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

- Loans to large and middle-market firms
- Loans to small firms

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

- Loans to large and middle-market firms
- Loans to small firms

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

Source: Federal Reserve Board, Senior Loan Officer Opinion Survey on Bank Lending Practices.
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.

Source: Federal Reserve Board, Senior Loan Officer Opinion Survey on Bank Lending Practices.
Measures of Supply and Demand for Residential Mortgage Loans

Net Percent of Domestic Respondents Tightening Standards for Residential Mortgage Loans

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

Note: QM is qualified mortgage; GSE is government-sponsored enterprise. 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 7 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 3 or fewer.

Source: Federal Reserve Board, Senior Loan Officer Opinion Survey on Bank Lending Practices.
Measures of Supply and Demand for Consumer Loans

Net Percent of Domestic Respondents Tightening Standards for Consumer Loans

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

Net Percent of Domestic Respondents Reporting Stronger Demand 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.

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.

Source: Federal Reserve Board, Senior Loan Officer Opinion Survey on Bank Lending Practices.