

Community Depository Institutions Advisory Council
Discussion Questions
October 18, 2023 Meeting
Federal Reserve Bank of New York

1. Economic Discussion:

- a. **Overall Economic Conditions:** *How do Council members assess overall economic conditions in their regions?*

- b. **Particular Indicators:**
 - i. **Inflation:** *Are the prices of products and services rising (or declining) more or less quickly than in the recent past? Are the prices for the products and services Council members purchase rising more or less quickly?*

 - ii. **Housing:** *How have home prices changed in recent months? Have there been any changes in overall housing activity in Council members' Districts?*

 - iii. **Labor Markets:** *How have the labor markets in which Council members operate changed in recent months? In particular, please assess the degree of job loss or gain (and, in which industries). Please comment on the changes to wages that Council members have observed over the past year.*

 - iv. **Consumer Confidence:** *Are Council members seeing any signs of improved (or declining) consumer confidence? What is the outlook for consumer credit losses?*

2. Current Banking Conditions: *What is the Council's view of the current condition of, and the outlook for, loan markets and financial markets in general? Please describe any significant changes in the creditworthiness of applicants for loans, loan demand, underwriting, 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? Do Council members see evidence that prevailing economic uncertainty is slowing economic activity in this sector?*

- 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 Council's last meeting in November 2022? How are commercial real estate loans performing compared to the Council's expectations?*

