| 2021:Q3 | 123 | 1.6% | 4.1% | 88.6% | 4.9% | 0.8% | 0.0% | 3.3% | 91.9% | 4.1% | 0.8% | 0.0% | 4.9% | 89.4% | 4.9% | 0.8% |
| 2021:Q2 | 116 | 2.6% | 5.2% | 89.7% | 2.6% | 0.0% | 0.9% | 3.4% | 94.8% | 0.9% | 0.0% | 0.0% | 6.0% | 85.3% | 8.6% | 0.0% |
| 2021:Q1 | 107 | 1.9% | 8.4% | 88.8% | 0.0% | 0.9% | 0.9% | 6.5% | 90.7% | 1.9% | 0.0% | 0.0% | 8.4% | 86.0% | 5.6% | 0.0% |
| 2020:Q4 | 105 | 1.9% | 15.2% | 81.9% | 1.0% | 0.0% | 1.0% | 6.7% | 91.4% | 1.0% | 0.0% | 0.0% | 8.6% | 86.7% | 4.8% | 0.0% |
| 2020:Q3 | 118 | 1.7% | 16.1% | 82.2% | 0.0% | 0.0% | 0.0% | 12.7% | 83.1% | 4.2% | 0.0% | 0.0% | 11.0% | 85.6% | 3.4% | 0.0% |
| 2020:Q2 | 118 | 5.9% | 16.1% | 76.3% | 1.7% | 0.0% | 1.7% | 13.6% | 83.1% | 1.7% | 0.0% | 0.8% | 12.7% | 79.7% | 5.9% | 0.8% |
| 2020:Q1 | 113 | 0.9% | 9.7% | 86.7% | 2.7% | 0.0% | 0.9% | 8.0% | 87.6% | 3.5% | 0.0% | 0.0% | 11.5% | 85.0% | 2.7% | 0.9% |
| 2019:Q4 | 120 | 0.0% | 9.2% | 75.8% | 15.0% | 0.0% | 0.8% | 10.0% | 85.0% | 4.2% | 0.0% | 0.0% | 10.8% | 89.2% | 0.0% | 0.0% |
| 2019:Q3 | 128 | 0.0% | 3.1% | 93.8% | 3.1% | 0.0% | 0.0% | 2.3% | 93.8% | 3.9% | 0.0% | 0.0% | 7.8% | 85.9% | 6.3% | 0.0% |
| 2019:Q2 | 126 | 0.0% | 4.0% | 92.9% | 3.2% | 0.0% | 0.0% | 2.4% | 92.9% | 4.8% | 0.0% | 0.0% | 7.9% | 84.1% | 7.9% | 0.0% |
| 2019:Q1 | 133 | 0.0% | 2.3% | 93.2% | 3.8% | 0.8% | 0.0% | 6.2% | 94.7% | 2.3% | 0.8% | 0.0% | 10.5% | 84.2% | 4.5% | 0.8% |
| 2018:Q4 | 121 | 0.8% | 2.5% | 91.7% | 4.1% | 0.8% | 0.8% | 2.5% | 93.4% | 3.3% | 0.0% | 0.8% | 9.1% | 86.0% | 4.1% | 0.0% |
| 2018:Q3 | 122 | 0.0% | 4.9% | 91.8% | 3.3% | 0.0% | 0.0% | 3.3% | 91.8% | 4.9% | 0.0% | 0.0% | 14.8% | 79.5% | 5.7% | 0.0% |
| 2018:Q2 | 122 | 0.8% | 2.5% | 91.0% | 5.7% | 0.0% | 0.8% | 2.5% | 89.3% | 7.4% | 0.0% | 0.8% | 17.2% | 76.2% | 5.7% | 0.0% |
| 2018:Q1 | 116 | 0.0% | 5.2% | 92.2% | 2.6% | 0.0% | 0.0% | 1.7% | 93.1% | 5.2% | 0.0% | 0.0% | 12.1% | 80.2% | 7.8% | 0.0% |
| 2017:Q4 | 97 | 0.0% | 7.2% | 86.6% | 6.2% | 0.0% | 0.0% | 4.1% | 90.7% | 4.1% | 1.0% | 0.0% | 13.4% | 77.3% | 8.2% | 1.0% |

| Period | Number of responses | Spreads of loan rates over the bank's cost of funds | | | | | Premiums charged on riskier loans | | | | | Loan covenants | | | | |
|---------|---------------------|---|--------------------|------------------------------|----------------|--------------------|-----------------------------------|--------------------|------------------------------|----------------|--------------------|------------------------|--------------------|------------------------------|----------------|--------------------|
| | | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably |
| 2024:Q2 | 178 | 3.4% | 23.6% | 70.2% | 2.8% | 0.0% | 3.9% | 15.7% | 79.8% | 0.6% | 0.0% | 1.7% | 10.7% | 87.6% | 0.0% | 0.0% |
| 2024:Q1 | 170 | 1.8% | 21.2% | 73.5% | 3.5% | 0.0% | 2.9% | 15.9% | 80.6% | 0.6% | 0.0% | 0.6% | 11.2% | 87.6% | 0.6% | 0.0% |
| 2023:Q4 | 150 | 2.7% | 27.3% | 66.0% | 3.3% | 0.7% | 3.3% | 18.7% | 78.0% | 0.0% | 0.0% | 0.7% | 12.0% | 87.3% | 0.0% | 0.0% |
| 2023:Q3 | 150 | 4.0% | 33.3% | 59.3% | 3.3% | 0.0% | 2.7% | 21.3% | 76.0% | 0.0% | 0.0% | 0.7% | 16.7% | 82.7% | 0.0% | 0.0% |
| 2023:Q2 | 139 | 3.6% | 30.2% | 61.9% | 4.3% | 0.0% | 3.6% | 17.3% | 79.1% | 0.0% | 0.0% | 0.7% | 14.4% | 84.9% | 0.0% | 0.0% |
| 2023:Q1 | 130 | 3.8% | 25.4% | 66.2% | 4.6% | 0.0% | 3.8% | 16.9% | 79.2% | 0.0% | 0.0% | 0.0% | 16.2% | 83.8% | 0.0% | 0.0% |
| 2022:Q4 | 134 | 4.5% | 24.6% | 65.7% | 5.2% | 0.0% | 3.0% | 17.2% | 79.9% | 0.0% | 0.0% | 0.0% | 12.7% | 80.0% | 0.0% | 0.0% |
| 2022:Q3 | 128 | 3.1% | 23.4% | 69.5% | 3.9% | 0.0% | 2.3% | 17.2% | 80.5% | 0.0% | 0.0% | 0.0% | 12.5% | 87.5% | 0.0% | 0.0% |
| 2022:Q2 | 133 | 1.5% | 21.1% | 72.2% | 5.3% | 0.0% | 1.5% | 14.3% | 84.2% | 0.0% | 0.0% | 0.8% | 9.8% | 89.5% | 0.0% | 0.0% |
| 2022:Q1 | 122 | 0.8% | 16.4% | 75.4% | 7.4% | 0.0% | 2.5% | 12.3% | 82.8% | 2.5% | 0.0% | 0.0% | 5.7% | 93.4% | 0.8% | 0.0% |
| 2021:Q4 | 129 | 0.0% | 12.4% | 78.3% | 8.5% | 0.8% | 1.6% | 8.5% | 88.4% | 1.6% | 0.0% | 0.8% | 5.4% | 93.8% | 0.0% | 0.0% |
| 2021:Q3 | 123 | 0.0% | 8.1% | 80.5% | 11.4% | 0.0% | 1.6% | 2.4% | 93.5% | 2.4% | 0.0% | 0.0% | 5.7% | 91.9% | 2.4% | 0.0% |
| 2021:Q2 | 116 | 0.0% | 12.1% | 79.3% | 8.6% | 0.0% | 2.6% | 6.0% | 91.4% | 0.0% | 0.0% | 1.7% | 5.2% | 91.4% | 0.0% | 0.0% |
| 2021:Q1 | 107 | 0.0% | 13.1% | 81.3% | 5.6% | 0.0% | 2.1% | 11.2% | 85.0% | 0.9% | 0.0% | 1.9% | 10.3% | 87.9% | 0.9% | 0.0% |
| 2020:Q4 | 105 | 1.9% | 10.5% | 76.2% | 10.5% | 1.0% | 2.9% | 13.3% | 82.9% | 1.0% | 0.0% | 2.9% | 10.5% | 86.7% | 0.0% | 0.0% |
| 2020:Q3 | 118 | 2.5% | 16.1% | 72.9% | 8.5% | 0.0% | 3.4% | 16.9% | 78.8% | 0.8% | 0.0% | 0.8% | 21.2% | 78.0% | 0.0% | 0.0% |
| 2020:Q2 | 118 | 4.2% | 16.9% | 69.5% | 8.5% | 0.8% | 2.5% | 19.5% | 76.3% | 1.7% | 0.0% | 2.5% | 21.2% | 76.3% | 0.0% | 0.0% |
| 2020:Q1 | 113 | 1.8% | 18.6% | 72.6% | 6.2% | 0.9% | 2.7% | 9.7% | 85.8% | 1.8% | 0.0% | 0.0% | 15.9% | 84.1% | 0.0% | 0.0% |
| 2019:Q4 | 120 | 0.0% | 9.2% | 75.8% | 15.0% | 0.0% | 0.8% | 10.0% | 85.0% | 4.2% | 0.0% | 0.0% | 10.8% | 89.2% | 0.0% | 0.0% |
| 2019:Q3 | 128 | 0.0% | 9.4% | 74.2% | 15.6% | 0.8% | 0.8% | 7.8% | 88.3% | 3.1% | 0.0% | 0.0% | 7.0% | 93.0% | 0.0% | 0.0% |
| 2019:Q2 | 126 | 0.0% | 12.7% | 76.2% | 10.3% | 0.8% | 0.8% | 9.5% | 87.3% | 2.4% | 0.0% | 0.0% | 8.7% | 90.5% | 0.8% | 0.0% |
| 2019:Q1 | 133 | 0.8% | 11.3% | 74.4% | 13.5% | 0.0% | 0.8% | 9.0% | 85.0% | 4.5% | 0.8% | 0.8% | 9.8% | 85.0% | 4.5% | 0.0% |
| 2018:Q4 | 121 | 0.0% | 14.9% | 72.7% | 11.6% | 0.8% | 1.7% | 10.7% | 84.3% | 3.3% | 0.0% | 0.8% | 11.6% | 87.6% | 0.0% | 0.0% |
| 2018:Q3 | 122 | 0.0% | 18.0% | 68.0% | 13.1% | 0.8% | 2.5% | 13.9% | 82.0% | 1.6% | 0.0% | 0.8% | 7.4% | 91.0% | 0.8% | 0.0% |
| 2018:Q2 | 122 | 0.8% | 18.0% | 68.9% | 10.7% | 1.6% | 1.6% | 10.7% | 86.1% | 1.6% | 0.0% | 0.8% | 9.0% | 88.5% | 1.6% | 0.0% |
| 2018:Q1 | 116 | 0.9% | 14.7% | 69.0% | 15.5% | 0.0% | 0.9% | 6.0% | 88.8% | 4.3% | 0.0% | 0.0% | 11.2% | 87.1% | 1.7% | 0.0% |
| 2017:Q4 | 97 | 1.0% | 16.5% | 63.9% | 18.6% | 0.0% | 3.1% | 12.4% | 80.4% | 4.1% | 0.0% | 1.0% | 11.3% | 85.6% | 2.1% | 0.0% |

| Period | Number of responses | Collateral requirements | | | | | Use of interest rate floors | | | | | Level of interest rate floors | | | | |
|---------|---------------------|-------------------------|--------------------|------------------------------|----------------|--------------------|-----------------------------|--------------------|------------------------------|----------------|--------------------|-------------------------------|--------------------|------------------------------|----------------|--------------------|
| | | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably | Tightened considerably | Tightened somewhat | Remained basically unchanged | Eased somewhat | Eased considerably |
| 2024:Q2 | 178 | 1.7% | 12.4% | 86.0% | 0.0% | 0.0% | 2.2% | 15.2% | 82.6% | 0.0% | 0.0% | 1.7% | 16.3% | 82.0% | 0.0% | 0.0% |
| 2024:Q1 | 170 | 0.6% | 12.9% | 86.5% | 0.0% | 0.0% | 1.2% | 17.1% | 81.8% | 0.0% | 0.0% | 2.9% | 17.1% | 80.0% | 0.0% | 0.0% |
| 2023:Q4 | 150 | 0.7% | 12.0% | 86.7% | 0.7% | 0.0% | 0.0% | 15.3% | 84.7% | 0.0% | 0.0% | 1.3% | 20.0% | 78.0% | 0.7% | 0.0% |
| 2023:Q3 | 150 | 0.0% | 16.7% | 83.3% | 0.0% | 0.0% | 0.7% | 17.3% | 81.3% | 0.7% | 0.0% | 2.7% | 26.0% | 71.3% | 0.0% | 0.0% |
| 2023:Q2 | 139 | 0.7% | 15.8% | 83.5% | 0.0% | 0.0% | 3.6% | 16.5% | 79.9% | 0.0% | 0.0% | 2.2% | 21.6% | 76.3% | 0.0% | 0.0% |
| 2023:Q1 | 130 | 0.0% | 17.7% | 82.3% | 0.0% | 0.0% | 3.1% | 12.3% | 83.8% | 0.0% | 0.8% | 2.3% | 19.2% | 77.7% | 0.0% | 0.8% |
| 2022:Q4 | 134 | 0.0% | 12.7% | 87.3% | 0.0% | 0.0% | 3.0% | 17.2% | 79.1% | 0.0% | 0.7% | 2.2% | 20.9% | 76.1% | 0.0% | 0.7% |
| 2022:Q3 | 128 | 0.0% | 13.3% | 86.7% | 0.0% | 0.0% | 1.6% | 18.8% | 79.7% | 0.0% | 0.0% | 2.3% | 21.9% | 75.0% | 0.0% | 0.0% |
| 2022:Q2 | 133 | 0.8% | 10.5% | 88.7% | 0.0% | 0.0% | 2.3% | 10.5% | 86.5% | 0.8% | 0.0% | 1.5% | 14.3% | 83.5% | 0.0% | 0.0% |
| 2022:Q1 | 122 | 0.0% | 8.2% | 91.0% | 0.8% | 0.0% | 2.5% | 12.3% | 82.8% | 2.5% | 0.0% | 1.6% | 12.3% | 84.4% | 1.6% | 0.0% |
| 2021:Q4 | 129 | 0.8% | 3.9% | 93.8% | 1.6% | 0.0% | 2.3% | 10.9% | 86.8% | 0.0% | 0.0% | 0.8% | 8.5% | 89.1% | 1.6% | 0.0% |
| 2021:Q3 | 123 | 0.0% | 4.9% | 91.9% | 3.3% | 0.0% | 0.8% | 11.4% | 85.4% | 2.4% | 0.0% | 0.0% | 6.5% | 87.0% | 6.5% | 0.0% |
| 2021:Q2 | 116 | 1.7% | 6.9% | 88.8% | 2.6% | 0.0% | 3.4% | 9.5% | 86.2% | 0.9% | 0.0% | 0.9% | 8.6% | 85.3% | 5.2% | 0.0% |
| 2021:Q1 | 107 | 0.9% | 10.3% | 86.9% | 1.9% | 0.0% | 1.9% | 13.1% | 85.0% | 0.0% | 0.0% | 1.9% | 6.5% | 89.7% | 1.9% | 0.0% |
| 2020:Q4 | 105 | 1.9% | 17.1% | 81.0% | 0.0% | 0.0% | 4.8% | 14.3% | 81.0% | 0.0% | 0.0% | 1.0% | 9.5% | 87.6% | 1.9% | 0.0% |
| 2020:Q3 | 118 | 2.5% | 16.9% | 80.5% | 0.0% | 0.0% | 5.1% | 18.6% | 75.4% | 0.8% | 0.0% | 0.8% | 14.4% | 82.2% | 2.5% | 0.0% |
| 2020:Q2 | 118 | 0.8% | 26.3% | 71.2% | 1.7% | 0.0% | 5.1% | 19.5% | 75.4% | 0.0% | 0.0% | 1.7% | 14.4% | 82.2% | 0.8% | 0.8% |
| 2020:Q1 | 113 | 0.9% | 20.4% | 77.9% | 0.9% | 0.0% | 5.3% | 18.6% | 72.6% | 3.5% | 0.0% | 1.8% | 15.0% | 78.8% | 3.5% | 0.0% |
| 2019:Q4 | 120 | 0.0% | 12.5% | 87.5% | 0.0% | 0.0% | 2.5% | 7.5% | 88.3% | 1.7% | 0.0% | 0.8% | 5.8% | 91.7% | 1.7% | 0.0% |
| 2019:Q3 | 128 | 0.0% | 10.2% | 88.3% | 1.6% | 0.0% | 2.3% | 7.0% | 88.3% | 2.3% | 0.0% | 1.6% | 6.3% | 89.8% | 2.3% | 0.0% |
| 2019:Q2 | 126 | 0.0% | 10.3% | 88.9% | 0.8% | 0.0% | 2.4% | 5.6% | 89.7% | 2.4% | 0.0% | 0.0% | 7.1% | 88.9% | 4.0% | 0.0% |
| 2019:Q1 | 133 | 0.0% | 8.3% | 85.7% | 5.3% | 0.8% | 0.8% | 3.8% | 93.2% | 1.5% | 0.8% | 0.0% | 7.5% | 91.0% | 0.8% | 0.8% |
| 2018:Q4 | 121 | 0.8% | 9.1% | 89.3% | 0.8% | 0.0% | 0.8% | 8.3% | 89.3% | 1.7% | 0.0% | 0.8% | 11.6% | 86.0% | 1.7% | 0.0% |

D.3. Credit Standards and Terms - Reasons for Tightening

| Period | Number of responses | Deterioration in your bank's current or expected capital position | | | Less favorable or more uncertain economic outlook | | | Worsening of industry-specific problems | | |
|---------|---------------------|---|--------------------|-----------------|---|--------------------|-----------------|---|--------------------|-----------------|
| | | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* |
| | | 2024:Q2 | 73 | 64.4% | 27.4% | 8.2% | 13.7% | 57.5% | 28.8% | 23.3% |
| 2024:Q1 | 74 | 66.2% | 28.4% | 5.4% | 20.3% | 55.4% | 24.3% | 24.3% | 68.9% | 6.8% |
| 2023:Q4 | 68 | 63.2% | 32.4% | 4.4% | 14.7% | 51.5% | 33.8% | 16.2% | 70.6% | 13.2% |
| 2023:Q3 | 79 | 68.4% | 29.1% | 2.5% | 10.1% | 60.8% | 29.1% | 25.3% | 62% | 12.7% |
| 2023:Q2 | 68 | 61.8% | 35.3% | 2.9% | 13.2% | 47.1% | 39.7% | 27.9% | 58.8% | 13.2% |
| 2023:Q1 | 65 | 78.5% | 18.5% | 3.1% | 7.7% | 47.7% | 44.6% | 23.1% | 63.1% | 13.8% |
| 2022:Q4 | 57 | 71.9% | 26.3% | 1.8% | 14% | 36.8% | 49.1% | 26.3% | 63.2% | 10.5% |
| 2022:Q3 | 61 | 75.4% | 24.6% | 0% | 8.2% | 44.3% | 47.5% | 27.9% | 59% | 13.1% |
| 2022:Q2 | 50 | 76% | 18% | 6% | 6% | 48% | 46% | 26% | 50% | 24% |
| 2022:Q1 | 34 | 79.4% | 17.6% | 2.9% | 8.8% | 58.8% | 32.4% | 23.5% | 64.7% | 11.8% |
| 2021:Q4 | 27 | 74.1% | 22.2% | 3.7% | 18.5% | 48.1% | 33.3% | 29.6% | 55.6% | 14.8% |
| 2021:Q3 | 26 | 69.2% | 23.1% | 7.7% | 7.7% | 73.1% | 19.2% | 23.1% | 57.7% | 19.2% |
| 2021:Q2 | 26 | 73.1% | 26.9% | 0% | 7.7% | 53.8% | 38.5% | 19.2% | 61.5% | 19.2% |
| 2021:Q1 | 31 | 80.6% | 19.4% | 0% | 6.5% | 58.1% | 35.5% | 16.1% | 58.1% | 25.8% |
| 2020:Q4 | 40 | 75% | 25% | 0% | 0% | 27.5% | 72.5% | 12.5% | 42.5% | 45% |
| 2020:Q3 | 60 | 78.3% | 20% | 1.7% | 6.7% | 25% | 68.3% | 15% | 45% | 40% |
| 2020:Q2 | 66 | 77.3% | 21.2% | 1.5% | 6.1% | 12.1% | 81.8% | 6.1% | 42.4% | 51.5% |
| 2020:Q1 | 46 | 80.4% | 19.6% | 0% | 10.9% | 26.1% | 63% | 13% | 45.7% | 41.3% |
| 2019:Q4 | 35 | 85.7% | 11.4% | 2.9% | 31.4% | 51.4% | 17.1% | 31.4% | 51.4% | 17.1% |
| 2019:Q3 | 34 | 88.2% | 11.8% | 0% | 14.7% | 58.8% | 26.5% | 17.6% | 73.5% | 8.8% |
| 2019:Q2 | 39 | 87.2% | 7.7% | 5.1% | 12.8% | 69.2% | 17.9% | 30.8% | 59% | 10.3% |
| 2019:Q1 | 38 | 86.8% | 13.2% | 0% | 28.9% | 60.5% | 10.5% | 36.8% | 52.6% | 10.5% |
| 2018:Q4 | 38 | 81.6% | 13.2% | 5.3% | 23.7% | 57.9% | 18.4% | 28.9% | 60.5% | 10.5% |
| 2018:Q3 | 42 | 83.3% | 14.3% | 2.4% | 28.6% | 59.5% | 11.9% | 28.6% | 57.1% | 14.3% |
| 2018:Q2 | 44 | 86.4% | 13.6% | 0.0% | 31.8% | 59.1% | 9.1% | 34.1% | 54.5% | 11.4% |
| 2018:Q1 | 37 | 83.8% | 16.2% | 0.0% | 43.2% | 51.4% | 5.41% | 32.4% | 62.2% | 5.41% |
| 2017:Q4 | 33 | 75.8% | 21.2% | 3.0% | 36.4% | 45.5% | 18.2% | 36.4% | 51.5% | 12.1% |

* If a respondent stated that 2 or more reasons are very important in their decision to tighten credit standards or terms, they had the option of indicating which of these reasons is the most important. The number of respondents that indicated a reason is the most important is in parentheses following the percentage.

| Period | Number of responses | Less aggressive competition from other banks | | | Less aggressive competition from nonbank lenders | | | Reduced tolerance for risk | | |
|---------|---------------------|--|--------------------|-----------------|--|--------------------|-----------------|----------------------------|--------------------|-----------------|
| | | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* |
| | | 2024:Q2 | 73 | 65.8% | 31.5% | 2.7% | 79.5% | 19.2% | 1.4% | 34.2% |
| 2024:Q1 | 74 | 67.6% | 31.1% | 1.4% | 78.4% | 20.3% | 1.4% | 36.5% | 54.1% | 9.5% |
| 2023:Q4 | 68 | 67.6% | 30.9% | 1.5% | 79.4% | 19.1% | 1.5% | 30.9% | 54.4% | 14.7% |
| 2023:Q3 | 79 | 75.9% | 24.1% | 0% | 82.3% | 17.7% | 0% | 34.2% | 60.8% | 5.1% |
| 2023:Q2 | 68 | 67.6% | 32.4% | 0% | 77.9% | 22.1% | 0% | 42.6% | 45.6% | 11.8% |
| 2023:Q1 | 65 | 73.8% | 26.2% | 0% | 80% | 20% | 0% | 36.9% | 50.8% | 12.3% |
| 2022:Q4 | 57 | 82.5% | 17.5% | 0% | 84.2% | 15.8% | 0% | 45.6% | 40.4% | 14% |
| 2022:Q3 | 61 | 80.3% | 18% | 1.6% | 85.2% | 13.1% | 1.6% | 44.3% | 47.5% | 8.2% |
| 2022:Q2 | 50 | 74% | 22% | 4% | 82% | 12% | 6% | 44% | 46% | 10% |
| 2022:Q1 | 34 | 73.5% | 23.5% | 2.9% | 79.4% | 20.6% | 0% | 41.2% | 50% | 8.8% |
| 2021:Q4 | 27 | 77.8% | 22.2% | 0% | 77.8% | 22.2% | 0% | 44.4% | 51.9% | 3.7% |
| 2021:Q3 | 26 | 69.2% | 30.8% | 0% | 69.2% | 30.8% | 0% | 46.2% | 50% | 3.8% |
| 2021:Q2 | 26 | 73.1% | 26.9% | 0% | 73.1% | 26.9% | 0% | 42.3% | 50% | 7.7% |
| 2021:Q1 | 31 | 74.2% | 22.6% | 3.2% | 77.4% | 22.6% | 0% | 38.7% | 51.6% | 9.7% |
| 2020:Q4 | 40 | 87.5% | 7.5% | 5% | 92.5% | 5% | 2.5% | 32.5% | 55% | 12.5% |
| 2020:Q3 | 60 | 80% | 20% | 0% | 81.7% | 18.3% | 0% | 30% | 58.3% | 11.7% |
| 2020:Q2 | 66 | 83.3% | 15.2% | 1.5% | 86.4% | 13.6% | 0% | 27.3% | 51.5% | 21.2% |
| 2020:Q1 | 46 | 78.3% | 19.6% | 2.2% | 84.8% | 15.2% | 0% | 26.1% | 58.7% | 15.2% |
| 2019:Q4 | 35 | 77.1% | 22.9% | 0% | 82.9% | 17.1% | 0% | 28.6% | 65.7% | 5.7% |
| 2019:Q3 | 34 | 82.4% | 14.7% | 2.9% | 79.4% | 20.6% | 0% | 32.4% | 55.9% | 11.8% |
| 2019:Q2 | 39 | 74.4% | 20.5% | 5.1% | 74.4% | 23.1% | 2.6% | 33.3% | 53.8% | 12.8% |
| 2019:Q1 | 38 | 76.3% | 18.4% | 5.3% | 73.7% | 23.7% | 2.6% | 44.7% | 44.7% | 10.5% |
| 2018:Q4 | 38 | 63.2% | 28.9% | 7.9% | 63.2% | 31.6% | 5.3% | 28.9% | 63.2% | 7.9% |
| 2018:Q3 | 42 | 69% | 28.6% | 2.4% | 71.4% | 26.2% | 2.4% | 23.8% | 66.7% | 9.5% |
| 2018:Q2 | 44 | 75.0% | 20.5% | 4.5% | 81.8% | 15.9% | 2.3% | 31.8% | 56.8% | 11.4% |
| 2018:Q1 | 37 | 75.7% | 21.6% | 2.7% | 75.7% | 21.6% | 2.7% | 29.7% | 62.2% | 8.1% |
| 2017:Q4 | 33 | 69.7% | 27.3% | 3.0% | 72.7% | 27.3% | 0% | 12.1% | 63.6% | 24.2% |

* If a respondent stated that 2 or more reasons are very important in their decision to tighten credit standards or terms, they had the option of indicating which of these reasons is the most important. The number of respondents that indicated a reason is the most important is in parentheses following the percentage.

| Period | Number of responses | Decreased liquidity in the secondary market for these loans | | | Deterioration in your bank's current or expected liquidity position | | | Increased concerns about the effects of legislative changes, supervisory actions, or changes in accounting standards | | |
|---------|---------------------|---|--------------------|-----------------|---|--------------------|-----------------|--|--------------------|-----------------|
| | | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* |
| | | 2024:Q2 | 73 | 79.5% | 16.4% | 4.1% | 57.5% | 24.7% | 17.8% | 60.3% |
| 2024:Q1 | 74 | 83.8% | 13.5% | 2.7% | 58.1% | 31.1% | 10.8% | 68.9% | 28.4% | 2.7% |
| 2023:Q4 | 68 | 79.4% | 17.6% | 2.9% | 60.3% | 27.9% | 11.8% | 67.6% | 26.5% | 5.9% |
| 2023:Q3 | 79 | 74.7% | 22.8% | 2.5% | 64.6% | 26.6% | 8.9% | 62% | 30.4% | 7.6% |
| 2023:Q2 | 68 | 79.4% | 19.1% | 1.5% | 57.4% | 36.8% | 5.9% | 61.8% | 32.4% | 5.9% |
| 2023:Q1 | 65 | 84.6% | 15.4% | 0% | 69.2% | 26.2% | 4.6% | 63.1% | 30.8% | 6.2% |
| 2022:Q4 | 57 | 84.2% | 15.8% | 0% | 61.4% | 36.8% | 1.8% | 64.9% | 24.6% | 10.5% |
| 2022:Q3 | 61 | 88.5% | 11.5% | 0% | 72.1% | 24.6% | 3.3% | 60.7% | 29.5% | 9.8% |
| 2022:Q2 | 50 | 92% | 6% | 2% | 82% | 16% | 2% | 50% | 40% | 10% |
| 2022:Q1 | 34 | 82.4% | 17.6% | 0% | 82.4% | 17.6% | 0% | 55.9% | 32.4% | 11.8% |
| 2021:Q4 | 27 | 81.5% | 18.5% | 0% | 81.5% | 14.8% | 3.7% | 55.6% | 40.7% | 3.7% |
| 2021:Q3 | 26 | 76.9% | 23.1% | 0% | 73.1% | 23.1% | 3.8% | 42.3% | 50% | 7.7% |
| 2021:Q2 | 26 | 76.9% | 23.1% | 0% | 76.9% | 23.1% | 0% | 46.2% | 46.2% | 7.7% |
| 2021:Q1 | 31 | 83.9% | 16.1% | 0% | 83.9% | 16.1% | 0% | 58.1% | 32.3% | 9.7% |
| 2020:Q4 | 40 | 87.5% | 10% | 2.5% | 82.5% | 15% | 2.5% | 52.5% | 32.5% | 15% |
| 2020:Q3 | 60 | 85% | 13.3% | 1.7% | 83.3% | 16.7% | 0% | 55% | 31.7% | 13.3% |
| 2020:Q2 | 66 | 78.8% | 19.7% | 1.5% | 80.3% | 19.7% | 0% | 56.1% | 34.8% | 9.1% |
| 2020:Q1 | 46 | 76.1% | 19.6% | 4.3% | 78.3% | 21.7% | 0% | 54.3% | 32.6% | 13% |
| 2019:Q4 | 35 | 80% | 20% | 0% | 88.6% | 11.4% | 0% | 68.6% | 28.6% | 2.9% |
| 2019:Q3 | 34 | 73.5% | 26.5% | 0% | 85.3% | 11.8% | 2.9% | 52.9% | 47.1% | 0% |
| 2019:Q2 | 39 | 76.9% | 17.9% | 5.1% | 82.1% | 12.8% | 5.1% | 53.8% | 43.6% | 2.6% |
| 2019:Q1 | 38 | 78.9% | 18.4% | 2.6% | 84.2% | 10.5% | 5.3% | 55.3% | 44.7% | 0% |
| 2018:Q4 | 38 | 84.2% | 13.2% | 2.6% | 78.9% | 15.8% | 5.3% | 55.3% | 44.7% | 0% |
| 2018:Q3 | 42 | 81% | 19% | 0% | 76.2% | 21.4% | 2.4% | 47.6% | 45.2% | 7.1% |
| 2018:Q2 | 44 | 84.1% | 15.9% | 0.0% | 84.1% | 13.6% | 2.3% | 50.0% | 43.2% | 6.8% |
| 2018:Q1 | 37 | 81.1% | 18.9% | 0.0% | 83.8% | 16.2% | 0.0% | 54.1% | 32.4% | 13.5% |
| 2017:Q4 | 33 | 72.7% | 21.2% | 6.1% | 66.7% | 27.3% | 6.1% | 39.4% | 48.5% | 12.1% |

* If a respondent stated that 2 or more reasons are very important in their decision to tighten credit standards or terms, they had the option of indicating which of these reasons is the most important. The number of respondents that indicated a reason is the most important is in parentheses following the percentage.

D.4. Credit Standards and Terms - Reasons for Easing

| Period | Number of responses | Improvement in your bank's current or expected capital position | | | More favorable or less uncertain economic outlook | | | Improvement in industry-specific problems | | |
|---------|---------------------|---|--------------------|-----------------|---|--------------------|-----------------|---|--------------------|-----------------|
| | | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* |
| 2024:Q2 | 8 | 87.5% (0) | 12.5% (0) | 0% (0) | 62.5% (0) | 25% (0) | 12.5% (0) | 50% (0) | 37.5% (0) | 12.5% (0) |
| 2024:Q1 | 10 | 80% (0) | 20% (0) | 0% (0) | 60% (0) | 40% (0) | 0% (0) | 80% (0) | 20% (0) | 0% (0) |
| 2023:Q4 | 7 | 71.4% (0) | 28.6% (0) | 0% (0) | 57.1% (0) | 42.9% (0) | 0% (0) | 71.4% (0) | 28.6% (0) | 0% (0) |
| 2023:Q3 | 6 | 66.7% (0) | 33.3% (0) | 0% (0) | 66.7% (0) | 16.7% (0) | 16.7% (0) | 83.3% (0) | 16.7% (0) | 0% (0) |
| 2023:Q2 | 8 | 75% (0) | 25% (0) | 0% (0) | 75% (0) | 25% (0) | 0% (0) | 75% (0) | 25% (0) | 0% (0) |
| 2023:Q1 | 9 | 77.8% (0) | 22.2% (0) | 0% (0) | 44.4% (0) | 55.6% (0) | 0% (0) | 66.7% (0) | 33.3% (0) | 0% (0) |
| 2022:Q4 | 10 | 60% (0) | 40% (0) | 0% (0) | 30% (0) | 70% (0) | 0% (0) | 70% (0) | 20% (0) | 10% (0) |
| 2022:Q3 | 11 | 81.8% (0) | 18.2% (0) | 0% (0) | 36.4% (0) | 63.6% (0) | 0% (0) | 63.6% (0) | 36.4% (0) | 0% (0) |
| 2022:Q2 | 12 | 91.7% (0) | 8.3% (0) | 0% (0) | 41.7% (0) | 50% (0) | 8.3% (0) | 66.7% (0) | 33.3% (0) | 0% (0) |
| 2022:Q1 | 20 | 80% (0) | 15% (0) | 5% (0) | 55% (0) | 40% (0) | 5% (0) | 55% (0) | 40% (0) | 5% (0) |
| 2021:Q4 | 18 | 61.1% (0) | 33.3% (0) | 5.6% (0) | 50% (0) | 38.9% (0) | 11.1% (0) | 50% (0) | 38.9% (0) | 11.1% (0) |
| 2021:Q3 | 27 | 70.4% (0) | 22.2% (0) | 7.4% (0) | 33.3% (0) | 48.1% (0) | 18.5% (0) | 37% (0) | 48.1% (0) | 14.8% (0) |
| 2021:Q2 | 23 | 69.6% (0) | 30.4% (0) | 0% (0) | 39.1% (0) | 30.4% (0) | 30.4% (0) | 52.2% (0) | 30.4% (0) | 17.4% (0) |
| 2021:Q1 | 14 | 71.4% (0) | 28.6% (0) | 0% (0) | 28.6% (0) | 35.7% (0) | 35.7% (0) | 57.1% (0) | 28.6% (0) | 14.3% (0) |
| 2020:Q4 | 15 | 100% (0) | 0% (0) | 0% (0) | 73.3% (0) | 20% (0) | 6.7% (0) | 80% (0) | 13.3% (0) | 6.7% (0) |
| 2020:Q3 | 14 | 71.4% (0) | 28.6% (0) | 0% (0) | 50% (0) | 28.6% (0) | 21.4% (0) | 57.1% (0) | 42.9% (0) | 0% (0) |
| 2020:Q2 | 17 | 82.4% (0) | 17.6% (0) | 0% (0) | 58.8% (0) | 17.6% (0) | 23.5% (2) | 64.7% (0) | 29.4% (0) | 5.9% (0) |
| 2020:Q1 | 19 | 84.2% (0) | 15.8% (0) | 0% (0) | 57.9% (0) | 26.3% (0) | 15.8% (1) | 68.4% (0) | 21.1% (0) | 10.5% (0) |
| 2019:Q4 | 29 | 75.9% (0) | 24.1% (0) | 0% (0) | 65.5% (0) | 20.7% (0) | 13.8% (1) | 72.4% (0) | 27.6% (0) | 0% (0) |
| 2019:Q3 | 29 | 69% (0) | 31% (0) | 0% (0) | 62.1% (0) | 34.5% (0) | 3.4% (0) | 65.5% (0) | 34.5% (0) | 0% (0) |
| 2019:Q2 | 28 | 71.4% (0) | 28.6% (0) | 0% (0) | 64.3% (0) | 32.1% (0) | 3.6% (0) | 78.6% (0) | 21.4% (0) | 0% (0) |
| 2019:Q1 | 30 | 83.3% (0) | 16.7% (0) | 0% (0) | 73.3% (0) | 20% (0) | 6.7% (0) | 80% (0) | 20% (0) | 0% (0) |
| 2018:Q4 | 23 | 69.6% (0) | 30.4% (0) | 0% (0) | 60.9% (0) | 30.4% (0) | 8.7% (0) | 65.2% (0) | 34.8% (0) | 0% (0) |
| 2018:Q3 | 23 | 78.3% (0) | 21.7% (0) | 0% (0) | 52.2% (0) | 39.1% (0) | 8.7% (0) | 73.9% (0) | 21.7% (0) | 4.3% (0) |
| 2018:Q2 | 27 | 66.7% (0) | 29.6% (0) | 3.7% (0) | 44.4% (0) | 48.1% (0) | 7.40% (0) | 66.7% (0) | 33.3% (0) | 0.0% (0) |
| 2018:Q1 | 25 | 64.0% (0) | 36.0% (0) | 0.0% (0) | 44.0% (0) | 40.0% (0) | 16.0% (1) | 56.0% (0) | 44.0% (0) | 0.0% (0) |
| 2017:Q4 | 27 | 63.0% (0) | 29.6% (0) | 7.4% (0) | 37.0% (0) | 51.9% (0) | 11.1% (1) | 51.9% (0) | 37.0% (0) | 11.1% (1) |

* If a respondent stated that 2 or more reasons are very important in their decision to ease credit standards or terms, they had the option of indicating which of these reasons is the most important. The number of respondents that indicated a reason is the most important is in parentheses following the percentage.

| Period | Number of responses | More aggressive competition from other banks | | | More aggressive competition from nonbank lenders | | | Increased tolerance for risk | | |
|---------|---------------------|--|--------------------|-----------------|--|--------------------|-----------------|------------------------------|--------------------|-----------------|
| | | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* |
| 2024:Q2 | 8 | 50% (0) | 25% (0) | 25% (0) | 87.5% (0) | 12.5% (0) | 0% (0) | 62.5% (0) | 25% (0) | 12.5% (0) |
| 2024:Q1 | 10 | 50% (0) | 50% (0) | 0% (0) | 80% (0) | 20% (0) | 0% (0) | 70% (0) | 30% (0) | 0% (0) |
| 2023:Q4 | 7 | 71.4% (0) | 28.6% (0) | 0% (0) | 85.7% (0) | 14.3% (0) | 0% (0) | 71.4% (0) | 28.6% (0) | 0% (0) |
| 2023:Q3 | 6 | 33.3% (0) | 33.3% (0) | 33.3% (0) | 83.3% (0) | 16.7% (0) | 0% (0) | 66.7% (0) | 33.3% (0) | 0% (0) |
| 2023:Q2 | 8 | 25% (0) | 75% (0) | 0% (0) | 75% (0) | 25% (0) | 0% (0) | 87.5% (0) | 12.5% (0) | 0% (0) |
| 2023:Q1 | 9 | 44.4% (0) | 33.3% (0) | 22.2% (0) | 77.8% (0) | 11.1% (0) | 11.1% (0) | 77.8% (0) | 11.1% (0) | 11.1% (0) |
| 2022:Q4 | 10 | 30% (0) | 50% (0) | 20% (0) | 70% (0) | 10% (0) | 20% (0) | 50% (0) | 50% (0) | 0% (0) |
| 2022:Q3 | 11 | 18.2% (0) | 54.5% (0) | 27.3% (0) | 63.6% (0) | 36.4% (0) | 0% (0) | 72.7% (0) | 27.3% (0) | 0% (0) |
| 2022:Q2 | 12 | 33.3% (0) | 50% (0) | 16.7% (0) | 75% (0) | 25% (0) | 0% (0) | 66.7% (0) | 33.3% (0) | 0% (0) |
| 2022:Q1 | 20 | 30% (0) | 40% (0) | 30% (0) | 55% (0) | 25% (0) | 20% (0) | 60% (0) | 35% (0) | 5% (0) |
| 2021:Q4 | 18 | 22.2% (0) | 44.4% (0) | 33.3% (0) | 33.3% (0) | 44.4% (0) | 22.2% (0) | 66.7% (0) | 33.3% (0) | 0% (0) |
| 2021:Q3 | 27 | 40.7% (0) | 29.6% (0) | 29.6% (0) | 66.7% (0) | 22.2% (0) | 11.1% (0) | 70.4% (0) | 25.9% (0) | 3.7% (0) |
| 2021:Q2 | 23 | 26.1% (0) | 39.1% (0) | 34.8% (0) | 43.5% (0) | 47.8% (0) | 8.7% (0) | 60.9% (0) | 26.1% (0) | 13% (0) |
| 2021:Q1 | 14 | 28.6% (0) | 50% (0) | 21.4% (0) | 50% (0) | 42.9% (0) | 7.1% (0) | 71.4% (0) | 28.6% (0) | 0% (0) |
| 2020:Q4 | 15 | 6.7% (0) | 53.3% (0) | 40% (0) | 60% (0) | 26.7% (0) | 13.3% (0) | 93.3% (0) | 6.7% (0) | 0% (0) |
| 2020:Q3 | 14 | 21.4% (0) | 57.1% (0) | 21.4% (2) | 35.7% (0) | 50% (0) | 14.3% (0) | 64.3% (0) | 35.7% (0) | 0% (0) |
| 2020:Q2 | 17 | 23.5% (0) | 58.8% (0) | 17.6% (1) | 35.3% (0) | 58.8% (0) | 5.9% (0) | 64.7% (0) | 29.4% (0) | 5.9% (0) |
| 2020:Q1 | 19 | 31.6% (0) | 52.6% (0) | 15.8% (0) | 47.4% (0) | 42.1% (0) | 10.5% (0) | 68.4% (0) | 26.3% (0) | 5.3% (1) |
| 2019:Q4 | 29 | 13.8% (0) | 44.8% (0) | 41.4% (6) | 27.6% (0) | 48.3% (0) | 24.1% (0) | 65.5% (0) | 31% (0) | 3.4% (1) |
| 2019:Q3 | 29 | 13.8% (0) | 55.2% (0) | 31% (3) | 41.4% (0) | 41.4% (0) | 17.2% (0) | 75.9% (0) | 20.7% (0) | 3.4% (1) |
| 2019:Q2 | 28 | 21.4% (0) | 53.6% (0) | 25% (1) | 46.4% (0) | 39.3% (0) | 14.3% (1) | 57.1% (0) | 39.3% (0) | 3.6% (1) |
| 2019:Q1 | 30 | 23.3% (0) | 40% (0) | 36.7% (1) | 36.7% (0) | 46.7% (0) | 16.7% (1) | 73.3% (0) | 20% (0) | 6.7% (2) |
| 2018:Q4 | 23 | 21.7% (0) | 56.5% (0) | 21.7% (1) | 39.1% (0) | 47.8% (0) | 13% (1) | 60.9% (0) | 34.8% (0) | 4.3% (1) |
| 2018:Q3 | 23 | 21.7% (0) | 52.2% (0) | 26.1% (1) | 39.1% (0) | 60.9% (0) | 0% (0) | 60.9% (0) | 30.4% (0) | 8.7% (0) |
| 2018:Q2 | 27 | 3.7% (0) | 51.9% (0) | 44.4% (2) | 33.3% (0) | 59.3% (0) | 7.4% (0) | 55.6% (0) | 44.4% (0) | 0.0% (0) |
| 2018:Q1 | 25 | 12.0% (0) | 56.0% (0) | 32.0% (0) | 36.0% (0) | 64.0% (0) | 0.0% (0) | 44.0% (0) | 56.0% (0) | 0.0% (0) |
| 2017:Q4 | 27 | 7.4% (0) | 66.7% (0) | 25.9% (1) | 29.6% (0) | 70.4% (0) | 0.0% (0) | 48.1% (0) | 51.9% (0) | 0.0% (0) |

* If a respondent stated that 2 or more reasons are very important in their decision to ease credit standards or terms, they had the option of indicating which of these reasons is the most important. The number of respondents that indicated a reason is the most important is in parentheses following the percentage.

| Period | Number of responses | Increased liquidity in the secondary market for these loans | | | Improvement in your bank's current or expected liquidity position | | | Reduced concerns about the effects of legislative changes, supervisory actions, or changes in accounting standards | | |
|---------|---------------------|---|--------------------|-----------------|---|--------------------|-----------------|--|--------------------|-----------------|
| | | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* | Not important | Somewhat important | Very important* |
| 2024:Q2 | 8 | 100% (0) | 0% (0) | 0% (0) | 75% (0) | 25% (0) | 0% (0) | 100% (0) | 0% (0) | 0% (0) |
| 2024:Q1 | 10 | 90% (0) | 10% (0) | 0% (0) | 70% (0) | 30% (0) | 0% (0) | 100% (0) | 0% (0) | 0% (0) |
| 2023:Q4 | 7 | 100% (0) | 0% (0) | 0% (0) | 71.4% (0) | 28.6% (0) | 0% (0) | 85.7% (0) | 14.3% (0) | 0% (0) |
| 2023:Q3 | 6 | 100% (0) | 0% (0) | 0% (0) | 66.7% (0) | 33.3% (0) | 0% (0) | 100% (0) | 0% (0) | 0% (0) |
| 2023:Q2 | 8 | 87.5% (0) | 12.5% (0) | 0% (0) | 62.5% (0) | 37.5% (0) | 0% (0) | 87.5% (0) | 12.5% (0) | 0% (0) |
| 2023:Q1 | 9 | 77.8% (0) | 22.2% (0) | 0% (0) | 77.8% (0) | 22.2% (0) | 0% (0) | 88.9% (0) | 11.1% (0) | 0% (0) |
| 2022:Q4 | 10 | 90% (0) | 10% (0) | 0% (0) | 60% (0) | 40% (0) | 0% (0) | 90% (0) | 10% (0) | 0% (0) |
| 2022:Q3 | 11 | 90.9% (0) | 9.1% (0) | 0% (0) | 81.8% (0) | 18.2% (0) | 0% (0) | 81.8% (0) | 18.2% (0) | 0% (0) |
| 2022:Q2 | 12 | 91.7% (0) | 8.3% (0) | 0% (0) | 83.3% (0) | 16.7% (0) | 0% (0) | 91.7% (0) | 8.3% (0) | 0% (0) |
| 2022:Q1 | 20 | 80% (0) | 15% (0) | 5% (0) | 55% (0) | 30% (0) | 15% (0) | 75% (0) | 25% (0) | 0% (0) |
| 2021:Q4 | 18 | 72.2% (0) | 16.7% (0) | 11.1% (0) | 50% (0) | 27.8% (0) | 22.2% (0) | 72.2% (0) | 27.8% (0) | 0% (0) |
| 2021:Q3 | 27 | 81.5% (0) | 11.1% (0) | 7.4% (0) | 55.6% (0) | 25.9% (0) | 18.5% (0) | 77.8% (0) | 22.2% (0) | 0% (0) |
| 2021:Q2 | 23 | 82.6% (0) | 17.4% (0) | 0% (0) | 52.2% (0) | 39.1% (0) | 8.7% (0) | 73.9% (0) | 17.4% (0) | 8.7% (0) |
| 2021:Q1 | 14 | 85.7% (0) | 14.3% (0) | 0% (0) | 64.3% (0) | 28.6% (0) | 7.1% (0) | 85.7% (0) | 7.1% (0) | 7.1% (0) |
| 2020:Q4 | 15 | 93.3% (0) | 0% (0) | 6.7% (0) | 66.7% (0) | 26.7% (0) | 6.7% (0) | 93.3% (0) | 0% (0) | 6.7% (0) |
| 2020:Q3 | 14 | 85.7% (0) | 14.3% (0) | 0% (0) | 50% (0) | 35.7% (0) | 14.3% (0) | 71.4% (0) | 21.4% (0) | 7.1% (0) |
| 2020:Q2 | 17 | 76.5% (0) | 23.5% (0) | 0% (0) | 64.7% (0) | 35.3% (0) | 0% (0) | 70.6% (0) | 29.4% (0) | 0% (0) |
| 2020:Q1 | 19 | 73.7% (0) | 26.3% (0) | 0% (0) | 73.7% (0) | 21.1% (0) | 5.3% (0) | 84.2% (0) | 5.3% (0) | 10.5% (0) |
| 2019:Q4 | 29 | 79.3% (0) | 17.2% (0) | 3.4% (0) | 65.5% (0) | 34.5% (0) | 0% (0) | 79.3% (0) | 20.7% (0) | 0% (0) |
| 2019:Q3 | 29 | 82.8% (0) | 17.2% (0) | 0% (0) | 69% (0) | 27.6% (0) | 3.4% (0) | 79.3% (0) | 20.7% (0) | 0% (0) |
| 2019:Q2 | 28 | 82.1% (0) | 17.9% (0) | 0% (0) | 67.9% (0) | 32.1% (0) | 0% (0) | 78.6% (0) | 21.4% (0) | 0% (0) |
| 2019:Q1 | 30 | 93.3% (0) | 6.7% (0) | 0% (0) | 83.3% (0) | 16.7% (0) | 0% (0) | 83.3% (0) | 16.7% (0) | 0% (0) |
| 2018:Q4 | 23 | 91.3% (0) | 8.7% (0) | 0% (0) | 73.9% (0) | 26.1% (0) | 0% (0) | 87% (0) | 8.7% (0) | 4.3% (0) |
| 2018:Q3 | 23 | 95.7% (0) | 4.3% (0) | 0% (0) | 69.6% (0) | 30.4% (0) | 0% (0) | 78.3% (0) | 21.7% (0) | 0% (0) |
| 2018:Q2 | 27 | 88.9% (0) | 11.1% (0) | 0.0% (0) | 74.1% (0) | 25.9% (0) | 0.0% (0) | 66.7% (0) | 33.3% (0) | 0.0% (0) |
| 2018:Q1 | 25 | 84.0% (0) | 12.0% (0) | 4.0% (0) | 64.0% (0) | 32.0% (0) | 4.0% (0) | 68.0% (0) | 32.0% (0) | 0.0% (0) |
| 2017:Q4 | 27 | 74.1% (0) | 25.9% (0) | 0.0% (0) | 59.3% (0) | 37.0% (0) | 3.7% (0) | 63.0% (0) | 37.0% (0) | 0.0% (0) |

* If a respondent stated that 2 or more reasons are very important in their decision to ease credit standards or terms, they had the option of indicating which of these reasons is the most important. The number of respondents that indicated a reason is the most important is in parentheses following the percentage.

E.1. Credit Quality of Applicants - Percentage of Banks Reporting a Change

| Period | Number of responses | Improved substantially | Improved somewhat | Remained basically unchanged | Declined somewhat | Declined substantially |
|---------|---------------------|------------------------|-------------------|------------------------------|-------------------|------------------------|
| 2024:Q2 | 178 | 0.0% | 3.4% | 79.8% | 16.3% | 0.6% |
| 2024:Q1 | 170 | 0.0% | 5.9% | 77.1% | 16.5% | 0.6% |
| 2023:Q4 | 150 | 0.0% | 4.7% | 74.0% | 20.7% | 0.7% |
| 2023:Q3 | 150 | 0.0% | 2.0% | 74.7% | 23.3% | 0.0% |
| 2023:Q2 | 139 | 0.0% | 3.6% | 76.3% | 18.7% | 1.4% |
| 2023:Q1 | 130 | 0.0% | 3.1% | 78.5% | 18.5% | 0.0% |
| 2022:Q4 | 134 | 0.0% | 5.2% | 81.3% | 13.4% | 0.0% |
| 2022:Q3 | 128 | 0.0% | 3.9% | 82.0% | 14.1% | 0.0% |
| 2022:Q2 | 133 | 0.0% | 6.8% | 82.7% | 10.5% | 0.0% |
| 2022:Q1 | 122 | 0.0% | 14.8% | 79.5% | 5.7% | 0.0% |
| 2021:Q4 | 129 | 0.0% | 18.6% | 78.3% | 3.1% | 0.0% |
| 2021:Q3 | 123 | 0.0% | 17.9% | 74.0% | 8.1% | 0.0% |
| 2021:Q2 | 116 | 0.0% | 19.0% | 71.6% | 9.5% | 0.0% |
| 2021:Q1 | 107 | 0.0% | 12.1% | 72.9% | 15.0% | 0.0% |
| 2020:Q4 | 105 | 0.0% | 4.8% | 71.4% | 22.9% | 1.0% |
| 2020:Q3 | 118 | 0.0% | 4.2% | 61.0% | 33.1% | 1.7% |
| 2020:Q2 | 118 | 0.0% | 3.4% | 50.0% | 40.7% | 5.9% |
| 2020:Q1 | 113 | 0.0% | 4.4% | 71.7% | 20.4% | 3.5% |
| 2019:Q4 | 120 | 0.0% | 10.8% | 82.5% | 6.7% | 0.0% |
| 2019:Q3 | 128 | 0.0% | 7.8% | 85.9% | 6.3% | 0.0% |
| 2019:Q2 | 126 | 0.0% | 7.1% | 85.7% | 7.1% | 0.0% |
| 2019:Q1 | 133 | 0.0% | 8.3% | 85.0% | 6.8% | 0.0% |
| 2018:Q4 | 121 | 0.0% | 8.3% | 86.0% | 5.8% | 0.0% |
| 2018:Q3 | 122 | 0.0% | 9.8% | 82.8% | 7.4% | 0.0% |
| 2018:Q2 | 122 | 0.8% | 15.6% | 81.1% | 2.5% | 0.0% |
| 2018:Q1 | 116 | 0.9% | 16.4% | 75.9% | 6.9% | 0.0% |
| 2017:Q4 | 97 | 0.0% | 15.5% | 80.4% | 4.1% | 0.0% |

E.2. Credit Quality of Applicants - Reasons for Change

| Period | Number of responses | Credit scores | | | Quality of business collateral | | | Quality of personal collateral | | |
|---------|---------------------|---------------|--------------------|----------------|--------------------------------|--------------------|----------------|--------------------------------|--------------------|----------------|
| | | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important |
| 2024:Q2 | 36 | 16.7% | 58.3% | 25.0% | 13.9% | 55.6% | 30.6% | 38.9% | 38.9% | 22.2% |
| 2024:Q1 | 39 | 15.4% | 46.2% | 38.5% | 7.7% | 69.2% | 23.1% | 38.5% | 51.3% | 10.3% |
| 2023:Q4 | 39 | 15.4% | 59.0% | 25.6% | 17.9% | 53.8% | 28.2% | 41.0% | 43.6% | 15.4% |
| 2023:Q3 | 38 | 13.2% | 57.9% | 28.9% | 13.2% | 65.8% | 21.1% | 36.8% | 50.0% | 13.2% |
| 2023:Q2 | 33 | 18.2% | 57.6% | 24.2% | 15.2% | 63.6% | 21.2% | 48.5% | 36.4% | 15.2% |
| 2023:Q1 | 28 | 28.6% | 46.4% | 25.0% | 17.9% | 53.6% | 28.6% | 42.9% | 53.6% | 3.6% |
| 2022:Q4 | 25 | 24.0% | 52.0% | 24.0% | 28.0% | 32.0% | 40.0% | 40.0% | 44.0% | 16.0% |
| 2022:Q3 | 23 | 21.7% | 56.5% | 21.7% | 26.1% | 43.5% | 30.4% | 39.1% | 43.5% | 17.4% |
| 2022:Q2 | 23 | 34.8% | 43.5% | 21.7% | 30.4% | 43.5% | 26.1% | 47.8% | 39.1% | 13.0% |
| 2022:Q1 | 25 | 44.0% | 48.0% | 8.0% | 44.0% | 40.0% | 16.0% | 60.0% | 32.0% | 8.0% |
| 2021:Q4 | 28 | 32.1% | 50.0% | 17.9% | 42.9% | 35.7% | 21.4% | 50.0% | 46.4% | 3.6% |
| 2021:Q3 | 32 | 34.4% | 53.1% | 12.5% | 40.6% | 34.4% | 25.0% | 59.4% | 34.4% | 6.3% |
| 2021:Q2 | 33 | 33.3% | 45.5% | 21.2% | 30.3% | 48.5% | 21.2% | 48.5% | 42.4% | 9.1% |
| 2021:Q1 | 29 | 37.9% | 37.9% | 24.1% | 34.5% | 37.9% | 27.6% | 58.6% | 41.4% | 0.0% |
| 2020:Q4 | 30 | 33.3% | 50.0% | 16.7% | 33.3% | 36.7% | 30.0% | 53.3% | 40.0% | 6.7% |
| 2020:Q3 | 46 | 37.0% | 41.3% | 21.7% | 28.3% | 54.3% | 17.4% | 50.0% | 45.7% | 4.3% |
| 2020:Q2 | 59 | 42.4% | 45.8% | 11.9% | 37.3% | 45.8% | 16.9% | 54.2% | 37.3% | 8.5% |
| 2020:Q1 | 32 | 59.4% | 34.4% | 6.3% | 43.8% | 31.3% | 25.0% | 56.3% | 31.3% | 12.5% |
| 2019:Q4 | 21 | 28.6% | 42.9% | 28.6% | 19.0% | 57.1% | 23.8% | 42.9% | 52.4% | 4.8% |
| 2019:Q3 | 18 | 27.8% | 61.1% | 11.1% | 22.2% | 38.9% | 38.9% | 27.8% | 50.0% | 22.2% |
| 2019:Q2 | 18 | 22.2% | 61.1% | 16.7% | 22.2% | 50.0% | 27.8% | 27.8% | 55.6% | 16.7% |
| 2019:Q1 | 20 | 30.0% | 45.0% | 25.0% | 30.0% | 35.0% | 35.0% | 35.0% | 45.0% | 20.0% |
| 2018:Q4 | 17 | 47.1% | 35.3% | 17.6% | 23.5% | 52.9% | 23.5% | 35.3% | 58.8% | 5.9% |
| 2018:Q3 | 21 | 38.1% | 42.9% | 19.0% | 23.8% | 66.7% | 9.5% | 42.9% | 52.4% | 4.8% |
| 2018:Q2 | 23 | 39.1% | 39.1% | 21.7% | 17.4% | 43.5% | 39.1% | 47.8% | 30.4% | 21.7% |
| 2018:Q1 | 28 | 35.7% | 39.3% | 25.0% | 25.0% | 42.9% | 32.1% | 50.0% | 35.7% | 14.3% |
| 2017:Q4 | 19 | 21.1% | 63.2% | 15.8% | 21.1% | 52.6% | 26.3% | 42.1% | 47.4% | 10.5% |

| Period | Number of responses | Willingness to pledge personal assets | | | Personal wealth of business owners | | | Debt-to-income level of business owners | | |
|---------|---------------------|---------------------------------------|--------------------|----------------|------------------------------------|--------------------|----------------|---|--------------------|----------------|
| | | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important |
| 2024:Q2 | 36 | 44.4% | 33.3% | 22.2% | 19.4% | 52.8% | 27.8% | 8.3% | 41.7% | 50.0% |
| 2024:Q1 | 39 | 41.0% | 43.6% | 15.4% | 15.4% | 64.1% | 20.5% | 10.3% | 41.0% | 48.7% |
| 2023:Q4 | 39 | 43.6% | 38.5% | 17.9% | 17.9% | 64.1% | 17.9% | 15.4% | 41.0% | 43.6% |
| 2023:Q3 | 38 | 36.8% | 39.5% | 23.7% | 26.3% | 50.0% | 23.7% | 15.8% | 34.2% | 50.0% |
| 2023:Q2 | 33 | 48.5% | 39.4% | 12.1% | 24.2% | 51.5% | 24.2% | 18.2% | 39.4% | 42.4% |
| 2023:Q1 | 28 | 50.0% | 25.0% | 25.0% | 25.0% | 57.1% | 17.9% | 10.7% | 46.4% | 42.9% |
| 2022:Q4 | 25 | 40.0% | 36.0% | 24.0% | 20.0% | 52.0% | 28.0% | 12.0% | 28.0% | 60.0% |
| 2022:Q3 | 23 | 34.8% | 43.5% | 21.7% | 13.0% | 69.6% | 17.4% | 13.0% | 26.1% | 60.9% |
| 2022:Q2 | 23 | 34.8% | 34.8% | 30.4% | 26.1% | 56.5% | 17.4% | 13.0% | 30.4% | 56.5% |
| 2022:Q1 | 25 | 52.0% | 32.0% | 16.0% | 20.0% | 56.0% | 24.0% | 16.0% | 36.0% | 48.0% |
| 2021:Q4 | 28 | 46.4% | 42.9% | 10.7% | 21.4% | 50.0% | 28.6% | 14.3% | 35.7% | 50.0% |
| 2021:Q3 | 32 | 59.4% | 28.1% | 12.5% | 21.9% | 62.5% | 15.6% | 15.6% | 37.5% | 46.9% |
| 2021:Q2 | 33 | 45.5% | 39.4% | 15.2% | 24.2% | 54.5% | 21.2% | 15.2% | 45.5% | 39.4% |
| 2021:Q1 | 29 | 58.6% | 24.1% | 17.2% | 27.6% | 41.4% | 31.0% | 10.3% | 44.8% | 44.8% |
| 2020:Q4 | 30 | 43.3% | 40.0% | 16.7% | 16.7% | 53.3% | 30.0% | 13.3% | 36.7% | 50.0% |
| 2020:Q3 | 46 | 43.5% | 39.1% | 17.4% | 23.9% | 50.0% | 26.1% | 13.0% | 43.5% | 43.5% |
| 2020:Q2 | 59 | 47.5% | 33.9% | 18.6% | 32.2% | 44.1% | 23.7% | 18.6% | 39.0% | 42.4% |
| 2020:Q1 | 32 | 59.4% | 28.1% | 12.5% | 37.5% | 43.8% | 18.8% | 28.1% | 31.3% | 40.6% |
| 2019:Q4 | 21 | 47.6% | 28.6% | 23.8% | 23.8% | 52.4% | 23.8% | 9.5% | 38.1% | 52.4% |
| 2019:Q3 | 18 | 22.2% | 44.4% | 33.3% | 11.1% | 72.2% | 16.7% | 5.6% | 55.6% | 38.9% |
| 2019:Q2 | 18 | 27.8% | 50.0% | 22.2% | 16.7% | 72.2% | 11.1% | 11.1% | 44.4% | 44.4% |
| 2019:Q1 | 20 | 35.0% | 35.0% | 30.0% | 20.0% | 55.0% | 25.0% | 10.0% | 45.0% | 45.0% |
| 2018:Q4 | 17 | 29.4% | 52.9% | 17.6% | 29.4% | 70.6% | 0.0% | 11.8% | 47.1% | 41.2% |
| 2018:Q3 | 21 | 42.9% | 38.1% | 19.0% | 19.0% | 76.2% | 4.8% | 4.8% | 42.9% | 52.4% |
| 2018:Q2 | 23 | 34.8% | 26.1% | 39.1% | 21.7% | 47.8% | 30.4% | 4.3% | 43.5% | 52.2% |
| 2018:Q1 | 28 | 42.9% | 32.1% | 25.0% | 14.3% | 75.0% | 10.7% | 14.3% | 39.3% | 46.4% |
| 2017:Q4 | 19 | 31.6% | 47.4% | 21.1% | 21.1% | 68.4% | 10.5% | 10.5% | 21.1% | 68.4% |

| Period | Number of responses | Liquidity position of business owners | | | Recent business income growth | | | Prospects for business growth or enterprise values | | |
|---------|---------------------|---------------------------------------|--------------------|----------------|-------------------------------|--------------------|----------------|--|--------------------|----------------|
| | | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important | Not important | Somewhat important | Very important |
| 2024:Q2 | 36 | 8.3% | 36.1% | 55.6% | 19.4% | 47.2% | 33.3% | 27.8% | 47.2% | 25.0% |
| 2024:Q1 | 39 | 7.7% | 38.5% | 53.8% | 12.8% | 56.4% | 30.8% | 33.3% | 38.5% | 28.2% |
| 2023:Q4 | 39 | 7.7% | 48.7% | 43.6% | 12.8% | 51.3% | 35.9% | 30.8% | 41.0% | 28.2% |
| 2023:Q3 | 38 | 7.9% | 47.4% | 44.7% | 21.1% | 47.4% | 31.6% | 31.6% | 47.4% | 21.1% |
| 2023:Q2 | 33 | 9.1% | 36.4% | 54.5% | 15.2% | 42.4% | 42.4% | 30.3% | 48.5% | 11.2% |
| 2023:Q1 | 28 | 7.1% | 46.4% | 46.4% | 17.9% | 50.0% | 32.1% | 39.3% | 42.9% | 17.9% |
| 2022:Q4 | 25 | 8.0% | 32.0% | 60.0% | 12.0% | 60.0% | 28.0% | 24.0% | 48.0% | 28.0% |
| 2022:Q3 | 23 | 8.7% | 47.8% | 43.5% | 13.0% | 52.2% | 34.8% | 21.7% | 52.2% | 26.1% |
| 2022:Q2 | 23 | 21.7% | 34.8% | 43.5% | 8.7% | 65.2% | 26.1% | 13.0% | 56.5% | 30.4% |
| 2022:Q1 | 25 | 20.0% | 48.0% | 32.0% | 12.0% | 44.0% | 44.0% | 28.0% | 44.0% | 28.0% |
| 2021:Q4 | 28 | 10.7% | 50.0% | 39.3% | 14.3% | 60.7% | 25.0% | 17.9% | 64.3% | 17.9% |
| 2021:Q3 | 32 | 12.5% | 53.1% | 34.4% | 9.4% | 56.3% | 34.4% | 15.6% | 62.5% | 21.9% |
| 2021:Q2 | 33 | 9.1% | 54.5% | 36.4% | 12.1% | 48.5% | 39.4% | 18.2% | 57.6% | 24.2% |
| 2021:Q1 | 29 | 10.3% | 55.2% | 34.5% | 13.8% | 51.7% | 34.5% | 17.2% | 55.2% | 27.6% |
| 2020:Q4 | 30 | 10.0% | 30.0% | 60.0% | 10.0% | 40.0% | 50.0% | 26.7% | 43.3% | 30.0% |
| 2020:Q3 | 46 | 10.9% | 34.8% | 54.3% | 10.9% | 58.7% | 30.4% | 15.2% | 52.2% | 32.6% |
| 2020:Q2 | 59 | 11.9% | 39.0% | 49.2% | 20.3% | 44.1% | 35.6% | 13.6% | 47.5% | 39.0% |
| 2020:Q1 | 32 | 9.4% | 46.9% | 43.8% | 15.6% | 43.8% | 40.6% | 18.8% | 28.1% | 53.1% |
| 2019:Q4 | 21 | 19.0% | 28.6% | 52.4% | 14.3% | 52.4% | 33.3% | 28.6% | 47.6% | 23.8% |
| 2019:Q3 | 18 | 5.6% | 50.0% | 44.4% | 5.6% | 66.7% | 27.8% | 22.2% | 55.6% | 22.2% |
| 2019:Q2 | 18 | 11.1% | 50.0% | 38.9% | 11.1% | 50.0% | 38.9% | 16.7% | 44.4% | 38.9% |
| 2019:Q1 | 20 | 20.0% | 50.0% | 30.0% | 10.0% | 55.0% | 35.0% | 35.0% | 50.0% | 15.0% |
| 2018:Q4 | 17 | 17.6% | 52.9% | 29.4% | 11.8% | 64.7% | 23.5% | 41.2% | 47.1% | 11.8% |
| 2018:Q3 | 21 | 4.8% | 57.1% | 38.1% | 4.8% | 66.7% | 28.6% | 23.8% | 57.1% | 19.0% |
| 2018:Q2 | 23 | 0.0% | 60.9% | 39.1% | 0.0% | 65.2% | 34.8% | 17.4% | 47.8% | 34.8% |
| 2018:Q1 | 28 | 10.7% | 60.7% | 28.6% | 10.7% | 64.3% | 25.0% | 21.4% | 57.1% | 21.4% |
| 2017:Q4 | 19 | 10.5% | 52.6% | 36.8% | 10.5% | 47.4% | 42.1% | 21.1% | 52.6% | 26.3% |