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

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

Period	Number of responses	Prime rate	Libor	Federal Home Loan Bank rate	U.S.			Other rate
					Treasury rate	Proprietary rate	SOFR	
2024:Q4	51	94.1%	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%
2024:Q3	54	94.4%	0.0%	0.0%	0.0%	0.0%	0.0%	5.6%
2024:Q2	51	94.1%	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%
2024:Q1	49	95.9%	0.0%	0.0%	0.0%	0.0%	0.0%	4.1%
2023:Q4	42	90.5%	0.0%	0.0%	2.4%	0.0%	0.0%	7.1%
2023:Q3	44	93.2%	0.0%	0.0%	0.0%	0.0%	0.0%	6.8%
2023:Q2	40	92.5%	0.0%	0.0%	0.0%	0.0%	0.0%	7.5%
2023:Q1	41	92.7%	0.0%	0.0%	0.0%	0.0%	0.0%	7.3%
2022:Q4	43	95.3%	0.0%	0.0%	0.0%	0.0%	0.0%	4.7%
2022:Q3	40	95.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%
2022:Q2	44	95.5%	0.0%	0.0%	0.0%	0.0%	0.0%	4.5%
2022:Q1	41	95.1%	0.0%	0.0%	0.0%	2.4%	0.0%	2.4%
2021:Q4	37	94.6%	0.0%	0.0%	0.0%	0.0%	0.0%	5.4%
2021:Q3	35	94.3%	0.0%	0.0%	0.0%	0.0%	0.0%	5.7%
2021:Q2	35	94.3%	0.0%	0.0%	0.0%	2.9%	0.0%	2.9%
2021:Q1	30	96.7%	0.0%	0.0%	0.0%	0.0%	0.0%	3.3%
2020:Q4	27	92.6%	0.0%	0.0%	0.0%	0.0%	0.0%	7.4%
2020:Q3	36	94.4%	0.0%	0.0%	0.0%	0.0%	*	5.6%
2020:Q2	36	94.4%	0.0%	0.0%	0.0%	0.0%	*	5.6%
2020:Q1	36	94.4%	0.0%	0.0%	0.0%	0.0%	*	5.6%
2019:Q4	38	92.1%	0.0%	0.0%	0.0%	2.6%	*	5.3%
2019:Q3	42	90.5%	0.0%	0.0%	0.0%	4.8%	*	4.8%
2019:Q2	41	92.7%	0.0%	0.0%	0.0%	2.4%	*	4.9%
2019:Q1	43	88.4%	0.0%	0.0%	2.3%	4.7%	*	4.7%
2018:Q4	34	94.1%	0.0%	0.0%	0.0%	2.9%	*	2.9%
2018:Q3	33	90.9%	0.0%	0.0%	0.0%	3.0%	*	6.1%
2018:Q2	41	90.2%	0.0%	0.0%	0.0%	4.9%	*	4.9%
2018:Q1	43	90.7%	0.0%	0.0%	0.0%	2.3%	*	7.0%
2017:Q4	35	91.4%	0.0%	0.0%	0.0%	5.7%	*	2.9%

A.2. Base Rates - Banks Using Multiple Rates

Most Common								
Period	Number of responses	Prime rate	Libor	Federal Home Loan Bank rate	U.S. Treasury rate	Proprietary rate	SOFR	Other rate
2024:Q4	117	80.3%	0.0%	6.8%	6.0%	0.9%	2.6%	3.4%
2024:Q3	122	81.1%	0.0%	4.1%	6.6%	1.6%	2.5%	4.1%
2024:Q2	127	81.1%	0.0%	4.7%	6.3%	1.6%	2.4%	3.9%
2024:Q1	121	81.0%	0.0%	5.0%	6.6%	1.7%	2.5%	3.3%
2023:Q4	108	84.3%	0.0%	3.7%	4.6%	1.9%	1.9%	3.7%
2023:Q3	106	83.0%	0.0%	2.8%	6.6%	2.8%	1.9%	2.8%
2023:Q2	99	83.8%	1.0%	5.1%	3.0%	2.0%	2.0%	3.0%
2023:Q1	89	82.0%	2.2%	5.6%	3.4%	2.2%	1.1%	3.4%
2022:Q4	91	82.4%	2.2%	4.4%	3.3%	1.1%	1.1%	5.5%
2022:Q3	88	86.4%	3.4%	4.5%	1.1%	1.1%	0.0%	3.4%
2022:Q2	89	85.4%	2.2%	4.5%	1.1%	1.1%	1.1%	4.5%
2022:Q1	81	87.7%	2.5%	4.9%	1.2%	0.0%	0.0%	3.7%
2021:Q4	81	82.7%	2.5%	7.4%	1.2%	2.5%	0.0%	3.7%
2021:Q3	88	81.8%	2.3%	5.7%	1.1%	4.5%	0.0%	4.5%
2021:Q2	81	85.2%	2.5%	6.2%	1.2%	2.5%	0.0%	2.5%
2021:Q1	77	81.8%	2.6%	5.2%	3.9%	3.9%	0.0%	2.6%
2020:Q4	78	82.1%	3.8%	2.6%	3.8%	3.8%	0.0%	3.8%
2020:Q3	82	80.5%	4.9%	3.7%	2.4%	4.9%	*	3.7%
2020:Q2	82	79.3%	3.7%	4.9%	1.2%	4.9%	*	6.1%
2020:Q1	77	77.9%	3.9%	6.5%	2.6%	6.5%	*	2.6%
2019:Q4	82	80.5%	1.2%	6.1%	2.4%	4.9%	*	4.9%
2019:Q3	86	79.1%	3.5%	7.0%	2.3%	5.8%	*	2.3%
2019:Q2	85	78.8%	3.5%	4.7%	3.5%	5.9%	*	3.5%
2019:Q1	90	74.4%	6.7%	7.8%	3.3%	4.4%	*	3.3%
2018:Q4	80	71.3%	8.8%	8.8%	2.5%	6.3%	*	2.5%
2018:Q3	82	74.4%	7.3%	6.1%	2.4%	4.9%	*	4.9%
2018:Q2	86	66.3%	5.8%	7.0%	2.3%	8.1%	*	10.5%
2018:Q1	73	68.5%	8.2%	6.9%	4.1%	6.9%	*	5.5%
2017:Q4	62	75.8%	3.2%	8.1%	1.6%	8.1%	*	3.2%

Second Most Common								
Period	Number of responses	Prime rate	Libor	Federal Home Loan Bank rate	U.S. Treasury rate	Proprietary rate	SOFR	Other rate
2024:Q4	117	17.1%	0.0%	14.5%	31.6%	6.8%	23.9%	6.0%
2024:Q3	122	15.6%	0.0%	15.6%	29.5%	7.4%	25.4%	6.6%
2024:Q2	127	15.7%	0.0%	16.5%	29.9%	7.9%	22.8%	7.1%
2024:Q1	121	15.7%	0.0%	14.0%	28.1%	9.1%	26.4%	6.6%
2023:Q4	108	11.1%	0.0%	15.7%	31.5%	9.3%	24.1%	8.3%
2023:Q3	106	13.2%	0.0%	13.2%	32.1%	6.6%	25.5%	9.4%
2023:Q2	99	13.1%	7.1%	16.2%	27.3%	4.0%	26.3%	6.1%
2023:Q1	89	14.6%	10.1%	14.6%	27.0%	7.9%	20.2%	5.6%
2022:Q4	91	14.3%	15.4%	14.3%	28.6%	6.6%	15.4%	5.5%
2022:Q3	88	11.4%	19.3%	14.8%	26.1%	8.0%	11.4%	9.1%
2022:Q2	89	11.2%	24.7%	12.4%	27.0%	10.1%	6.7%	7.9%
2022:Q1	81	11.1%	30.9%	13.6%	27.2%	8.6%	3.7%	4.9%
2021:Q4	81	16.0%	34.6%	12.3%	24.7%	6.2%	2.5%	3.7%
2021:Q3	88	14.8%	34.1%	12.5%	26.1%	8.0%	1.1%	3.4%
2021:Q2	81	12.3%	40.7%	12.3%	21.0%	7.4%	1.2%	4.9%
2021:Q1	77	15.6%	42.9%	14.3%	16.9%	6.5%	0.0%	3.9%
2020:Q4	78	15.4%	39.7%	16.7%	16.7%	9.0%	0.0%	2.6%
2020:Q3	82	14.6%	41.5%	13.4%	18.3%	8.5%	*	3.7%
2020:Q2	82	15.9%	43.9%	14.6%	14.6%	8.5%	*	2.4%
2020:Q1	77	16.9%	42.9%	14.3%	15.6%	7.8%	*	2.6%
2019:Q4	82	14.6%	45.1%	13.4%	13.4%	9.8%	*	3.7%
2019:Q3	86	16.3%	43.0%	14.0%	14.0%	9.3%	*	3.5%
2019:Q2	85	15.3%	44.7%	12.9%	14.1%	9.4%	*	3.5%
2019:Q1	90	21.1%	43.3%	11.1%	14.4%	8.9%	*	1.1%
2018:Q4	80	21.3%	38.8%	12.5%	15.0%	11.3%	*	1.3%
2018:Q3	82	19.5%	35.4%	15.9%	15.9%	12.2%	*	1.2%
2018:Q2	85	22.4%	29.4%	12.9%	12.9%	11.8%	*	10.6%
2018:Q1	73	26.0%	39.7%	8.2%	13.7%	6.9%	*	5.5%
2017:Q4	62	21.0%	45.2%	9.7%	12.9%	4.8%	*	6.5%

Third Most Common								
Period	Number of responses	Prime rate	Libor	Federal Home Loan Bank rate	U.S. Treasury rate	Proprietary rate	SOFR	Other rate
2024:Q4	82	1.2%	0.0%	6.1%	20.7%	12.2%	32.9%	26.8%
2024:Q3	86	3.5%	0.0%	8.1%	20.9%	8.1%	32.6%	26.7%
2024:Q2	93	3.2%	0.0%	8.6%	22.6%	6.5%	32.3%	26.9%
2024:Q1	83	3.6%	0.0%	8.4%	25.3%	7.2%	25.3%	30.1%
2023:Q4	75	5.3%	0.0%	6.7%	17.3%	8.0%	32.0%	30.7%
2023:Q3	65	4.6%	0.0%	7.7%	24.6%	9.2%	32.3%	21.5%
2023:Q2	61	3.3%	8.2%	8.2%	19.7%	11.5%	31.1%	18.0%
2023:Q1	60	1.7%	20.0%	10.0%	15.0%	8.3%	28.3%	16.7%
2022:Q4	59	1.7%	23.7%	10.2%	16.9%	6.8%	27.1%	13.6%
2022:Q3	57	0.0%	19.3%	8.8%	19.3%	7.0%	29.8%	15.8%
2022:Q2	59	1.7%	25.4%	11.9%	16.9%	5.1%	28.8%	10.2%
2022:Q1	50	2.0%	28.0%	14.0%	12.0%	16.0%	14.0%	14.0%
2021:Q4	50	2.0%	30.0%	16.0%	14.0%	16.0%	8.0%	14.0%
2021:Q3	53	3.8%	34.0%	17.0%	15.1%	11.3%	5.7%	13.2%
2021:Q2	54	1.9%	37.0%	18.5%	14.8%	13.0%	3.7%	11.1%
2021:Q1	56	1.8%	35.7%	17.9%	12.5%	16.1%	3.6%	12.5%
2020:Q4	52	1.9%	36.5%	19.2%	13.5%	11.5%	1.9%	15.4%
2020:Q3	55	1.8%	36.4%	12.7%	18.2%	10.9%	*	20.0%
2020:Q2	57	3.5%	29.8%	12.3%	22.8%	12.3%	*	19.3%
2020:Q1	52	3.8%	26.9%	11.5%	26.9%	13.5%	*	17.3%
2019:Q4	58	1.7%	27.6%	12.1%	24.1%	13.8%	*	20.7%
2019:Q3	59	1.7%	28.8%	10.2%	23.7%	13.6%	*	22.0%
2019:Q2	56	3.6%	25.0%	10.7%	25.0%	14.3%	*	21.4%
2019:Q1	57	1.8%	29.8%	8.8%	24.6%	15.8%	*	19.3%
2018:Q4	54	5.6%	25.9%	13.0%	25.9%	11.1%	*	18.5%
2018:Q3	54	3.7%	35.2%	11.1%	22.2%	11.1%	*	16.7%
2018:Q2	51	3.9%	39.2%	11.8%	27.5%	9.8%	*	7.8%
2018:Q1	52	3.9%	30.8%	19.2%	25.0%	5.8%	*	15.4%
2017:Q4	41	2.4%	31.7%	7.3%	31.7%	7.3%	*	19.5%

A.3. Outstanding Fixed-Rate Term Loans

Period	Number of responses	Number	Outstanding dollar amount ¹	Weighted average interest rate ²	Weighted average base rate ²	Weighted average maturity ²	Maximum maturity ²	Secured		SBA guarantees		Other guarantees	
								Number ³	Dollar amount ⁴	Number ³	Dollar amount ⁴	Number ³	Dollar amount ⁴
2024:Q4	155	501,880	33,368,717	6.820	*	53.61	260.91	*	*	*	*	*	*
2024:Q3	167	464,944	30,677,281	6.652	*	53.59	253.09	*	*	*	*	*	*
2024:Q2	169	475,599	31,301,291	6.764	*	53.33	256.29	*	*	*	*	*	*
2024:Q1	162	476,195	30,986,790	6.858	*	53.41	251.87	*	*	*	*	*	*
2023:Q4	141	350,181	25,775,845	6.385	*	56.14	231.49	*	*	*	*	*	*
2023:Q3	141	360,317	25,770,635	6.068	*	55.55	235.32	*	*	*	*	*	*
2023:Q2	133	330,255	23,706,550	6.071	*	56.74	228.92	*	*	*	*	*	*
2023:Q1	125	335,941	23,327,529	5.712	*	54.34	218.42	*	*	*	*	*	*
2022:Q4	127	372,692	27,491,963	5.362	*	52.59	209.97	*	*	*	*	*	*
2022:Q3	122	402,574	26,734,036	5.109	*	53.47	216.45	*	*	*	*	*	*
2022:Q2	123	441,414	27,806,165	4.778	*	52.49	216.64	*	*	*	*	*	*
2022:Q1	116	509,292	29,544,987	4.064	*	45.81	220.30	*	*	*	*	*	*
2021:Q4	118	611,542	34,907,544	3.901	*	48.58	243.44	*	*	*	*	*	*
2021:Q3	115	809,298	46,823,337	3.020	*	44.25	224.11	*	*	*	*	*	*
2021:Q2	112	1,046,597	62,498,363	2.692	*	43.20	239.37	*	*	*	*	*	*
2021:Q1	106	1,084,064	70,856,360	2.227	*	36.54	210.02	*	*	*	*	*	*
2020:Q4	104	938,397	64,359,389	2.367	*	31.42	229.82	*	*	*	*	*	*
2020:Q3	114	1,006,900	70,725,042	2.363	2.201	30.83	229.82	28.0%	30.0%	69.3%	70.3%	11.7%	14.6%
2020:Q2	114	844,452	63,576,821	2.566	2.445	33.52	222.11	34.1%	34.6%	63.1%	66.8%	10.3%	11.8%
2020:Q1	106	305,930	20,999,283	5.598	4.150	55.34	208.08	89.5%	94.6%	4.2%	3.6%	20.8%	23.0%
2019:Q4	111	312,621	21,236,555	5.655	4.298	53.82	208.53	89.3%	93.8%	4.1%	3.3%	20.3%	22.6%
2019:Q3	118	316,437	21,397,526	5.715	4.256	53.55	211.18	89.6%	94.0%	4.1%	3.3%	19.9%	22.1%
2019:Q2	117	309,170	20,587,212	5.815	4.441	53.45	197.25	90.4%	94.1%	4.1%	3.1%	16.2%	20.6%
2019:Q1	126	335,604	21,200,015	5.723	4.259	53.43	202.52	90.6%	92.5%	3.8%	3.2%	18.0%	21.7%
2018:Q4	114	326,373	20,260,640	5.667	4.296	53.08	204.21	90.8%	94.8%	3.9%	3.2%	17.6%	21.7%
2018:Q3	112	326,243	19,897,256	5.565	4.234	52.43	198.05	90.3%	98.2%	3.9%	3.4%	17.6%	22.0%
2018:Q2	107	298,164	19,211,634	5.513	4.208	51.39	188.81	91.0%	94.2%	4.1%	3.2%	15.4%	19.4%
2018:Q1	97	295,999	19,140,306	5.395	*	50.97	201.75	91.2%	94.5%	4.0%	3.1%	15.4%	18.2%
2017:Q4	97	277,960	17,849,425	5.405	4.357	51.92	206.59	91.2%	94.9%	3.2%	2.6%	14.7%	19.3%

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

¹ In thousands of U.S. dollars.

² Weighted by the outstanding dollar amount of loans.

³ As a percentage of the number of outstanding loans.

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

* Aggregate data not reported due to insufficient observations.

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

Period	Weighted average interest rate					Weighted average base rate				
	Minimum	25th percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	1.000	5.815	6.348	7.043	11.581	*	*	*	*	*
2024:Q3	1.000	5.677	6.197	6.866	11.612	*	*	*	*	*
2024:Q2	1.000	5.483	6.088	6.873	11.120	*	*	*	*	*
2024:Q1	1.000	5.454	5.990	6.700	10.950	*	*	*	*	*
2023:Q4	1.000	5.210	5.690	6.302	10.811	*	*	*	*	*
2023:Q3	1.000	5.019	5.459	5.984	10.762	*	*	*	*	*
2023:Q2	1.000	4.797	5.214	5.815	10.759	*	*	*	*	*
2023:Q1	1.000	4.612	5.000	5.577	8.730	*	*	*	*	*
2022:Q4	1.000	4.389	4.799	5.250	8.750	*	*	*	*	*
2022:Q3	1.000	4.166	4.478	4.850	8.347	*	*	*	*	*
2022:Q2	1.000	3.789	4.253	4.620	10.468	*	*	*	*	*
2022:Q1	1.000	3.332	3.948	4.545	8.245	*	*	*	*	*
2021:Q4	1.000	2.793	3.737	4.510	7.953	*	*	*	*	*
2021:Q3	1.000	2.129	3.248	4.442	8.000	*	*	*	*	*
2021:Q2	1.000	1.803	2.893	4.315	8.019	*	*	*	*	*
2021:Q1	1.000	1.659	2.639	4.460	8.059	*	*	*	*	*
2020:Q4	1.000	1.676	2.823	4.475	8.089	*	*	*	*	*
2020:Q3	1.000	1.740	2.520	4.731	8.762	0.019	1.823	3.240	4.494	8.762
2020:Q2	1.000	1.726	2.608	4.859	8.682	0.015	1.740	3.111	4.250	8.682
2020:Q1	3.815	4.851	5.208	5.614	8.172	0.146	4.291	5.018	5.620	8.163
2019:Q4	3.740	4.902	5.256	5.641	8.190	2.067	4.730	5.004	5.555	8.184
2019:Q3	3.892	4.950	5.304	5.640	9.075	0.263	4.649	5.000	5.524	9.075
2019:Q2	3.895	4.984	5.287	5.564	8.241	0.305	4.742	5.272	5.500	8.238
2019:Q1	3.968	4.933	5.224	5.508	8.191	1.723	4.853	5.270	5.550	8.191
2018:Q4	4.177	4.870	5.163	5.583	8.098	0.483	4.611	5.141	5.526	8.098
2018:Q3	3.857	4.746	5.045	5.403	8.388	2.024	4.482	5.030	5.428	8.000
2018:Q2	3.430	4.711	5.000	5.399	7.898	0.000	4.386	4.835	5.120	7.898
2018:Q1	3.880	4.621	4.958	5.303	8.164	*	*	*	*	*
2017:Q4	3.010	4.545	4.940	5.263	8.000	1.660	3.125	4.225	4.500	5.500

* Data not reported due to insufficient observations.

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

Period	Weighted average maturity					Maximum maturity				
	Minimum	25th percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	4.00	37.69	46.01	56.53	115.88	26.70	91.15	133.02	225.75	538.00
2024:Q3	3.53	37.18	46.18	57.44	122.00	20.00	90.00	136.03	227.00	538.00
2024:Q2	1.00	38.00	46.24	60.00	142.13	23.00	97.00	139.03	224.00	538.00
2024:Q1	2.00	38.00	46.06	57.17	142.00	26.00	96.06	134.00	211.00	538.00
2023:Q4	2.00	40.27	47.00	57.94	183.40	35.23	101.50	143.75	212.00	538.00
2023:Q3	1.00	40.36	48.24	56.83	143.00	14.87	106.47	156.00	225.60	538.00
2023:Q2	3.50	40.34	47.61	56.75	143.00	17.00	111.83	144.00	207.00	538.00
2023:Q1	2.02	40.44	48.81	57.90	141.20	2.05	108.00	152.00	208.00	538.00
2022:Q4	3.50	41.00	48.09	57.15	141.70	7.00	106.80	144.00	224.25	538.00
2022:Q3	2.37	42.02	48.00	56.71	143.00	2.37	104.06	138.65	215.50	538.00
2022:Q2	3.44	41.49	48.35	57.03	142.90	5.43	103.88	138.00	210.00	538.00
2022:Q1	3.82	41.90	48.41	55.97	85.36	8.47	110.03	143.00	220.00	538.00
2021:Q4	3.53	40.19	48.13	53.78	99.28	5.00	101.95	131.00	200.44	538.00
2021:Q3	3.44	41.32	48.00	52.98	99.20	42.04	107.00	137.00	227.00	861.00
2021:Q2	2.33	40.00	45.35	50.60	113.45	2.33	91.00	132.00	225.00	538.00
2021:Q1	2.80	36.00	41.04	48.04	137.00	5.00	108.10	141.00	209.00	538.00
2020:Q4	2.00	21.67	30.98	46.06	98.02	0.00	96.30	122.00	205.31	538.00
2020:Q3	2.00	23.93	30.50	41.36	93.30	2.00	115.25	133.00	230.25	840.00
2020:Q2	2.00	24.93	31.16	40.43	93.74	2.00	86.00	124.00	216.00	426.00
2020:Q1	3.77	36.76	47.20	57.45	105.71	15.00	90.50	129.50	228.25	426.00
2019:Q4	3.56	37.13	46.95	57.00	104.48	15.00	95.00	122.00	222.00	426.00
2019:Q3	3.86	36.35	45.43	52.73	106.81	13.00	91.75	123.50	226.00	873.00
2019:Q2	3.72	38.17	47.38	56.22	167.55	13.00	96.50	126.00	229.75	860.00
2019:Q1	2.00	36.91	45.77	55.09	102.59	3.00	97.50	122.00	219.50	949.00
2018:Q4	3.63	36.15	45.45	52.97	107.30	14.00	103.00	125.00	227.75	967.00
2018:Q3	4.13	35.85	44.71	53.94	96.00	10.00	96.50	120.50	210.00	426.00
2018:Q2	1.75	32.98	42.10	52.62	147.92	1.00	84.00	119.00	189.00	600.00
2018:Q1	2.00	33.69	42.94	54.06	103.00	5.00	97.50	121.00	238.50	381.00
2017:Q4	1.66	33.00	41.53	53.00	99.99	15.00	112.50	126.00	240.00	387.00

A.6. Outstanding Variable-Rate Term Loans

Period	Number of responses	Number	Outstanding dollar amount ¹	Weighted average interest rate ²	Weighted average base rate ²	Weighted average maturity ²	Maximum maturity ²	Secured		SBA guarantees		Other guarantees		Interest rate floor				
								Number ³	Dollar amount ⁴	Number ³	Dollar amount ⁴	Number ³	Dollar amount ⁴	Number with ⁵	Dollar amount with ⁵	Number at ³	Dollar amount at ⁴	Weighted average
2024:Q4	155	50,854	10,281,954	8.140	*	67.07	256.03	*	*	*	*	*	*	25.8%	34.4%	*	*	3.962
2024:Q3	167	47,899	9,675,634	8.482	*	66.50	246.83	*	*	*	*	*	*	26.4%	32.4%	*	*	4.136
2024:Q2	169	59,590	11,199,303	8.513	*	57.17	249.32	*	*	*	*	*	*	22.4%	40.1%	*	*	4.787
2024:Q1	162	61,596	11,232,642	8.513	*	54.33	251.37	*	*	*	*	*	*	20.6%	41.3%	*	*	4.843
2023:Q4	141	54,359	9,450,473	8.465	*	58.57	254.40	*	*	*	*	*	*	23.5%	46.5%	*	*	4.912
2023:Q3	141	52,380	8,774,668	8.343	*	57.92	249.68	*	*	*	*	*	*	22.1%	47.8%	*	*	4.792
2023:Q2	133	49,940	8,694,075	8.191	*	59.44	253.29	*	*	*	*	*	*	22.0%	45.2%	*	*	4.563
2023:Q1	125	47,097	8,261,969	7.698	*	56.38	255.12	*	*	*	*	*	*	20.6%	43.4%	*	*	4.426
2022:Q4	127	44,979	8,361,571	6.281	*	54.22	214.33	*	*	*	*	*	*	22.2%	43.8%	*	*	4.163
2022:Q3	122	45,801	7,323,220	6.177	*	60.65	237.45	*	*	*	*	*	*	20.6%	39.5%	*	*	3.864
2022:Q2	123	41,536	7,344,844	4.543	*	56.34	203.80	*	*	*	*	*	*	22.3%	34.2%	*	*	3.530
2022:Q1	116	40,907	7,346,283	4.051	*	55.97	228.18	*	*	*	*	*	*	23.6%	37.3%	*	*	3.563
2021:Q4	118	42,680	7,870,790	4.198	*	57.40	234.69	*	*	*	*	*	*	24.3%	39.1%	*	*	3.647
2021:Q3	115	49,339	8,171,892	3.963	*	54.94	232.72	*	*	*	*	*	*	24.9%	37.4%	*	*	3.483
2021:Q2	112	51,707	8,233,987	4.187	*	57.54	243.40	*	*	*	*	*	*	28.8%	37.8%	*	*	3.701
2021:Q1	105	48,913	7,975,461	4.127	*	55.55	232.30	*	*	*	*	*	*	26.5%	40.4%	*	*	3.786
2020:Q4	104	51,776	7,801,808	4.240	*	62.23	229.65	*	*	*	*	*	*	24.3%	40.2%	*	*	3.725
2020:Q3	114	52,915	8,582,489	4.208	2.092	55.31	239.85	65.6%	83.0%	22.0%	17.5%	26.2%	23.1%	22.9%	14.9%	19.5%	*	0.000
2020:Q2	114	60,239	8,635,244	4.175	2.174	54.17	225.03	61.6%	79.9%	25.8%	21.4%	23.1%	22.2%	22.4%	14.8%	19.4%	*	*
2020:Q1	106	53,415	7,153,465	4.802	2.711	55.51	234.32	66.7%	81.8%	20.3%	18.3%	26.4%	26.7%	21.2%	*	9.8%	16.4%	*
2019:Q4	111	50,687	6,988,375	5.362	3.484	59.29	238.67	65.4%	79.8%	19.7%	17.8%	28.5%	27.6%	21.4%	*	6.1%	13.6%	*
2019:Q3	118	56,394	7,452,810	5.594	3.753	58.33	236.20	66.3%	80.1%	19.7%	17.7%	25.7%	24.0%	21.3%	*	5.3%	12.0%	*
2019:Q2	117	48,799	7,159,159	5.841	4.038	59.20	235.98	69.9%	81.8%	20.6%	16.1%	28.3%	24.7%	22.8%	*	3.8%	9.6%	*
2019:Q1	126	57,799	7,812,441	5.831	4.078	56.61	235.65	67.3%	82.8%	18.9%	16.5%	26.8%	25.2%	22.2%	*	2.9%	7.9%	*
2018:Q4	114	55,613	7,940,691	5.702	3.932	55.59	235.55	68.8%	84.8%	18.7%	15.4%	25.7%	25.3%	22.9%	*	2.0%	6.1%	*
2018:Q3	110	61,942	8,141,903	5.423	3.622	54.44	231.56	66.3%	88.9%	17.4%	15.3%	28.6%	25.2%	28.5%	*	2.1%	8.7%	*
2018:Q2	107	52,440	7,739,883	5.302	3.454	58.12	230.79	68.9%	85.1%	20.0%	15.6%	30.8%	23.4%	23.2%	*	2.4%	7.5%	*
2018:Q1	97	52,178	8,070,981	5.129	3.220	54.21	234.45	73.1%	85.7%	19.6%	15.9%	25.5%	22.6%	23.6%	*	2.6%	7.7%	*
2017:Q4	97	46,047	7,367,857	4.835	3.082	48.31	229.09	67.7%	84.5%	18.0%	12.8%	25.7%	18.6%	26.2%	*	3.2%	7.4%	*

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

¹ In thousands of U.S. dollars.

² Weighted by the outstanding dollar amount of loans.

³ As a percentage of the number of outstanding loans.

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

* Aggregate data not reported due to insufficient data.

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

Period	Weighted average interest rate					Weighted average base rate					Weighted average interest rate floor					
	Minimum	25th		75th		Minimum	25th		75th		Minimum	25th		75th		Maximum
		percentile	Median	percentile	Maximum		percentile	Median	percentile	Maximum		percentile	Median	percentile	Maximum	
2024:Q4	4.340	6.708	7.435	8.179	10.990	*	*	*	*	*	0.312	3.970	4.800	5.610	9.931	
2024:Q3	4.080	6.760	7.675	8.601	11.214	*	*	*	*	*	0.155	4.000	4.770	5.410	10.907	
2024:Q2	4.060	6.722	7.958	8.963	11.223	*	*	*	*	*	0.032	3.993	4.880	5.470	10.673	
2024:Q1	2.310	6.491	7.765	8.950	10.910	*	*	*	*	*	0.036	3.984	4.800	5.473	10.891	
2023:Q4	2.400	6.369	7.888	9.142	11.030	*	*	*	*	*	0.071	3.885	4.700	5.509	10.933	
2023:Q3	2.510	6.344	7.885	9.013	10.902	*	*	*	*	*	0.087	3.754	4.573	5.214	10.902	
2023:Q2	2.180	6.275	7.795	8.967	11.608	*	*	*	*	*	0.092	3.666	4.530	5.204	10.603	
2023:Q1	1.932	5.929	7.176	8.496	10.454	*	*	*	*	*	0.147	3.720	4.508	5.098	10.338	
2022:Q4	2.119	5.690	6.680	7.924	9.953	*	*	*	*	*	0.137	3.740	4.530	5.074	9.888	
2022:Q3	2.890	5.118	6.000	6.731	8.326	*	*	*	*	*	0.146	3.696	4.445	5.025	8.250	
2022:Q2	2.290	4.502	5.055	5.558	7.129	*	*	*	*	*	0.146	3.754	4.368	4.845	6.750	
2022:Q1	1.980	4.046	4.520	5.037	6.570	*	*	*	*	*	0.146	3.639	4.153	4.816	13.920	
2021:Q4	1.760	3.976	4.520	5.082	6.654	*	*	*	*	*	0.144	3.584	4.201	4.758	6.353	
2021:Q3	1.832	3.995	4.580	5.128	7.000	*	*	*	*	*	0.157	3.755	4.247	4.727	7.000	
2021:Q2	1.842	4.018	4.683	5.249	7.500	*	*	*	*	*	0.121	3.771	4.260	4.732	7.000	
2021:Q1	1.815	3.966	4.726	5.317	7.332	*	*	*	*	*	0.189	3.964	4.429	4.899	7.000	
2020:Q4	1.838	3.897	4.638	5.357	10.174	*	*	*	*	*	0.145	3.870	4.434	4.903	7.000	
2020:Q3	1.855	4.001	4.744	5.365	7.091	0.241	2.426	3.250	3.809	7.731	0.946	3.827	4.339	4.788	6.936	
2020:Q2	1.644	4.070	4.769	5.478	7.118	0.530	2.363	3.250	3.937	7.400	0.916	3.868	4.513	5.163	6.938	
2020:Q1	2.791	4.465	5.001	5.689	8.250	0.160	2.753	3.266	4.455	7.617	1.048	3.960	4.603	5.233	10.000	
2019:Q4	3.404	4.958	5.495	6.137	9.000	1.540	3.603	4.550	4.769	7.419	1.171	4.019	4.743	5.349	6.791	
2019:Q3	3.687	5.119	5.600	6.213	7.990	1.600	3.913	4.750	5.000	7.935	1.198	3.916	4.725	5.392	6.750	
2019:Q2	4.089	5.396	5.908	6.548	8.530	1.250	4.084	4.978	5.500	8.074	1.653	3.966	4.688	5.231	6.858	
2019:Q1	4.138	5.401	5.949	6.528	8.550	1.382	4.118	4.950	5.500	8.078	0.921	3.910	4.646	5.229	6.658	
2018:Q4	4.120	5.439	5.925	6.622	8.480	2.419	4.059	4.893	5.500	8.250	0.991	4.030	4.680	5.151	7.250	
2018:Q3	3.958	5.258	5.674	6.343	8.500	1.562	3.952	4.640	5.210	8.250	0.400	3.928	4.599	5.144	6.670	
2018:Q2	3.507	5.147	5.553	6.225	8.250	0.750	3.636	4.655	5.000	9.300	1.286	3.910	4.630	5.130	7.389	
2018:Q1	3.646	4.921	5.468	6.168	7.450	0.846	3.034	4.061	4.567	6.600	1.055	3.868	4.540	5.030	7.110	
2017:Q4	3.436	4.800	5.216	5.870	7.677	0.953	3.286	4.112	4.500	5.128	1.930	3.917	4.500	4.984	6.000	

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

Period	Weighted average maturity					Maximum maturity				
	Minimum	25th	Median	75th	Maximum	Minimum	25th	Median	75th	Maximum
		percentile		percentile			percentile			
2024:Q4	1.00	45.60	68.84	89.46	353.40	8.00	117.75	183.00	259.24	732.00
2024:Q3	1.00	45.88	68.55	88.89	356.40	3.00	113.72	180.00	265.65	538.00
2024:Q2	3.00	44.12	69.00	88.73	294.00	6.00	112.00	176.00	263.48	516.00
2024:Q1	3.00	47.00	70.00	89.00	290.00	5.00	116.50	179.55	272.22	548.00
2023:Q4	1.60	46.81	70.40	87.17	189.00	1.60	114.00	179.00	274.98	548.00
2023:Q3	3.02	42.80	67.00	84.81	262.74	5.00	114.25	171.82	267.75	548.00
2023:Q2	1.00	43.74	68.85	85.64	258.13	1.00	114.00	176.50	273.00	553.00
2023:Q1	4.00	42.14	68.24	87.00	164.01	4.00	116.00	175.57	270.75	538.00
2022:Q4	6.00	33.62	67.22	90.11	164.91	7.00	112.50	180.00	281.98	541.00
2022:Q3	5.83	37.13	67.87	85.91	165.24	10.00	108.25	171.00	267.03	480.00
2022:Q2	5.82	36.47	66.00	84.93	161.34	7.00	114.00	166.00	243.00	480.00
2022:Q1	1.43	37.52	64.56	87.10	154.15	16.00	115.00	176.50	240.00	480.00
2021:Q4	3.15	39.77	65.55	88.07	154.29	10.00	118.00	179.50	246.75	480.00
2021:Q3	3.00	36.00	62.34	84.27	197.64	10.00	113.25	178.00	265.50	480.00
2021:Q2	3.24	35.49	58.27	76.61	201.31	10.00	105.59	180.00	270.64	480.00
2021:Q1	4.50	33.79	54.59	78.35	210.47	9.00	95.53	180.00	271.60	390.00
2020:Q4	3.24	31.11	58.03	95.70	211.14	10.00	110.75	182.50	273.52	393.00
2020:Q3	5.25	31.92	56.70	87.11	262.00	10.00	106.00	172.00	268.00	399.00
2020:Q2	1.00	30.58	54.80	88.56	262.00	1.00	95.00	166.50	246.00	401.00
2020:Q1	1.96	32.14	58.90	89.82	192.00	10.00	91.50	180.00	253.00	607.00
2019:Q4	4.90	32.21	60.12	89.63	208.38	10.00	101.00	180.00	258.00	610.00
2019:Q3	7.07	33.48	56.22	89.81	188.91	10.00	102.50	172.50	258.00	613.00
2019:Q2	2.87	34.00	56.24	91.71	174.70	3.00	95.50	150.00	240.00	744.00
2019:Q1	3.00	34.68	58.12	89.91	200.60	6.00	100.00	165.00	256.00	619.00
2018:Q4	2.00	28.66	53.42	82.35	200.45	5.00	98.50	140.00	258.50	622.00
2018:Q3	2.20	32.25	54.29	88.47	199.71	12.00	103.50	159.00	260.50	387.00
2018:Q2	1.00	31.63	54.21	80.74	193.59	1.00	100.00	151.00	252.00	378.00
2018:Q1	5.00	34.75	51.90	86.71	195.59	10.00	115.50	174.00	260.25	393.00
2017:Q4	1.00	32.07	53.51	85.56	162.00	5.00	109.00	167.00	272.00	396.00

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

Period	Number of responses	Number	Commitment dollar amount ¹	Outstanding dollar amount ¹	Weighted average commitment usage ²	Weighted average interest rate ³	Weighted average base rate ³	Secured		SBA guarantees		Other guarantees	
								Number ⁴	Dollar amount ⁵	Number ⁴	Dollar amount ⁵	Number ⁴	Dollar amount ⁵
2024:Q4	155	135,243	9,974,629	3,385,820	33.9%	6.537	*	*	*	*	*	*	
2024:Q3	168	135,514	7,102,277	3,248,915	45.7%	6.432	*	*	*	*	*	*	
2024:Q2	169	126,735	7,448,326	4,047,163	54.3%	6.417	*	*	*	*	*	*	
2024:Q1	162	128,683	7,400,959	3,841,221	51.9%	6.139	*	*	*	*	*	*	
2023:Q4	141	132,014	6,420,536	3,495,503	54.4%	6.130	*	*	*	*	*	*	
2023:Q3	141	141,903	7,274,617	3,600,605	49.5%	5.899	*	*	*	*	*	*	
2023:Q2	133	140,141	7,097,754	3,357,347	48.1%	5.759	*	*	*	*	*	*	
2023:Q1	125	163,519	8,315,366	3,359,473	38.0%	5.265	*	*	*	*	*	*	
2022:Q4	127	152,682	9,050,390	3,574,894	36.3%	5.119	*	*	*	*	*	*	
2022:Q3	122	155,776	8,188,621	3,052,549	36.5%	4.900	*	*	*	*	*	*	
2022:Q2	123	150,265	7,668,799	2,809,907	34.7%	4.417	*	*	*	*	*	*	
2022:Q1	116	134,688	6,441,695	2,663,561	33.9%	3.972	*	*	*	*	*	*	
2021:Q4	118	140,032	6,316,204	2,644,957	40.6%	4.412	*	*	*	*	*	*	
2021:Q3	114	146,918	6,424,389	2,829,023	38.0%	4.086	*	*	*	*	*	*	
2021:Q2	111	144,071	6,739,943	2,640,144	39.2%	4.539	*	*	*	*	*	*	
2021:Q1	106	134,602	6,095,747	2,328,576	38.2%	4.411	*	*	*	*	*	*	
2020:Q4	104	190,292	6,974,958	2,839,933	40.7%	4.720	*	*	*	*	*	*	
2020:Q3	114	255,143	7,604,844	3,090,434	40.6%	4.208	12.2%	46.7%	3.0%	6.8%	13.9%	31.2%	
2020:Q2	115	321,012	7,592,012	2,868,195	37.8%	4.175	10.2%	49.7%	3.0%	14.8%	11.0%	31.6%	
2020:Q1	106	287,215	7,941,311	2,790,890	35.1%	7.428	13.3%	48.5%	2.8%	11.3%	12.6%	30.7%	
2019:Q4	111	293,365	8,583,297	3,189,003	37.2%	7.068	12.7%	47.5%	2.7%	10.7%	11.5%	27.4%	
2019:Q3	117	304,944	8,721,230	3,275,996	37.6%	7.199	12.4%	47.2%	2.6%	10.8%	11.0%	26.7%	
2019:Q2	117	207,179	7,401,707	3,062,881	41.4%	7.223	17.1%	57.1%	3.9%	12.8%	14.7%	30.9%	
2019:Q1	126	215,101	7,728,987	3,374,121	43.7%	6.972	19.3%	57.5%	3.7%	12.5%	14.2%	27.2%	
2018:Q4	114	213,644	7,223,305	3,098,479	42.9%	7.119	19.1%	58.2%	3.7%	13.6%	14.4%	29.1%	
2018:Q3	111	211,500	7,354,167	2,939,550	40.0%	5.556	19.3%	50.1%	3.5%	23.0%	14.2%	26.9%	
2018:Q2	107	164,296	6,763,409	2,380,272	35.2%	5.602	19.8%	48.2%	4.0%	7.6%	16.3%	22.7%	
2018:Q1	97	163,716	8,145,052	2,412,880	29.6%	5.453	20.9%	41.7%	3.4%	6.2%	13.9%	15.9%	
2017:Q4	97	124,582	5,557,529	2,202,296	39.6%	5.418	15.2%	42.8%	1.4%	7.5%	2.7%	10.5%	

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

¹ In thousands of U.S. dollars.

² Weighted by the commitment dollar amount of loans.

³ Weighted by the outstanding dollar amount of loans.

⁴ As a percentage of the number of commitments.

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

* Aggregate data not reported due to insufficient observations.

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

Period	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	1.1%	33.0%	48.5%	62.4%	98.8%
2024:Q3	0.2%	32.6%	52.6%	63.8%	99.7%
2024:Q2	7.2%	32.0%	52.9%	67.2%	98.5%
2024:Q1	5.6%	35.9%	52.0%	66.5%	99.7%
2023:Q4	1.1%	33.5%	51.4%	64.6%	99.6%
2023:Q3	1.0%	35.7%	49.1%	63.0%	99.5%
2023:Q2	2.7%	40.1%	51.1%	64.3%	98.7%
2023:Q1	1.0%	36.4%	50.7%	64.1%	98.8%
2022:Q4	1.0%	31.6%	47.6%	60.4%	98.9%
2022:Q3	1.2%	30.4%	50.6%	60.5%	99.5%
2022:Q2	1.4%	32.5%	47.1%	60.9%	93.1%
2022:Q1	3.0%	29.7%	47.3%	60.4%	97.1%
2021:Q4	4.3%	29.9%	46.6%	61.3%	99.1%
2021:Q3	2.8%	30.2%	47.8%	64.9%	99.0%
2021:Q2	2.9%	30.2%	49.5%	65.2%	100.0%
2021:Q1	2.4%	28.0%	44.1%	65.2%	100.0%
2020:Q4	2.3%	28.9%	44.8%	66.9%	99.2%
2020:Q3	2.4%	30.9%	45.4%	62.8%	100.0%
2020:Q2	2.5%	28.9%	48.1%	66.6%	100.0%
2020:Q1	1.2%	34.3%	54.7%	68.2%	100.0%
2019:Q4	2.7%	38.8%	54.0%	72.9%	100.0%
2019:Q3	3.1%	39.1%	56.2%	75.2%	98.0%
2019:Q2	3.5%	41.5%	55.6%	74.8%	98.3%
2019:Q1	3.6%	41.3%	55.2%	72.1%	97.2%
2018:Q4	3.6%	38.2%	54.6%	69.0%	98.9%
2018:Q3	0.4%	38.6%	51.3%	71.6%	98.0%
2018:Q2	2.8%	36.9%	55.8%	72.4%	98.8%
2018:Q1	5.2%	34.8%	54.6%	73.2%	98.6%
2017:Q4	10.1%	46.3%	57.0%	74.3%	97.8%

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

Period	Weighted average interest rate					Weighted average base rate				
	Minimum	25th percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	2.522	6.035	6.817	7.630	21.900	*	*	*	*	*
2024:Q3	2.100	5.906	6.905	7.731	21.900	*	*	*	*	*
2024:Q2	1.911	5.770	6.649	7.730	21.900	*	*	*	*	*
2024:Q1	1.921	5.523	6.497	7.305	21.900	*	*	*	*	*
2023:Q4	1.920	5.485	6.308	7.424	21.900	*	*	*	*	*
2023:Q3	1.905	5.065	5.884	6.740	21.900	*	*	*	*	*
2023:Q2	2.272	4.889	5.645	6.449	21.900	*	*	*	*	*
2023:Q1	2.939	4.656	5.263	6.188	21.900	*	*	*	*	*
2022:Q4	2.468	4.291	4.842	5.910	21.900	*	*	*	*	*
2022:Q3	1.834	4.044	4.532	5.194	21.900	*	*	*	*	*
2022:Q2	1.527	3.897	4.291	4.930	21.900	*	*	*	*	*
2022:Q1	2.244	3.734	4.311	4.910	21.900	*	*	*	*	*
2021:Q4	1.653	3.772	4.284	4.917	21.900	*	*	*	*	*
2021:Q3	1.486	3.836	4.261	4.873	21.900	*	*	*	*	*
2021:Q2	1.366	3.861	4.390	5.261	21.900	*	*	*	*	*
2021:Q1	1.285	3.839	4.470	5.196	21.900	*	*	*	*	*
2020:Q4	1.284	3.714	4.472	5.461	21.900	*	*	*	*	*
2020:Q3	1.191	3.991	4.659	5.293	27.078	1.191	3.639	4.450	5.095	9.380
2020:Q2	1.190	4.288	4.860	5.547	26.584	1.190	3.916	4.496	5.246	9.545
2020:Q1	2.710	4.468	5.006	5.663	27.026	1.677	4.187	4.740	5.327	11.402
2019:Q4	1.000	4.553	5.049	5.745	26.701	1.000	4.500	4.755	5.548	11.387
2019:Q3	0.609	4.647	5.135	5.702	26.804	1.000	4.614	5.000	5.473	10.243
2019:Q2	1.000	4.620	5.098	5.732	21.900	1.000	4.514	4.968	5.500	10.343
2019:Q1	1.000	4.644	5.258	5.706	21.900	0.951	4.503	5.170	5.500	10.230
2018:Q4	2.052	4.469	5.096	5.591	21.900	1.000	4.458	5.005	5.500	15.900
2018:Q3	1.000	4.323	4.955	5.423	21.900	1.000	4.128	4.889	5.250	15.900
2018:Q2	1.000	4.492	4.936	5.369	21.900	1.000	4.276	4.750	5.000	15.900
2018:Q1	1.900	4.346	4.729	5.229	10.000	*	*	*	*	*
2017:Q4	2.430	4.419	4.875	5.322	12.500	1.936	3.500	4.488	4.500	5.597

* Data not reported due to insufficient observations.

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

Period	Number of responses	Number	Commitment dollar amount ¹	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 ⁴	Dollar amount ⁵	Number ⁴	Dollar amount ⁵	Number ⁴	Dollar amount ⁵	Number with ¹	Dollar amount with ¹	Number at ⁴	Dollar amount at ⁶	Weighted average
2024:Q4	155	3,050,510	88,388,217	28,021,323	31.7%	11.703	*	*	*	*	*	*	6.1%	32.4%	*	*	4.937	
2024:Q3	168	2,982,672	83,213,791	26,028,871	31.3%	12.448	*	*	*	*	*	*	5.5%	30.9%	*	*	4.612	
2024:Q2	169	2,979,390	86,547,349	28,552,964	33.0%	12.407	*	*	*	*	*	*	6.2%	34.8%	*	*	5.324	
2024:Q1	162	3,183,932	86,153,388	28,262,655	32.8%	12.472	*	*	*	*	*	*	5.8%	34.7%	*	*	5.414	
2023:Q4	141	3,136,961	83,201,359	27,014,663	32.5%	12.359	*	*	*	*	*	*	5.5%	32.7%	*	*	5.486	
2023:Q3	141	3,116,860	84,140,806	26,996,908	32.1%	12.233	*	*	*	*	*	*	5.8%	31.3%	*	*	5.269	
2023:Q2	133	3,028,095	83,798,406	26,514,598	31.6%	11.916	*	*	*	*	*	*	5.8%	31.2%	*	*	5.112	
2023:Q1	125	2,936,175	80,581,878	25,371,900	30.9%	11.324	*	*	*	*	*	*	5.8%	30.0%	*	*	4.355	
2022:Q4	127	2,837,343	77,346,530	24,414,767	30.3%	10.466	*	*	*	*	*	*	5.4%	28.8%	*	*	3.264	
2022:Q3	122	2,856,196	77,729,395	24,184,312	30.9%	9.828	*	*	*	*	*	*	5.5%	25.5%	*	*	3.300	
2022:Q2	123	2,777,198	77,621,370	24,548,842	30.6%	8.054	*	*	*	*	*	*	6.7%	23.0%	*	*	3.321	
2022:Q1	116	2,711,399	77,478,919	24,014,605	29.8%	6.963	*	*	*	*	*	*	6.8%	24.9%	*	*	2.747	
2021:Q4	118	2,650,163	76,832,872	23,591,556	30.5%	6.784	*	*	*	*	*	*	7.0%	27.2%	*	*	3.046	
2021:Q3	115	2,560,059	72,431,882	22,403,819	29.8%	6.846	*	*	*	*	*	*	7.3%	26.3%	*	*	2.772	
2021:Q2	111	2,491,968	71,268,426	21,354,349	30.0%	7.087	*	*	*	*	*	*	7.6%	26.7%	*	*	2.809	
2021:Q1	106	2,376,687	67,479,361	20,353,441	30.1%	7.235	*	*	*	*	*	*	5.2%	19.4%	*	*	2.903	
2020:Q4	104	2,344,057	68,754,252	21,542,813	31.3%	7.145	*	*	*	*	*	*	6.8%	28.1%	*	*	2.544	
2020:Q3	114	2,223,545	67,847,119	22,157,439	32.7%	7.172	2.698	9.4%	30.4%	2.2%	2.2%	49.6%	21.9%	6.7%	*	2.3%	17.1%	*
2020:Q2	114	2,248,025	69,139,549	24,192,099	35.0%	7.160	2.686	9.5%	29.8%	2.0%	2.4%	48.8%	22.2%	7.2%	*	2.0%	14.6%	*
2020:Q1	106	2,310,379	70,210,912	28,567,987	40.7%	7.504	2.852	9.5%	29.5%	2.0%	2.3%	48.2%	23.8%	8.1%	*	1.9%	12.7%	*
2019:Q4	111	2,264,182	71,804,402	28,746,971	40.0%	8.403	3.911	9.8%	31.5%	2.1%	2.4%	49.7%	23.3%	8.4%	*	0.6%	4.5%	*
2019:Q3	117	2,209,019	72,073,805	28,582,609	39.7%	8.711	4.129	10.3%	31.8%	2.2%	2.4%	50.8%	22.8%	8.5%	*	0.5%	4.3%	*
2019:Q2	117	2,120,796	68,729,664	27,167,506	39.5%	9.194	4.539	9.7%	30.7%	2.3%	2.6%	51.7%	21.7%	7.8%	*	0.2%	1.8%	*
2019:Q1	126	2,071,236	72,087,092	29,386,844	40.8%	8.865	4.523	11.0%	33.2%	2.3%	2.5%	53.5%	23.7%	8.7%	*	0.1%	3.8%	*
2018:Q4	114	1,992,914	69,529,396	28,129,907	40.5%	8.730	4.392	11.1%	33.8%	2.4%	2.5%	55.1%	24.4%	8.7%	*	0.1%	2.8%	*
2018:Q3	111	1,947,755	74,236,993	28,296,632	38.1%	8.230	3.901	11.7%	31.5%	2.5%	2.3%	56.4%	21.7%	8.9%	*	0.2%	8.9%	*
2018:Q2	107	1,857,093	70,132,402	27,489,655	39.2%	8.261	3.869	11.5%	32.3%	2.6%	2.3%	58.6%	21.8%	8.4%	*	0.2%	2.0%	*
2018:Q1	97	1,816,821	69,495,099	27,707,288	39.9%	7.907	4.162	11.8%	33.2%	2.6%	2.2%	60.2%	23.8%	8.2%	*	0.3%	0.5%	*
2017:Q4	97	1,657,473	61,726,713	24,043,841	39.0%	7.873	3.866	10.7%	31.2%	2.2%	1.7%	64.4%	23.7%	6.7%	*	0.4%	3.6%	*

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

¹ In thousands of U.S. dollars.

² Weighted by the commitment dollar amount of loans.

³ Weighted by the outstanding dollar amount of loans.

⁴ As a percentage of the number of commitments.

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

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

* Aggregate data not reported due to insufficient data.

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

Period	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	10.0%	30.3%	37.8%	49.7%	98.4%
2024:Q3	10.8%	30.1%	38.2%	48.3%	99.5%
2024:Q2	10.6%	30.0%	38.3%	48.5%	96.6%
2024:Q1	3.4%	28.4%	36.6%	50.0%	99.4%
2023:Q4	8.6%	27.8%	36.5%	49.3%	94.0%
2023:Q3	10.9%	27.9%	34.8%	48.1%	94.8%
2023:Q2	2.0%	27.2%	34.3%	47.6%	86.2%
2023:Q1	11.1%	27.9%	34.2%	43.1%	92.6%
2022:Q4	10.8%	28.2%	34.6%	46.7%	95.2%
2022:Q3	10.6%	28.6%	36.8%	46.5%	94.4%
2022:Q2	8.9%	27.7%	36.5%	46.7%	82.2%
2022:Q1	2.0%	26.4%	34.5%	46.8%	82.3%
2021:Q4	4.9%	26.4%	35.6%	48.3%	85.3%
2021:Q3	0.6%	25.4%	36.0%	50.8%	83.1%
2021:Q2	0.6%	24.9%	32.3%	51.0%	84.1%
2021:Q1	1.4%	25.0%	33.7%	48.1%	94.7%
2020:Q4	1.5%	27.2%	35.5%	46.5%	88.9%
2020:Q3	2.6%	27.1%	37.1%	50.4%	80.8%
2020:Q2	7.8%	30.0%	40.7%	52.8%	78.1%
2020:Q1	7.8%	36.2%	44.5%	56.1%	95.1%
2019:Q4	15.1%	37.3%	44.7%	57.2%	92.3%
2019:Q3	18.8%	37.1%	44.0%	53.7%	83.1%
2019:Q2	18.3%	38.0%	44.5%	53.9%	78.3%
2019:Q1	5.8%	38.0%	44.2%	52.7%	93.3%
2018:Q4	4.6%	34.1%	42.6%	56.3%	98.0%
2018:Q3	7.5%	34.0%	42.2%	56.7%	83.7%
2018:Q2	18.9%	37.3%	43.0%	58.5%	87.4%
2018:Q1	4.1%	36.8%	44.4%	55.1%	88.2%
2017:Q4	11.8%	35.1%	45.5%	57.2%	87.7%

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

Period	Weighted average interest rate					Weighted average base rate				
	Minimum	25th percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	4.410	7.684	8.131	8.821	22.285	*	*	*	*	*
2024:Q3	4.350	8.172	8.621	9.292	24.422	*	*	*	*	*
2024:Q2	4.278	8.537	8.999	9.600	22.881	*	*	*	*	*
2024:Q1	3.760	8.597	9.046	9.611	22.818	*	*	*	*	*
2023:Q4	3.780	8.621	9.090	9.674	22.741	*	*	*	*	*
2023:Q3	4.140	8.591	9.045	9.552	20.030	*	*	*	*	*
2023:Q2	3.580	8.383	8.875	9.393	19.759	*	*	*	*	*
2023:Q1	3.670	8.076	8.626	9.091	19.313	*	*	*	*	*
2022:Q4	2.700	7.621	8.131	8.519	18.644	*	*	*	*	*
2022:Q3	2.550	6.386	6.833	7.314	17.159	*	*	*	*	*
2022:Q2	2.280	5.028	5.472	5.996	15.990	*	*	*	*	*
2022:Q1	3.222	4.164	4.471	5.060	14.740	*	*	*	*	*
2021:Q4	2.912	4.003	4.372	4.810	14.420	*	*	*	*	*
2021:Q3	3.020	3.974	4.417	5.053	14.390	*	*	*	*	*
2021:Q2	3.146	4.010	4.450	5.165	14.270	*	*	*	*	*
2021:Q1	3.241	4.042	4.601	5.148	14.330	*	*	*	*	*
2020:Q4	3.252	4.022	4.536	5.216	14.000	*	*	*	*	*
2020:Q3	3.299	4.059	4.732	5.268	13.960	0.585	3.110	3.250	3.800	7.689
2020:Q2	3.288	4.157	4.755	5.309	13.840	1.014	2.979	3.254	4.182	7.763
2020:Q1	3.343	4.448	5.015	5.607	14.130	1.513	3.191	3.367	4.581	7.681
2019:Q4	3.291	5.319	5.719	6.323	14.580	1.900	4.449	4.750	5.000	7.911
2019:Q3	3.981	5.449	5.924	6.548	14.805	2.349	4.683	4.982	5.203	12.000
2019:Q2	5.168	5.880	6.249	6.895	14.550	2.243	5.174	5.400	5.500	11.650
2019:Q1	4.960	5.893	6.301	6.842	13.810	2.198	5.046	5.422	5.500	11.500
2018:Q4	4.913	5.857	6.341	6.970	13.090	1.091	5.125	5.373	5.500	10.042
2018:Q3	1.843	5.497	6.048	6.545	12.250	1.698	4.790	5.119	5.250	10.077
2018:Q2	4.548	5.492	5.890	6.527	11.280	1.774	4.548	4.917	5.000	10.750
2018:Q1	3.750	5.078	5.612	6.187	12.889	1.862	4.229	4.592	4.749	8.307
2017:Q4	4.350	5.008	5.499	5.863	9.949	1.266	4.072	4.443	4.500	5.250

A.15. Net Drawdowns on Loans Made Under Commitment

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

¹ In thousands of U.S. dollars.

* Aggregate data not reported due to insufficient data.

A.16. New Fixed-Rate Term Loans

Period	Number of responses	Outstanding dollar amount ¹	Weighted average interest rate ²	Weighted average base rate ²	Weighted average maturity ²	Maximum maturity ²	Secured		SBA guarantees		Other guarantees		
							Number ³	Dollar amount ⁴	Number ³	Dollar amount ⁴	Number ³	Dollar amount ⁴	
2024:Q4	154	32,093	3,013,927	7.669	*	61.88	141.35	*	*	*	*	*	*
2024:Q3	168	27,518	2,639,021	7.756	*	64.54	141.02	*	*	*	*	*	*
2024:Q2	169	31,145	2,860,093	7.922	*	62.38	163.56	*	*	*	*	*	*
2024:Q1	162	30,177	2,589,805	8.594	*	60.88	160.27	*	*	*	*	*	*
2023:Q4	141	20,862	2,456,743	9.059	*	61.43	124.65	*	*	*	*	*	*
2023:Q3	141	21,256	2,164,435	8.194	*	60.56	138.58	*	*	*	*	*	*
2023:Q2	133	21,897	2,103,737	8.110	*	61.02	134.62	*	*	*	*	*	*
2023:Q1	125	20,684	2,046,690	7.569	*	58.83	141.17	*	*	*	*	*	*
2022:Q4	125	22,551	2,772,293	6.976	*	57.52	124.21	*	*	*	*	*	*
2022:Q3	122	19,749	2,658,640	6.155	*	62.45	128.02	*	*	*	*	*	*
2022:Q2	123	21,660	3,154,027	5.459	*	61.00	143.17	*	*	*	*	*	*
2022:Q1	116	20,684	2,512,089	4.763	*	50.99	104.40	*	*	*	*	*	*
2021:Q4	118	24,793	3,042,733	4.714	*	59.24	138.55	*	*	*	*	*	*
2021:Q3	115	33,452	3,119,830	4.122	*	51.21	114.27	*	*	*	*	*	*
2021:Q2	112	120,266	7,101,226	2.537	*	57.32	147.50	*	*	*	*	*	*
2021:Q1	106	313,866	22,715,171	1.403	*	55.28	150.52	*	*	*	*	*	*
2020:Q4	104	16,332	2,080,015	4.781	*	67.20	132.89	*	*	*	*	*	*
2020:Q3	114	55,529	3,280,490	3.317	*	61.23	140.22	27.3%	51.1%	68.2%	33.6%	8.3%	11.9%
2020:Q2	114	547,896	44,956,554	1.154	*	23.93	141.14	4.1%	5.3%	94.7%	93.4%	5.2%	7.0%
2020:Q1	106	19,797	1,939,129	5.387	*	64.02	133.98	84.6%	92.4%	3.3%	2.8%	19.2%	19.3%
2019:Q4	111	22,772	2,309,712	5.328	*	61.95	132.23	88.4%	92.2%	3.0%	2.0%	16.4%	17.5%
2019:Q3	117	22,565	2,248,618	5.703	*	62.08	136.87	87.0%	91.3%	3.4%	2.8%	15.9%	16.4%
2019:Q2	117	27,111	2,235,509	6.241	*	62.30	130.54	89.4%	91.8%	3.1%	2.1%	12.9%	14.1%
2019:Q1	126	25,431	2,147,182	6.422	*	62.22	121.35	89.6%	90.0%	2.6%	2.4%	12.1%	13.6%
2018:Q4	114	25,705	2,226,977	6.437	*	62.58	135.12	90.4%	94.3%	3.0%	2.6%	12.2%	14.4%
2018:Q3	112	26,226	2,187,468	6.248	*	58.66	118.19	90.5%	88.7%	3.2%	2.7%	12.5%	15.2%
2018:Q2	107	23,619	2,065,986	6.244	*	58.08	115.09	89.2%	91.7%	4.3%	3.4%	13.4%	13.8%
2018:Q1	97	21,027	1,906,826	5.934	*	53.20	142.09	89.0%	89.7%	3.9%	2.5%	13.1%	15.0%
2017:Q4	97	16,556	1,535,667	4.970	4.294	63.59	133.14	87.9%	92.9%	3.3%	2.6%	16.0%	21.1%

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

¹ In thousands of U.S. dollars.

² Weighted by the outstanding dollar amount of loans.

³ As a percentage of the number of outstanding loans.

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

* Aggregate data not reported due to insufficient observations.

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

Period	Weighted average interest rate					Weighted average base rate				
	Minimum	25th percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	3.327	6.877	7.380	7.991	16.070	*	*	*	*	*
2024:Q3	3.965	7.250	7.810	8.424	10.785	*	*	*	*	*
2024:Q2	1.660	7.300	7.982	8.565	11.180	*	*	*	*	*
2024:Q1	1.000	7.315	7.994	8.514	11.124	*	*	*	*	*
2023:Q4	3.515	7.527	7.984	8.580	10.986	*	*	*	*	*
2023:Q3	1.500	7.217	7.711	8.461	10.750	*	*	*	*	*
2023:Q2	4.200	6.717	7.534	8.151	9.981	*	*	*	*	*
2023:Q1	3.422	6.510	7.100	7.887	13.910	*	*	*	*	*
2022:Q4	3.395	5.926	6.450	6.909	9.526	*	*	*	*	*
2022:Q3	2.300	5.099	5.591	5.938	17.820	*	*	*	*	*
2022:Q2	1.430	4.397	4.784	5.210	10.136	*	*	*	*	*
2022:Q1	2.933	3.845	4.281	4.671	9.863	*	*	*	*	*
2021:Q4	1.641	3.794	4.135	4.509	9.486	*	*	*	*	*
2021:Q3	1.000	3.746	4.195	4.619	9.578	*	*	*	*	*
2021:Q2	0.473	1.723	2.730	4.040	7.650	*	*	*	*	*
2021:Q1	0.959	1.111	1.325	3.620	7.831	*	*	*	*	*
2020:Q4	2.877	3.757	4.162	4.707	7.812	*	*	*	*	*
2020:Q3	1.000	2.659	3.714	4.599	8.700	0.161	2.694	3.750	4.688	8.700
2020:Q2	1.000	1.040	1.160	3.581	8.000	0.026	1.025	1.212	3.588	8.000
2020:Q1	3.000	4.540	4.970	5.421	8.000	1.571	4.242	4.754	5.297	7.849
2019:Q4	3.630	4.625	5.098	5.584	9.500	1.366	4.593	4.839	5.268	9.500
2019:Q3	3.500	4.905	5.380	6.031	9.797	1.000	4.735	5.074	5.767	9.797
2019:Q2	3.790	5.243	5.682	6.126	8.951	1.000	5.139	5.500	5.785	8.951
2019:Q1	4.512	5.459	5.791	6.172	9.000	1.000	5.453	5.500	5.968	9.000
2018:Q4	4.867	5.386	5.774	6.184	8.896	1.000	5.213	5.500	5.991	8.896
2018:Q3	4.520	5.235	5.630	5.974	8.762	1.000	5.011	5.324	5.925	8.762
2018:Q2	3.134	5.051	5.484	5.780	8.580	2.000	4.817	5.042	5.656	8.580
2018:Q1	3.847	4.888	5.262	5.700	8.361	*	*	*	*	*
2017:Q4	2.986	4.720	5.060	5.450	8.235	2.000	4.028	4.500	4.500	6.150

* Data not reported due to insufficient observations.

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

Period	Weighted average maturity					Maximum maturity				
	Minimum	25th percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	4.00	44.00	55.47	60.39	156.07	11.00	60.43	83.00	120.00	364.00
2024:Q3	2.00	45.99	56.32	61.44	233.13	2.00	60.80	84.00	119.75	360.00
2024:Q2	4.73	44.77	54.60	61.85	269.81	12.00	60.00	83.37	120.00	455.00
2024:Q1	4.62	43.00	55.00	63.26	148.72	10.00	60.00	83.00	119.00	421.00
2023:Q4	4.19	44.40	55.90	63.81	174.62	24.00	60.83	83.00	120.00	303.00
2023:Q3	3.00	45.01	56.20	63.98	132.53	15.00	69.50	83.00	119.50	283.00
2023:Q2	4.81	45.14	55.98	64.07	139.17	7.20	70.50	84.00	120.00	297.00
2023:Q1	1.52	48.62	56.90	64.47	121.49	24.00	71.13	84.00	120.00	342.00
2022:Q4	4.20	49.89	57.00	63.15	117.72	10.00	77.50	84.00	123.24	252.00
2022:Q3	4.40	46.10	57.21	63.62	144.00	32.00	70.63	85.14	122.08	300.00
2022:Q2	4.44	47.74	57.69	66.61	123.25	34.00	70.00	85.00	121.70	359.00
2022:Q1	4.48	50.00	58.06	64.11	115.41	12.00	72.00	87.00	120.00	302.73
2021:Q4	1.00	43.43	56.00	63.58	119.10	1.00	72.00	96.00	120.15	340.00
2021:Q3	2.35	45.96	56.44	66.78	119.61	14.00	69.00	117.00	120.00	302.70
2021:Q2	1.52	50.64	57.64	60.70	141.65	5.00	72.00	86.00	120.25	304.00
2021:Q1	2.60	56.04	58.32	59.98	113.69	5.00	72.00	88.24	120.25	308.00
2020:Q4	3.34	49.95	61.67	74.05	141.86	24.00	72.00	96.00	121.75	242.00
2020:Q3	4.19	47.00	58.50	68.87	138.78	7.00	73.00	118.00	125.00	712.00
2020:Q2	1.00	22.21	24.00	37.11	147.00	2.00	60.00	84.00	121.00	297.00
2020:Q1	0.50	45.60	56.23	66.25	136.09	3.00	69.75	84.00	121.00	299.00
2019:Q4	1.00	41.54	56.69	61.97	202.89	1.00	61.00	84.00	120.00	247.00
2019:Q3	3.90	41.15	56.26	65.39	169.32	7.00	71.00	87.00	121.00	592.00
2019:Q2	3.00	40.99	55.77	63.48	163.12	3.00	63.50	84.00	120.00	714.00
2019:Q1	2.50	40.21	53.78	63.03	210.67	3.00	68.00	84.00	120.00	810.00
2018:Q4	2.60	40.06	53.45	64.34	134.00	5.00	81.25	94.50	120.00	360.00
2018:Q3	4.00	41.20	52.61	63.29	103.23	4.00	71.00	84.00	120.00	243.00
2018:Q2	1.50	34.62	52.68	60.10	113.55	1.00	60.00	84.00	120.00	304.00
2018:Q1	1.03	32.85	51.40	60.25	131.40	5.00	60.00	84.00	120.00	360.00
2017:Q4	2.00	36.35	51.10	60.37	99.99	5.00	60.00	83.50	119.00	360.00

A.19. New Variable-Rate Term Loans

Period	Number of responses	Outstanding dollar amount ¹	Weighted average interest rate ²	Weighted average base rate ²	Weighted average maturity ²	Maximum maturity ²	Secured		SBA guarantees		Other guarantees		Interest rate floor					
							Number ³	Dollar amount ⁴	Number ³	Dollar amount ⁴	Number ³	Dollar amount ⁴	Number with ³	Dollar amount with ³	Number at ³	Dollar amount at ⁴	Weighted average	
2024:Q4	154	3,482	927,664	7.816	*	64.52	137.18	*	*	*	*	*	*	28.0%	32.2%	*	*	4.371
2024:Q3	168	3,300	922,819	8.292	*	56.54	127.20	*	*	*	*	*	*	33.9%	45.9%	*	*	4.334
2024:Q2	169	4,108	1,045,636	8.691	*	50.39	117.57	*	*	*	*	*	*	25.2%	42.3%	*	*	5.453
2024:Q1	162	5,537	1,081,445	8.702	*	44.69	128.57	*	*	*	*	*	*	23.3%	56.7%	*	*	4.729
2023:Q4	141	3,830	889,640	8.555	*	46.02	122.45	*	*	*	*	*	*	30.8%	60.2%	*	*	4.703
2023:Q3	141	4,117	777,752	8.660	*	39.43	110.68	*	*	*	*	*	*	24.8%	58.9%	*	*	4.627
2023:Q2	133	4,170	892,995	8.504	*	43.90	167.06	*	*	*	*	*	*	27.1%	54.2%	*	*	5.364
2023:Q1	125	3,866	809,693	7.922	*	51.96	139.25	*	*	*	*	*	*	22.8%	45.3%	*	*	4.461
2022:Q4	125	2,117	827,828	6.978	*	63.74	143.62	*	*	*	*	*	*	41.0%	51.8%	*	*	4.815
2022:Q3	121	2,286	704,622	6.220	*	64.37	151.55	*	*	*	*	*	*	41.6%	40.3%	*	*	3.843
2022:Q2	123	2,575	817,587	4.343	*	57.79	131.87	*	*	*	*	*	*	34.1%	39.3%	*	*	2.998
2022:Q1	115	2,254	701,227	3.696	*	49.35	162.90	*	*	*	*	*	*	39.0%	40.9%	*	*	3.115
2021:Q4	118	2,769	803,759	3.916	*	60.77	171.82	*	*	*	*	*	*	38.8%	36.6%	*	*	3.380
2021:Q3	115	2,553	829,283	3.747	*	63.11	172.55	*	*	*	*	*	*	38.9%	36.5%	*	*	3.314
2021:Q2	111	2,647	844,703	3.898	*	61.65	142.51	*	*	*	*	*	*	44.5%	36.9%	*	*	3.481
2021:Q1	106	2,740	786,186	3.497	*	51.58	158.18	*	*	*	*	*	*	35.9%	52.8%	*	*	2.991
2020:Q4	104	3,276	791,179	3.781	*	61.39	144.87	*	*	*	*	*	*	58.4%	41.2%	*	*	3.189
2020:Q3	114	3,213	672,721	4.056	2.407	57.94	168.73	80.9%	70.3%	17.0%	22.6%	11.2%	33.1%	57.1%	*	48.3%	28.2%	*
2020:Q2	114	8,232	913,183	2.639	1.782	39.78	132.98	34.0%	37.0%	62.3%	55.9%	4.8%	12.6%	21.7%	*	19.1%	18.3%	*
2020:Q1	105	4,503	782,162	4.321	2.854	52.73	154.86	81.5%	76.1%	14.0%	14.6%	8.6%	22.0%	46.4%	*	14.8%	14.5%	*
2019:Q4	111	4,302	819,155	5.100	3.486	53.34	137.93	78.8%	66.4%	15.6%	14.3%	10.5%	23.6%	40.5%	*	8.8%	16.6%	*
2019:Q3	117	4,795	778,084	5.285	4.057	57.00	149.69	79.1%	65.0%	15.6%	13.9%	8.2%	14.6%	38.5%	*	8.8%	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				
	25th		Median	75th		25th		Median	75th		25th		Median	75th	
	Minimum	percentile		percentile	Maximum	Minimum	percentile		percentile	Maximum	Minimum	percentile		percentile	Maximum
2024:Q4	5.750	7.480	7.839	8.500	11.000	*	*	*	*	*	0.250	4.250	5.430	6.500	9.000
2024:Q3	3.050	7.863	8.421	9.002	12.000	*	*	*	*	*	0.540	4.541	5.542	7.085	11.152
2024:Q2	5.380	8.302	8.740	9.279	11.280	*	*	*	*	*	0.000	4.381	6.000	7.090	19.040
2024:Q1	3.560	8.116	8.719	9.365	11.422	*	*	*	*	*	0.000	0.000	3.407	6.000	11.250
2023:Q4	5.625	8.306	8.770	9.350	11.449	*	*	*	*	*	0.999	4.199	6.000	6.980	10.000
2023:Q3	3.000	8.153	8.806	9.445	11.250	*	*	*	*	*	0.034	4.750	5.758	7.725	15.500
2023:Q2	4.800	7.580	8.684	9.240	11.174	*	*	*	*	*	1.000	4.990	6.000	7.255	9.501
2023:Q1	4.430	7.365	8.000	8.795	10.802	*	*	*	*	*	0.249	3.996	5.050	6.573	10.590
2022:Q4	4.550	6.890	7.589	8.276	10.584	*	*	*	*	*	0.179	4.273	5.635	6.403	10.250
2022:Q3	2.500	5.750	6.404	7.250	10.670	*	*	*	*	*	0.160	4.000	5.000	6.000	7.497
2022:Q2	3.180	4.684	5.300	5.863	7.415	*	*	*	*	*	1.000	4.000	4.538	5.160	6.750
2022:Q1	2.030	3.929	4.500	5.094	6.250	*	*	*	*	*	0.081	3.527	4.236	4.925	6.500
2021:Q4	1.780	3.790	4.210	4.900	6.374	*	*	*	*	*	0.040	3.500	4.132	4.757	7.250
2021:Q3	2.237	3.845	4.470	5.084	6.250	*	*	*	*	*	1.000	3.750	4.100	4.770	6.250
2021:Q2	1.900	3.816	4.250	5.018	6.250	*	*	*	*	*	0.197	3.750	4.250	4.676	6.250
2021:Q1	1.957	3.722	4.245	4.958	8.995	*	*	*	*	*	0.968	3.553	4.090	4.833	8.995
2020:Q4	1.850	3.733	4.250	4.932	7.000	*	*	*	*	*	0.424	3.879	4.250	4.773	7.000
2020:Q3	1.450	3.872	4.490	5.056	7.000	0.071	2.586	3.250	3.310	7.480	1.000	3.489	3.960	4.531	7.000
2020:Q2	1.334	3.942	4.361	5.000	6.580	0.280	2.449	3.250	3.689	6.500	1.005	3.250	4.100	4.933	29.041
2020:Q1	2.266	4.050	4.832	5.642	7.510	1.509	2.604	3.250	4.260	26.040	1.000	4.110	4.632	5.058	7.510
2019:Q4	3.365	4.856	5.598	6.167	8.250	1.367	4.367	4.750	4.758	7.400	2.400	4.083	4.959	5.306	7.366
2019:Q3	3.246	5.274	5.722	6.177	8.040	1.580	4.338	5.000	5.174	8.040	1.000	4.015	5.000	5.680	7.000
2019:Q2	3.936	5.503	5.994	6.578	9.100	1.441	4.541	5.369	5.500	8.250	1.540	4.059	5.063	6.160	7.000
2019:Q1	3.400	5.570	5.979	6.653	8.390	1.150	4.738	5.487	5.500	8.113	0.749	4.552	5.479	5.946	12.100
2018:Q4	4.037	5.513	5.963	6.677	8.924	2.347	4.330	5.315	5.500	8.250	1.030	4.000	5.160	5.750	9.707
2018:Q3	3.448	5.250	5.941	6.471	7.679	1.000	4.139	5.070	5.250	7.000	0.420	4.096	4.990	5.770	7.045
2018:Q2	3.730	5.019	5.685	6.309	8.465	1.633	3.765	4.829	5.000	9.300	1.134	4.031	5.100	5.611	7.000
2018:Q1	3.898	4.995	5.460	6.223	9.459	1.835	3.371	4.424	4.734	6.580	1.500	4.000	4.780	5.271	7.645
2017:Q4	3.533	5.000	5.442	6.002	7.644	1.567	3.508	4.313	4.500	5.000	1.000	4.000	4.776	5.000	6.250

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

Period	Weighted average maturity					Maximum maturity				
	Minimum	25th percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	2.00	38.22	73.03	109.14	212.00	2.00	82.70	119.00	131.25	311.00
2024:Q3	3.00	38.43	65.88	103.18	231.73	3.00	60.50	119.00	121.73	300.00
2024:Q2	1.00	34.00	70.58	115.00	208.00	1.93	61.00	118.00	122.00	303.00
2024:Q1	1.00	30.30	63.00	98.10	265.00	1.00	60.00	118.39	121.76	303.00
2023:Q4	2.00	32.18	62.52	102.57	265.51	2.00	70.00	118.00	125.00	304.00
2023:Q3	2.18	26.98	58.83	100.70	163.05	3.30	60.00	118.00	120.00	303.00
2023:Q2	2.40	34.01	62.48	92.21	226.00	2.40	71.00	119.00	121.77	359.00
2023:Q1	1.00	33.16	66.79	104.23	240.20	1.00	67.68	119.00	143.00	358.00
2022:Q4	1.00	38.00	70.00	104.96	187.34	1.00	70.20	119.00	147.50	359.00
2022:Q3	1.64	34.30	73.60	105.50	330.22	3.00	61.00	119.00	121.00	362.00
2022:Q2	2.63	39.00	63.65	105.29	203.82	3.00	74.68	120.00	177.00	303.63
2022:Q1	3.02	37.31	59.70	88.75	141.00	5.10	60.00	119.00	121.18	384.00
2021:Q4	2.41	28.90	68.28	97.32	237.00	2.63	82.00	120.00	157.00	303.83
2021:Q3	2.30	33.60	60.85	106.89	204.09	2.99	60.00	120.00	125.75	336.00
2021:Q2	2.30	31.84	60.00	97.00	240.95	6.13	60.00	119.00	125.00	303.00
2021:Q1	4.00	23.87	51.40	94.22	297.00	4.00	58.90	117.00	126.00	303.47
2020:Q4	1.00	31.77	57.50	107.46	251.64	1.00	60.00	119.00	121.93	302.00
2020:Q3	2.56	28.51	61.51	104.24	232.60	3.00	67.50	119.00	127.25	603.00
2020:Q2	1.00	24.24	46.63	83.29	327.51	1.00	36.00	85.00	121.50	353.00
2020:Q1	1.00	24.93	58.85	82.75	176.00	1.00	58.50	118.00	123.00	362.00
2019:Q4	2.46	20.55	57.55	85.70	165.67	3.00	58.00	119.00	122.00	440.00
2019:Q3	2.00	21.10	59.79	91.43	330.54	9.00	60.00	119.00	148.00	535.00
2019:Q2	3.00	20.75	53.67	113.20	263.12	6.00	59.00	119.00	123.00	357.00
2019:Q1	1.00	17.15	56.08	84.45	182.80	2.00	60.00	114.00	122.00	312.00
2018:Q4	4.39	21.52	48.27	81.37	225.38	5.00	62.50	118.00	121.50	303.00
2018:Q3	1.00	17.35	57.40	85.76	240.00	1.00	58.25	118.50	122.00	352.00
2018:Q2	1.00	24.61	57.29	84.48	185.52	1.00	58.00	119.00	129.50	302.00
2018:Q1	1.00	21.45	44.16	76.65	121.22	7.00	58.00	119.00	123.00	306.00
2017:Q4	1.00	15.45	48.26	79.09	223.48	4.00	40.75	84.00	120.00	300.00

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

Period	Number of responses	Commitment		Outstanding dollar amount ¹	average commitment usage ²	Weighted average interest rate ³	Weighted average base rate ³	Secured		SBA guarantees		Other guarantees	
		Number	dollar amount ¹					Number ⁴	Dollar amount ⁵	Number ⁴	Dollar amount ⁵	Number ⁴	Dollar amount ⁵
2024:Q4	154	7,235	697,495	279,113	40.0%	6.815	*	*	*	*	*	*	
2024:Q3	168	7,940	767,097	289,889	37.8%	7.249	*	*	*	*	*	*	
2024:Q2	169	8,379	718,095	285,482	39.8%	7.339	*	*	*	*	*	*	
2024:Q1	162	8,731	702,900	289,562	41.2%	6.963	*	*	*	*	*	*	
2023:Q4	141	5,136	532,562	241,395	45.3%	7.744	*	*	*	*	*	*	
2023:Q3	141	4,844	574,983	245,354	42.7%	7.127	*	*	*	*	*	*	
2023:Q2	133	4,426	677,742	269,399	39.7%	6.681	*	*	*	*	*	*	
2023:Q1	125	5,316	719,378	313,308	42.0%	6.009	*	*	*	*	*	*	
2022:Q4	126	4,264	844,612	343,921	36.8%	5.424	*	*	*	*	*	*	
2022:Q3	120	3,400	695,795	268,331	37.1%	4.748	*	*	*	*	*	*	
2022:Q2	123	3,758	729,182	274,070	36.0%	4.079	*	*	*	*	*	*	
2022:Q1	116	3,550	554,446	208,211	37.4%	3.717	*	*	*	*	*	*	
2021:Q4	118	2,926	1,003,558	309,437	30.3%	3.192	*	*	*	*	*	*	
2021:Q3	115	3,258	762,325	309,536	37.9%	3.558	*	*	*	*	*	*	
2021:Q2	112	3,788	621,995	255,211	41.0%	3.753	*	*	*	*	*	*	
2021:Q1	106	3,412	746,676	312,449	41.8%	2.690	*	*	*	*	*	*	
2020:Q4	104	4,079	697,178	237,764	34.0%	3.683	*	*	*	*	*	*	
2020:Q3	114	2,462	672,208	209,790	31.2%	4.225	*	47.0%	41.4%	2.8%	1.8%	21.3%	16.5%
2020:Q2	114	4,726	824,994	451,844	54.8%	2.498	*	22.9%	29.6%	12.0%	6.1%	12.5%	13.0%
2020:Q1	106	6,619	747,192	202,131	27.1%	4.958	*	22.2%	29.5%	1.6%	3.1%	9.1%	11.7%
2019:Q4	111	6,658	912,892	344,560	37.7%	4.734	*	24.4%	36.2%	2.0%	3.6%	7.9%	11.2%
2019:Q3	117	8,259	852,773	262,533	30.8%	5.452	*	24.0%	35.1%	1.9%	3.8%	8.2%	12.3%
2019:Q2	117	7,351	893,572	323,159	36.2%	5.476	*	38.6%	39.9%	2.4%	4.9%	7.9%	11.4%
2019:Q1	126	7,482	893,141	284,243	31.8%	5.430	*	34.9%	33.7%	2.2%	4.0%	6.0%	8.1%
2018:Q4	114	7,124	1,151,385	478,881	41.6%	5.590	*	31.8%	41.1%	9.1%	17.5%	11.4%	19.0%
2018:Q3	112	7,730	1,172,266	602,512	51.4%	5.723	*	34.7%	51.6%	11.2%	30.0%	16.0%	29.6%
2018:Q2	107	7,063	736,870	210,099	28.5%	5.462	*	27.1%	38.2%	3.0%	3.5%	8.5%	11.5%
2018:Q1	97	6,206	669,497	241,887	36.1%	5.323	*	30.7%	45.0%	2.5%	2.9%	6.3%	8.9%
2017:Q4	97	4,430	681,534	240,821	35.3%	5.242	*	35.2%	49.2%	2.2%	3.8%	7.7%	7.5%

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

¹ In thousands of U.S. dollars.

² Weighted by the commitment dollar amount of loans.

³ Weighted by the outstanding dollar amount of loans.

⁴ As a percentage of the number of commitments.

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

* Aggregate data not reported due to insufficient observations.

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

Period	25th		Median	75th	
	Minimum	percentile		percentile	Maximum
2024:Q4	0.4%	26.7%	47.8%	64.2%	99.4%
2024:Q3	0.7%	26.0%	49.0%	66.2%	99.7%
2024:Q2	0.5%	25.9%	46.0%	78.4%	99.5%
2024:Q1	0.0%	27.0%	47.3%	72.2%	99.7%
2023:Q4	0.3%	20.4%	45.7%	74.1%	99.7%
2023:Q3	1.0%	20.3%	40.7%	63.2%	100.0%
2023:Q2	1.4%	22.0%	48.8%	68.9%	99.8%
2023:Q1	0.2%	20.1%	38.3%	58.5%	96.0%
2022:Q4	0.8%	25.8%	41.9%	66.1%	99.5%
2022:Q3	0.7%	25.0%	44.9%	64.6%	99.7%
2022:Q2	0.1%	25.7%	43.3%	68.2%	99.3%
2022:Q1	2.2%	21.8%	47.0%	67.3%	98.0%
2021:Q4	0.0%	16.3%	41.9%	71.0%	99.7%
2021:Q3	1.1%	20.0%	43.7%	67.3%	99.6%
2021:Q2	1.4%	23.4%	46.1%	66.8%	99.4%
2021:Q1	0.6%	14.8%	36.7%	54.8%	99.8%
2020:Q4	0.1%	25.7%	49.2%	65.0%	99.3%
2020:Q3	1.7%	23.3%	42.1%	64.9%	98.7%
2020:Q2	0.9%	17.0%	44.0%	71.6%	100.0%
2020:Q1	0.8%	23.6%	43.2%	71.2%	132.8%
2019:Q4	4.1%	28.5%	51.2%	74.1%	98.6%
2019:Q3	0.9%	24.7%	39.5%	61.5%	99.9%
2019:Q2	0.6%	23.0%	46.2%	61.4%	99.1%
2019:Q1	3.4%	25.4%	44.5%	71.7%	99.0%
2018:Q4	0.1%	26.4%	46.6%	73.0%	98.9%
2018:Q3	1.2%	28.2%	43.3%	70.4%	99.9%
2018:Q2	0.0%	32.5%	46.5%	65.5%	100.0%
2018:Q1	0.8%	35.3%	56.6%	80.5%	98.8%
2017:Q4	0.3%	22.7%	47.5%	74.2%	98.2%

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

Period	Weighted average interest rate					Weighted average base rate				
	Minimum	25th percentile	Median	75th percentile	Maximum	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	4.123	6.640	7.307	8.130	21.900	*	*	*	*	*
2024:Q3	2.050	6.500	7.560	8.340	21.900	*	*	*	*	*
2024:Q2	1.496	6.755	7.574	8.510	21.900	*	*	*	*	*
2024:Q1	2.550	6.401	7.589	8.500	21.900	*	*	*	*	*
2023:Q4	3.197	6.989	7.777	8.523	21.990	*	*	*	*	*
2023:Q3	1.890	6.500	7.540	8.500	21.900	*	*	*	*	*
2023:Q2	2.232	6.345	7.094	8.041	21.900	*	*	*	*	*
2023:Q1	2.510	5.823	6.768	7.557	21.900	*	*	*	*	*
2022:Q4	2.250	5.677	6.416	7.129	21.900	*	*	*	*	*
2022:Q3	1.890	4.650	5.455	5.998	21.900	*	*	*	*	*
2022:Q2	1.430	4.045	4.552	5.235	21.900	*	*	*	*	*
2022:Q1	0.360	3.785	4.255	4.948	21.900	*	*	*	*	*
2021:Q4	1.727	3.488	3.892	4.500	21.900	*	*	*	*	*
2021:Q3	1.524	3.408	4.000	4.393	21.900	*	*	*	*	*
2021:Q2	0.563	3.522	4.192	4.735	21.900	*	*	*	*	*
2021:Q1	1.020	3.762	4.253	4.855	21.900	*	*	*	*	*
2020:Q4	2.580	3.622	4.222	5.250	21.900	*	*	*	*	*
2020:Q3	1.440	3.250	4.000	4.740	21.900	*	*	*	*	*
2020:Q2	1.000	3.675	4.424	5.335	30.455	*	*	*	*	*
2020:Q1	2.100	4.356	4.920	5.740	33.235	*	*	*	*	*
2019:Q4	1.000	4.136	4.839	5.480	33.963	*	*	*	*	*
2019:Q3	1.000	4.712	5.500	5.805	31.824	*	*	*	*	*
2019:Q2	1.000	4.859	5.580	6.119	21.900	*	*	*	*	*
2019:Q1	1.000	4.993	5.638	6.305	21.900	*	*	*	*	*
2018:Q4	1.000	4.687	5.316	5.844	21.900	*	*	*	*	*
2018:Q3	0.750	4.240	5.071	5.781	21.900	*	*	*	*	*
2018:Q2	1.000	4.482	5.198	5.719	21.900	*	*	*	*	*
2018:Q1	2.000	4.566	5.098	5.658	10.000	*	*	*	*	*
2017:Q4	1.870	4.441	4.978	5.372	7.380	*	*	*	*	*

* Data not reported due to insufficient observations.

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

Period	Number of responses	Number	Commitment dollar amount ¹	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 ⁴	Dollar amount ⁵	Number ⁴	Dollar amount ⁵	Number ⁴	Dollar amount ⁵	Number with ⁴	Dollar amount with ³	Number at ⁴	Dollar amount at ⁶	Weighted average
2024:Q4	154	129,578	4,781,297	1,733,614	36.3%	8.344	*	*	*	*	*	*	6.3%	48.2%	*	*	4.504	
2024:Q3	168	142,840	4,868,826	1,684,060	34.6%	9.041	*	*	*	*	*	*	5.2%	51.3%	*	*	4.245	
2024:Q2	169	146,440	5,115,950	1,700,154	33.2%	9.419	*	*	*	*	*	*	5.0%	47.3%	*	*	5.492	
2024:Q1	162	142,279	5,454,488	1,765,612	32.4%	9.814	*	*	*	*	*	*	5.9%	59.8%	*	*	4.963	
2023:Q4	141	126,220	4,941,541	1,722,888	34.9%	9.546	*	*	*	*	*	*	5.7%	55.9%	*	*	4.738	
2023:Q3	141	137,712	4,632,821	1,540,610	33.3%	9.884	*	*	*	*	*	*	5.1%	55.2%	*	*	4.541	
2023:Q2	133	145,357	5,570,195	1,890,532	33.9%	9.319	*	*	*	*	*	*	5.1%	50.4%	*	*	4.934	
2023:Q1	125	152,721	5,159,406	1,769,406	33.5%	8.748	*	*	*	*	*	*	4.6%	53.4%	*	*	4.173	
2022:Q4	127	122,803	4,837,720	1,627,945	32.1%	7.903	*	*	*	*	*	*	4.7%	41.2%	*	*	4.763	
2022:Q3	122	150,621	4,570,252	1,299,812	28.2%	7.161	*	*	*	*	*	*	4.5%	38.7%	*	*	3.767	
2022:Q2	123	156,154	5,453,688	1,778,433	30.2%	5.136	*	*	*	*	*	*	4.4%	36.0%	*	*	2.952	
2022:Q1	116	140,188	5,240,076	1,819,510	31.1%	3.868	*	*	*	*	*	*	4.5%	33.2%	*	*	2.302	
2021:Q4	118	115,329	5,131,184	1,910,597	36.8%	3.829	*	*	*	*	*	*	5.1%	48.9%	*	*	2.760	
2021:Q3	115	118,996	5,005,363	1,596,082	28.6%	3.621	*	*	*	*	*	*	4.9%	40.6%	*	*	2.729	
2021:Q2	111	114,682	4,412,752	1,437,207	32.6%	3.900	*	*	*	*	*	*	4.9%	40.3%	*	*	2.470	
2021:Q1	106	101,452	4,119,328	1,481,371	35.9%	3.906	*	*	*	*	*	*	4.4%	38.4%	*	*	2.880	
2020:Q4	104	71,961	3,079,269	1,009,865	32.8%	3.764	*	*	*	*	*	*	6.1%	47.5%	*	*	3.010	
2020:Q3	114	77,052	3,515,819	1,204,310	34.3%	3.997	12.8%	46.2%	1.1%	1.6%	35.3%	27.1%	6.6%	*	3.7%	39.7%	*	
2020:Q2	114	73,148	3,310,888	1,042,277	31.5%	4.059	13.1%	45.7%	1.6%	1.7%	33.2%	27.4%	8.5%	*	3.5%	35.7%	*	
2020:Q1	106	125,314	4,833,841	1,459,582	30.2%	5.204	9.8%	37.5%	1.4%	1.7%	34.7%	24.3%	6.6%	*	2.3%	20.4%	*	
2019:Q4	111	114,672	4,738,410	1,834,614	38.7%	5.526	10.9%	41.1%	1.6%	1.7%	35.4%	22.6%	7.9%	*	1.2%	11.2%	*	
2019:Q3	117	119,122	4,758,303	1,671,602	35.1%	5.974	10.9%	40.8%	1.8%	2.0%	37.4%	23.8%	7.7%	*	1.3%	13.3%	*	
2019:Q2	117	124,477	4,625,487	1,558,075	33.7%	6.528	11.0%	38.8%	1.8%	2.2%	36.4%	18.0%	7.2%	*	1.3%	11.6%	*	
2019:Q1	126	127,465	4,768,996	1,620,764	34.0%	6.664	10.3%	38.7%	1.4%	1.7%	35.6%	21.1%	7.2%	*	0.5%	4.1%	*	
2018:Q4	114	113,725	5,437,308	2,098,156	38.6%	6.058	11.7%	40.8%	2.3%	9.0%	35.7%	23.8%	7.7%	*	0.1%	3.1%	*	
2018:Q3	112	118,056	6,402,749	2,099,419	32.8%	5.812	12.5%	39.2%	2.2%	3.7%	36.9%	22.1%	7.8%	*	0.2%	4.9%	*	
2018:Q2	107	125,141	5,810,288	1,694,447	29.2%	5.711	11.7%	36.0%	2.1%	2.5%	36.6%	17.7%	7.5%	*	0.2%	1.6%	*	
2018:Q1	97	115,021	5,625,881	1,911,379	34.0%	4.847	11.9%	43.7%	1.9%	1.9%	38.9%	14.7%	6.1%	*	0.2%	0.7%	*	
2017:Q4	97	95,182	5,316,077	2,002,586	37.7%	4.830	12.0%	47.7%	1.6%	1.4%	35.5%	13.5%	7.2%	*	0.3%	7.2%	*	

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

¹ In thousands of U.S. dollars.

² Weighted by the commitment dollar amount of loans.

³ Weighted by the outstanding dollar amount of loans.

⁴ As a percentage of the number of commitments.

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

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

* Aggregate data not reported due to insufficient data.

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

Period	Minimum	25th percentile	Median	75th percentile	Maximum
2024:Q4	0.2%	22.0%	33.8%	51.8%	97.2%
2024:Q3	2.0%	22.7%	36.5%	50.6%	92.2%
2024:Q2	0.1%	20.7%	30.7%	47.6%	90.9%
2024:Q1	0.1%	21.6%	35.5%	48.1%	97.5%
2023:Q4	0.3%	17.1%	32.3%	51.0%	94.9%
2023:Q3	3.4%	20.5%	35.3%	50.7%	99.0%
2023:Q2	1.1%	20.7%	34.7%	54.4%	93.8%
2023:Q1	1.5%	18.8%	31.8%	49.6%	90.2%
2022:Q4	0.5%	20.6%	33.6%	49.9%	99.4%
2022:Q3	0.6%	20.6%	30.8%	43.8%	89.1%
2022:Q2	0.2%	22.8%	34.3%	49.1%	93.6%
2022:Q1	0.0%	25.2%	34.3%	48.2%	97.9%
2021:Q4	3.1%	22.8%	35.1%	53.4%	92.9%
2021:Q3	1.3%	21.9%	33.1%	52.6%	98.3%
2021:Q2	1.8%	20.9%	34.3%	53.1%	97.3%
2021:Q1	1.0%	17.0%	30.9%	47.7%	99.7%
2020:Q4	0.5%	15.9%	32.0%	50.4%	97.6%
2020:Q3	0.9%	15.2%	26.8%	46.6%	97.7%
2020:Q2	0.3%	15.5%	28.2%	41.1%	94.0%
2020:Q1	6.1%	26.3%	40.8%	51.6%	93.7%
2019:Q4	2.0%	26.3%	36.1%	53.3%	95.6%
2019:Q3	1.5%	21.5%	35.5%	53.1%	98.3%
2019:Q2	0.4%	29.5%	40.2%	53.4%	98.6%
2019:Q1	1.3%	24.6%	38.6%	53.8%	88.9%
2018:Q4	0.2%	28.5%	38.2%	55.2%	99.0%
2018:Q3	1.0%	25.6%	35.6%	51.5%	98.0%
2018:Q2	0.0%	24.5%	38.1%	53.8%	100.0%
2018:Q1	1.1%	29.2%	39.3%	49.4%	97.0%
2017:Q4	1.2%	29.7%	38.7%	53.4%	93.6%

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

Period	Weighted average interest rate					Weighted average base rate					Weighted average interest rate floor				
	25th		Median	75th		25th		Median	75th		25th		Median	75th	
	Minimum	percentile		percentile	Maximum	Minimum	percentile		percentile	Maximum	Minimum	percentile		percentile	Maximum
2024:Q4	3.146	7.504	7.975	8.673	24.693	*	*	*	*	*	1.216	4.134	5.336	6.510	10.167
2024:Q3	3.603	8.136	8.500	9.138	24.422	*	*	*	*	*	1.055	4.428	5.309	6.500	11.500
2024:Q2	3.767	8.540	9.075	9.512	24.279	*	*	*	*	*	1.148	4.605	5.460	7.500	10.959
2024:Q1	3.610	8.730	9.285	10.000	19.492	*	*	*	*	*	0.470	4.250	5.263	7.463	18.000
2023:Q4	2.100	8.650	9.088	9.592	19.546	*	*	*	*	*	0.530	4.000	5.109	6.972	12.930
2023:Q3	3.846	8.631	9.070	9.620	19.612	*	*	*	*	*	0.902	4.095	5.188	6.333	15.100
2023:Q2	3.695	8.444	9.006	9.611	19.139	*	*	*	*	*	1.292	4.000	5.039	6.680	11.195
2023:Q1	3.023	8.075	8.536	9.248	18.761	*	*	*	*	*	1.041	4.145	5.058	6.843	10.790
2022:Q4	2.948	7.535	8.119	8.550	18.108	*	*	*	*	*	0.401	4.122	4.972	6.750	9.560
2022:Q3	2.432	6.482	6.850	7.430	16.959	*	*	*	*	*	1.000	4.000	4.787	5.906	8.250
2022:Q2	2.000	5.085	5.659	6.045	15.540	*	*	*	*	*	1.000	3.761	4.296	4.827	6.990
2022:Q1	1.900	4.140	4.516	5.020	14.370	*	*	*	*	*	0.962	3.726	4.150	4.717	8.000
2021:Q4	2.033	3.798	4.251	4.742	14.770	*	*	*	*	*	1.000	3.611	4.009	4.448	6.331
2021:Q3	2.146	3.794	4.265	4.962	14.700	*	*	*	*	*	0.200	3.591	4.015	4.634	6.300
2021:Q2	1.743	3.741	4.213	4.789	15.210	*	*	*	*	*	1.428	3.650	4.000	4.407	6.000
2021:Q1	0.810	3.873	4.161	4.829	15.300	*	*	*	*	*	0.703	3.658	4.035	4.720	8.995
2020:Q4	1.981	3.606	4.165	4.714	15.240	*	*	*	*	*	0.896	3.590	4.038	4.568	8.560
2020:Q3	2.415	3.948	4.400	5.041	15.080	0.984	3.249	3.250	3.804	6.500	1.000	3.531	4.095	4.500	6.728
2020:Q2	2.308	3.924	4.333	5.107	14.390	0.830	3.250	3.250	3.790	6.250	0.432	3.762	4.135	4.750	10.000
2020:Q1	3.296	4.490	4.985	5.451	15.070	1.651	3.250	3.254	4.293	6.962	0.883	4.494	4.794	5.147	10.434
2019:Q4	2.513	5.032	5.548	6.123	16.310	1.230	4.590	4.750	4.826	7.437	1.941	4.461	4.967	5.313	7.231
2019:Q3	4.400	5.476	5.923	6.562	16.587	1.425	4.690	5.000	5.250	7.298	2.487	4.231	5.000	5.650	7.500
2019:Q2	4.594	5.956	6.306	6.699	16.290	2.218	5.200	5.500	5.500	8.250	1.571	4.200	5.000	5.756	8.230
2019:Q1	4.260	5.928	6.324	6.860	16.330	2.614	5.324	5.500	5.500	12.866	2.000	4.119	5.123	5.910	7.750
2018:Q4	2.027	5.914	6.330	7.096	16.530	2.612	5.271	5.500	5.500	11.105	2.000	4.256	5.047	5.869	6.995
2018:Q3	3.852	5.478	6.093	6.879	16.320	1.419	4.911	5.224	5.250	9.959	4.159	4.159	4.159	4.159	4.159
2018:Q2	4.004	5.526	5.902	6.350	15.736	1.000	4.583	4.995	5.000	8.774	1.873	4.296	4.906	5.586	7.000
2018:Q1	4.012	5.028	5.623	6.155	8.994	1.800	3.962	4.682	4.750	5.125	0.840	4.218	4.782	5.446	7.049
2017:Q4	3.271	4.877	5.457	5.786	8.531	1.363	3.853	4.454	4.500	4.970	1.000	4.041	4.520	5.250	7.457

* Aggregate data not reported due to insufficient data.

A.31. Outstanding Fixed Rate Credit Card Loans

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

* Aggregate data not reported due to insufficient data.

A.32. Outstanding Variable Rate Credit Card Loans

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

* Aggregate data not reported due to insufficient data.

A.33. New Fixed Rate Credit Card Loans

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

* Data not reported due to insufficient observations.

A.34. New Variable Rate Credit Card Loans

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

* Data not reported due to insufficient observations.

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

Period	Number of responses	Increased substantially	Increased somewhat	Remained basically unchanged	Decreased somewhat	Decreased substantially
2024:Q4	168	0.6%	21.4%	74.4%	3.6%	0.0%
2024:Q3	177	0.0%	15.3%	76.3%	7.9%	0.6%
2024:Q2	178	0.6%	19.1%	71.3%	9.0%	0.0%
2024:Q1	170	0.6%	14.7%	75.9%	8.8%	0.0%
2023:Q4	150	0.0%	17.3%	74.7%	8.0%	0.0%
2023:Q3	150	0.0%	17.3%	69.3%	13.3%	0.0%
2023:Q2	139	1.4%	18.0%	68.3%	12.2%	0.0%
2023:Q1	130	0.0%	14.6%	70.0%	14.6%	0.8%
2022:Q4	134	0.7%	24.6%	62.7%	11.2%	0.7%
2022:Q3	128	0.8%	22.7%	65.6%	10.9%	0.0%
2022:Q2	133	1.5%	20.3%	72.9%	5.3%	0.0%
2022:Q1	122	0.0%	19.7%	71.3%	9.0%	0.0%
2021:Q4	129	0.0%	12.4%	76.7%	10.9%	0.0%
2021:Q3	115	0.0%	17.4%	70.4%	11.3%	0.9%
2021:Q2	116	0.0%	16.4%	62.1%	19.0%	2.6%
2021:Q1	106	0.0%	12.3%	61.3%	24.5%	1.9%
2020:Q4	105	1.0%	18.1%	62.9%	16.2%	1.9%
2020:Q3	118	1.7%	18.6%	55.9%	20.3%	3.4%
2020:Q2	118	4.2%	25.4%	41.5%	22.0%	6.8%
2020:Q1	113	1.8%	27.4%	61.9%	8.8%	0.0%
2019:Q4	119	0.8%	14.3%	78.2%	6.7%	0.0%
2019:Q3	128	0.0%	11.7%	81.3%	6.3%	0.8%
2019:Q2	126	0.8%	8.7%	84.1%	6.3%	0.0%
2019:Q1	133	0.0%	12.0%	84.2%	3.8%	0.0%
2018:Q4	121	0.0%	8.3%	86.8%	5.0%	0.0%
2018:Q3	122	0.0%	9.0%	84.4%	6.6%	0.0%
2018:Q2	122	0.0%	12.3%	81.1%	5.7%	0.8%
2018:Q1	116	0.0%	7.8%	84.5%	5.2%	2.6%
2017:Q4	97	1.0%	11.3%	81.4%	6.2%	0.0%

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

Period	Number of responses	Change in terms of lending			Change in pricing (rates, fees, etc.)			Change in local or national economic conditions			Change in borrower's business revenue or other business specific		
		Not important	Somewhat important	Very important	Not important	Somewhat important	Very important	Not important	Somewhat important	Very important	Not important	Somewhat important	Very important
2024:Q4	37	75.7%	24.3%	0.0%	40.5%	45.9%	13.5%	8.1%	56.8%	35.1%	10.8%	54.1%	35.1%
2024:Q3	27	74.1%	14.8%	11.1%	55.6%	33.3%	11.1%	7.4%	48.1%	44.4%	7.4%	48.1%	44.4%
2024:Q2	35	77.1%	17.1%	5.7%	65.7%	25.7%	8.6%	8.6%	62.9%	28.6%	14.3%	45.7%	40.0%
2024:Q1	26	80.8%	15.4%	3.8%	65.4%	30.8%	3.8%	11.5%	57.7%	30.8%	15.4%	53.8%	30.8%
2023:Q4	26	80.8%	19.2%	0.0%	61.5%	23.1%	15.4%	7.7%	61.5%	30.8%	15.4%	53.8%	30.8%
2023:Q3	26	84.6%	15.4%	0.0%	61.5%	26.9%	11.5%	11.5%	42.3%	46.2%	19.2%	46.2%	34.6%
2023:Q2	27	74.1%	22.2%	3.7%	55.6%	29.6%	14.8%	3.7%	51.9%	44.4%	11.1%	55.6%	33.3%
2023:Q1	19	68.4%	31.6%	0.0%	52.6%	31.6%	15.8%	5.3%	52.6%	42.1%	10.5%	47.4%	42.1%
2022:Q4	34	70.6%	26.5%	2.9%	52.9%	32.4%	14.7%	8.8%	47.1%	44.1%	14.7%	61.8%	23.5%
2022:Q3	30	76.7%	23.3%	0.0%	50.0%	36.7%	13.3%	16.7%	40.0%	43.3%	10.0%	53.3%	36.7%
2022:Q2	29	79.3%	20.7%	0.0%	72.4%	24.1%	3.4%	6.9%	41.4%	51.7%	10.3%	44.8%	44.8%
2022:Q1	24	87.5%	12.5%	0.0%	75.0%	20.8%	4.2%	8.3%	54.2%	37.5%	12.5%	62.5%	25.0%
2021:Q4	16	81.3%	18.8%	0.0%	68.8%	25.0%	6.3%	6.3%	50.0%	43.8%	18.8%	56.3%	25.0%
2021:Q3	20	85.0%	15.0%	0.0%	75.0%	20.0%	5.0%	5.0%	70.0%	25.0%	10.0%	75.0%	15.0%
2021:Q2	19	63.2%	36.8%	0.0%	47.4%	42.1%	10.5%	5.3%	52.6%	42.1%	15.8%	47.4%	36.8%
2021:Q1	13	61.5%	38.5%	0.0%	53.8%	38.5%	7.7%	7.7%	46.2%	46.2%	7.7%	53.8%	38.5%
2020:Q4	20	70.0%	25.0%	5.0%	70.0%	20.0%	10.0%	0.0%	30.0%	70.0%	0.0%	35.0%	65.0%
2020:Q3	24	83.3%	16.7%	0.0%	70.8%	20.8%	8.3%	0.0%	20.8%	79.2%	4.2%	16.7%	79.2%
2020:Q2	35	68.6%	28.6%	2.9%	62.9%	25.7%	11.4%	0.0%	14.3%	85.7%	2.9%	22.9%	74.3%
2020:Q1	33	72.7%	21.2%	6.1%	66.7%	18.2%	15.2%	0.0%	21.2%	78.8%	9.1%	27.3%	63.6%
2019:Q4	18	88.9%	11.1%	0.0%	66.7%	22.2%	11.1%	11.1%	55.6%	33.3%	5.6%	44.4%	50.0%
2019:Q3	15	86.7%	13.3%	0.0%	53.3%	40.0%	6.7%	6.7%	66.7%	26.7%	6.7%	53.3%	40.0%
2019:Q2	12	75.0%	25.0%	0.0%	66.7%	16.7%	16.7%	16.7%	50.0%	33.3%	0.0%	41.7%	58.3%
2019:Q1	16	62.5%	31.3%	6.3%	56.3%	31.3%	12.5%	12.5%	62.5%	25.0%	12.5%	43.8%	43.8%
2018:Q4	10	70.0%	30.0%	0.0%	70.0%	20.0%	10.0%	0.0%	80.0%	20.0%	0.0%	60.0%	40.0%
2018:Q3	11	72.7%	27.3%	0.0%	54.5%	27.3%	18.2%	9.1%	63.6%	27.3%	9.1%	54.5%	36.4%
2018:Q2	15	60.0%	33.3%	6.7%	40.0%	40.0%	20.0%	6.7%	53.3%	40.0%	13.3%	20.0%	66.7%
2018:Q1	9	66.7%	33.3%	0.0%	44.4%	44.4%	11.1%	11.1%	44.4%	44.4%	11.1%	22.2%	66.7%
2017:Q4	12	83.3%	16.7%	0.0%	66.7%	33.3%	0.0%	8.3%	66.7%	25.0%	8.3%	41.7%	50.0%

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

Period	Number of responses	Change in terms of lending			Change in pricing (rates, fees, etc.)			Change in local or national economic conditions			Change in borrower's business revenue or other business specific		
		Not important	Somewhat important	Very important	Not important	Somewhat important	Very important	Not important	Somewhat important	Very important	Not important	Somewhat important	Very important
2024:Q4	6	83.3%	0.0%	16.7%	66.7%	16.7%	16.7%	50.0%	33.3%	16.7%	33.3%	50.0%	16.7%
2024:Q3	15	86.7%	6.7%	6.7%	40.0%	40.0%	20.0%	20.0%	53.3%	26.7%	20.0%	46.7%	33.3%
2024:Q2	16	68.8%	25.0%	6.3%	18.8%	50.0%	31.3%	18.8%	50.0%	31.3%	25.0%	50.0%	25.0%
2024:Q1	15	73.3%	13.3%	13.3%	6.7%	60.0%	33.3%	6.7%	66.7%	26.7%	20.0%	46.7%	33.3%
2023:Q4	12	66.7%	25.0%	8.3%	8.3%	41.7%	50.0%	0.0%	58.3%	41.7%	8.3%	66.7%	25.0%
2023:Q3	20	50.0%	45.0%	5.0%	10.0%	45.0%	45.0%	15.0%	60.0%	25.0%	25.0%	60.0%	15.0%
2023:Q2	17	52.9%	35.3%	11.8%	5.9%	35.3%	58.8%	5.9%	64.7%	29.4%	29.4%	41.2%	29.4%
2023:Q1	20	90.0%	0.0%	10.0%	0.0%	45.0%	55.0%	10.0%	65.0%	25.0%	35.0%	45.0%	20.0%
2022:Q4	16	75.0%	12.5%	12.5%	6.3%	12.5%	81.3%	12.5%	50.0%	37.5%	37.5%	43.8%	18.8%
2022:Q3	14	71.4%	21.4%	7.1%	7.1%	35.7%	57.1%	7.1%	42.9%	50.0%	50.0%	28.6%	21.4%
2022:Q2	7	85.7%	0.0%	14.3%	28.6%	28.6%	42.9%	14.3%	42.9%	42.9%	42.9%	42.9%	14.3%
2022:Q1	11	72.7%	18.2%	9.1%	36.4%	18.2%	45.5%	0.0%	27.3%	72.7%	0.0%	45.5%	54.5%
2021:Q4	14	92.9%	0.0%	7.1%	71.4%	28.6%	0.0%	7.1%	50.0%	42.9%	7.1%	57.1%	35.7%
2021:Q3	14	92.9%	7.1%	0.0%	85.7%	7.1%	7.1%	0.0%	35.7%	64.3%	14.3%	28.6%	57.1%
2021:Q2	25	88.0%	12.0%	0.0%	80.0%	20.0%	0.0%	4.0%	28.0%	68.0%	16.0%	24.0%	60.0%
2021:Q1	28	85.7%	10.7%	3.6%	78.6%	17.9%	3.6%	7.1%	25.0%	67.9%	14.3%	39.3%	46.4%
2020:Q4	19	89.5%	10.5%	0.0%	94.7%	5.3%	0.0%	5.3%	21.1%	73.7%	5.3%	42.1%	52.6%
2020:Q3	28	82.1%	17.9%	0.0%	78.6%	17.9%	3.6%	7.1%	21.4%	71.4%	3.6%	32.1%	64.3%
2020:Q2	34	82.4%	17.6%	0.0%	79.4%	20.6%	0.0%	2.9%	14.7%	82.4%	5.9%	32.4%	61.8%
2020:Q1	10	70.0%	30.0%	0.0%	70.0%	20.0%	10.0%	10.0%	30.0%	60.0%	0.0%	30.0%	70.0%
2019:Q4	8	50.0%	37.5%	12.5%	50.0%	50.0%	0.0%	12.5%	37.5%	50.0%	0.0%	62.5%	37.5%
2019:Q3	9	55.6%	33.3%	11.1%	55.6%	44.4%	0.0%	11.1%	66.7%	22.2%	11.1%	55.6%	33.3%
2019:Q2	8	75.0%	12.5%	12.5%	50.0%	50.0%	0.0%	12.5%	62.5%	25.0%	25.0%	37.5%	37.5%
2019:Q1	5	80.0%	20.0%	0.0%	60.0%	40.0%	0.0%	0.0%	80.0%	20.0%	20.0%	60.0%	20.0%
2018:Q4	6	50.0%	50.0%	0.0%	16.7%	66.7%	16.7%	16.7%	33.3%	50.0%	16.7%	33.3%	50.0%
2018:Q3	8	50.0%	50.0%	0.0%	25.0%	50.0%	25.0%	12.5%	62.5%	25.0%	0.0%	50.0%	50.0%
2018:Q2	8	87.5%	12.5%	0.0%	50.0%	37.5%	12.5%	25.0%	62.5%	12.5%	12.5%	37.5%	50.0%
2018:Q1	9	66.7%	22.2%	11.1%	66.7%	11.1%	22.2%	0.0%	88.9%	11.1%	22.2%	33.3%	44.4%
2017:Q4	6	66.7%	33.3%	0.0%	33.3%	50.0%	16.7%	0.0%	33.3%	66.7%	0.0%	16.7%	83.3%

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

Period	Number of responses	Substantially stronger	Moderately stronger	Remained basically unchanged	Moderately weaker	Substantially weaker
2024:Q4	168	1.2%	16.1%	69.0%	13.7%	0.0%
2024:Q3	176	0.0%	11.9%	67.0%	19.3%	1.7%
2024:Q2	178	0.0%	16.9%	61.2%	20.2%	1.7%
2024:Q1	170	0.6%	11.8%	62.9%	23.5%	1.2%
2023:Q4	150	0.0%	10.7%	56.7%	30.7%	2.0%
2023:Q3	150	0.0%	10.0%	57.3%	30.7%	2.0%
2023:Q2	139	0.7%	11.5%	51.1%	34.5%	2.2%
2023:Q1	130	0.8%	14.6%	48.5%	34.6%	1.5%
2022:Q4	134	0.0%	12.7%	61.2%	24.6%	1.5%
2022:Q3	128	0.8%	12.5%	55.5%	30.5%	0.8%
2022:Q2	133	0.8%	16.5%	63.9%	18.8%	0.0%
2022:Q1	122	2.5%	23.8%	63.1%	10.7%	0.0%
2021:Q4	129	0.0%	20.2%	69.0%	9.3%	1.6%
2021:Q3	115	0.0%	24.3%	60.9%	12.2%	2.6%
2021:Q2	116	1.7%	21.6%	62.1%	10.3%	4.3%
2021:Q1	107	6.5%	20.6%	56.1%	13.1%	3.7%
2020:Q4	105	1.9%	14.3%	57.1%	20.0%	6.7%
2020:Q3	118	3.4%	14.4%	50.0%	23.7%	8.5%
2020:Q2	118	16.9%	18.6%	33.1%	22.0%	9.3%
2020:Q1	113	6.2%	17.7%	54.0%	19.5%	2.7%
2019:Q4	120	0.0%	14.2%	73.3%	11.7%	0.8%
2019:Q3	128	0.0%	12.5%	74.2%	12.5%	0.8%
2019:Q2	126	0.0%	14.3%	77.0%	8.7%	0.0%
2019:Q1	133	0.8%	21.1%	70.7%	7.5%	0.0%
2018:Q4	121	1.7%	13.2%	73.6%	9.9%	1.7%
2018:Q3	122	0.8%	15.6%	68.0%	13.1%	2.5%
2018:Q2	122	3.3%	19.7%	68.9%	7.4%	0.8%
2018:Q1	116	1.7%	16.4%	69.8%	12.1%	0.0%
2017:Q4	97	1.0%	20.6%	58.8%	19.6%	0.0%

C.2. Applications - Received and Approved

Period	Number of responses	Applications Received		Applications Approved	
		Number	Dollar amount ¹	Number ²	Dollar amount ³
2024:Q4	144	257,999	16,473,570	45.4%	65.7%
2024:Q3	166	272,363	17,569,698	46.6%	65.7%
2024:Q2	160	262,062	16,824,181	47.8%	65.8%
2024:Q1	158	212,431	14,627,571	51.3%	62.0%
2023:Q4	135	198,611	13,846,125	50.7%	65.0%
2023:Q3	137	243,570	15,522,370	52.8%	62.1%
2023:Q2	128	247,663	16,279,859	49.5%	62.2%
2023:Q1	118	155,985	14,078,480	51.0%	61.9%
2022:Q4	124	219,370	14,044,453	49.0%	66.9%
2022:Q3	117	270,722	13,773,923	49.3%	62.6%
2022:Q2	121	274,251	14,872,636	52.4%	65.1%
2022:Q1	116	264,661	15,321,860	51.9%	59.2%
2021:Q4	114	221,927	11,575,237	50.4%	62.1%
2021:Q3	110	233,647	16,882,456	51.3%	69.1%
2021:Q2	111	305,031	20,732,482	49.7%	61.3%
2021:Q1	100	522,253	52,949,453	53.1%	63.8%
2020:Q4	105	172,000	15,838,202	60.3%	67.6%
2020:Q3	114	270,057	20,281,767	39.9%	54.8%
2020:Q2	115	765,483	353,515,717	75.9%	71.0%
2020:Q1	106	267,860	180,383,928	52.8%	55.7%
2019:Q4	110	238,862	17,596,248	54.5%	67.6%
2019:Q3	117	250,344	22,777,624	55.0%	67.8%
2019:Q2	114	264,136	19,238,581	56.1%	66.1%
2019:Q1	126	266,339	18,326,744	55.8%	65.1%
2018:Q4	95	225,218	25,643,342	54.4%	67.3%
2018:Q3	96	247,800	15,233,275	52.3%	60.8%
2018:Q2	66	280,652	21,517,007	49.9%	68.5%
2018:Q1	72	383,340	14,044,483	55.8%	62.2%
2017:Q4	59	202,427	12,410,271	51.1%	55.2%

¹ In thousands of U.S. dollars.

² As a percentage of the number of applications received.

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

C.3. LMI Applications - Received and Approved

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

¹ In thousands of U.S. dollars.

² As a percentage of the number of applications received.

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

C.4. Loan Denial - Reasons

Period	Number of Responses	Most Common								
		Financials	Collateral	Credit History	Owner Equity Investment	Management Experience	Concerns About Business Plan	Supervisory or Regulatory Requirements; Did Not Meet SBA Guidelines	Reduced Risk Tolerance of Bank Management	Concentration Limits; Industry Exposure
2024:Q4	168	75.6%	4.2%	16.1%	1.8%	0.0%	0.6%	0.0%	1.2%	0.6%
2024:Q3	176	68.2%	6.3%	18.2%	2.8%	0.6%	0.6%	0.0%	2.3%	1.1%
2024:Q2	177	70.1%	6.8%	16.4%	3.4%	0.0%	0.6%	0.6%	1.7%	0.6%
2024:Q1	169	71.0%	5.3%	18.9%	2.4%	0.0%	0.6%	0.0%	1.8%	0.0%
2023:Q4	150	67.3%	5.3%	18.0%	5.3%	0.0%	0.7%	0.0%	3.3%	0.0%
2023:Q3	150	69.3%	6.0%	16.7%	4.7%	0.0%	0.7%	0.0%	2.7%	0.0%
2023:Q2	139	65.5%	3.6%	17.3%	7.2%	0.7%	0.7%	0.0%	3.6%	1.4%
2023:Q1	130	66.9%	4.6%	17.7%	6.2%	0.8%	0.8%	0.0%	2.3%	0.8%
2022:Q4	134	67.2%	6.7%	17.9%	3.7%	0.0%	0.7%	0.7%	1.5%	1.5%
2022:Q3	128	68.0%	7.0%	18.0%	3.1%	0.0%	0.8%	0.0%	1.6%	1.6%
2022:Q2	133	70.7%	4.5%	16.5%	3.0%	0.0%	1.5%	0.0%	2.3%	1.5%
2022:Q1	122	67.2%	4.1%	20.5%	4.1%	0.0%	1.6%	0.0%	1.6%	0.8%
2021:Q4	129	72.9%	2.3%	17.1%	3.1%	0.0%	2.3%	0.8%	0.8%	0.8%
2021:Q3	123	68.3%	4.9%	18.7%	4.1%	0.0%	2.4%	0.8%	0.8%	0.0%
2021:Q2	116	64.7%	5.2%	23.3%	3.4%	0.0%	1.7%	0.0%	1.7%	0.0%
2021:Q1	107	66.4%	6.5%	18.7%	3.7%	0.0%	0.9%	1.9%	1.9%	0.0%
2020:Q4	105	72.4%	5.7%	18.1%	1.9%	0.0%	0.0%	0.0%	1.9%	0.0%
2020:Q3	118	68.6%	3.4%	19.5%	2.5%	0.8%	1.7%	0.0%	3.4%	0.0%
2020:Q2	118	64.4%	3.4%	19.5%	2.5%	0.0%	2.5%	1.7%	5.9%	0.0%
2020:Q1	113	65.5%	2.7%	23.0%	1.8%	0.0%	0.9%	0.9%	5.3%	0.0%
2019:Q4	117	28.2%	30.8%	26.5%	11.1%	0.0%	0.9%	0.9%	0.9%	0.9%
2019:Q3	128	62.5%	6.3%	24.2%	3.9%	0.8%	0.0%	0.0%	2.3%	0.0%
2019:Q2	126	64.3%	4.8%	23.8%	3.2%	0.8%	0.0%	0.0%	1.6%	1.6%
2019:Q1	133	66.9%	5.3%	21.8%	2.3%	0.8%	0.0%	0.0%	3.0%	0.0%
2018:Q4	121	65.3%	6.6%	20.7%	5.0%	1.7%	0.0%	0.0%	0.8%	0.0%
2018:Q3	122	72.1%	3.3%	21.3%	1.6%	0.8%	0.0%	0.0%	0.8%	0.0%
2018:Q2	122	66.4%	6.6%	22.1%	1.6%	0.8%	0.8%	0.8%	0.8%	0.0%
2018:Q1	116	69.8%	2.6%	22.4%	2.6%	0.9%	0.9%	0.9%	0.0%	0.0%
2017:Q4	97	73.2%	7.2%	17.5%	1.0%	1.0%	0.0%	0.0%	0.0%	0.0%

Period	Number of Responses	Second Most Common								
		Financials	Collateral	Credit History	Owner Equity Investment	Management Experience	Concerns About Business Plan	Supervisory or Regulatory Requirements; Did Not Meet SBA Guidelines	Reduced Risk Tolerance of Bank Management	Concentration Limits; Industry Exposure
2024:Q4	168	17.3%	38.7%	26.2%	8.3%	2.4%	1.8%	1.2%	2.4%	1.8%
2024:Q3	176	23.9%	35.2%	21.0%	9.7%	2.3%	2.8%	1.7%	2.3%	1.1%
2024:Q2	177	22.6%	36.2%	19.8%	10.2%	2.8%	2.3%	1.1%	2.8%	2.3%
2024:Q1	169	23.1%	37.3%	19.5%	13.0%	1.2%	2.4%	1.8%	1.2%	0.6%
2023:Q4	150	24.0%	36.0%	21.3%	10.0%	1.3%	2.0%	2.0%	2.0%	1.3%
2023:Q3	150	20.7%	41.3%	20.7%	6.7%	2.7%	2.0%	2.0%	2.0%	2.0%
2023:Q2	139	19.4%	38.8%	25.2%	7.2%	2.2%	2.2%	1.4%	2.2%	1.4%
2023:Q1	130	19.2%	36.2%	26.9%	7.7%	1.5%	0.8%	2.3%	3.1%	2.3%
2022:Q4	134	22.4%	38.1%	23.1%	9.7%	2.2%	0.0%	1.5%	1.5%	1.5%
2022:Q3	128	22.7%	33.6%	24.2%	8.6%	3.1%	0.8%	2.3%	2.3%	2.3%
2022:Q2	133	22.6%	37.6%	22.6%	9.0%	1.5%	1.5%	2.3%	2.3%	0.8%
2022:Q1	122	21.3%	34.4%	23.8%	12.3%	2.5%	0.8%	1.6%	2.5%	0.8%
2021:Q4	129	19.4%	37.2%	24.0%	9.3%	4.7%	0.8%	1.6%	2.3%	0.8%
2021:Q3	123	22.0%	32.5%	28.5%	5.7%	4.1%	1.6%	1.6%	1.6%	2.4%
2021:Q2	116	22.4%	31.0%	26.7%	7.8%	4.3%	1.7%	1.7%	1.7%	2.6%
2021:Q1	107	24.3%	29.9%	30.8%	9.3%	1.9%	1.9%	1.9%	0.0%	0.0%
2020:Q4	105	19.0%	35.2%	29.5%	7.6%	1.0%	1.0%	1.9%	3.8%	1.0%
2020:Q3	115	19.1%	36.5%	27.0%	9.6%	0.9%	2.6%	1.7%	2.6%	0.0%
2020:Q2	115	18.3%	27.8%	30.4%	10.4%	1.7%	4.3%	1.7%	3.5%	1.7%
2020:Q1	111	25.2%	35.1%	21.6%	11.7%	0.0%	1.8%	0.9%	2.7%	0.9%
2019:Q4	117	28.2%	30.8%	26.5%	11.1%	0.0%	0.9%	0.9%	0.9%	0.9%
2019:Q3	127	26.0%	33.9%	27.6%	9.4%	0.0%	0.8%	0.8%	0.8%	0.8%
2019:Q2	123	26.8%	35.8%	24.4%	10.6%	0.0%	0.0%	0.0%	1.6%	0.8%
2019:Q1	132	24.2%	34.1%	29.5%	6.1%	0.8%	2.3%	0.0%	0.8%	2.3%
2018:Q4	120	23.3%	31.7%	28.3%	10.0%	1.7%	0.0%	1.7%	2.5%	0.8%
2018:Q3	121	17.4%	34.7%	31.4%	11.6%	0.8%	0.0%	2.5%	1.7%	0.0%
2018:Q2	121	24.8%	33.9%	24.0%	9.1%	2.5%	0.8%	2.5%	1.7%	0.8%
2018:Q1	115	21.7%	34.8%	24.4%	10.4%	2.6%	0.0%	1.7%	4.4%	0.0%
2017:Q4	94	17.0%	31.9%	35.1%	8.5%	1.1%	1.1%	3.2%	2.1%	0.0%

Period	Number of Responses	Third Most Common								
		Financials	Collateral	Credit History	Owner Equity Investment	Management Experience	Concerns About Business Plan	Supervisory or Regulatory Requirements; Did Not Meet SBA Guidelines	Reduced Risk Tolerance of Bank Management	Concentration Limits; Industry Exposure
2024:Q4	168	7.1%	35.7%	25.0%	11.3%	7.1%	4.2%	1.8%	5.4%	2.4%
2024:Q3	176	7.4%	31.3%	27.3%	13.1%	7.4%	5.7%	1.1%	3.4%	3.4%
2024:Q2	177	6.2%	33.3%	25.4%	11.9%	7.9%	6.2%	2.3%	4.5%	2.3%
2024:Q1	169	4.7%	33.7%	23.7%	11.2%	8.9%	5.3%	1.8%	6.5%	4.1%
2023:Q4	150	5.3%	34.7%	20.7%	14.7%	8.0%	6.0%	2.0%	4.0%	4.7%
2023:Q3	150	7.3%	30.7%	21.3%	18.7%	6.7%	4.7%	1.3%	7.3%	2.0%
2023:Q2	139	12.2%	30.2%	20.1%	12.9%	6.5%	6.5%	2.2%	7.2%	2.2%
2023:Q1	130	10.8%	31.5%	20.0%	13.1%	7.7%	5.4%	3.1%	5.4%	3.1%
2022:Q4	134	7.5%	32.8%	21.6%	14.2%	6.0%	6.7%	1.5%	5.2%	4.5%
2022:Q3	128	6.3%	32.8%	18.0%	18.8%	5.5%	8.6%	2.3%	4.7%	3.1%
2022:Q2	133	3.8%	33.8%	23.3%	15.8%	6.8%	6.0%	0.8%	5.3%	4.5%
2022:Q1	122	8.2%	32.0%	18.9%	15.6%	8.2%	9.0%	2.5%	3.3%	2.5%
2021:Q4	129	5.4%	32.6%	23.3%	17.1%	7.0%	7.8%	2.3%	2.3%	2.3%
2021:Q3	123	5.7%	35.8%	22.0%	16.3%	6.5%	7.3%	2.4%	2.4%	1.6%
2021:Q2	116	6.9%	37.1%	19.0%	14.7%	6.0%	5.2%	4.3%	4.3%	2.6%
2021:Q1	107	2.8%	35.5%	24.3%	9.3%	5.6%	8.4%	1.9%	6.5%	5.6%
2020:Q4	105	4.8%	34.3%	25.7%	12.4%	4.8%	5.7%	0.0%	7.6%	4.8%
2020:Q3	113	6.2%	39.8%	21.2%	8.8%	3.5%	8.0%	0.9%	8.0%	3.5%
2020:Q2	113	10.6%	42.5%	15.9%	8.0%	4.4%	5.3%	0.9%	8.0%	4.4%
2020:Q1	110	3.6%	40.0%	25.5%	8.2%	5.5%	7.3%	1.8%	3.6%	4.5%
2019:Q4	116	5.2%	47.4%	18.1%	10.3%	6.0%	6.9%	0.9%	1.7%	3.4%
2019:Q3	123	8.1%	41.5%	19.5%	10.6%	6.5%	6.5%	1.6%	1.6%	4.1%
2019:Q2	122	7.4%	37.7%	19.7%	11.5%	9.8%	5.7%	2.5%	1.6%	4.1%
2019:Q1	130	5.4%	40.0%	20.0%	11.5%	9.2%	7.7%	2.3%	2.3%	1.5%
2018:Q4	119	6.7%	41.2%	19.3%	8.4%	7.6%	8.4%	0.8%	3.4%	4.2%
2018:Q3	118	5.9%	36.4%	22.0%	12.7%	5.9%	7.6%	0.8%	4.2%	4.2%
2018:Q2	120	5.8%	34.2%	23.3%	15.8%	6.7%	5.8%	0.8%	3.3%	4.2%
2018:Q1	114	6.1%	36.0%	17.5%	17.5%	7.9%	7.9%	0.9%	4.4%	1.8%
2017:Q4	93	5.4%	35.5%	22.6%	12.9%	6.5%	5.4%	3.2%	4.3%	4.3%

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

Period	Number of responses	Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably
2024:Q4	168	0.6%	11.9%	86.9%	0.6%	0.0%
2024:Q3	177	1.1%	13.6%	83.1%	1.7%	0.6%
2024:Q2	178	1.7%	18.5%	79.2%	0.6%	0.0%
2024:Q1	170	1.2%	19.4%	78.8%	0.6%	0.0%
2023:Q4	150	2.0%	21.3%	76.7%	0.0%	0.0%
2023:Q3	150	1.3%	25.3%	73.3%	0.0%	0.0%
2023:Q2	139	1.4%	25.2%	71.9%	1.4%	0.0%
2023:Q1	130	0.0%	34.6%	63.8%	1.5%	0.0%
2022:Q4	134	0.0%	21.6%	76.9%	1.5%	0.0%
2022:Q3	128	0.0%	23.4%	75.0%	1.6%	0.0%
2022:Q2	133	0.0%	16.5%	83.5%	0.0%	0.0%
2022:Q1	122	0.0%	13.9%	83.6%	2.5%	0.0%
2021:Q4	129	0.0%	7.8%	87.6%	4.7%	0.0%
2021:Q3	123	0.0%	4.9%	88.6%	6.5%	0.0%
2021:Q2	116	0.9%	7.8%	85.3%	6.0%	0.0%
2021:Q1	107	0.9%	15.0%	79.4%	4.7%	0.0%
2020:Q4	105	1.9%	21.0%	76.2%	1.0%	0.0%
2020:Q3	118	2.5%	30.5%	66.1%	0.8%	0.0%
2020:Q2	118	5.9%	40.7%	50.8%	2.5%	0.0%
2020:Q1	113	3.5%	17.7%	75.2%	2.7%	0.9%
2019:Q4	120	0.0%	6.7%	90.8%	2.5%	0.0%
2019:Q3	128	0.0%	10.2%	86.7%	3.1%	0.0%
2019:Q2	126	0.0%	8.7%	86.5%	4.8%	0.0%
2019:Q1	133	0.0%	6.0%	87.2%	6.8%	0.0%
2018:Q4	121	0.8%	4.1%	91.7%	3.3%	0.0%
2018:Q3	122	0.0%	4.1%	91.0%	4.9%	0.0%
2018:Q2	122	0.8%	3.3%	88.5%	6.6%	0.8%
2018:Q1	116	0.0%	5.2%	88.8%	6.0%	0.0%
2017:Q4	97	1.0%	10.3%	82.5%	5.2%	1.0%

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

Period	Number of responses	Maximum size of credit lines					Maximum maturity of loans and credit lines					Costs of credit lines				
		Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably	Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably	Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably
2024:Q4	168	0.0%	7.1%	92.9%	0.0%	0.0%	0.0%	5.4%	93.5%	1.2%	0.0%	1.8%	12.5%	83.3%	2.4%	0.0%
2024:Q3	177	0.0%	8.5%	90.4%	1.1%	0.0%	0.0%	7.3%	92.7%	0.0%	0.0%	2.3%	15.8%	80.8%	1.1%	0.0%
2024:Q2	178	0.6%	8.4%	90.4%	0.6%	0.0%	0.0%	6.2%	93.8%	0.0%	0.0%	2.2%	19.1%	78.7%	0.0%	0.0%
2024:Q1	170	0.0%	11.2%	87.6%	1.2%	0.0%	0.6%	7.1%	92.4%	0.0%	0.0%	2.4%	21.2%	75.9%	0.6%	0.0%
2023:Q4	150	0.0%	10.0%	90.0%	0.0%	0.0%	0.7%	8.7%	90.7%	0.0%	0.0%	2.7%	22.7%	74.0%	0.7%	0.0%
2023:Q3	150	0.7%	10.0%	89.3%	0.0%	0.0%	0.7%	8.7%	90.7%	0.0%	0.0%	4.7%	28.0%	67.3%	0.0%	0.0%
2023:Q2	139	0.0%	15.1%	84.2%	0.7%	0.0%	0.0%	12.2%	87.8%	0.0%	0.0%	5.0%	29.5%	65.5%	0.0%	0.0%
2023:Q1	130	0.8%	14.6%	83.8%	0.8%	0.0%	0.0%	9.2%	90.8%	0.0%	0.0%	5.4%	25.4%	68.5%	0.8%	0.0%
2022:Q4	134	0.7%	8.2%	89.6%	1.5%	0.0%	0.7%	9.7%	89.6%	0.0%	0.0%	6.0%	17.9%	74.6%	1.5%	0.0%
2022:Q3	128	0.8%	7.8%	89.1%	2.3%	0.0%	0.8%	6.3%	89.1%	3.9%	0.0%	3.1%	26.6%	68.8%	1.6%	0.0%
2022:Q2	133	0.8%	6.8%	90.2%	1.5%	0.8%	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 basically unchanged	Eased somewhat	Eased considerably	Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably	Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably
2024:Q4	168	0.6%	16.1%	76.8%	6.5%	0.0%	3.0%	10.7%	86.3%	0.0%	0.0%	0.0%	6.0%	94.0%	0.0%	0.0%
2024:Q3	177	2.8%	19.8%	72.9%	4.5%	0.0%	4.0%	13.6%	82.5%	0.0%	0.0%	1.1%	10.7%	88.1%	0.0%	0.0%
2024:Q2	178	3.4%	23.6%	70.2%	2.8%	0.0%	3.9%	15.7%	79.8%	0.6%	0.0%	1.7%	10.7%	87.6%	0.0%	0.0%
2024:Q1	170	1.8%	21.2%	73.5%	3.5%	0.0%	2.9%	15.9%	80.6%	0.6%	0.0%	0.6%	11.2%	87.6%	0.6%	0.0%
2023:Q4	150	2.7%	27.3%	66.0%	3.3%	0.7%	3.3%	18.7%	78.0%	0.0%	0.0%	0.7%	12.0%	87.3%	0.0%	0.0%
2023:Q3	150	4.0%	33.3%	59.3%	3.3%	0.0%	2.7%	21.3%	76.0%	0.0%	0.0%	0.7%	16.7%	82.7%	0.0%	0.0%
2023:Q2	139	3.6%	30.2%	61.9%	4.3%	0.0%	3.6%	17.3%	79.1%	0.0%	0.0%	0.7%	14.4%	84.9%	0.0%	0.0%
2023:Q1	130	3.8%	25.4%	66.2%	4.6%	0.0%	3.8%	16.9%	79.2%	0.0%	0.0%	0.0%	16.2%	83.8%	0.0%	0.0%
2022:Q4	134	4.5%	24.6%	65.7%	5.2%	0.0%	3.0%	17.2%	79.9%	0.0%	0.0%	0.0%	12.7%	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 basically unchanged	Eased somewhat	Eased considerably	Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably	Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably
2024:Q4	168	0.0%	7.1%	92.9%	0.0%	0.0%	1.8%	9.5%	88.7%	0.0%	0.0%	1.2%	10.1%	88.1%	0.6%	0.0%
2024:Q3	177	1.1%	9.0%	89.8%	0.0%	0.0%	2.3%	13.0%	84.7%	0.0%	0.0%	1.7%	11.9%	85.9%	0.6%	0.0%
2024:Q2	178	1.7%	12.4%	86.0%	0.0%	0.0%	2.3%	15.2%	82.6%	0.0%	0.0%	1.7%	16.3%	82.0%	0.0%	0.0%
2024:Q1	170	0.6%	12.9%	86.5%	0.0%	0.0%	1.2%	17.1%	81.8%	0.0%	0.0%	2.9%	17.1%	80.0%	0.0%	0.0%
2023:Q4	150	0.7%	12.0%	86.7%	0.7%	0.0%	0.0%	15.3%	84.7%	0.0%	0.0%	1.3%	20.0%	78.0%	0.7%	0.0%
2023:Q3	150	0.0%	16.7%	83.3%	0.0%	0.0%	0.7%	17.3%	81.3%	0.7%	0.0%	2.7%	26.0%	71.3%	0.0%	0.0%
2023:Q2	139	0.7%	15.8%	83.5%	0.0%	0.0%	3.6%	16.5%	79.9%	0.0%	0.0%	2.2%	21.6%	76.3%	0.0%	0.0%
2023:Q1	130	0.0%	17.7%	82.3%	0.0%	0.0%	3.1%	12.3%	83.8%	0.0%	0.8%	2.3%	19.2%	77.7%	0.0%	0.8%
2022:Q4	134	0.0%	12.7%	87.3%	0.0%	0.0%	3.0%	17.2%	79.1%	0.0%	0.7%	2.2%	20.9%	76.1%	0.0%	0.7%
2022:Q3	128	0.0%	13.3%	86.7%	0.0%	0.0%	1.6%	18.8%	79.7%	0.0%	0.0%	2.3%	21.9%	75.0%	0.8%	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%
2020:Q4	105	1.9%	17.1%	81.0%	0.0%	0.0%	4.8%	14.3%	81.0%	0.0%	0.0%	1.0%	9.5%	87.6%	1.9%	0.0%
2020:Q3	118	2.5%	16.9%	80.5%	0.0%	0.0%	5.1%	18.6%	75.4%	0.8%	0.0%	0.8%	14.4%	82.2%	2.5%	0.0%
2020:Q2	118	0.8%	26.3%	71.2%	1.7%	0.0%	5.1%	19.5%	75.4%	0.0%	0.0%	1.7%	14.4%	82.2%	0.8%	0.8%

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

Period	Number of responses	Deterioration in your bank's current or expected capital position			Less favorable or more uncertain economic outlook			Worsening of industry-specific problems		
		Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*
2024:Q4	53	69.8% (0)	22.6% (0)	7.5% (0)	13.2% (0)	60.4% (0)	26.4% (0)	20.8% (0)	66% (0)	13.2% (0)
2024:Q3	65	60% (0)	29.2% (0)	10.8% (0)	13.8% (0)	61.5% (0)	24.6% (0)	15.4% (0)	70.8% (0)	13.8% (0)
2024:Q2	73	64.4% (0)	27.4% (0)	8.2% (0)	13.7% (0)	57.5% (0)	28.8% (0)	23.3% (0)	65.8% (0)	11% (0)
2024:Q1	74	66.2% (0)	28.4% (0)	5.4% (0)	20.3% (0)	55.4% (0)	24.3% (0)	24.3% (0)	68.9% (0)	6.8% (0)
2023:Q4	68	63.2% (0)	32.4% (0)	4.4% (0)	14.7% (0)	51.5% (0)	33.8% (0)	16.2% (0)	70.6% (0)	13.2% (0)
2023:Q3	79	68.4% (0)	29.1% (0)	2.5% (0)	10.1% (0)	60.8% (0)	29.1% (0)	25.3% (0)	62% (0)	12.7% (0)
2023:Q2	68	61.8% (0)	35.3% (0)	2.9% (0)	13.2% (0)	47.1% (0)	39.7% (0)	27.9% (0)	58.8% (0)	13.2% (0)
2023:Q1	65	78.5% (0)	18.5% (0)	3.1% (0)	7.7% (0)	47.7% (0)	44.6% (0)	23.1% (0)	63.1% (0)	13.8% (0)
2022:Q4	57	71.9% (0)	26.3% (0)	1.8% (0)	14% (0)	36.8% (0)	49.1% (0)	26.3% (0)	63.2% (0)	10.5% (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% (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% (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% (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			Reduced tolerance for risk		
		Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*
2024:Q4	53	67.9% (0)	26.4% (0)	5.7% (0)	84.9% (0)	13.2% (0)	1.9% (0)	35.8% (0)	58.5% (0)	5.7% (0)
2024:Q3	65	63.1% (0)	32.3% (0)	4.6% (0)	78.5% (0)	18.5% (0)	3.1% (0)	33.8% (0)	56.9% (0)	9.2% (0)
2024:Q2	73	65.8% (0)	31.5% (0)	2.7% (0)	79.5% (0)	19.2% (0)	1.4% (0)	34.2% (0)	54.8% (0)	11% (0)
2024:Q1	74	67.6% (0)	31.1% (0)	1.4% (0)	78.4% (0)	20.3% (0)	1.4% (0)	36.5% (0)	54.1% (0)	9.5% (0)
2023:Q4	68	67.6% (0)	30.9% (0)	1.5% (0)	79.4% (0)	19.1% (0)	1.5% (0)	30.9% (0)	54.4% (0)	14.7% (0)
2023:Q3	79	75.9% (0)	24.1% (0)	0% (0)	82.3% (0)	17.7% (0)	0% (0)	34.2% (0)	60.8% (0)	5.1% (0)
2023:Q2	68	67.6% (0)	32.4% (0)	0% (0)	77.9% (0)	22.1% (0)	0% (0)	42.6% (0)	45.6% (0)	11.8% (0)
2023:Q1	65	73.8% (0)	26.2% (0)	0% (0)	80% (0)	20% (0)	0% (0)	36.9% (0)	50.8% (0)	12.3% (0)
2022:Q4	57	82.5% (0)	17.5% (0)	0% (0)	84.2% (0)	15.8% (0)	0% (0)	45.6% (0)	40.4% (0)	14% (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% (0)	20.5% (0)	4.5% (1)	81.8% (0)	15.9% (0)	2.3% (0)	31.8% (0)	56.8% (0)	11.4% (0)
2018:Q1	37	75.7% (0)	21.6% (0)	2.7% (1)	75.7% (0)	21.6% (0)	2.7% (0)	29.7% (0)	62.2% (0)	8.1% (0)
2017:Q4	33	69.7% (0)	27.3% (0)	3.0% (0)	72.7% (0)	27.3% (0)	0.0% (0)	12.1% (0)	63.6% (0)	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*
2024:Q4	53	77.4% (0)	18.9% (0)	3.8% (0)	64.2% (0)	24.5% (0)	11.3% (0)	60.4% (0)	35.8% (0)	3.8% (0)
2024:Q3	65	78.5% (0)	16.9% (0)	4.6% (0)	55.4% (0)	30.8% (0)	13.8% (0)	50.8% (0)	41.5% (0)	7.7% (0)
2024:Q2	73	79.5% (0)	16.4% (0)	4.1% (0)	57.5% (0)	24.7% (0)	17.8% (0)	60.3% (0)	35.6% (0)	4.1% (0)
2024:Q1	74	83.8% (0)	13.5% (0)	2.7% (0)	58.1% (0)	31.1% (0)	10.8% (0)	68.9% (0)	28.4% (0)	2.7% (0)
2023:Q4	68	79.4% (0)	17.6% (0)	2.9% (0)	60.3% (0)	27.9% (0)	11.8% (0)	67.6% (0)	26.5% (0)	5.9% (0)
2023:Q3	79	74.7% (0)	22.8% (0)	2.5% (0)	64.6% (0)	26.6% (0)	8.9% (0)	62% (0)	30.4% (0)	7.6% (0)
2023:Q2	68	79.4% (0)	19.1% (0)	1.5% (0)	57.4% (0)	36.8% (0)	5.9% (0)	61.8% (0)	32.4% (0)	5.9% (0)
2023:Q1	65	84.6% (0)	15.4% (0)	0% (0)	69.2% (0)	26.2% (0)	4.6% (0)	63.1% (0)	30.8% (0)	6.2% (0)
2022:Q4	57	84.2% (0)	15.8% (0)	0% (0)	61.4% (0)	36.8% (0)	1.8% (0)	64.9% (0)	24.6% (0)	10.5% (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% (0)	15.9% (0)	0.0% (0)	84.1% (0)	13.6% (0)	2.3% (1)	50.0% (0)	43.2% (0)	6.8% (1)
2018:Q1	37	81.1% (0)	18.9% (0)	0.0% (0)	83.8% (0)	16.2% (0)	0.0% (0)	54.1% (0)	32.4% (0)	13.5% (0)
2017:Q4	33	72.7% (0)	21.2% (0)	6.1% (0)	66.7% (0)	27.3% (0)	6.1% (0)	39.4% (0)	48.5% (0)	12.1% (0)

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

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

Period	Number of responses	Improvement in your bank's current or expected capital position			More favorable or less uncertain economic outlook			Improvement in industry-specific problems		
		Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*
2024:Q4	16	62.5% (0)	31.3% (0)	6.3% (0)	43.8% (0)	43.8% (0)	12.5% (0)	50% (0)	37.5% (0)	12.5% (0)
2024:Q3	12	50% (0)	33.3% (0)	16.7% (0)	58.3% (0)	25% (0)	16.7% (0)	41.7% (0)	58.3% (0)	0% (0)
2024:Q2	8	87.5% (0)	12.5% (0)	0% (0)	62.5% (0)	25% (0)	12.5% (0)	50% (0)	37.5% (0)	12.5% (0)
2024:Q1	10	80% (0)	20% (0)	0% (0)	60% (0)	40% (0)	0% (0)	80% (0)	20% (0)	0% (0)
2023:Q4	7	71.4% (0)	28.6% (0)	0% (0)	57.1% (0)	42.9% (0)	0% (0)	71.4% (0)	28.6% (0)	0% (0)
2023:Q3	6	66.7% (0)	33.3% (0)	0% (0)	66.7% (0)	16.7% (0)	16.7% (0)	83.3% (0)	16.7% (0)	0% (0)
2023:Q2	8	75% (0)	25% (0)	0% (0)	75% (0)	25% (0)	0% (0)	75% (0)	25% (0)	0% (0)
2023:Q1	9	77.8% (0)	22.2% (0)	0% (0)	44.4% (0)	55.6% (0)	0% (0)	66.7% (0)	33.3% (0)	0% (0)
2022:Q4	10	60% (0)	40% (0)	0% (0)	30% (0)	70% (0)	0% (0)	70% (0)	20% (0)	10% (0)
2022:Q3	11	81.8% (0)	18.2% (0)	0% (0)	36.4% (0)	63.6% (0)	0% (0)	63.6% (0)	36.4% (0)	0% (0)
2022:Q2	12	91.7% (0)	8.3% (0)	0% (0)	41.7% (0)	50% (0)	8.3% (0)	66.7% (0)	33.3% (0)	0% (0)
2022:Q1	20	80% (0)	15% (0)	5% (0)	55% (0)	40% (0)	5% (0)	55% (0)	40% (0)	5% (0)
2021:Q4	18	61.1% (0)	33.3% (0)	5.6% (0)	50% (0)	38.9% (0)	11.1% (0)	50% (0)	38.9% (0)	11.1% (0)
2021:Q3	27	70.4% (0)	22.2% (0)	7.4% (0)	33.3% (0)	48.1% (0)	18.5% (0)	37% (0)	48.1% (0)	14.8% (0)
2021:Q2	23	69.6% (0)	30.4% (0)	0% (0)	39.1% (0)	30.4% (0)	30.4% (0)	52.2% (0)	30.4% (0)	17.4% (0)
2021:Q1	14	71.4% (0)	28.6% (0)	0% (0)	28.6% (0)	35.7% (0)	35.7% (0)	57.1% (0)	28.6% (0)	14.3% (0)
2020:Q4	15	100% (0)	0% (0)	0% (0)	73.3% (0)	20% (0)	6.7% (0)	80% (0)	13.3% (0)	6.7% (0)
2020:Q3	14	71.4% (0)	28.6% (0)	0% (0)	50% (0)	28.6% (0)	21.4% (0)	57.1% (0)	42.9% (0)	0% (0)
2020:Q2	17	82.4% (0)	17.6% (0)	0% (0)	58.8% (0)	17.6% (0)	23.5% (2)	64.7% (0)	29.4% (0)	5.9% (0)
2020:Q1	19	84.2% (0)	15.8% (0)	0% (0)	57.9% (0)	26.3% (0)	15.8% (1)	68.4% (0)	21.1% (0)	10.5% (0)
2019:Q4	29	75.9% (0)	24.1% (0)	0% (0)	65.5% (0)	20.7% (0)	13.8% (1)	72.4% (0)	27.6% (0)	0% (0)
2019:Q3	29	69% (0)	31% (0)	0% (0)	62.1% (0)	34.5% (0)	3.4% (0)	65.5% (0)	34.5% (0)	0% (0)
2019:Q2	28	71.4% (0)	28.6% (0)	0% (0)	64.3% (0)	32.1% (0)	3.6% (0)	78.6% (0)	21.4% (0)	0% (0)
2019:Q1	30	83.3% (0)	16.7% (0)	0% (0)	73.3% (0)	20% (0)	6.7% (0)	80% (0)	20% (0)	0% (0)
2018:Q4	23	69.6% (0)	30.4% (0)	0% (0)	60.9% (0)	30.4% (0)	8.7% (0)	65.2% (0)	34.8% (0)	0% (0)
2018:Q3	23	78.3% (0)	21.7% (0)	0% (0)	52.2% (0)	39.1% (0)	8.7% (0)	73.9% (0)	21.7% (0)	4.3% (0)
2018:Q2	27	66.7% (0)	29.6% (0)	3.7% (0)	44.4% (0)	48.1% (0)	7.4% (0)	66.7% (0)	33.3% (0)	0.0% (0)
2018:Q1	25	64.0% (0)	36.0% (0)	0.0% (0)	44.0% (0)	40.0% (0)	16.0% (1)	56.0% (0)	44.0% (0)	0.0% (0)
2017:Q4	27	63.0% (0)	29.6% (0)	7.4% (0)	37.0% (0)	51.9% (0)	11.1% (1)	51.9% (0)	37.0% (0)	11.1% (1)

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

Period	Number of responses	More aggressive competition from other banks			More aggressive competition from nonbank lenders			Increased tolerance for risk		
		Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*
2024:Q4	16	43.8% (0)	56.3% (0)	0% (0)	75% (0)	18.8% (0)	6.3% (0)	50% (0)	43.8% (0)	6.3% (0)
2024:Q3	12	33.3% (0)	50% (0)	16.7% (0)	66.7% (0)	16.7% (0)	16.7% (0)	33.3% (0)	58.3% (0)	8.3% (0)
2024:Q2	8	50% (0)	25% (0)	25% (0)	87.5% (0)	12.5% (0)	0% (0)	62.5% (0)	25% (0)	12.5% (0)
2024:Q1	10	50% (0)	50% (0)	0% (0)	80% (0)	20% (0)	0% (0)	70% (0)	30% (0)	0% (0)
2023:Q4	7	71.4% (0)	28.6% (0)	0% (0)	85.7% (0)	14.3% (0)	0% (0)	71.4% (0)	28.6% (0)	0% (0)
2023:Q3	6	33.3% (0)	33.3% (0)	33.3% (0)	83.3% (0)	16.7% (0)	0% (0)	66.7% (0)	33.3% (0)	0% (0)
2023:Q2	8	25% (0)	75% (0)	0% (0)	75% (0)	25% (0)	0% (0)	87.5% (0)	12.5% (0)	0% (0)
2023:Q1	9	44.4% (0)	33.3% (0)	22.2% (0)	77.8% (0)	11.1% (0)	11.1% (0)	77.8% (0)	11.1% (0)	11.1% (0)
2022:Q4	10	30% (0)	50% (0)	20% (0)	70% (0)	10% (0)	20% (0)	50% (0)	50% (0)	0% (0)
2022:Q3	11	18.2% (0)	54.5% (0)	27.3% (0)	63.6% (0)	36.4% (0)	0% (0)	72.7% (0)	27.3% (0)	0% (0)
2022:Q2	12	33.3% (0)	50% (0)	16.7% (0)	75% (0)	25% (0)	0% (0)	66.7% (0)	33.3% (0)	0% (0)
2022:Q1	20	30% (0)	40% (0)	30% (0)	55% (0)	25% (0)	20% (0)	60% (0)	35% (0)	5% (0)
2021:Q4	18	22.2% (0)	44.4% (0)	33.3% (0)	33.3% (0)	44.4% (0)	22.2% (0)	66.7% (0)	33.3% (0)	0% (0)
2021:Q3	27	40.7% (0)	29.6% (0)	29.6% (0)	66.7% (0)	22.2% (0)	11.1% (0)	70.4% (0)	25.9% (0)	3.7% (0)
2021:Q2	23	26.1% (0)	39.1% (0)	34.8% (0)	43.5% (0)	47.8% (0)	8.7% (0)	60.9% (0)	26.1% (0)	13% (0)
2021:Q1	14	28.6% (0)	50% (0)	21.4% (0)	50% (0)	42.9% (0)	7.1% (0)	71.4% (0)	28.6% (0)	0% (0)
2020:Q4	15	6.7% (0)	53.3% (0)	40% (0)	60% (0)	26.7% (0)	13.3% (0)	93.3% (0)	6.7% (0)	0% (0)
2020:Q3	14	21.4% (0)	57.1% (0)	21.4% (2)	35.7% (0)	50% (0)	14.3% (0)	64.3% (0)	35.7% (0)	0% (0)
2020:Q2	17	23.5% (0)	58.8% (0)	17.6% (1)	35.3% (0)	58.8% (0)	5.9% (0)	64.7% (0)	29.4% (0)	5.9% (0)
2020:Q1	19	31.6% (0)	52.6% (0)	15.8% (0)	47.4% (0)	42.1% (0)	10.5% (0)	68.4% (0)	26.3% (0)	5.3% (1)
2019:Q4	29	13.8% (0)	44.8% (0)	41.4% (6)	27.6% (0)	48.3% (0)	24.1% (0)	65.5% (0)	31% (0)	3.4% (1)
2019:Q3	29	13.8% (0)	55.2% (0)	31% (3)	41.4% (0)	41.4% (0)	17.2% (0)	75.9% (0)	20.7% (0)	3.4% (1)
2019:Q2	28	21.4% (0)	53.6% (0)	25% (1)	46.4% (0)	39.3% (0)	14.3% (1)	57.1% (0)	39.3% (0)	3.6% (1)
2019:Q1	30	23.3% (0)	40% (0)	36.7% (1)	36.7% (0)	46.7% (0)	16.7% (1)	73.3% (0)	20% (0)	6.7% (2)
2018:Q4	23	21.7% (0)	56.5% (0)	21.7% (1)	39.1% (0)	47.8% (0)	13% (1)	60.9% (0)	34.8% (0)	4.3% (1)
2018:Q3	23	21.7% (0)	52.2% (0)	26.1% (1)	39.1% (0)	60.9% (0)	0% (0)	60.9% (0)	30.4% (0)	8.7% (0)
2018:Q2	27	3.7% (0)	51.9% (0)	44.4% (2)	33.3% (0)	59.3% (0)	7.4% (0)	55.6% (0)	44.4% (0)	0.0% (0)
2018:Q1	25	12.0% (0)	56.0% (0)	32.0% (0)	36.0% (0)	64.0% (0)	0.0% (0)	44.0% (0)	56.0% (0)	0.0% (0)
2017:Q4	27	7.4% (0)	66.7% (0)	25.9% (1)	29.6% (0)	70.4% (0)	0.0% (0)	48.1% (0)	51.9% (0)	0.0% (0)

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

Period	Number of responses	Increased liquidity in the secondary market for these loans			Improvement in your bank's current or expected liquidity position			Reduced concerns about the effects of legislative changes, supervisory actions, or changes in accounting standards		
		Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*	Not important	Somewhat important	Very important*
2024:Q4	16	87.5% (0)	12.5% (0)	0% (0)	62.5% (0)	25% (0)	12.5% (0)	68.8% (0)	25% (0)	6.3% (0)
2024:Q3	12	75% (0)	25% (0)	0% (0)	25% (0)	58.3% (0)	16.7% (0)	66.7% (0)	33.3% (0)	0% (0)
2024:Q2	8	100% (0)	0% (0)	0% (0)	75% (0)	25% (0)	0% (0)	100% (0)	0% (0)	0% (0)
2024:Q1	10	90% (0)	10% (0)	0% (0)	70% (0)	30% (0)	0% (0)	100% (0)	0% (0)	0% (0)
2023:Q4	7	100% (0)	0% (0)	0% (0)	71.4% (0)	28.6% (0)	0% (0)	85.7% (0)	14.3% (0)	0% (0)
2023:Q3	6	100% (0)	0% (0)	0% (0)	66.7% (0)	33.3% (0)	0% (0)	100% (0)	0% (0)	0% (0)
2023:Q2	8	87.5% (0)	12.5% (0)	0% (0)	62.5% (0)	37.5% (0)	0% (0)	87.5% (0)	12.5% (0)	0% (0)
2023:Q1	9	77.8% (0)	22.2% (0)	0% (0)	77.8% (0)	22.2% (0)	0% (0)	88.9% (0)	11.1% (0)	0% (0)
2022:Q4	10	90% (0)	10% (0)	0% (0)	60% (0)	40% (0)	0% (0)	90% (0)	10% (0)	0% (0)
2022:Q3	11	90.9% (0)	9.1% (0)	0% (0)	81.8% (0)	18.2% (0)	0% (0)	81.8% (0)	18.2% (0)	0% (0)
2022:Q2	12	91.7% (0)	8.3% (0)	0% (0)	83.3% (0)	16.7% (0)	0% (0)	91.7% (0)	8.3% (0)	0% (0)
2022:Q1	20	80% (0)	15% (0)	5% (0)	55% (0)	30% (0)	15% (0)	75% (0)	25% (0)	0% (0)
2021:Q4	18	72.2% (0)	16.7% (0)	11.1% (0)	50% (0)	27.8% (0)	22.2% (0)	72.2% (0)	27.8% (0)	0% (0)
2021:Q3	27	81.5% (0)	11.1% (0)	7.4% (0)	55.6% (0)	25.9% (0)	18.5% (0)	77.8% (0)	22.2% (0)	0% (0)
2021:Q2	23	82.6% (0)	17.4% (0)	0% (0)	52.2% (0)	39.1% (0)	8.7% (0)	73.9% (0)	17.4% (0)	8.7% (0)
2021:Q1	14	85.7% (0)	14.3% (0)	0% (0)	64.3% (0)	28.6% (0)	7.1% (0)	85.7% (0)	7.1% (0)	7.1% (0)
2020:Q4	15	93.3% (0)	0% (0)	6.7% (0)	66.7% (0)	26.7% (0)	6.7% (0)	93.3% (0)	0% (0)	6.7% (0)
2020:Q3	14	85.7% (0)	14.3% (0)	0% (0)	50% (0)	35.7% (0)	14.3% (0)	71.4% (0)	21.4% (0)	7.1% (0)
2020:Q2	17	76.5% (0)	23.5% (0)	0% (0)	64.7% (0)	35.3% (0)	0% (0)	70.6% (0)	29.4% (0)	0% (0)
2020:Q1	19	73.7% (0)	26.3% (0)	0% (0)	73.7% (0)	21.1% (0)	5.3% (0)	84.2% (0)	5.3% (0)	10.5% (0)
2019:Q4	29	79.3% (0)	17.2% (0)	3.4% (0)	65.5% (0)	34.5% (0)	0% (0)	79.3% (0)	20.7% (0)	0% (0)
2019:Q3	29	82.8% (0)	17.2% (0)	0% (0)	69% (0)	27.6% (0)	3.4% (0)	79.3% (0)	20.7% (0)	0% (0)
2019:Q2	28	82.1% (0)	17.9% (0)	0% (0)	67.9% (0)	32.1% (0)	0% (0)	78.6% (0)	21.4% (0)	0% (0)
2019:Q1	30	93.3% (0)	6.7% (0)	0% (0)	83.3% (0)	16.7% (0)	0% (0)	83.3% (0)	16.7% (0)	0% (0)
2018:Q4	23	91.3% (0)	8.7% (0)	0% (0)	73.9% (0)	26.1% (0)	0% (0)	87% (0)	8.7% (0)	4.3% (0)
2018:Q3	23	95.7% (0)	4.3% (0)	0% (0)	69.6% (0)	30.4% (0)	0% (0)	78.3% (0)	21.7% (0)	0% (0)
2018:Q2	27	88.9% (0)	11.1% (0)	0.0% (0)	74.1% (0)	25.9% (0)	0.0% (0)	66.7% (0)	33.3% (0)	0.0% (0)
2018:Q1	25	84.0% (0)	12.0% (0)	4.0% (0)	64.0% (0)	32.0% (0)	4.0% (0)	68.0% (0)	32.0% (0)	0.0% (0)
2017:Q4	27	74.1% (0)	25.9% (0)	0.0% (0)	59.3% (0)	37.0% (0)	3.7% (0)	63.0% (0)	37.0% (0)	0.0% (0)

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

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

Period	Number of responses	Improved substantially	Improved somewhat	Remained basically unchanged	Declined somewhat	Declined substantially
2024:Q4	168	0.0%	3.6%	85.1%	11.3%	0.0%
2024:Q3	177	0.0%	3.4%	80.8%	15.3%	0.6%
2024:Q2	178	0.0%	3.4%	79.8%	16.3%	0.6%
2024:Q1	170	0.0%	5.9%	77.1%	16.5%	0.6%
2023:Q4	150	0.0%	4.7%	74.0%	20.7%	0.7%
2023:Q3	150	0.0%	2.0%	74.7%	23.3%	0.0%
2023:Q2	139	0.0%	3.6%	76.3%	18.7%	1.4%
2023:Q1	130	0.0%	3.1%	78.5%	18.5%	0.0%
2022:Q4	134	0.0%	5.2%	81.3%	13.4%	0.0%
2022:Q3	128	0.0%	3.9%	82.0%	14.1%	0.0%
2022:Q2	133	0.0%	6.8%	82.7%	10.5%	0.0%
2022:Q1	122	0.0%	14.8%	79.5%	5.7%	0.0%
2021:Q4	129	0.0%	18.6%	78.3%	3.1%	0.0%
2021:Q3	123	0.0%	17.9%	74.0%	8.1%	0.0%
2021:Q2	116	0.0%	19.0%	71.6%	9.5%	0.0%
2021:Q1	107	0.0%	12.1%	72.9%	15.0%	0.0%
2020:Q4	105	0.0%	4.8%	71.4%	22.9%	1.0%
2020:Q3	118	0.0%	4.2%	61.0%	33.1%	1.7%
2020:Q2	118	0.0%	3.4%	50.0%	40.7%	5.9%
2020:Q1	113	0.0%	4.4%	71.7%	20.4%	3.5%
2019:Q4	120	0.0%	10.8%	82.5%	6.7%	0.0%
2019:Q3	128	0.0%	7.8%	85.9%	6.3%	0.0%
2019:Q2	126	0.0%	7.1%	85.7%	7.1%	0.0%
2019:Q1	133	0.0%	8.3%	85.0%	6.8%	0.0%
2018:Q4	121	0.0%	8.3%	86.0%	5.8%	0.0%
2018:Q3	122	0.0%	9.8%	82.8%	7.4%	0.0%
2018:Q2	122	0.8%	15.6%	81.1%	2.5%	0.0%
2018:Q1	116	0.9%	16.4%	75.9%	6.9%	0.0%
2017:Q4	97	0.0%	15.5%	80.4%	4.1%	0.0%

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

Period	Number of responses	Credit scores			Quality of business collateral			Quality of personal collateral		
		Not important	Somewhat important	Very important	Not important	Somewhat important	Very important	Not important	Somewhat important	Very important
2024:Q4	25	20.0%	52.0%	28.0%	4.0%	64.0%	32.0%	32.0%	56.0%	12.0%
2024:Q3	34	20.6%	47.1%	32.4%	11.8%	64.7%	23.5%	44.1%	47.1%	8.8%
2024:Q2	36	16.7%	58.3%	25.0%	13.9%	55.6%	30.6%	38.9%	38.9%	22.2%
2024:Q1	39	15.4%	46.2%	38.5%	7.7%	69.2%	23.1%	38.5%	51.3%	10.3%
2023:Q4	39	15.4%	59.0%	25.6%	17.9%	53.8%	28.2%	41.0%	43.6%	15.4%
2023:Q3	38	13.2%	57.9%	28.9%	13.2%	65.8%	21.1%	36.8%	50.0%	13.2%
2023:Q2	33	18.2%	57.6%	24.2%	15.2%	63.6%	21.2%	48.5%	36.4%	15.2%
2023:Q1	28	28.6%	46.4%	25.0%	17.9%	53.6%	28.6%	42.9%	53.6%	3.6%
2022:Q4	25	24.0%	52.0%	24.0%	28.0%	32.0%	40.0%	40.0%	44.0%	16.0%
2022:Q3	23	21.7%	56.5%	21.7%	26.1%	43.5%	30.4%	39.1%	43.5%	17.4%
2022:Q2	23	34.8%	43.5%	21.7%	30.4%	43.5%	26.1%	47.8%	39.1%	13.0%
2022:Q1	25	44.0%	48.0%	8.0%	44.0%	40.0%	16.0%	60.0%	32.0%	8.0%
2021:Q4	28	32.1%	50.0%	17.9%	42.9%	35.7%	21.4%	50.0%	46.4%	3.6%
2021:Q3	32	34.4%	53.1%	12.5%	40.6%	34.4%	25.0%	59.4%	34.4%	6.3%
2021:Q2	33	33.3%	45.5%	21.2%	30.3%	48.5%	21.2%	48.5%	42.4%	9.1%
2021:Q1	29	37.9%	37.9%	24.1%	34.5%	37.9%	27.6%	58.6%	41.4%	0.0%
2020:Q4	30	33.3%	50.0%	16.7%	33.3%	36.7%	30.0%	53.3%	40.0%	6.7%
2020:Q3	46	37.0%	41.3%	21.7%	28.3%	54.3%	17.4%	50.0%	45.7%	4.3%
2020:Q2	59	42.4%	45.8%	11.9%	37.3%	45.8%	16.9%	54.2%	37.3%	8.5%
2020:Q1	32	59.4%	34.4%	6.3%	43.8%	31.3%	25.0%	56.3%	31.3%	12.5%
2019:Q4	21	28.6%	42.9%	28.6%	19.0%	57.1%	23.8%	42.9%	52.4%	4.8%
2019:Q3	18	27.8%	61.1%	11.1%	22.2%	38.9%	38.9%	27.8%	50.0%	22.2%
2019:Q2	18	22.2%	61.1%	16.7%	22.2%	50.0%	27.8%	27.8%	55.6%	16.7%
2019:Q1	20	30.0%	45.0%	25.0%	30.0%	35.0%	35.0%	35.0%	45.0%	20.0%
2018:Q4	17	47.1%	35.3%	17.6%	23.5%	52.9%	23.5%	35.3%	58.8%	5.9%
2018:Q3	21	38.1%	42.9%	19.0%	23.8%	66.7%	9.5%	42.9%	52.4%	4.8%
2018:Q2	23	39.1%	39.1%	21.7%	17.4%	43.5%	39.1%	47.8%	30.4%	21.7%
2018:Q1	28	35.7%	39.3%	25.0%	25.0%	42.9%	32.1%	50.0%	35.7%	14.3%
2017:Q4	19	21.1%	63.2%	15.8%	21.1%	52.6%	26.3%	42.1%	47.4%	10.5%

Period	Number of responses	Willingness to pledge personal assets			Personal wealth of business owners			Debt-to-income level of business owners		
		Not important	Somewhat important	Very important	Not important	Somewhat important	Very important	Not important	Somewhat important	Very important
2024:Q4	25	44.0%	36.0%	20.0%	8.0%	64.0%	28.0%	12.0%	20.0%	68.0%
2024:Q3	34	41.2%	44.1%	14.7%	29.4%	41.2%	29.4%	8.8%	38.2%	52.9%
2024:Q2	36	44.4%	33.3%	22.2%	19.4%	52.8%	27.8%	8.3%	41.7%	50.0%
2024:Q1	39	41.0%	43.6%	15.4%	15.4%	64.1%	20.5%	10.3%	41.0%	48.7%
2023:Q4	39	43.6%	38.5%	17.9%	17.9%	64.1%	17.9%	15.4%	41.0%	43.6%
2023:Q3	38	36.8%	39.5%	23.7%	26.3%	50.0%	23.7%	15.8%	34.2%	50.0%
2023:Q2	33	48.5%	39.4%	12.1%	24.2%	51.5%	24.2%	18.2%	39.4%	42.4%
2023:Q1	28	50.0%	25.0%	25.0%	25.0%	57.1%	17.9%	10.7%	46.4%	42.9%
2022:Q4	25	40.0%	36.0%	24.0%	20.0%	52.0%	28.0%	12.0%	28.0%	60.0%
2022:Q3	23	34.8%	43.5%	21.7%	13.0%	69.6%	17.4%	13.0%	26.1%	60.9%
2022:Q2	23	34.8%	34.8%	30.4%	26.1%	56.5%	17.4%	13.0%	30.4%	56.5%
2022:Q1	25	52.0%	32.0%	16.0%	20.0%	56.0%	24.0%	16.0%	36.0%	48.0%
2021:Q4	28	46.4%	42.9%	10.7%	21.4%	50.0%	28.6%	14.3%	35.7%	50.0%
2021:Q3	32	59.4%	28.1%	12.5%	21.9%	62.5%	15.6%	15.6%	37.5%	46.9%
2021:Q2	33	45.5%	39.4%	15.2%	24.2%	54.5%	21.2%	15.2%	45.5%	39.4%
2021:Q1	29	58.6%	24.1%	17.2%	27.6%	41.4%	31.0%	10.3%	44.8%	44.8%
2020:Q4	30	43.3%	40.0%	16.7%	16.7%	53.3%	30.0%	13.3%	36.7%	50.0%
2020:Q3	46	43.5%	39.1%	17.4%	23.9%	50.0%	26.1%	13.0%	43.5%	43.5%
2020:Q2	59	47.5%	33.9%	18.6%	32.2%	44.1%	23.7%	18.6%	39.0%	42.4%
2020:Q1	32	59.4%	28.1%	12.5%	37.5%	43.8%	18.8%	28.1%	31.3%	40.6%
2019:Q4	21	47.6%	28.6%	23.8%	23.8%	52.4%	23.8%	9.5%	38.1%	52.4%
2019:Q3	18	22.2%	44.4%	33.3%	11.1%	72.2%	16.7%	5.6%	55.6%	38.9%
2019:Q2	18	27.8%	50.0%	22.2%	16.7%	72.2%	11.1%	11.1%	44.4%	44.4%
2019:Q1	20	35.0%	35.0%	30.0%	20.0%	55.0%	25.0%	10.0%	45.0%	45.0%
2018:Q4	17	29.4%	52.9%	17.6%	29.4%	70.6%	0.0%	11.8%	47.1%	41.2%
2018:Q3	21	42.9%	38.1%	19.0%	19.0%	76.2%	4.8%	4.8%	42.9%	52.4%
2018:Q2	23	34.8%	26.1%	39.1%	21.7%	47.8%	30.4%	4.3%	43.5%	52.2%
2018:Q1	28	42.9%	32.1%	25.0%	14.3%	75.0%	10.7%	14.3%	39.3%	46.4%
2017:Q4	19	31.6%	47.4%	21.1%	21.1%	68.4%	10.5%	10.5%	21.1%	68.4%

Period	Number of responses	Liquidity position of business owners			Recent business income growth			Prospects for business growth or enterprise values		
		Not important	Somewhat important	Very important	Not important	Somewhat important	Very important	Not important	Somewhat important	Very important
2024:Q4	25	0.0%	48.0%	52.0%	24.0%	36.0%	40.0%	36.0%	40.0%	24.0%
2024:Q3	34	11.8%	41.2%	47.1%	29.4%	44.1%	26.5%	29.4%	47.1%	23.5%
2024:Q2	36	8.3%	36.1%	55.6%	19.4%	47.2%	33.3%	27.8%	47.2%	25.0%
2024:Q1	39	7.7%	38.5%	53.8%	12.8%	56.4%	30.8%	33.3%	38.5%	28.2%
2023:Q4	39	7.7%	48.7%	43.6%	12.8%	51.3%	35.9%	30.8%	41.0%	28.2%
2023:Q3	38	7.9%	47.4%	44.7%	21.1%	47.4%	31.6%	31.6%	47.4%	21.1%
2023:Q2	33	9.1%	36.4%	54.5%	15.2%	42.4%	42.4%	30.3%	48.5%	21.2%
2023:Q1	28	7.1%	46.4%	46.4%	17.9%	50.0%	32.1%	39.3%	42.9%	17.9%
2022:Q4	25	8.0%	32.0%	60.0%	12.0%	60.0%	28.0%	24.0%	48.0%	28.0%
2022:Q3	23	8.7%	47.8%	43.5%	13.0%	52.2%	34.8%	21.7%	52.2%	26.1%
2022:Q2	23	21.7%	34.8%	43.5%	8.7%	65.2%	26.1%	13.0%	56.5%	30.4%
2022:Q1	25	20.0%	48.0%	32.0%	12.0%	44.0%	44.0%	28.0%	44.0%	28.0%
2021:Q4	28	10.7%	50.0%	39.3%	14.3%	60.7%	25.0%	17.9%	64.3%	17.9%
2021:Q3	32	12.5%	53.1%	34.4%	9.4%	56.3%	34.4%	15.6%	62.5%	21.9%
2021:Q2	33	9.1%	54.5%	36.4%	12.1%	48.5%	39.4%	18.2%	57.6%	24.2%
2021:Q1	29	10.3%	55.2%	34.5%	13.8%	51.7%	34.5%	17.2%	55.2%	27.6%
2020:Q4	30	10.0%	30.0%	60.0%	10.0%	40.0%	50.0%	26.7%	43.3%	30.0%
2020:Q3	46	10.9%	34.8%	54.3%	10.9%	58.7%	30.4%	15.2%	52.2%	32.6%
2020:Q2	59	11.9%	39.0%	49.2%	20.3%	44.1%	35.6%	13.6%	47.5%	39.0%
2020:Q1	32	9.4%	46.9%	43.8%	15.6%	43.8%	40.6%	18.8%	28.1%	53.1%
2019:Q4	21	19.0%	28.6%	52.4%	14.3%	52.4%	33.3%	28.6%	47.6%	23.8%
2019:Q3	18	5.6%	50.0%	44.4%	5.6%	66.7%	27.8%	22.2%	55.6%	22.2%
2019:Q2	18	11.1%	50.0%	38.9%	11.1%	50.0%	38.9%	16.7%	44.4%	38.9%
2019:Q1	20	20.0%	50.0%	30.0%	10.0%	55.0%	35.0%	35.0%	50.0%	15.0%
2018:Q4	17	17.6%	52.9%	29.4%	11.8%	64.7%	23.5%	41.2%	47.1%	11.8%
2018:Q3	21	4.8%	57.1%	38.1%	4.8%	66.7%	28.6%	23.8%	57.1%	19.0%
2018:Q2	23	0.0%	60.9%	39.1%	0.0%	65.2%	34.8%	17.4%	47.8%	34.8%
2018:Q1	28	10.7%	60.7%	28.6%	10.7%	64.3%	25.0%	21.4%	57.1%	21.4%
2017:Q4	19	10.5%	52.6%	36.8%	10.5%	47.4%	42.1%	21.1%	52.6%	26.3%