



To the best of your ability, please limit your responses to financial activity within the 11<sup>th</sup> Federal Reserve District (Texas, northern Louisiana, and southern New Mexico) and exclude any seasonal variations.

1. **Total Loans:** Over the past six weeks, how have the following changed for total loans?

	Increased	No Change	Decreased	N/A
Loan volume	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loan demand	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-performing loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loan pricing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Eased	No Change	Tightened	N/A
Credit standards and terms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. **Commercial & Industrial Loans:** Over the past six weeks, how have the following changed for commercial and industrial loans?

	Increased	No Change	Decreased	N/A
Loan volume	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-performing loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Eased	No Change	Tightened	N/A
Credit standards and terms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. **Commercial Real Estate Loans:** Over the past six weeks, how have the following changed for commercial real estate loans, including construction and land development loans, loans secured by nonfarm nonresidential real estate, and loans secured by multifamily residential properties?

	Increased	No Change	Decreased	N/A
Loan volume	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-performing loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Eased	No Change	Tightened	N/A
Credit standards and terms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. **Residential Real Estate Loans:** Over the past six weeks, how have the following changed for residential real estate loans, other than those used to refinance existing loans?

	Increased	No Change	Decreased	N/A
Loan volume	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-performing loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Eased	No Change	Tightened	N/A
Credit standards and terms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. **Consumer Loans:** Over the past six weeks, how have the following changed for consumer loans?

	Increased	No Change	Decreased	N/A
Loan volume	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-performing loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Eased	No Change	Tightened	N/A
Credit standards and terms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



6. **Other Banking Developments:** Over the past six weeks, how have the following changed for your institution?

	Increased	No Change	Decreased	N/A
Volume of core deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Net interest margin	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-interest income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. **Banking Outlook:** What is your expectation for the following items **six months from now**?

	Better	No Change	Worse
Total loan demand	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-performing loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. **General Business Activity:** What is your evaluation of the level of general business activity?

	Improved	No Change	Worsened
Over the past six weeks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Six months from now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. **Issues of Concern:** Please feel free to comment on any issue that may be affecting your business. Your comments may be published anonymously, unless you check the box below.

Please check this box if you prefer to not have your comments published.



Definitions:

**N/A** means not applicable to your business.

**Loan volume** refers to the total dollar amount of the relevant loan category.

**Loan demand** includes the number of requests for new loans or increased lines of credit.

**Non-performing loans** refer to loans on which payments of interest and/or principal are past due by 90 days or more.

**Loan pricing** refers to the interest rate charged when granting loans to borrowers.

**Credit standards and terms** includes the size or cost of credit lines, maturity of loans and credit lines, premiums charged on riskier loans, origination and servicing fees, collateralization requirements, use of rate floors, and loan covenants. This does not include loan pricing.

**Core deposits** are the sum of all deposits under \$250,000 minus brokered deposits under \$250,000. This includes demand deposits, money market deposit accounts, other savings deposits and time deposits.

**Cost of funds** refers to the average interest expenses incurred on retail deposits and wholesale funding.

**Net interest margin** refers to the difference between interest income and interest expense, weighed by interest-earning assets.

**Non-interest income** refers to revenue generated from fees and nontraditional banking activities such as brokerage services, insurance sales, investment banking, and asset securitization.

**Economic factors** refer to the business cycle, inflation, unemployment or other macroeconomic elements.