



EUROPEAN CENTRAL BANK

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PRESS RELEASE

RESULTS OF THE JULY 2012 BANK LENDING SURVEY FOR THE EURO AREA

The European Central Bank (ECB) is publishing today its report on the results of the July 2012 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 2012 survey relate to changes in the second quarter of 2012 and to expectations of changes in the third quarter of 2012. Three ad hoc questions were included in the questionnaire for the July 2012 survey: one question addressing the impact of the financial turmoil on access to retail and wholesale funding, one on the impact of the sovereign debt crisis and one on the likely impact of ongoing regulatory changes on credit standards.

The July 2012 bank lending survey was conducted between 21 June and 5 July 2012. 130 banks participated in this survey out of a sample of 131 euro area banks.

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".

Detailed data series for the aggregate euro area results as well as the country-level results in terms of net percentages and/or the diffusion index for 11 euro area countries are available on the ECB's website via the ECB's Statistical Data Warehouse. In addition, the ECB's website also provides links to the national results as published by the respective national central banks.

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