

Survey of Credit Underwriting Practices

2008

Office of the Comptroller of the Currency
June 2008

Part II: Graphs and Tables

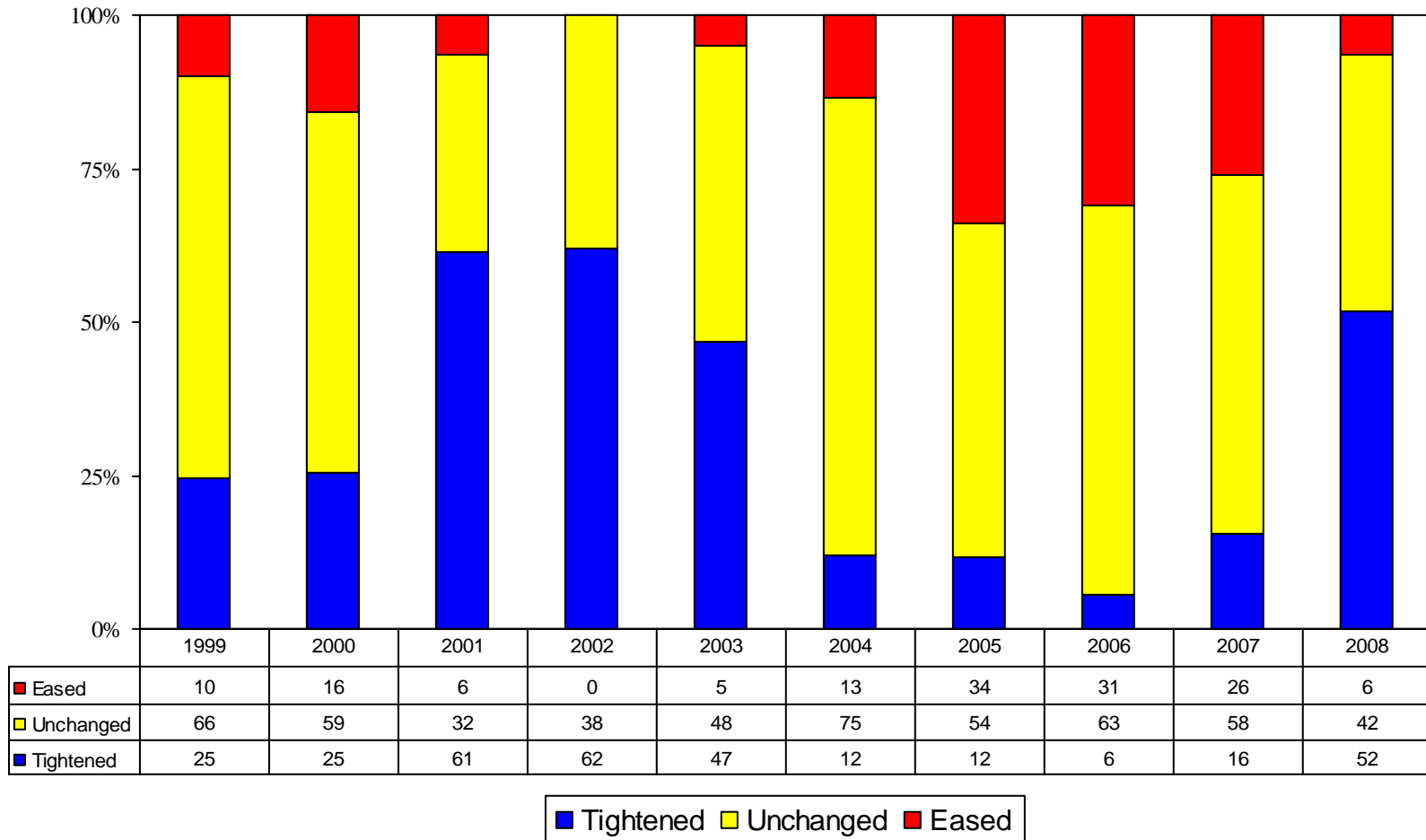
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Tables: Commercial Lending Portfolios.....25

Tables: Retail Lending Portfolios.....38

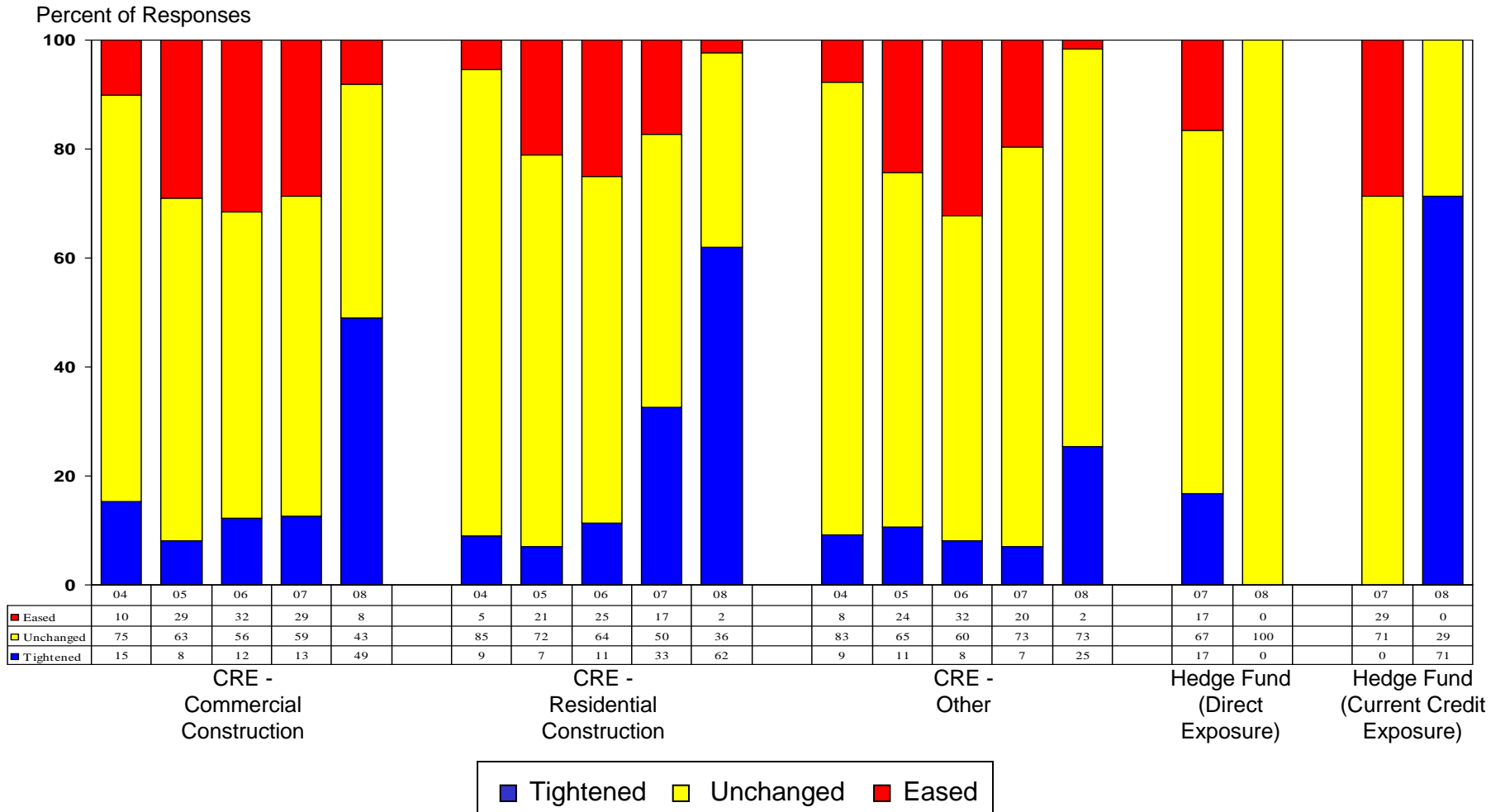
Overall Commercial Credit Underwriting Trends

Percent of Surveyed Banks



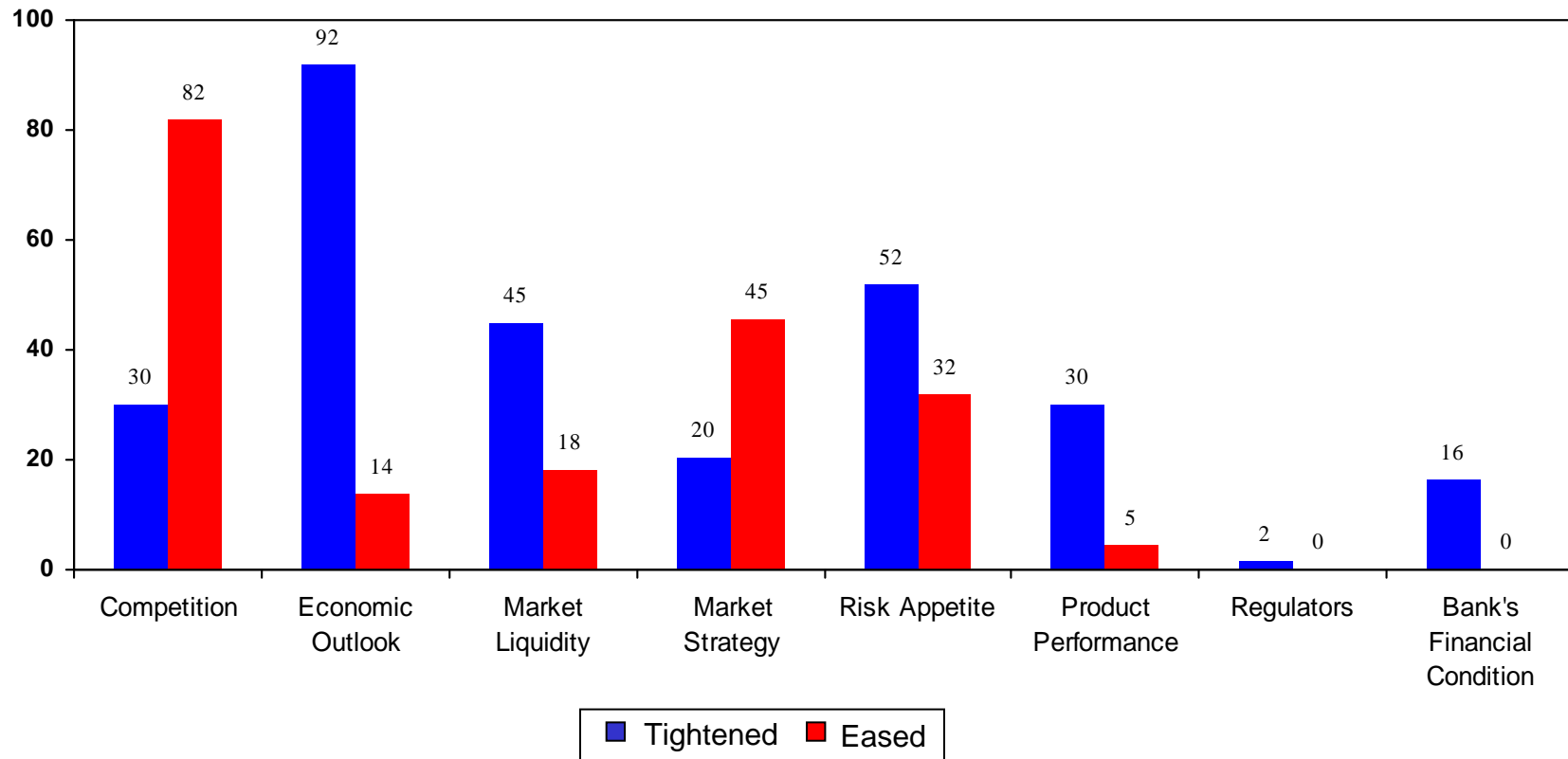
Commercial Underwriting Trends

By Product Type



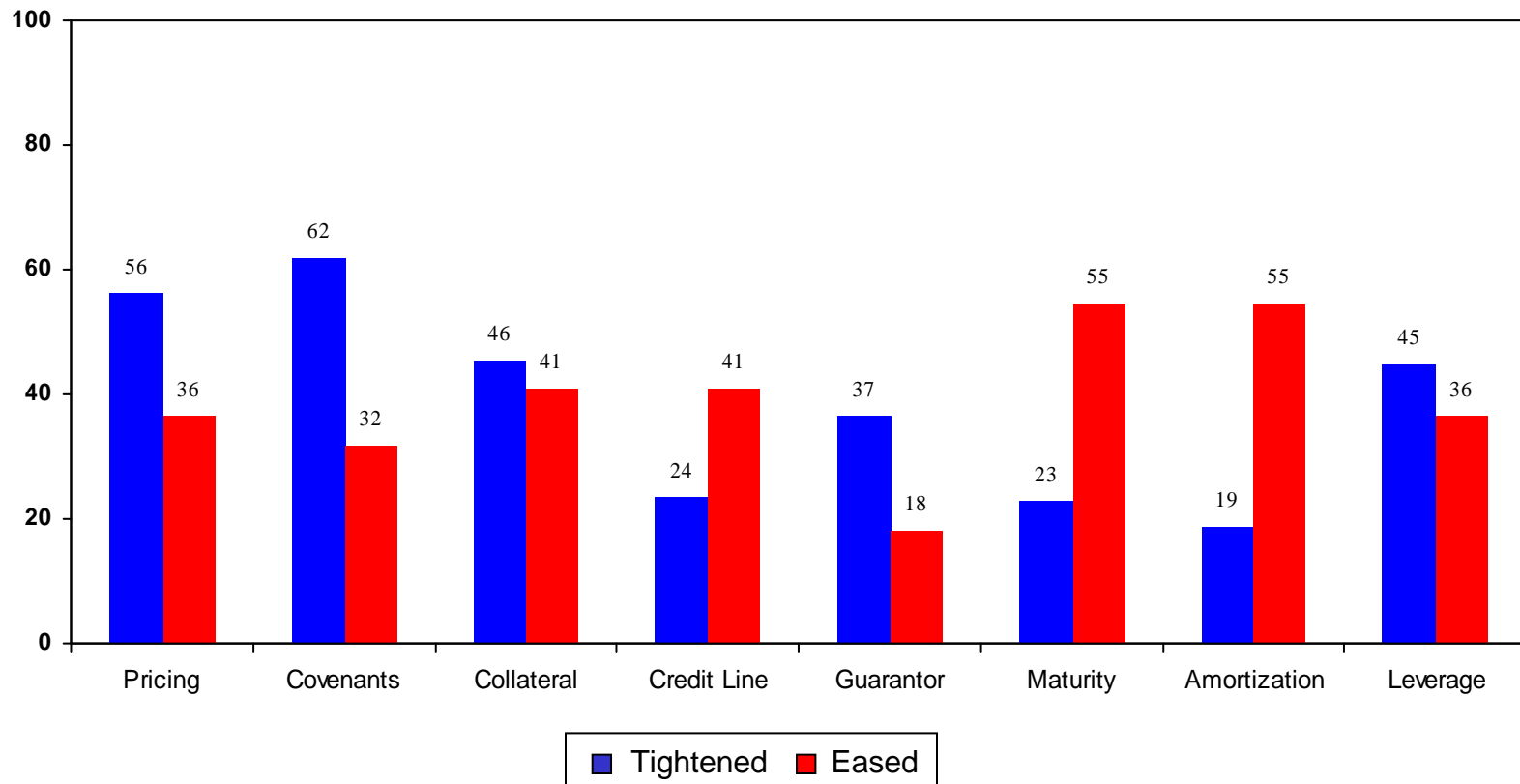
Reasons for Changing Commercial Underwriting Standards

Percent of Total Product Responses



Methods Used to Change Commercial Underwriting Standards

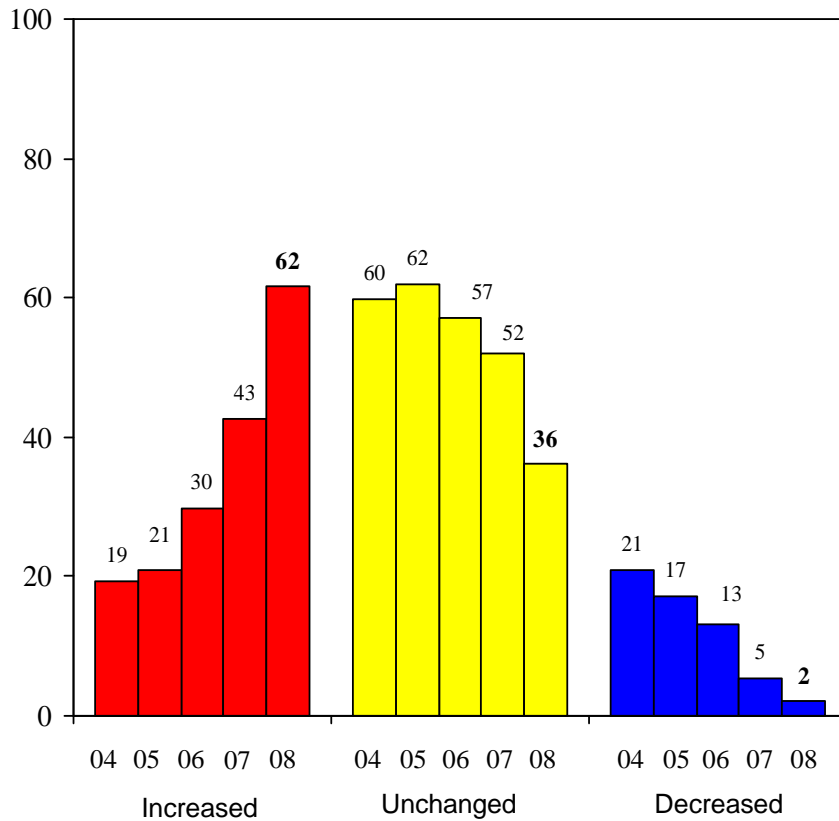
Percent of Total Product Responses



Commercial Credit Risk Trends

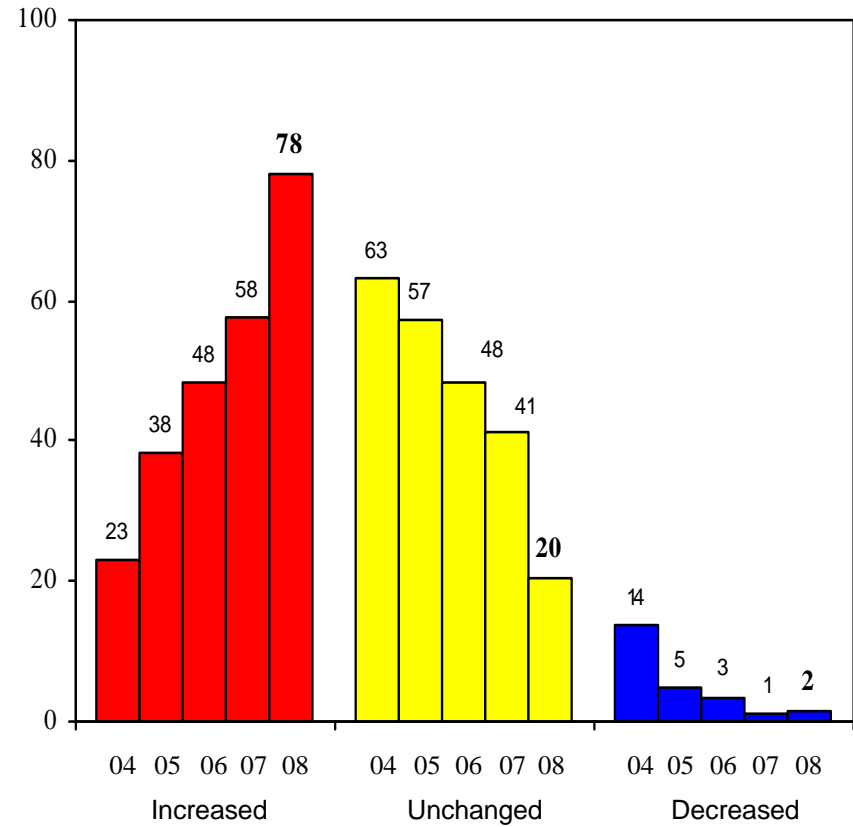
Past 12 Months

Percent of Total Product Responses



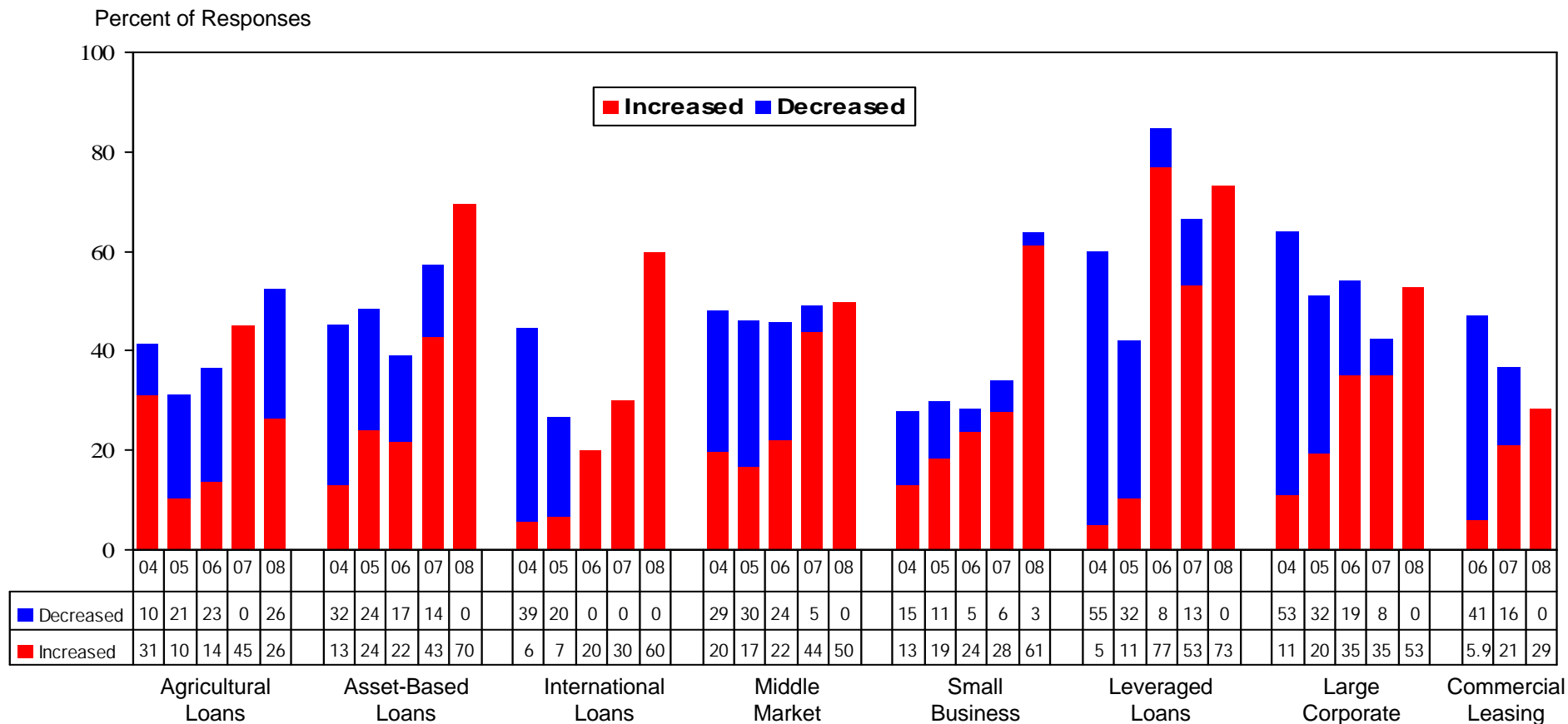
Next 12 Months

Percent of Total Product Responses



Commercial Credit Risk Trends

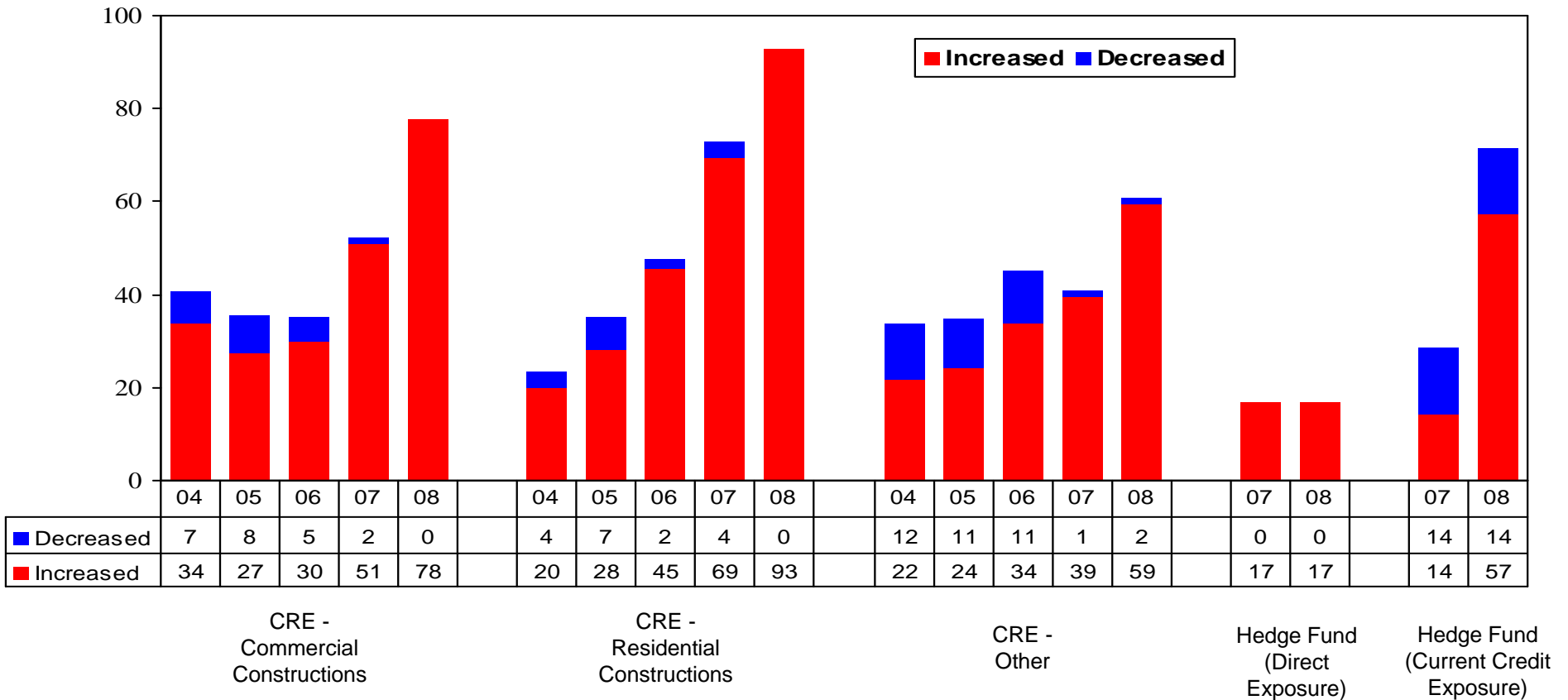
Current Credit Risk Change by Product Type



Commercial Credit Risk Trends

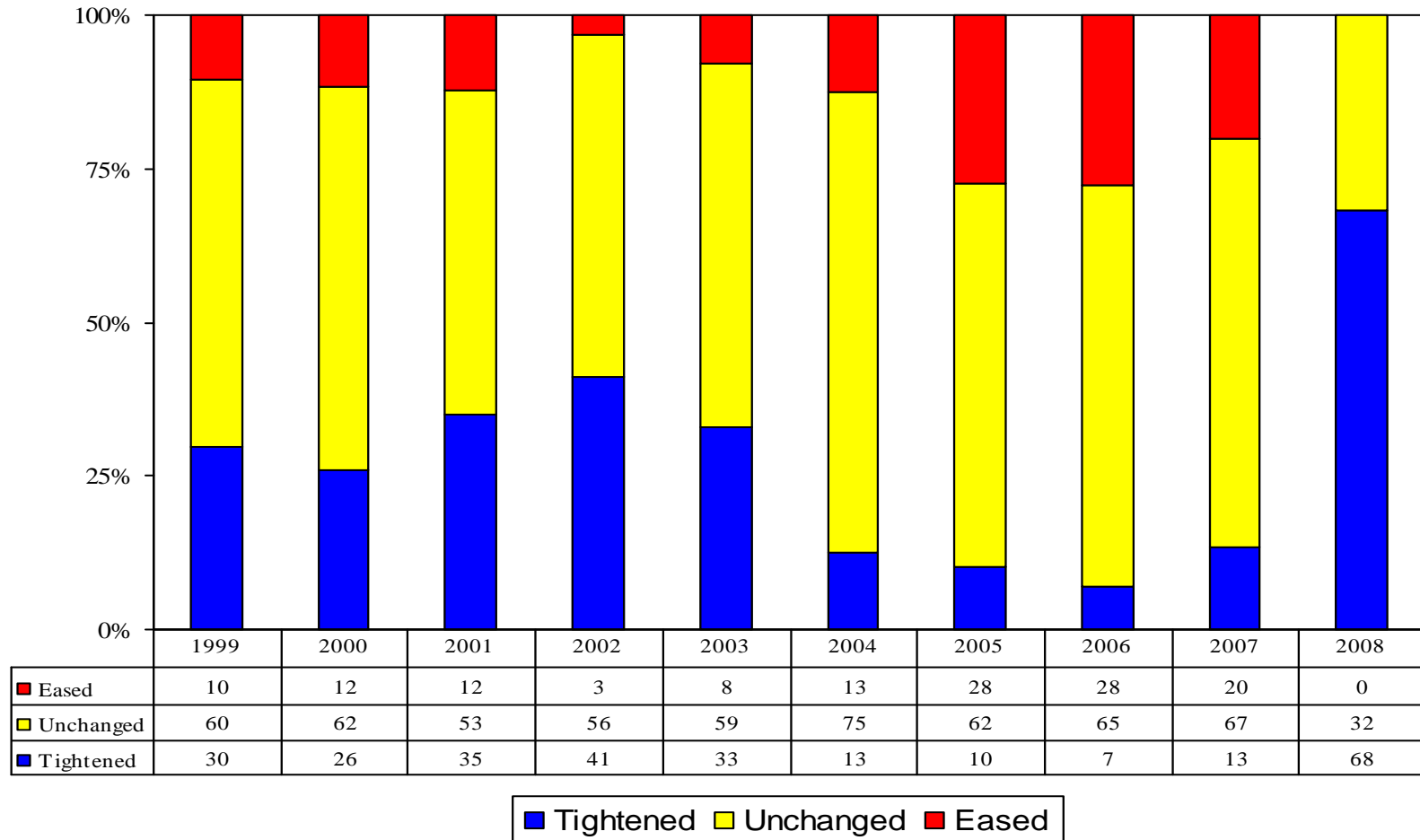
Current Credit Risk Change by Product Type

Percent of Responses



Overall Retail Credit Underwriting Trends

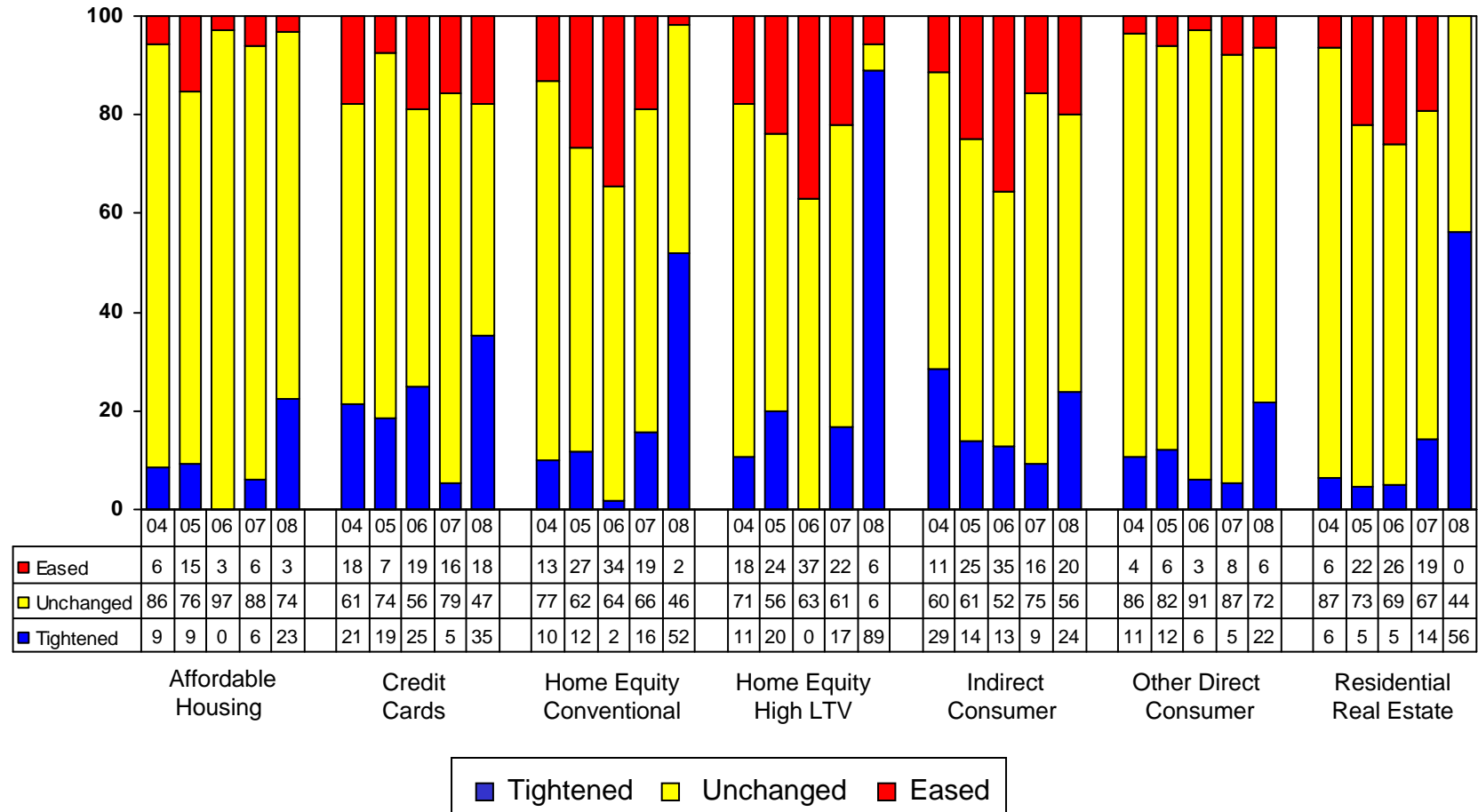
Percent of Surveyed Banks



Retail Underwriting Trends

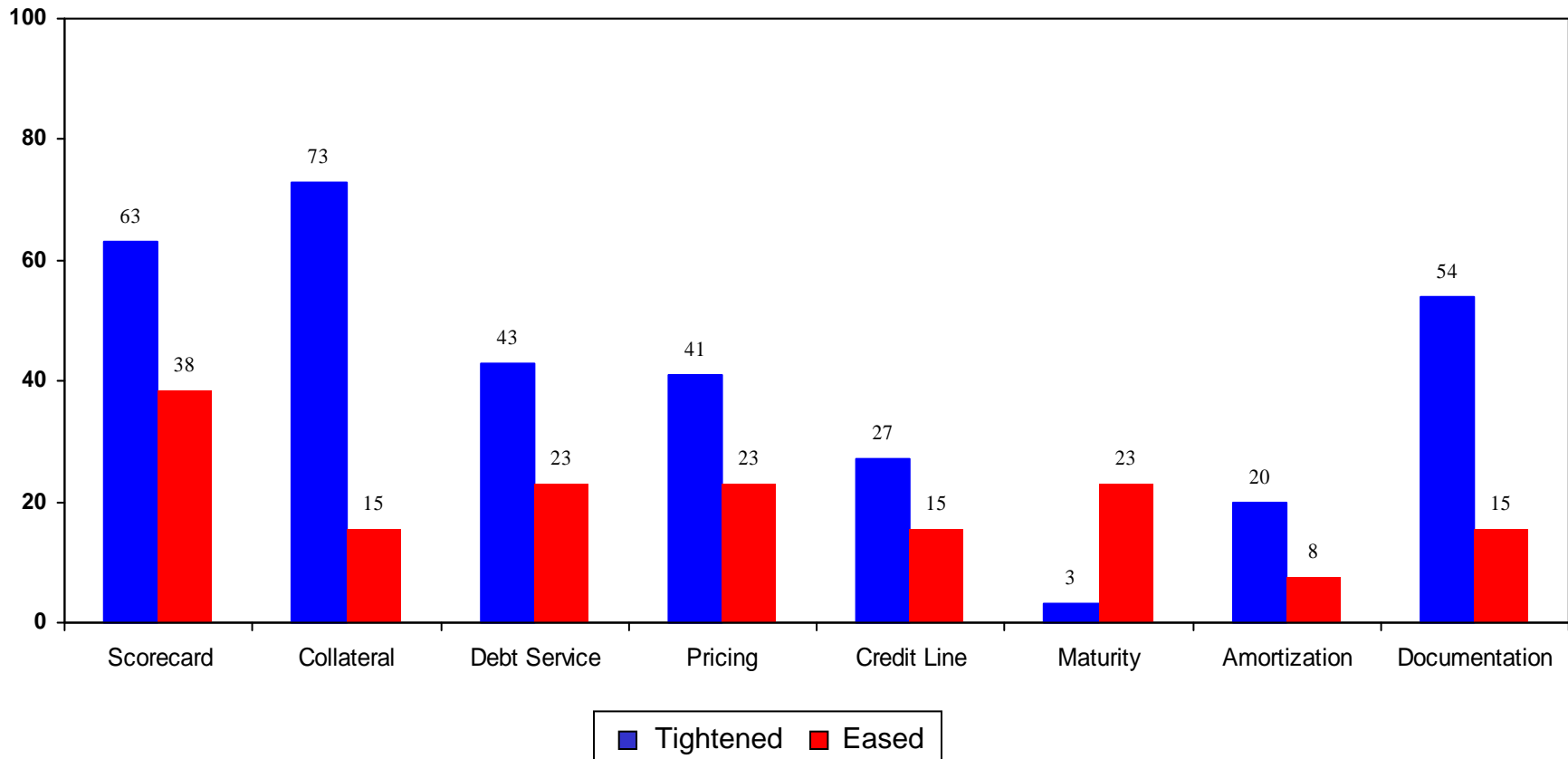
By Product Type

Percent of Responses



Methods Used to Change Retail Underwriting Standards

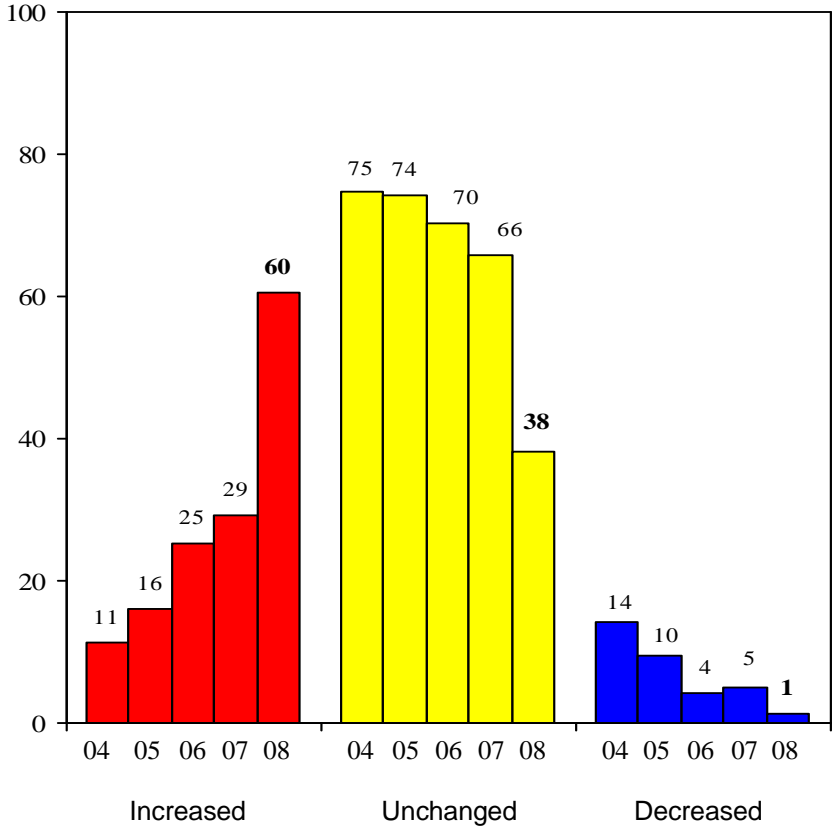
Percent of Total Product Responses



Retail Credit Risk Trends

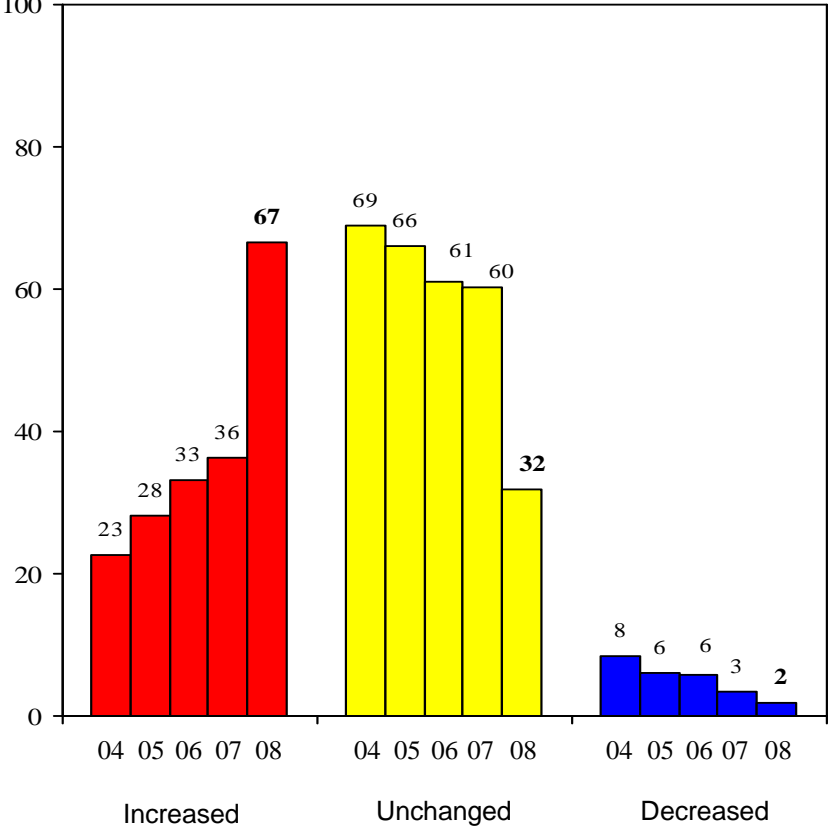
Past 12 Months

Percent of Total Product Responses



Next 12 Months

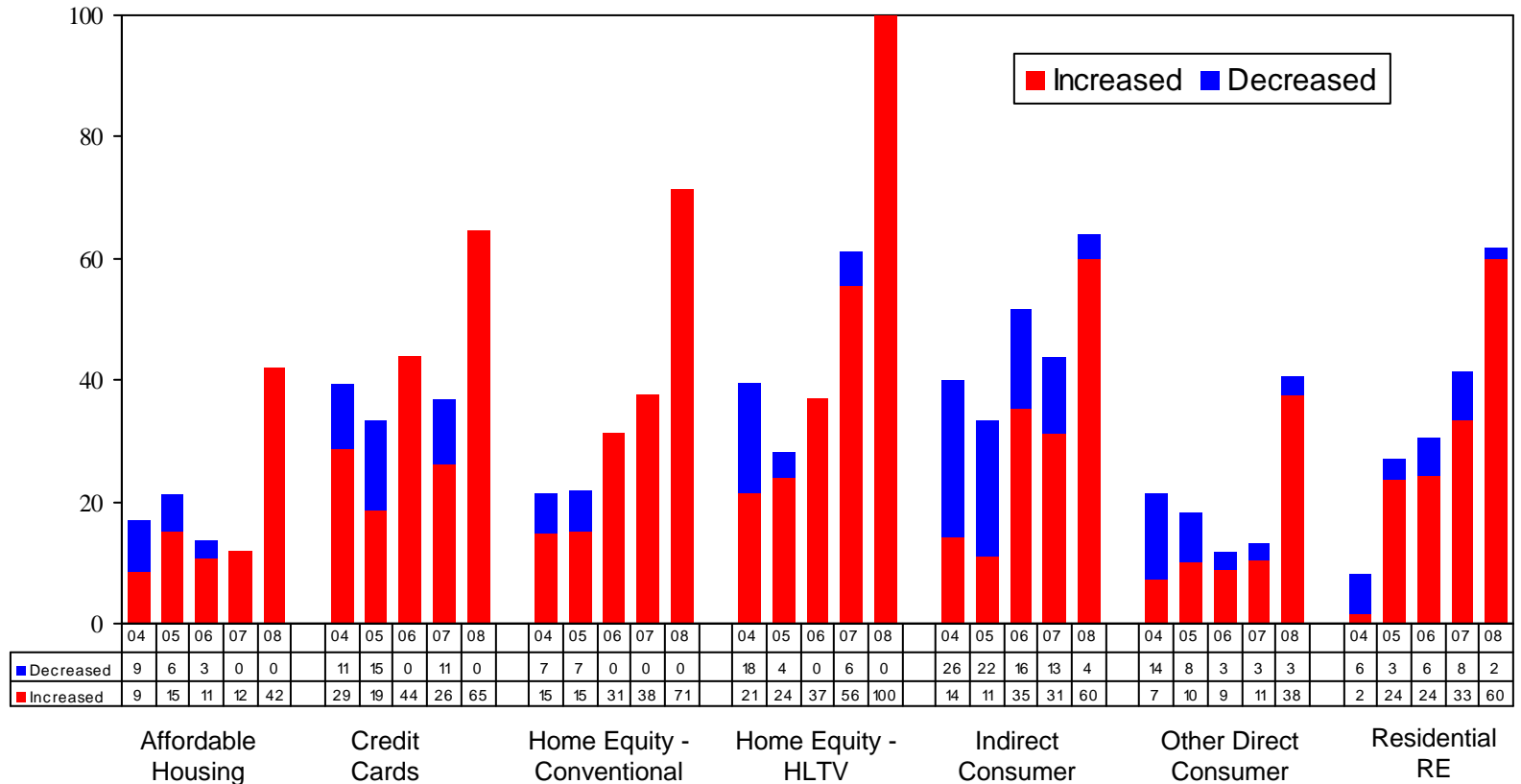
Percent of Total Product Responses



Retail Credit Risk Trends

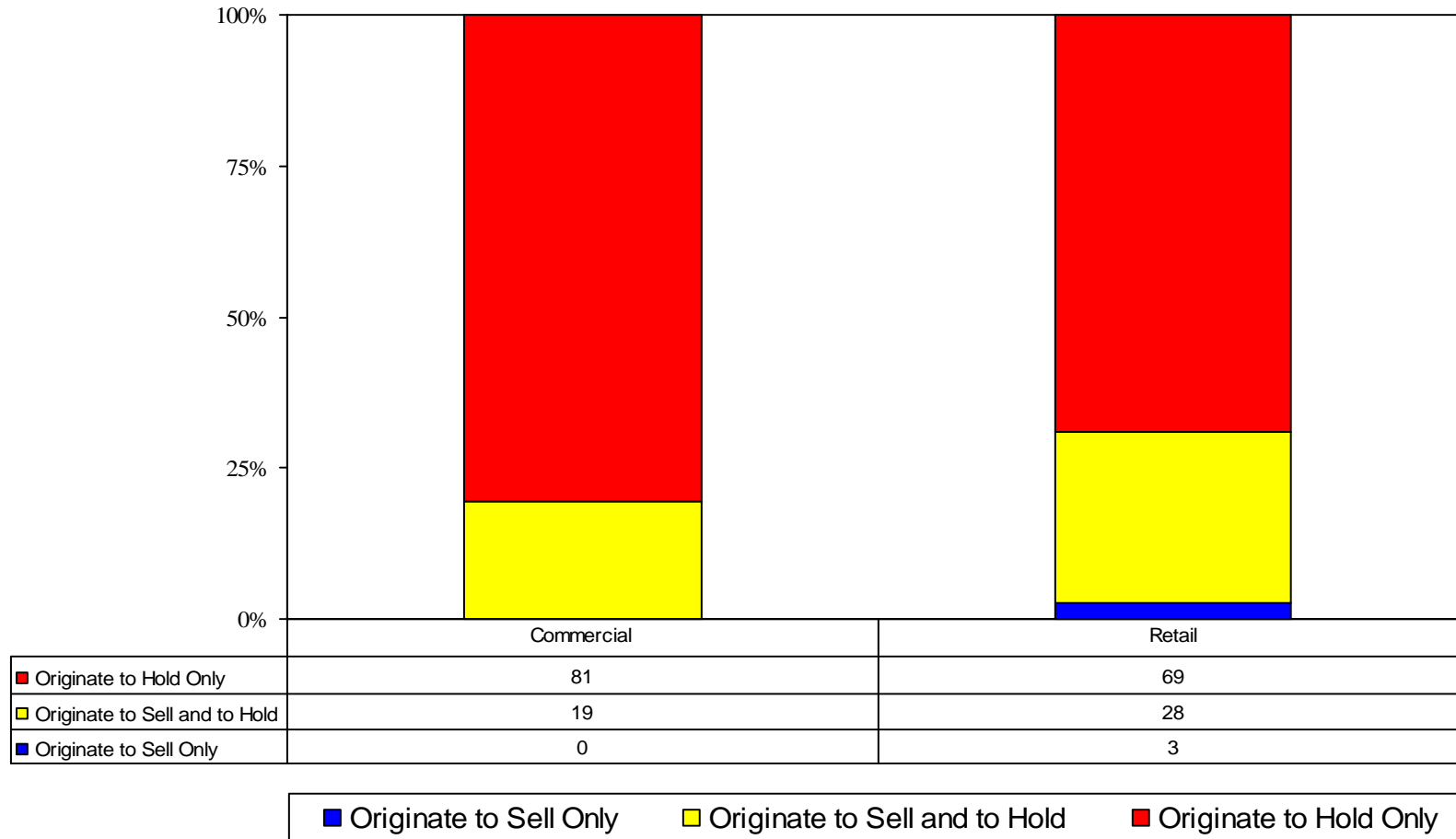
Current Credit Risk Change by Product Type

Percent of Product Responses



Origination Purpose

Percent of Total Product Responses



Residential Real Estate Lending Origination Channels

Percent of Surveyed Banks

