



Banking Conditions Survey

Federal Reserve Bank of Dallas

CONFIDENTIAL: Individual responses are kept confidential except for survey comments which may be anonymously published with prior consent of the respondent.

Please complete this survey by marking the circles that best describe your institution's activity. To the best of your ability, please limit your responses to financial activity within the 11th Federal Reserve District (Texas, Northern Louisiana, and Southern New Mexico) and exclude any seasonal variations. You may leave blank any question that does not pertain to your institution or for which you do not know the answer.

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

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

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

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

7. **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"/>

Issues of Concern: Please feel free to comment on any issues that may be affecting your business. Comments may be published anonymously and edited to conform to length and style requirements.

Check this box if you prefer we not publish your comments.