Measures of Supply and Demand for Commercial and Industrial Loans, by Size of Firm Seeking Loan

Net Percent of Domestic Respondents Tightening Standards for Commercial and Industrial Loans

Net Percent of Domestic Respondents Increasing Spreads of Loan Rates over Bank’s Cost of Funds

Net Percent of Domestic Respondents Reporting Stronger Demand for Commercial and Industrial Loans
Measures of Supply and Demand for Commercial Real Estate Loans

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

Net Percent 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.
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 2015:Q1, 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 set to zero when the number of respondents is three or fewer.
Measures of Supply and Demand for Consumer Loans

Net Percent of Domestic Respondents Tightening Standards for Consumer Loans

![Graph showing the net percent of domestic respondents tightening standards for consumer loans from 1993 to 2019. The graph indicates variations in standards for non-credit-card (auto and other), credit card, auto, and other consumer loans over the years.](image)

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 Percent of Domestic Respondents Reporting Increased Willingness to Make Consumer Installment Loans

![Graph showing the net percent of domestic respondents reporting increased willingness to make consumer installment loans from 1989 to 2019. The graph indicates variations in willingness for all consumer loans, credit card loans, auto loans, and other consumer loans over the years.](image)

Net Percent of Domestic Respondents Reporting Stronger Demand for Consumer Loans

![Graph showing the net percent of domestic respondents reporting stronger demand for consumer loans from 1993 to 2019. The graph indicates variations in demand for all consumer loans, credit card loans, auto loans, and other consumer loans over the years.](image)

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.