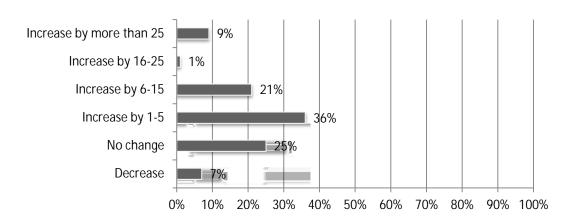


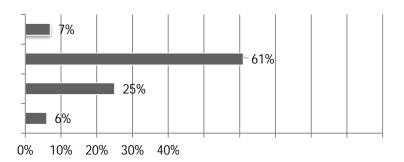


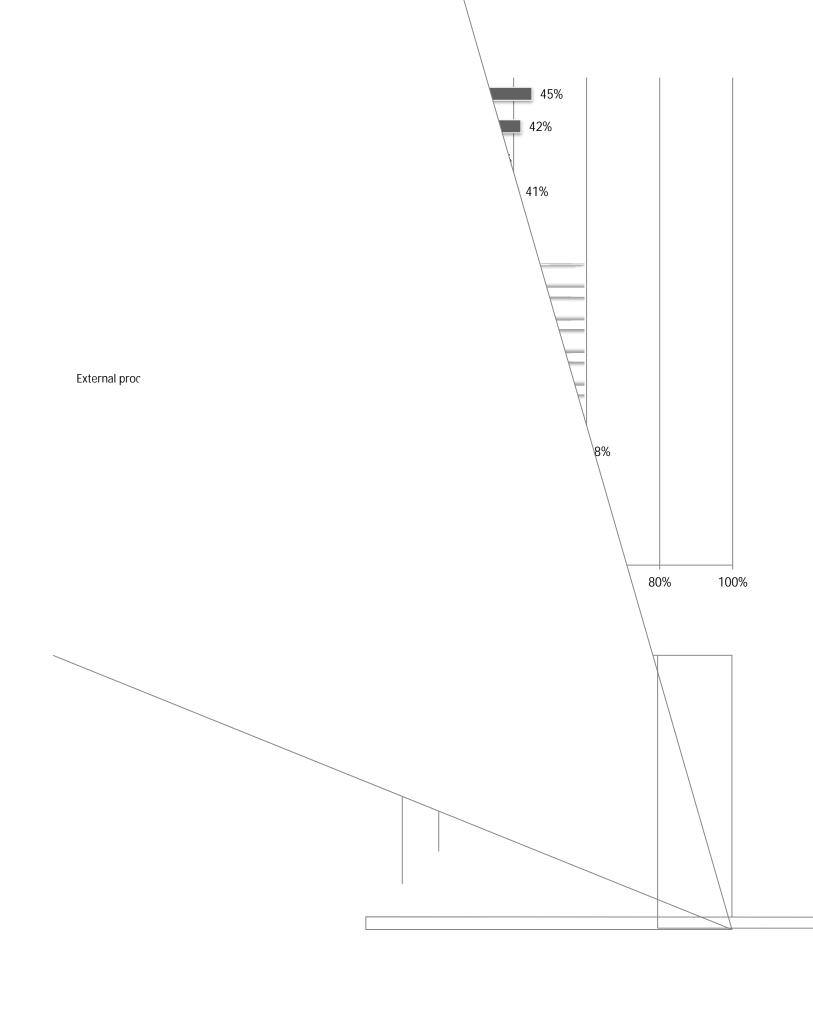
Total Responses: 123; states included Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Pennsylvania and Vermont.

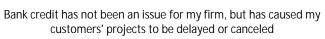
Market	Higher	Lower	Same	Net*
All projects	46%	13%	41%	33%
Higher Education	39%	11%	50%	28%
K-12 School	38%	17%	45%	21%
Hospital	34%	14%	52%	20%
Private Office	33%	21%	46%	11%
Highway	34%	24%	42%	10%
Multifamily Residential	36%	28%	36%	9%
Manufacturing	30%	22%	48%	7%
Power	30%	23%	47%	6%
Water/Sewer	29%	27%	44%	2%
Retail, Warehouse, Lodging	26%	30%	44%	-3%
Federal (e.g., VA, GSA, USACE, NAVFAC)	22%	26%	52%	-4%
Other Transportation (e.g., transit, rail, airport)	18%	27%	55%	-8%
Public Building	20%	31%	48%	-11%

*Net e al diffe ence be een n mbe f Highe and L e e n e a e cen f al



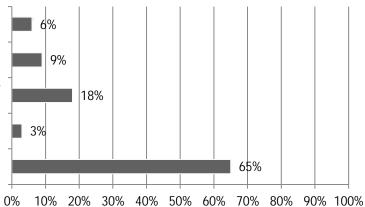






Easier bank credit has enabled customers to move ahead with previously delayed projects

There has been no change in bank lending with regard to my firm or customers



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