**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

July

Percent

100

Loans to large and middle-market firms

Loans to small firms

survey 80

60

40

20

0

-20

1991 1993 1995 1997 1999 2001 2003 2005 2007 2009 2011 2013 2015

-40

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

July survey

Percent

100

80

60

40

20

0

-20

-40

-60

1991 1993 1995 1997 1999 2001 2003 2005 2007 2009 2011 2013 2015

-80

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

Percent

60

July 40

survey

20

0

-20

-40

-60

1991 1993 1995 1997 1999 2001 2003 2005 2007 2009 2011 2013 2015

-80

C&I loan standards included (1) maximum size of credit line, (2) maximum maturity of loan or credit line, (3) costs of credit lines, (4) spreads of loan rates over your bank's cost of funds (wider spreads=tightened, narrower spreads=eased), (5) Premiums charged on riskier loans, (6) Loan covenants, (7) Collateralization requirements, and (8) Use of interest rate floors (more use=tightened, less use=eased).

Source: October 2015 Senior Loan Officer Opinion Survey on Bank Lending Practices, <http://www.federalreserve.gov/boarddocs/snloansurvey/201511/default.htm>.