



EUROPEAN CENTRAL BANK

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PRESS RELEASE

RESULTS OF THE JULY 2011 BANK LENDING SURVEY FOR THE EURO AREA

The European Central Bank (ECB) is publishing today its report on the results of the July 2011 bank lending survey for the euro area. The bank lending survey, which is conducted four times a year, usually at the beginning of each quarter, was developed by the Eurosystem in order to enhance the understanding of bank lending behaviour in the euro area.

The results reported in the July 2011 survey relate to changes in the second quarter of 2011 and to expectations of changes in the third quarter of 2011. This survey round included three ad hoc questions. The first aimed at gauging the extent to which the financial market tensions affect banks' credit standards for loans and credit lines to enterprises and for loans to households in the euro area. The two new ad hoc questions aimed at assessing the possible impact of the implementation of the new Basel III regulations (or any other specific national regulations concerning banks' capital that have recently been approved, or are expected to be approved in the near future). The July 2011 bank lending survey was conducted between 17 June and 1 July 2011. With 124 banks participating in the survey, the response rate was 100%.

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

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