

TABLE II
REGIONAL BREAKDOWN

	<u>NORTHEAST</u> %	<u>SOUTHEAST</u> %	<u>CENTRAL</u> %	<u>MIDWEST</u> %	<u>SOUTHWEST</u> %	<u>WEST</u> %
(1) Deposit Flows:						
Noticeably Higher	32.6%	36.5%	23.9%	40.0%	30.8%	24.0%
Noticeably Lower	2.2	0.0	0	0	0	8.0
About the Same	65.2	59.6	76.1	60.0	69.2	64.0
No opinion	0	3.9	0	0	0	4.0
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
(2) Business Loan Demand:						
Noticeably Higher	0.0%	0.0%	2.2%	5.0%	0.0%	4.0%
Noticeably Lower	13.1	11.5	4.3	5.0	7.7	20.0
About the Same	71.7	86.6	91.3	90.0	92.3	72.0
No opinion	15.2	1.9	2.2	0.0	0.0	4.0
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
(3) Consumer Loan Demand:						
Noticeably Higher	4.3%	0.0%	0.0%	0.0%	0.0%	4.0%
Noticeably Lower	10.9	9.6	8.7	15.0	19.2	16.0
About the Same	71.7	88.5	82.6	85.0	76.9	80.0
No opinion	13.1	1.9	8.7	0	3.9	0.0
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
(4) Loan Losses:						
Noticeably Higher	6.5%	3.9%	4.3%	0.0%	3.8%	4.0%
Noticeably Lower	0.0	0.0	0.0	0.0	0.0	0.0
About the Same	93.5	94.2	91.3	100.0	96.2	92.0
No opinion	0.0	1.9	4.4	0.0	0.0	4.0
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
(5) Overall Earnings Performance:						
Noticeably Higher	8.7%	11.6%	4.3%	15.0%	3.9%	8.0%
Noticeably Lower	8.7	1.9	4.3	0.0	3.8	8.0
About the Same	80.4	84.6	87.2	85.0	92.3	84.0
No opinion	2.2	1.9	2.2	0.0	0.0	0.0
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
(6) In general, confidence in the banking system:						
Noticeably Higher	17.4%	53.8%	15.2%	45.0%	34.6%	16.0%
Noticeably Lower	4.3	1.9	4.4	5.0	7.7	12.0
About the Same	76.1	44.2	80.4	50.0	57.7	68.0
No opinion	2.2	0.0	0.0	0.0	0.0	4.0
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
Number of Banks	46	52	46	20	26	25