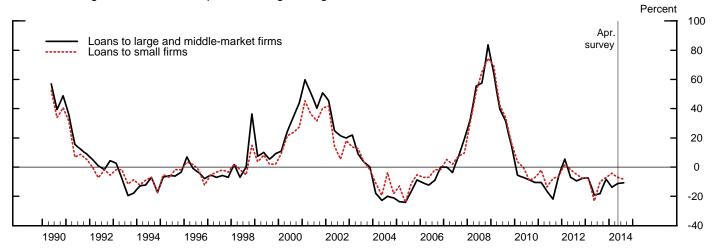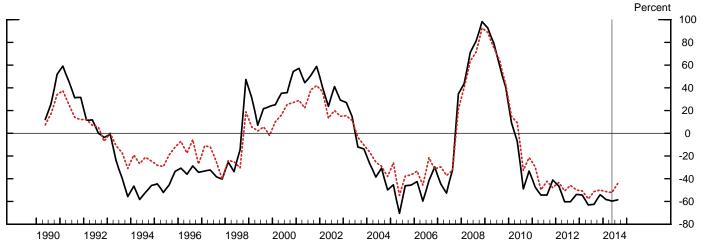# Measures of Supply and Demand for Commercial and Industrial Loans, by Size of Firm Seeking Loan
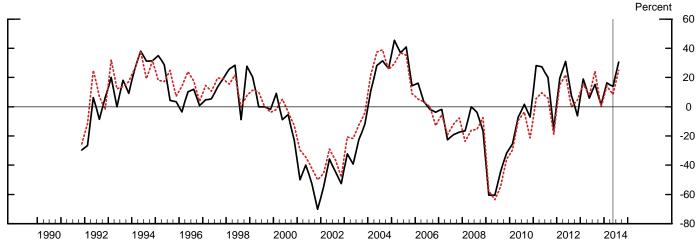
Net Percentage of Domestic Respondents Tightening Standards for Commercial and Industrial Loans
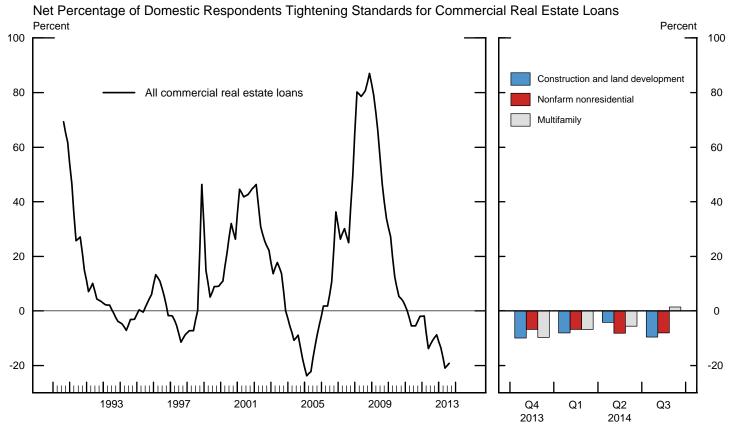

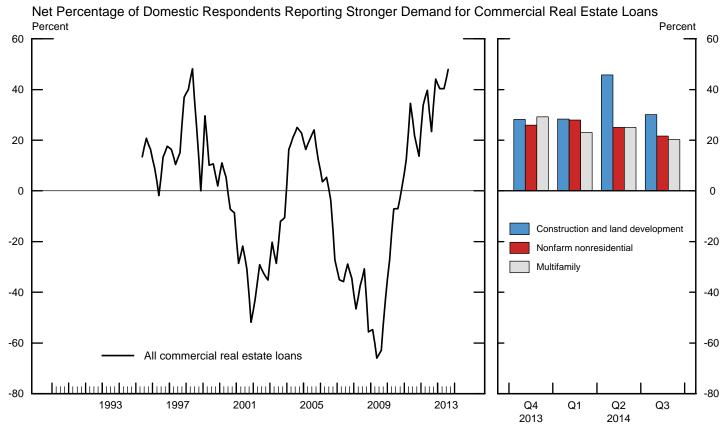Net Percentage of Domestic Respondents Increasing Spreads of Loan Rates over Bank's Cost of Funds

Net Percentage of Domestic Respondents Reporting Stronger Demand for Commercial and Industrial Loans

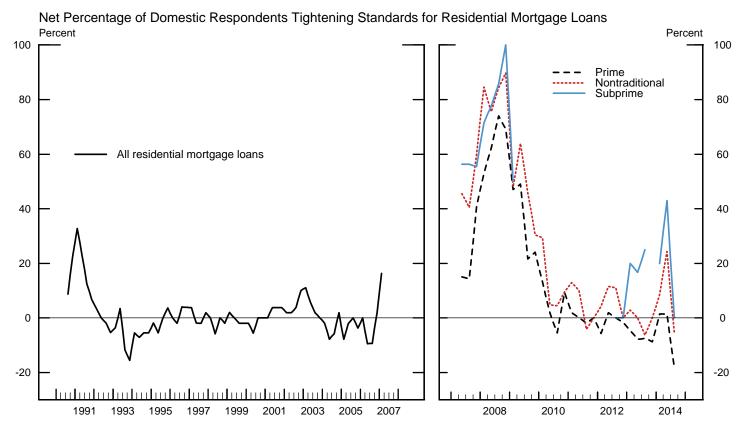# Measures of Supply and Demand for Commercial Real Estate Loans

Net Percentage of Domestic Respondents Tightening Standards for Commercial Real Estate Loans

Percent

Percent

- Construction and land development
- Nonfarm nonresidential
- Multifamily

— All commercial real estate loans

1993 1997 2001 2005 2009 2013

Q4 2013   Q1   Q2 2014   Q3

Note: For data starting in 2013:Q4, changes in standards for construction and land development, nonfarm nonresidential, and multifamily loans are reported separately.

Net Percentage of Domestic Respondents Reporting Stronger Demand for Commercial Real Estate Loans

Percent

Percent

— All commercial real estate loans

- Construction and land development
- Nonfarm nonresidential
- Multifamily

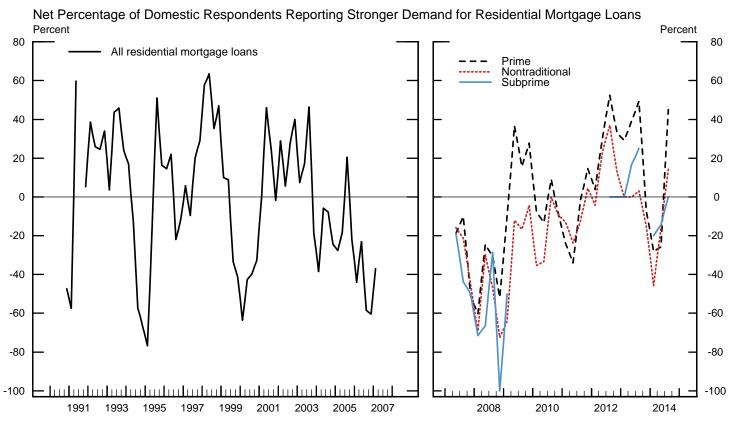1993 1997 2001 2005 2009 2013

Q4 2013   Q1   Q2 2014   Q3

Note: For data starting in 2013:Q4, changes in demand for construction and land development, nonfarm nonresidential, and multifamily loans are reported separately.

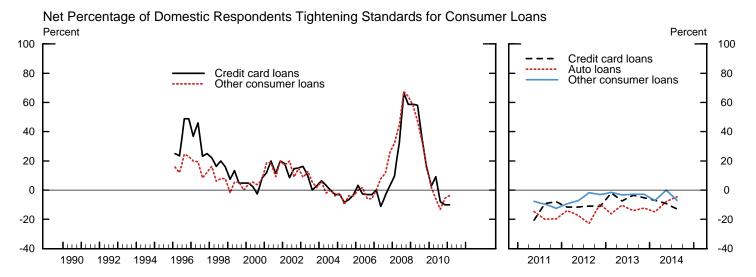# Measures of Supply and Demand for Residential Mortgage Loans

Net Percentage of Domestic Respondents Tightening Standards for Residential Mortgage Loans

Note: For data starting in 2007:Q2, changes in standards for prime, nontraditional, and subprime mortgage loans are reported separately. Series are not reported when the number of respondents is three or fewer.

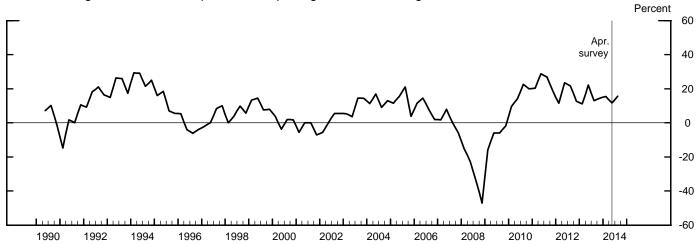Net Percentage of Domestic Respondents Reporting Stronger Demand for Residential Mortgage Loans

Note: For data starting in 2007:Q2, changes in demand for prime, nontraditional, and subprime mortgage loans are reported separately. Series are not reported when the number of respondents is three or fewer.
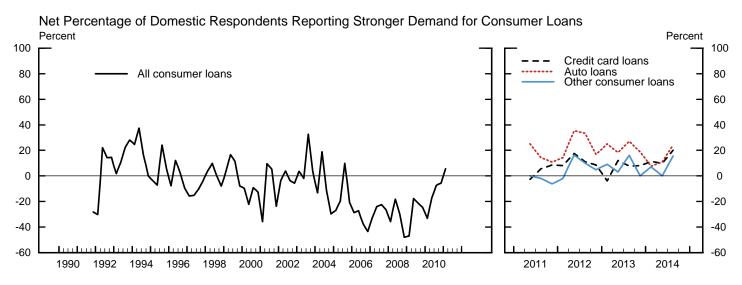
Measures of Supply and Demand for Consumer Loans

Net Percentage of Domestic Respondents Tightening Standards for Consumer Loans

Percent

- Credit card loans
- Other consumer loans

- Credit card loans
- Auto loans
- Other consumer loans

Note: For data starting in 2011:Q2, changes in standards for auto loans and consumer loans excluding credit card and auto loans are reported separately. In 2011:Q2 only, new and used auto loans are reported separately and equally weighted to calculate the auto loans series.

Net Percentage of Domestic Respondents Reporting Increased Willingness to Make Consumer Installment Loans

Percent

Apr. survey

Net Percentage of Domestic Respondents Reporting Stronger Demand for Consumer Loans

Percent

- All consumer loans

- Credit card loans
- Auto loans
- Other consumer loans

Note: For data starting in 2011:Q2, changes in demand for credit card loans, auto loans, and consumer loans excluding credit card and auto loans are reported separately.