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Finance Company Survey

Spring 2025

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I Consumer Motor Vehicle Loans and Leases

These questions ask about motor vehicle loans and leases your company extends to consumers.

1. **Over the past three months**, how have your company's **lending standards** changed for approving applications for consumer motor vehicle loans and leases?

A. ___Tightened considerably

B. ___Tightened somewhat

C. ___Remained about the same

D. ___Eased somewhat

E. ___Eased considerably

2. How does your company expect its **lending standards** for such loans and leases to change **over the next six months** compared with its current standards?

A. ___Tighten considerably

B. ___Tighten somewhat

C. ___Remain about the same

D. ___Ease somewhat

E. ___Ease considerably

3. Apart from normal seasonal variation, how has **demand** from consumers for such loans and leases changed **over the past three months**?

A. ___Substantially stronger

B. ___Moderately stronger

C. ___Remained about the same

D. ___Moderately weaker

E. ___Substantially weaker

4. How does your company expect **demand** for such loans and leases from your company to change **over the next six months** compared with its current level?

A. ___Strengthen substantially

B. ___Strengthen moderately

C. ___Remain about the same

D. ___Weaken moderately

E. ___Weaken substantially

5. How does your company expect the **credit performance** of its loans and leases, as measured by your company's outlook for delinquencies and charge-offs on these loans and leases, to change **over the next six months**?

A. ___Strengthen substantially

B. ___Strengthen moderately

C. ___Remain about the same

D. ___Weaken moderately

E. ___Weaken substantially

II Economic Conditions

How do you expect **economic conditions** to become **over the next six months**?

A. ___Significantly stronger

B. ___Somewhat stronger

C. ___About the same

D. ___Somewhat weaker

E. ___Significantly weaker

III Other Factors

If your company plans to tighten or ease lending standards **over the next six months**, how important are the following **possible reasons for the change**?

A. Possible reasons for *tightening* lending standards:

___ a. Less favorable or more uncertain economic outlook

___ b. Deterioration in, or desire to improve, your company's capital position

___ c. Deterioration in, or desire to improve, your company's liquidity position

___ d. Less aggressive competition from other bank or nonbank lenders

___ e. Reduced tolerance for risk

___ f. Increased difficulty of selling loans in the secondary market

___ g. Deterioration in credit quality of consumer loans

___ h. Deterioration in credit quality of loans other than consumer loans

___ i. Increased concerns about your company's funding costs

___ j. Other (please specify)

B. Possible reasons for *easing* lending standards:

___ a. More favorable or less uncertain economic outlook

___ b. Improvement in your company's capital position

___ c. Improvement in your company's liquidity position

___ d. More aggressive competition from other bank or nonbank lenders

___ e. Increased tolerance for risk

___ f. Increased ease of selling loans in the secondary market

___ g. Improvement in credit quality of consumer loans

___ h. Improvement in credit quality of loans other than consumer loans

___ i. Reduced concerns about your company's funding costs

___ j. Other (please specify)