

Community Depository Institutions Advisory Council Meeting

**Federal Reserve Bank of New York
33 Liberty Street, New York, New York
October 13, 2017**

Agenda

11:00 a.m.

Administrative Matters

Presentations to the Council Members:

- National Economic Outlook (Richard Rich, Macroeconomic and Monetary Studies)
- Regional Economic Outlook (Jason Bram, Regional Analysis)

12:30 p.m.

Discussion of questions posed by the Board of Governors over lunch

Community Depository Institutions Advisory Council
Discussion Questions
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Federal Reserve Bank of New York

1. **Current Banking Conditions:**

What is the Council's view of the current condition of, and the outlook for, loan markets and financial markets generally? Please describe any significant changes in the creditworthiness of applicants for loans, loan demand, and lending standards in general.

- a. **Small Business Lending:** Has credit availability for, and demand for credit from, small businesses changed significantly? Have lending standards for these borrowers changed?
- b. **Commercial Real Estate Lending:** Have there been any changes in the Council's view of challenges in the commercial real estate market since the beginning of the year? How are commercial real estate loans performing compared to the Council's expectations?
- c. **Construction Lending:** What is the Council's view of the availability of credit for construction and development projects? Have Council members seen any changes in the demand for construction loans since the beginning of the year?
- d. **Home Mortgage Lending:** What changes has the Council seen in the mortgage market since the beginning of the year? Is a trend developing among community banks to increase, decrease, or cease home mortgage originations, and if so, what are the likely causes for and effects of this trend?
- e. **Consumer Lending:** What changes have the Council seen in consumer lending?
- f. **Agricultural Lending:** Have there been any changes in agricultural lending?
- g. **Deposits:** Have Council members seen any changes in local deposit markets?

