



EUROPEAN CENTRAL BANK

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PRESS RELEASE

RESULTS OF THE JANUARY 2010 BANK LENDING SURVEY FOR THE EURO AREA

The European Central Bank (ECB) is today publishing its report on the results of the January 2010 bank lending survey for the euro area. The bank lending survey was developed by the Eurosystem in order to enhance the understanding of bank lending behaviour in the euro area.

The survey is conducted four times a year, usually at the beginning of each quarter. The latest survey round once again included a set of ad hoc questions that were aimed at gauging the extent to which the financial market tensions experienced since the second half of 2007 have affected banks' credit standards for loans and credit lines to enterprises and loans to households in the euro area. The January 2010 bank lending survey also included two additional ad hoc questions with an extended forward-looking time horizon (i.e. over twelve months rather than the usual three-month horizon regularly covered in the main part of the questionnaire). The survey was conducted between 7 December 2009 and 8 January 2010.

The report is available on the ECB's website at <http://www.ecb.europa.eu> in the "Statistics" section under "Monetary and financial statistics"/"Surveys"/"Bank lending survey".

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