

2014 Bank Lending Practices



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2014 BANK LENDING PRACTICES



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Createspace, United States, 2014. Paperback. Book Condition: New. 279 x 216 mm. Language: English . Brand New Book ***** Print on Demand *****.The October 2014 Senior Loan Officer Opinion Survey on Bank Lending Practices addressed changes in the standards and terms on, and demand for, bank loans to businesses and households over the past three months. This summary discusses the responses from 76 domestic banks and 22 U.S. branches and agencies of foreign banks. Regarding loans to businesses, the October survey results indicated that only a modest net fraction of banks eased their standards for commercial and industrial (CI) loans to firms of all sizes, but generally larger net fractions of banks eased each of the pricing terms listed in the survey and some non-price terms. Banks also reported having eased standards for construction and land development loans, a category of commercial real estate (CRE) loans included in the survey. On the demand side, modest net fractions of banks reported stronger demand for CI loans to larger firms; similar net fractions experienced stronger demand for all three categories of CRE loans covered in the survey. The survey included a set of special questions on retail small business lending. Banks on net reported that the volume of applications received for new retail small business loans over the past year had been close to the midpoint of its range over the past decade. Moreover, modest net fractions of banks reported that many minimum underwriting requirements for approving applications from small business owners to be somewhat tighter than the midpoint of its range. Even so, most banks expected a moderate increase in retail small business lending over the next year. Regarding loans to households, some large banks reported having eased standards on closed-end mortgage loans, but respondents generally indicated little change in standards...



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