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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: Graham Redelsheimer, or anyone but n





**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
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
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			Federal	U.S.	Proprietary	SOFR	Other rate
		Prime rate	Libor	Home Loan Bank rate	Treasury rate			
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			Federal	U.S.			
		Prime rate	Libor	Home Loan Bank rate	Treasury rate	Proprietary rate	SOFR	Other rate
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 <sup>1</sup>	Weighted average interest rate <sup>2</sup>	Weighted average base rate <sup>2</sup>	Weighted average maturity <sup>2</sup>	Maximum maturity <sup>2</sup>	Secured		SBA guarantees		Other guarantees		
							Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number <sup>3</sup>	Dollar amount <sup>4</sup>	
2020:Q4	105	992,060	66,386,038	2.602	*	31.76	225.58	*	*	*	*	*	*
2020:Q3	115	1,059,943	72,766,706	2.581	2.139	31.16	225.98	31.5%	31.9%	65.8%	68.4%	11.2%	14.2%
2020:Q2	115	901,595	65,555,875	2.798	2.371	33.80	218.31	38.2%	36.5%	59.1%	64.7%	9.6%	11.4%
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.

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> Weighted by the outstanding dollar amount of loans.

<sup>3</sup> As a percentage of the number of outstanding loans.

<sup>4</sup> 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
2020:Q4	1.000	1.687	2.854	4.501	10.054	*	*	*	*	*
2020:Q3	1.000	1.750	2.543	4.790	10.123	0.019	1.823	3.240	4.494	8.762
2020:Q2	1.000	1.750	2.626	4.869	10.240	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
2020:Q4	2.00	21.83	31.60	46.06	98.02	0.00	95.54	122.00	203.63	538.00
2020:Q3	2.00	23.95	30.70	42.24	93.30	2.00	114.50	131.00	229.50	840.00
2020:Q2	2.00	25.00	31.44	40.94	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 <sup>1</sup>	Weighted average interest rate <sup>2</sup>	Weighted average base rate <sup>2</sup>	Weighted average maturity <sup>2</sup>	Maximum maturity <sup>2</sup>	Secured		SBA guarantees		Other guarantees		Interest rate floor					
							Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number with <sup>3</sup>	Dollar amount with <sup>3</sup>	Number at <sup>3</sup>	Dollar amount at <sup>4</sup>	Weighted average	
2020:Q4	105	51,791	7,802,162	4.240	*	62.23	229.64	*	*	*	*	*	*	24.3%	40.2%	*	*	3.725
2020:Q3	115	52,931	8,582,882	0.000	*	0.00	0.00	*	*	*	*	*	*	22.9%	0.1%	*	*	0.000
2020:Q2	115	60,256	8,635,652	4.175	2.174	54.17	225.03	61.7%	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.

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> Weighted by the outstanding dollar amount of loans.

<sup>3</sup> As a percentage of the number of outstanding loans.

<sup>4</sup> 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		75th		Minimum	25th		75th		Minimum	25th		75th	
		percentile	Median	percentile	Maximum		percentile	Median	percentile	Maximum		percentile	Median	percentile	Maximum
2020:Q4	1.838	3.903	4.632	5.355	10.174	*	*	*	*	*	0.145	3.834	4.411	4.900	7.000
2020:Q3	1.855	4.007	4.734	5.361	7.091	*	*	*	*	*	0.946	3.791	4.310	4.775	6.936
2020:Q2	1.644	4.093	4.760	5.467	7.118	0.530	2.364	3.250	3.924	7.400	0.916	3.887	4.508	5.156	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 percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2020:Q4	3.24	31.15	57.92	95.60	211.14	10.00	107.00	181.00	270.03	393.00
2020:Q3	5.25	31.94	56.52	86.98	262.00	10.00	102.25	170.00	265.50	399.00
2020:Q2	1.00	31.05	54.55	88.56	262.00	1.00	91.00	162.00	245.00	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 Number	Commitment dollar amount <sup>1</sup>	Outstanding dollar amount <sup>1</sup>	Weighted average commitment usage <sup>2</sup>	Weighted average interest rate <sup>3</sup>	Weighted average base rate <sup>3</sup>	Secured		SBA guarantees		Other guarantees	
								Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number <sup>4</sup>	Dollar amount <sup>5</sup>
2020:Q4	105	245,718	9,902,924	5,001,783	50.5%	3.330	*	*	*	*	*	*	
2020:Q3	115	314,737	11,212,202	5,932,788	0.0%	0.000	*	*	*	*	*	*	
2020:Q2	115	321,012	11,223,318	5,685,055	50.7%	4.021	11.9%	35.7%	15.4%	32.8%	11.0%	21.4%	
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.

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> Weighted by the commitment dollar amount of loans.

<sup>3</sup> Weighted by the outstanding dollar amount of loans.

<sup>4</sup> As a percentage of the number of commitments.

<sup>5</sup> 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
2020:Q4	2.3%	29.3%	45.9%	68.2%	99.2%
2020:Q3	2.4%	30.9%	46.3%	62.9%	100.0%
2020:Q2	2.5%	29.0%	48.5%	67.1%	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
2020:Q4	1.284	3.667	4.471	5.434	21.900	*	*	*	*	*
2020:Q3	1.191	3.934	4.653	5.272	27.078	1.191	3.639	4.450	5.095	9.380
2020:Q2	1.190	4.255	4.860	5.538	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 <sup>1</sup>	Weighted average commitment usage <sup>2</sup>	Weighted average interest rate <sup>3</sup>	Weighted average base rate <sup>3</sup>	Secured		SBA guarantees		Other guarantees		Interest rate floor			
		Number	dollar amount <sup>1</sup>					Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number with <sup>4</sup>	Dollar amount with <sup>3</sup>	Number at <sup>4</sup>	Dollar amount at <sup>6</sup>
2020:Q4	105	2,425,202	71,266,238	22,604,056	31.7%	7.133	*	*	*	*	*	*	7.7%	9.5%	*	*	2.658
2020:Q3	115	2,305,684	70,423,088	23,252,821	33.0%	7.159	2.709	9.3%	29.9%	2.1%	2.2%	47.9%	21.1%	7.7%	2.4%	17.3%	*
2020:Q2	115	2,335,368	71,880,458	25,399,269	35.3%	7.149	2.699	9.4%	29.3%	2.0%	2.4%	47.0%	21.4%	8.2%	2.1%	15.0%	*
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.

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> Weighted by the commitment dollar amount of loans.

<sup>3</sup> Weighted by the outstanding dollar amount of loans.

<sup>4</sup> As a percentage of the number of commitments.

<sup>5</sup> As a percentage of the commitment dollar amount of loans.

<sup>6</sup> 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
2020:Q4	1.5%	27.2%	35.6%	46.5%	88.9%
2020:Q3	2.6%	27.2%	37.3%	50.3%	80.8%
2020:Q2	7.8%	30.1%	40.8%	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
2020:Q4	3.252	4.028	4.541	5.219	14.000	*	*	*	*	*
2020:Q3	3.299	4.062	4.749	5.284	13.960	0.585	3.075	3.250	3.792	7.689
2020:Q2	3.288	4.165	4.759	5.324	13.840	1.014	2.972	3.252	4.181	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 <sup>1</sup>	
	Fixed rate	Variable rate
2020:Q4	561,683	1,165,722
2020:Q3	498,864	2,224,596
2020:Q2	14,136,164	759,230
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

<sup>1</sup>In thousands of U.S. dollars.

**A.16. New Fixed-Rate Term Loans**

Period	Number of responses	Outstanding dollar amount <sup>1</sup>	Weighted average interest rate <sup>2</sup>	Weighted average base rate <sup>2</sup>	Weighted average maturity <sup>2</sup>	Maximum maturity <sup>2</sup>	Secured		SBA guarantees		Other guarantees		
							Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number <sup>3</sup>	Dollar amount <sup>4</sup>	
2020:Q4	105	21,216	2,349,467	5.405	*	65.67	128.08	*	*	*	*	*	*
2020:Q3	115	60,640	3,555,810	3.840	*	60.68	136.10	33.4%	54.9%	62.4%	31.0%	7.6%	11.0%
2020:Q2	115	552,357	45,189,513	1.200	*	24.09	140.85	4.8%	5.8%	93.9%	92.9%	5.1%	6.9%
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.

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> Weighted by the outstanding dollar amount of loans.

<sup>3</sup> As a percentage of the number of outstanding loans.

<sup>4</sup> 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
2020:Q4	2.877	3.761	4.163	4.735	10.221	*	*	*	*	*
2020:Q3	1.000	2.661	3.733	4.615	10.069	0.161	2.694	3.750	4.688	8.700
2020:Q2	1.000	1.040	1.167	3.744	10.126	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				
	Minimum	25th percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2020:Q4	3.34	50.09	61.46	73.30	141.86	24.00	72.00	95.00	121.50	242.00
2020:Q3	4.19	47.17	58.47	68.68	138.78	7.00	73.50	117.50	124.50	712.00
2020:Q2	1.00	22.21	24.00	37.39	147.00	2.00	60.00	84.50	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 <sup>1</sup>	Weighted average interest rate <sup>2</sup>	Weighted average base rate <sup>2</sup>	Weighted average maturity <sup>2</sup>	Maximum maturity <sup>2</sup>	Secured		SBA guarantees		Other guarantees		Interest rate floor					
							Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number <sup>3</sup>	Dollar amount <sup>4</sup>	Number with <sup>3</sup>	Dollar amount with <sup>3</sup>	Number at <sup>3</sup>	Dollar amount at <sup>4</sup>	Weighted average	
2020:Q4	105	3,276	791,179	3.781	*	61.39	144.87	*	*	*	*	*	*	58.4%	41.2%	*	*	3.189
2020:Q3	115	3,214	672,746	4.056	2.407	57.94	168.73	80.9%	70.3%	17.0%	22.6%	11.2%	33.1%	57.2%	*	48.2%	28.2%	*
2020:Q2	115	8,234	913,254	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%	*	8.8%	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%	*	8.4%	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.

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> Weighted by the outstanding dollar amount of loans.

<sup>3</sup> As a percentage of the number of outstanding loans.

<sup>4</sup> 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	Median	75th	Maximum	Minimum	25th	Median	75th	Maximum	Minimum	25th	Median	75th	Maximum
		percentile	percentile	percentile			percentile	percentile	percentile			percentile			
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	3.866	4.482	5.044	7.000	0.071	2.595	3.250	3.308	7.480	1.000	3.499	3.932	4.523	7.000
2020:Q2	1.334	3.978	4.375	5.000	6.580	0.280	2.472	3.250	3.678	6.500	1.005	3.250	4.052	4.887	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
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	28.75	61.00	101.83	232.60	3.00	63.00	119.00	126.50	603.00
2020:Q2	1.00	24.40	45.78	83.14	327.51	1.00	36.00	84.50	121.25	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 Number	Commitment dollar amount <sup>1</sup>	Outstanding dollar amount <sup>1</sup>	Weighted average commitment usage <sup>2</sup>	Weighted average interest rate <sup>3</sup>	Weighted average base rate <sup>3</sup>	Secured		SBA guarantees		Other guarantees	
								Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number <sup>4</sup>	Dollar amount <sup>5</sup>
2020:Q4	105	4,782	755,793	258,851	34.2%	3.717	*	*	*	*	*	*	
2020:Q3	115	4,857	751,258	254,967	33.9%	3.846	29.4%	38.9%	33.4%	5.4%	10.8%	14.7%	
2020:Q2	115	45,228	3,431,492	3,009,933	87.7%	1.235	3.0%	7.4%	88.9%	75.7%	1.3%	3.1%	
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.

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> Weighted by the commitment dollar amount of loans.

<sup>3</sup> Weighted by the outstanding dollar amount of loans.

<sup>4</sup> As a percentage of the number of commitments.

<sup>5</sup> 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
2020:Q4	0.1%	25.9%	48.6%	64.7%	99.3%
2020:Q3	1.7%	23.5%	44.3%	64.4%	98.7%
2020:Q2	0.9%	17.3%	44.2%	74.9%	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
2020:Q4	2.580	3.632	4.211	5.250	21.900	*	*	*	*	*
2020:Q3	1.440	3.138	4.000	4.714	21.900	*	*	*	*	*
2020:Q2	1.000	3.631	4.398	5.323	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 Number	Commitment dollar amount <sup>1</sup>	Outstanding dollar amount <sup>1</sup>	Weighted average commitment usage <sup>2</sup>	Weighted average interest rate <sup>3</sup>	Weighted average base rate <sup>3</sup>	Secured		SBA guarantees		Other guarantees		Interest rate floor				
								Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number <sup>4</sup>	Dollar amount <sup>5</sup>	Number with <sup>4</sup>	Dollar amount with <sup>3</sup>	Number at <sup>4</sup>	Dollar amount at <sup>6</sup>	Weighted average
2020:Q4	105	72,382	3,094,774	1,020,940	33.0%	3.778	*	*	*	*	*	*	6.2%	15.8%	*	*	3.030	
2020:Q3	115	77,513	3,535,385	1,218,749	34.5%	4.006	2.234	12.9%	46.3%	1.1%	1.6%	35.1%	27.0%	6.7%	*	3.7%	39.6%	*
2020:Q2	115	73,698	3,342,129	1,056,530	31.6%	4.069	2.232	13.2%	45.6%	1.5%	1.7%	32.9%	27.1%	8.9%	*	3.5%	36.0%	*
2020:Q1	106	125,314	4,833,841	1,459,582	30.2%	5.204	2.725	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	3.551	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	3.922	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	4.371	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	4.385	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	3.888	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	3.670	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	3.653	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	3.373	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	3.185	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.

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> Weighted by the commitment dollar amount of loans.

<sup>3</sup> Weighted by the outstanding dollar amount of loans.

<sup>4</sup> As a percentage of the number of commitments.

<sup>5</sup> As a percentage of the commitment dollar amount of loans.

<sup>6</sup> 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
2020:Q4	0.5%	15.9%	32.2%	51.3%	97.6%
2020:Q3	0.9%	15.3%	27.0%	47.5%	97.7%
2020:Q2	0.3%	15.9%	28.2%	41.4%	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**

	Weighted average interest rate					Weighted average base rate					Weighted average interest rate floor				
	25th		Median	75th		25th		Median	75th		25th		Median	75th	
	Minimum	percentile		percentile	Maximum	Minimum	percentile		percentile	Maximum	Minimum	percentile		percentile	Maximum
2020:Q4	1.981	3.609	4.179	4.749	15.240	*	*	*	*	*	0.896	3.598	4.045	4.611	8.560
2020:Q3	2.415	3.957	4.409	5.036	15.080	0.984	3.244	3.250	3.785	6.500	1.000	3.541	4.106	4.500	6.728
2020:Q2	2.308	3.926	4.342	5.106	14.390	0.830	3.250	3.250	3.780	6.250	0.432	3.765	4.135	4.713	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

**A.31. Outstanding Fixed Rate Credit Card Loans**

Period	Number of responses	Number	Outstanding dollar amount <sup>1</sup>	Weighted average interest rate
2020:Q4	6	61,743	312,937	12.620

**A.32. Outstanding Variable Rate Credit Card Loans**

Period	Number of responses	Number	Outstanding dollar amount <sup>1</sup>	Weighted average interest rate
2020:Q4	11	1,777,944	4,118,066	14.159

**A.33. New Fixed Rate Credit Card Loans**

Period	Number of responses	Number	Outstanding dollar amount <sup>1</sup>	Weighted average interest rate
2020:Q4	4	2,645	2,863	4.358

**A.34. New Variable Rate Credit Card Loans**

Period	Number of responses	Number	Outstanding dollar amount <sup>1</sup>	Weighted average interest rate
2020:Q4	10	62,194	67,743	9.639

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

Period	Number of responses	Remained				
		Increased substantially	Increased somewhat	basically unchanged	Decreased somewhat	Decreased substantially
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
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
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
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 <sup>1</sup>	Number <sup>2</sup>	Dollar amount <sup>3</sup>
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%

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> As a percentage of the number of applications received.

<sup>3</sup> 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 <sup>1</sup>	Number <sup>2</sup>	Dollar amount <sup>3</sup>
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%

<sup>1</sup> In thousands of U.S. dollars.

<sup>2</sup> As a percentage of the number of applications received.

<sup>3</sup> 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
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
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
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
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
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%	2.3%	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
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
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%	0.9%
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%
2018:Q3	122	0.0%	7.4%	91.0%	1.6%	0.0%	1.6%	4.9%	91.8%	1.6%	0.0%	0.8%	12.3%	84.4%	2.5%	0.0%
2018:Q2	122	0.8%	8.2%	90.2%	0.8%	0.0%	0.8%	6.6%	89.3%	2.5%	0.8%	0.0%	13.1%	82.8%	4.1%	0.0%
2018:Q1	116	0.9%	5.2%	92.2%	1.7%	0.0%	0.9%	7.8%	87.9%	3.5%	0.0%	0.0%	12.1%	86.2%	1.7%	0.0%
2017:Q4	97	0.0%	9.3%	85.6%	5.2%	0.0%	1.0%	6.2%	88.7%	4.1%	0.0%	0.0%	11.3%	86.6%	2.1%	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*
2020:Q4	40	75% (0)	25% (0)	0% (0)	0% (0)	27.5% (0)	72.5% (0)	12.5% (0)	42.5% (0)	45% (0)
2020:Q3	60	78.3% (0)	20% (0)	1.7% (1)	6.7% (0)	25% (0)	68.3% (25)	15% (0)	45% (0)	40% (1)
2020:Q2	66	77.3% (0)	21.2% (0)	1.5% (1)	6.1% (0)	12.1% (0)	81.8% (35)	6.1% (0)	42.4% (0)	51.5% (3)
2020:Q1	46	80.4% (0)	19.6% (0)	0% (0)	10.9% (0)	26.1% (0)	63% (20)	13% (0)	45.7% (0)	41.3% (1)
2019:Q4	35	85.7% (0)	11.4% (0)	2.9% (0)	31.4% (0)	51.4% (0)	17.1% (4)	31.4% (0)	51.4% (0)	17.1% (1)
2019:Q3	34	88.2% (0)	11.8% (0)	0% (0)	14.7% (0)	58.8% (0)	26.5% (2)	17.6% (0)	73.5% (0)	8.8% (1)
2019:Q2	39	87.2% (0)	7.7% (0)	5.1% (0)	12.8% (0)	69.2% (0)	17.9% (3)	30.8% (0)	59% (0)	10.3% (1)
2019:Q1	38	86.8% (0)	13.2% (0)	0% (0)	28.9% (0)	60.5% (0)	10.5% (0)	36.8% (0)	52.6% (0)	10.5% (2)
2018:Q4	38	81.6% (0)	13.2% (0)	5.3% (0)	23.7% (0)	57.9% (0)	18.4% (2)	28.9% (0)	60.5% (0)	10.5% (1)
2018:Q3	42	83.3% (0)	14.3% (0)	2.4% (0)	28.6% (0)	59.5% (0)	11.9% (2)	28.6% (0)	57.1% (0)	14.3% (2)
2018:Q2	44	86.4%	13.6%	0.0%	31.8%	59.1%	9.1% (2)	34.1%	54.5%	11.4% (1)
2018:Q1	37	83.8%	16.2%	0.0%	43.2%	51.4%	5.41% (1)	32.4%	62.2%	5.41% (1)
2017:Q4	33	75.8%	21.2%	3.0%	36.4%	45.5%	18.2% (2)	36.4%	51.5%	12.1% (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*
2020:Q4	40	87.5% (0)	7.5% (0)	5% (0)	92.5% (0)	5% (0)	2.5% (0)	32.5% (0)	55% (0)	12.5% (0)
2020:Q3	60	80% (0)	20% (0)	0% (0)	81.7% (0)	18.3% (0)	0% (0)	30% (0)	58.3% (0)	11.7% (0)
2020:Q2	66	83.3% (0)	15.2% (0)	1.5% (0)	86.4% (0)	13.6% (0)	0% (0)	27.3% (0)	51.5% (0)	21.2% (0)
2020:Q1	46	78.3% (0)	19.6% (0)	2.2% (0)	84.8% (0)	15.2% (0)	0% (0)	26.1% (0)	58.7% (0)	15.2% (0)
2019:Q4	35	77.1% (0)	22.9% (0)	0% (0)	82.9% (0)	17.1% (0)	0% (0)	28.6% (0)	65.7% (0)	5.7% (0)
2019:Q3	34	82.4% (0)	14.7% (0)	2.9% (0)	79.4% (0)	20.6% (0)	0% (0)	32.4% (0)	55.9% (0)	11.8% (1)
2019:Q2	39	74.4% (0)	20.5% (0)	5.1% (0)	74.4% (0)	23.1% (0)	2.6% (1)	33.3% (0)	53.8% (0)	12.8% (0)
2019:Q1	38	76.3% (0)	18.4% (0)	5.3% (1)	73.7% (0)	23.7% (0)	2.6% (0)	44.7% (0)	44.7% (0)	10.5% (0)
2018:Q4	38	63.2% (0)	28.9% (0)	7.9% (1)	63.2% (0)	31.6% (0)	5.3% (0)	28.9% (0)	63.2% (0)	7.9% (1)
2018:Q3	42	69% (0)	28.6% (0)	2.4% (1)	71.4% (0)	26.2% (0)	2.4% (0)	23.8% (0)	66.7% (0)	9.5% (0)
2018:Q2	44	75.0%	20.5%	4.5% (1)	81.8%	15.9%	2.3%	31.8%	56.8%	11.4%
2018:Q1	37	75.7%	21.6%	2.7% (1)	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%	0.0%	12.1%	63.6%	24.2% (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	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*
2020:Q4	40	87.5% (0)	10% (0)	2.5% (0)	82.5% (0)	15% (0)	2.5% (0)	52.5% (0)	32.5% (0)	15% (0)
2020:Q3	60	85% (0)	13.3% (0)	1.7% (0)	83.3% (0)	16.7% (0)	0% (0)	55% (0)	31.7% (0)	13.3% (0)
2020:Q2	66	78.8% (0)	19.7% (0)	1.5% (0)	80.3% (0)	19.7% (0)	0% (0)	56.1% (0)	34.8% (0)	9.1% (0)
2020:Q1	46	76.1% (0)	19.6% (0)	4.3% (0)	78.3% (0)	21.7% (0)	0% (0)	54.3% (0)	32.6% (0)	13% (0)
2019:Q4	35	80% (0)	20% (0)	0% (0)	88.6% (0)	11.4% (0)	0% (0)	68.6% (0)	28.6% (0)	2.9% (0)
2019:Q3	34	73.5% (0)	26.5% (0)	0% (0)	85.3% (0)	11.8% (0)	2.9% (0)	52.9% (0)	47.1% (0)	0% (0)
2019:Q2	39	76.9% (0)	17.9% (0)	5.1% (0)	82.1% (0)	12.8% (0)	5.1% (2)	53.8% (0)	43.6% (0)	2.6% (0)
2019:Q1	38	78.9% (0)	18.4% (0)	2.6% (0)	84.2% (0)	10.5% (0)	5.3% (2)	55.3% (0)	44.7% (0)	0% (0)
2018:Q4	38	84.2% (0)	13.2% (0)	2.6% (0)	78.9% (0)	15.8% (0)	5.3% (2)	55.3% (0)	44.7% (0)	0% (0)
2018:Q3	42	81% (0)	19% (0)	0% (0)	76.2% (0)	21.4% (0)	2.4% (1)	47.6% (0)	45.2% (0)	7.1% (0)
2018:Q2	44	84.1%	15.9%	0.0%	84.1%	13.6%	2.3% (1)	50.0%	43.2%	6.8% (1)
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*
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%	29.6%	3.7%	44.4%	48.1%	7.40%	66.7%	33.3%	0.0%
2018:Q1	25	64.0%	36.0%	0.0%	44.0%	40.0%	16.0% (1)	56.0%	44.0%	0.0%
2017:Q4	27	63.0%	29.6%	7.4%	37.0%	51.9%	11.1% (1)	51.9%	37.0%	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*
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%	51.9%	44.4% (2)	33.3%	59.3%	7.4%	55.6%	44.4%	0.0%
2018:Q1	25	12.0%	56.0%	32.0%	36.0%	64.0%	0.0%	44.0%	56.0%	0.0%
2017:Q4	27	7.4%	66.7%	25.9% (1)	29.6%	70.4%	0.0%	48.1%	51.9%	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*
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%	11.1%	0.0%	74.1%	25.9%	0.0%	66.7%	33.3%	0.0%
2018:Q1	25	84.0%	12.0%	4.0%	64.0%	32.0%	4.0%	68.0%	32.0%	0.0%
2017:Q4	27	74.1%	25.9%	0.0%	59.3%	37.0%	3.7%	63.0%	37.0%	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
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
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
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
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%