

TABLE III  
BANK SIZE BREAKDOWN

	<u>Under \$100M</u> %	<u>\$100MM-\$999M</u> %	<u>\$1 Billion</u> %	<u>Total</u> %
(1) Deposit Flows:				
Noticeably Higher	25.8%	32.6%	41.6%	31.2%
Noticeably Lower	0.0%	2.3%	2.8%	1.4%
About the Same	74.2%	62.8%	52.8%	66.0%
No opinion	0.0%	2.3%	2.8%	1.4%
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
(2) Business Loan Demand:				
Noticeably Higher	2.1%	0.0%	2.8%	1.4%
Noticeably Lower	9.7%	11.6%	8.3%	10.2%
About the Same	87.1%	83.7%	75.0%	83.7%
No opinion	1.1%	4.7%	13.9%	4.7%
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
(3) Consumer Loan Demand:				
Noticeably Higher	0.0%	0.0%	8.3%	1.4%
Noticeably Lower	12.9%	9.3%	16.7%	12.1%
About the Same	83.9%	84.9%	63.9%	80.9%
No opinion	3.2%	5.8%	11.1%	5.6%
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
(4) Loan Losses:				
Noticeably Higher	1.1%	4.7%	11.1%	4.2%
Noticeably Lower	0.0%	0.0%	0.0%	0.0%
About the Same	96.8%	95.3%	83.3%	94.0%
No opinion	2.1%	0.0%	5.6%	1.8%
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
(5) Overall Earnings Performance:				
Noticeably Higher	9.7%	3.5%	16.7%	8.4%
Noticeably Lower	3.2%	4.7%	8.3%	4.6%
About the Same	86.0%	90.7%	72.2%	85.6%
No opinion	1.1%	1.1%	2.8%	1.4%
Total	<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	41.9%	22.1%	19.4%	30.2%
Noticeably Lower	3.2%	8.1%	2.8%	5.1%
About the Same	53.8%	68.6%	77.8%	63.7%
No opinion	1.1%	1.2%	0.0%	1.0%
Total	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
Number of Banks	93	86	36	215