

Section A: Loan Volumes and Terms

- A.1 [Base Rates - Banks Using a Single Rate](#)
- A.2 [Base Rates - Banks Using Multiple Rates](#)
- A.3 [Outstanding Fixed-Rate Term Loans](#)
- A.4 [Interest Rates - Outstanding Fixed-Rate Term Loans](#)
- A.5 [Maturities - Outstanding Fixed-Rate Term Loans](#)
- A.6 [Outstanding Variable-Rate Term Loans](#)
- A.7 [Interest Rates - Outstanding Variable-Rate Term Loans](#)
- A.8 [Maturities - Outstanding Variable-Rate Term Loans](#)
- A.9 [Outstanding Fixed-Rate Loans Made Under Commitment](#)
- A.10 [Commitment Usage - Outstanding Fixed-Rate Loans Made Under Commitment](#)
- A.11 [Interest Rates - Outstanding Fixed-Rate Loans Made Under Commitment](#)
- A.12 [Outstanding Variable-Rate Loans Made Under Commitment](#)
- A.13 [Commitment Usage - Outstanding Variable-Rate Loans Made Under Commitment](#)
- A.14 [Interest Rates - Outstanding Variable-Rate Loans Made Under Commitment](#)
- A.15 [Net Drawdowns on Loans Made Under Commitment](#)
- A.16 [New Fixed-Rate Term Loans](#)
- A.17 [Interest Rates - New Fixed-Rate Term Loans](#)
- A.18 [Maturities - New Fixed-Rate Term Loans](#)
- A.19 [New Variable-Rate Term Loans](#)
- A.20 [Interest Rates - New Variable-Rate Term Loans](#)
- A.21 [Maturities - New Variable-Rate Term Loans](#)
- A.25 [New Fixed-Rate Loans Made Under Commitment](#)
- A.26 [Commitment Usage - New Fixed-Rate Loans Made Under Commitment](#)
- A.27 [Interest Rates - New Fixed-Rate Loans Made Under Commitment](#)
- A.28 [New Variable-Rate Loans Made Under Commitment](#)
- A.29 [Commitment Usage - New Variable-Rate Loans Made Under Commitment](#)
- A.30 [Interest Rates - New Variable-Rate Loans Made Under Commitment](#)
- A.31 [Outstanding Fixed Rate Credit Card Loans](#)
- A.32 [Outstanding Variable Rate Credit Card Loans](#)
- A.33 [New Fixed Rate Credit Card Loans](#)
- A.34 [New Variable Rate Credit Card Loans](#)

Section B: Credit Line Usage

- B.1 [Credit Line Usage - Percentage of Banks Reporting a Change](#)
- B.2 [Increased Credit Line Usage - Reasons for Change](#)
- B.3 [Decreased Credit Line Usage - Reasons for Change](#)

Section C: Loan Demand and Applications

- C.1 [Loan Demand - Percentage of Banks Reporting a Change](#)
- C.2 [Applications - Received and Approved](#)
- C.3 [LMI Applications - Received and Approved](#)
- C.4 [Loan Denial - Reasons](#)

Section D: Credit Standards and Terms

- D.1 [Credit Standards - Percentage of Banks Reporting a Change](#)
- D.2 [Terms - Percentage of Banks Reporting a Change](#)
- D.3 [Credit Standards and Terms - Reasons for Tightening](#)
- D.4 [Credit Standards and Terms - Reasons for Easing](#)

Section E: Credit Quality of Applicants

- E.1 [Credit Quality of Applicants - Percentage of Banks Reporting a Change](#)
- E.2 [Credit Quality of Applicants - Reasons for Change](#)

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
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			Federal	U.S.	Proprietary	SOFR	Other rate
		Prime rate	Libor	Home Loan Bank rate	Treasury rate			
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			Federal	U.S.	Proprietary	SOFR	Other rate
		Prime rate	Libor	Home Loan Bank rate	Treasury rate			
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			Federal	U.S.	Proprietary	SOFR	Other rate
		Prime rate	Libor	Home Loan Bank rate	Treasury rate			
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
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
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
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				Weighted average
		Number	Dollar 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	
2022:Q4	127	44,979	8,361,571	6.281	*	54.22	214.33	*	*	*	*	*	*	22.2%	43.8%	*	*	3.281
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
	2022:Q4	2.119	5.690	6.680	7.924	9.953	*	*	*	*	*	0.137	3.740	4.530	5.074
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
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
2022:Q4	127	152,682	9,050,390	3,574,894	30.3%	5.119	*	*	*	*	*	*	
2022:Q3	122	155,776	8,188,621	3,052,549	30.9%	4.900	*	*	*	*	*	*	
2022:Q2	123	150,265	7,668,799	2,809,907	30.6%	4.417	*	*	*	*	*	*	
2022:Q1	116	134,688	6,441,695	2,663,561	29.8%	3.972	*	*	*	*	*	*	
2021:Q4	118	140,032	6,316,204	2,644,957	30.5%	4.412	*	*	*	*	*	*	
2021:Q3	114	146,918	6,424,389	2,829,023	29.8%	4.086	*	*	*	*	*	*	
2021:Q2	111	144,071	6,739,943	2,640,144	30.0%	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
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
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
2022:Q4	127	2,837,343	77,346,530	24,414,767	30.3%	10.466	*	*	*	*	*	*	5.4%	9.1%	*	*	3.264	
2022:Q3	122	2,856,196	77,729,395	24,184,312	30.9%	9.828	*	*	*	*	*	*	5.5%	7.9%	*	*	3.300	
2022:Q2	123	2,777,198	77,621,370	24,548,842	30.6%	8.054	*	*	*	*	*	*	6.7%	7.3%	*	*	3.321	
2022:Q1	116	2,711,399	77,478,919	24,014,605	29.8%	6.963	*	*	*	*	*	*	6.8%	7.7%	*	*	2.747	
2021:Q4	118	2,650,163	76,832,872	23,591,556	30.5%	6.784	*	*	*	*	*	*	7.0%	8.4%	*	*	3.046	
2021:Q3	115	2,560,059	72,431,882	22,403,819	29.8%	6.846	*	*	*	*	*	*	7.3%	8.1%	*	*	2.772	
2021:Q2	111	2,491,968	71,268,426	21,354,349	30.0%	7.087	*	*	*	*	*	*	7.6%	8.0%	*	*	2.809	
2021:Q1	106	2,376,687	67,479,361	20,353,441	30.1%	7.235	*	*	*	*	*	*	5.2%	5.9%	*	*	2.903	
2020:Q4	104	2,344,057	68,754,252	21,542,813	31.3%	7.145	*	*	*	*	*	*	6.8%	8.8%	*	*	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 Comr

Period	Minimum	25th percentile	Median	75th percentile	Maximum
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
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
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

¹In thousands of U.S. dollars.

A.16. New 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 ³	Dollar amount ⁴	Number ³	Dollar amount ⁴	Number ³	Dollar amount ⁴	
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
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		Median	75th		25th		Median	75th	
	Minimum	percentile		percentile	Maximum	Minimum	percentile		percentile	Maximum
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					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
2022:Q4	125	2,117	827,828	6.978	*	63.74	143.62	*	*	*	*	*	*	41.0%	51.8%	*	*	3.823
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%	*	8.8%	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.

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		Median	75th	Maximum	Minimum	25th		Median	75th	Maximum	Minimum	25th		Median	75th	Maximum
		percentile	percentile					percentile	percentile					percentile	percentile			
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
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
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	*	*	*	1.9%	*	*	
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
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
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 ⁵	Weighted average
2022:Q4	127	122,803	4,837,720	1,627,945	32.1%	7.903	*	*	*	*	*	*	4.7%	13.9%	*	*	3.894	
2022:Q3	122	150,621	4,570,252	1,299,812	28.2%	7.161	*	*	*	*	*	*	4.5%	11.0%	*	*	3.767	
2022:Q2	123	156,154	5,453,688	1,778,433	30.2%	5.136	*	*	*	*	*	*	4.4%	11.7%	*	*	2.952	
2022:Q1	116	140,188	5,240,076	1,819,510	31.1%	3.868	*	*	*	*	*	*	4.5%	11.5%	*	*	2.302	
2021:Q4	118	115,329	5,131,184	1,910,597	36.8%	3.829	*	*	*	*	*	*	5.1%	18.2%	*	*	2.760	
2021:Q3	115	118,996	5,005,363	1,596,082	28.6%	3.621	*	*	*	*	*	*	4.9%	12.9%	*	*	2.729	
2021:Q2	111	114,682	4,412,752	1,437,207	32.6%	3.900	*	*	*	*	*	*	4.9%	13.1%	*	*	2.470	
2021:Q1	106	101,452	4,119,328	1,481,371	35.9%	3.906	*	*	*	*	*	*	4.4%	13.8%	*	*	2.880	
2020:Q4	104	71,961	3,079,269	1,009,865	32.8%	3.764	*	*	*	*	*	*	6.1%	15.6%	*	*	3.010	
2020:Q3	114	77,052	3,515,819	1,204,310	34.3%	3.997	2.231	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	2.224	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	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%	3.5%	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.

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
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		Median	75th		Maximum	25th		Median	75th		Maximum	25th		Median	75th	
	Minimum	percentile	percentile	percentile	percentile		Minimum	percentile	percentile	percentile	percentile		Minimum	percentile	percentile	percentile	percentile
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		

A.31. Outstanding Fixed Rate Credit Card Loans

Period	Number of responses	Outstanding Number	Outstanding dollar amount ¹	Weighted average interest rate
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

A.32. Outstanding Variable Rate Credit Card Loans

Period	Number of responses	Number	Outstanding dollar amount ¹	Weighted average interest rate
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

A.33. New Fixed Rate Credit Card Loans

Period	Number of responses	Number	Outstanding dollar amount ¹	Weighted average interest rate
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
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

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
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
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
		2022:Q4	16	75.0%	12.5%	12.5%	6.3%	12.5%	81.3%	12.5%	50.0%	37.5%	37.5%
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
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
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
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	
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	
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	
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
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		Eased considerably	Tightened considerably	Tightened somewhat	Remained		Eased somewhat	Tightened considerably	Tightened somewhat	Remained		Eased somewhat	Eased considerably
				basically unchanged	Eased somewhat				basically unchanged	Eased somewhat				basically unchanged	Eased somewhat		
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%	0.8%	0.0%	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%	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		Eased considerably	Tightened considerably	Tightened somewhat	Remained		Eased somewhat	Tightened considerably	Tightened somewhat	Remained		Eased somewhat	Eased considerably
				basically unchanged	Eased somewhat				basically unchanged	Eased somewhat				basically unchanged	Eased somewhat		
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%	87.3%	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%	0.9%	0.9%	
2021:Q1	107	0.0%	13.1%	81.3%	5.6%	0.0%	2.8%	11.2%	85.0%	0.9%	0.0%	1.9%	10.3%	87.9%	0.0%	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		Eased considerably	Tightened considerably	Tightened somewhat	Remained		Eased somewhat	Tightened considerably	Tightened somewhat	Remained		Eased somewhat	Eased considerably
				basically unchanged	Eased somewhat				basically unchanged	Eased somewhat				basically unchanged	Eased somewhat		
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%	0.8%	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%	0.8%	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%	
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*
		2022:Q4	57	71.9% (0)	26.3% (0)	1.8% (0)	14% (0)	36.8% (0)	49.1% (0)	26.3% (0)
2022:Q3	61	75.4% (0)	24.6% (0)	0% (0)	8.2% (0)	44.3% (0)	47.5% (0)	27.9% (0)	59% (0)	13.1% (0)
2022:Q2	50	76% (0)	18% (0)	6% (0)	6% (0)	48% (0)	46% (0)	26% (0)	50% (0)	24% (0)
2022:Q1	34	79.4% (0)	17.6% (0)	2.9% (0)	8.8% (0)	58.8% (0)	32.4% (0)	23.5% (0)	64.7% (0)	11.8% (0)
2021:Q4	27	74.1% (0)	22.2% (0)	3.7% (0)	18.5% (0)	48.1% (0)	33.3% (0)	29.6% (0)	55.6% (0)	14.8% (0)
2021:Q3	26	69.2% (0)	23.1% (0)	7.7% (0)	7.7% (0)	73.1% (0)	19.2% (0)	23.1% (0)	57.7% (0)	19.2% (0)
2021:Q2	26	73.1% (0)	26.9% (0)	0% (0)	7.7% (0)	53.8% (0)	38.5% (0)	19.2% (0)	61.5% (0)	19.2% (0)
2021:Q1	31	80.6% (0)	19.4% (0)	0% (0)	6.5% (0)	58.1% (0)	35.5% (0)	16.1% (0)	58.1% (0)	25.8% (0)
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% (0)	13.6% (0)	0.0%	31.8% (0)	59.1% (0)	9.1% (2)	34.1% (0)	54.5% (0)	11.4% (1)
2018:Q1	37	83.8% (0)	16.2% (0)	0.0%	43.2% (0)	51.4% (0)	5.41% (1)	32.4% (0)	62.2% (0)	5.41% (1)
2017:Q4	33	75.8% (0)	21.2% (0)	3.0%	36.4% (0)	45.5% (0)	18.2% (2)	36.4% (0)	51.5% (0)	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					
		Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*
		2022:Q4	57	82.5% (0)	17.5% (0)	0% (0)	84.2% (0)	15.8% (0)	0% (0)	45.6% (0)
2022:Q3	61	80.3% (0)	18% (0)	1.6% (0)	85.2% (0)	13.1% (0)	1.6% (0)	44.3% (0)	47.5% (0)	8.2% (0)
2022:Q2	50	74% (0)	22% (0)	4% (0)	82% (0)	12% (0)	6% (0)	44% (0)	46% (0)	10% (0)
2022:Q1	34	73.5% (0)	23.5% (0)	2.9% (0)	79.4% (0)	20.6% (0)	0% (0)	41.2% (0)	50% (0)	8.8% (0)
2021:Q4	27	77.8% (0)	22.2% (0)	0% (0)	77.8% (0)	22.2% (0)	0% (0)	44.4% (0)	51.9% (0)	3.7% (0)
2021:Q3	26	69.2% (0)	30.8% (0)	0% (0)	69.2% (0)	30.8% (0)	0% (0)	46.2% (0)	50% (0)	3.8% (0)
2021:Q2	26	73.1% (0)	26.9% (0)	0% (0)	73.1% (0)	26.9% (0)	0% (0)	42.3% (0)	50% (0)	7.7% (0)
2021:Q1	31	74.2% (0)	22.6% (0)	3.2% (0)	77.4% (0)	22.6% (0)	0% (0)	38.7% (0)	51.6% (0)	9.7% (0)
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*
		2022:Q4	57	84.2% (0)	15.8% (0)	0% (0)	61.4% (0)	36.8% (0)	1.8% (0)	64.9% (0)
2022:Q3	61	88.5% (0)	11.5% (0)	0% (0)	72.1% (0)	24.6% (0)	3.3% (0)	60.7% (0)	29.5% (0)	9.8% (0)
2022:Q2	50	92% (0)	6% (0)	2% (0)	82% (0)	16% (0)	2% (0)	50% (0)	40% (0)	10% (0)
2022:Q1	34	82.4% (0)	17.6% (0)	0% (0)	82.4% (0)	17.6% (0)	0% (0)	55.9% (0)	32.4% (0)	11.8% (0)
2021:Q4	27	81.5% (0)	18.5% (0)	0% (0)	81.5% (0)	14.8% (0)	3.7% (0)	55.6% (0)	40.7% (0)	3.7% (0)
2021:Q3	26	76.9% (0)	23.1% (0)	0% (0)	73.1% (0)	23.1% (0)	3.8% (0)	42.3% (0)	50% (0)	7.7% (0)
2021:Q2	26	76.9% (0)	23.1% (0)	0% (0)	76.9% (0)	23.1% (0)	0% (0)	46.2% (0)	46.2% (0)	7.7% (0)
2021:Q1	31	83.9% (0)	16.1% (0)	0% (0)	83.9% (0)	16.1% (0)	0% (0)	58.1% (0)	32.3% (0)	9.7% (0)
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*
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*
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*
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
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
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
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
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%