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

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

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

Percent

-100 0 100


Q1 Q2 Q3 Q4 Q1 Q2 Q3 2015 2016

GSE
Government
QM non-jumbo non-GSE
QM-jumbo
Non-QM jumbo
Non-QM non-jumbo
Subprime

All residential mortgage loans
Prime
Nontraditional
Subprime

Note: For data starting in 2007:Q2, changes in standards and demand for prime, nontraditional, and subprime mortgage loans are reported separately. For data starting in 2014:Q4, changes in standards and demand were expanded into the following seven categories: GSE-eligible; government; QM non-jumbo non-GSE-eligible; QM-jumbo; non-QM jumbo; non-QM non-jumbo; and subprime. 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

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

Net Percentage of Domestic Respondents Reporting Stronger Demand for 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.