



EUROPEAN CENTRAL BANK

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## PRESS RELEASE

### RESULTS OF THE APRIL 2013 EURO AREA BANK LENDING SURVEY

The European Central Bank (ECB) is publishing its report on the results of the April 2013 euro area bank lending survey today. 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 April 2013 survey relate to changes in the first quarter of 2013 and to expectations of changes in the second quarter of 2013. Two ad hoc questions were included in the questionnaire for the April 2013 survey: one addressing the impact of financial market tensions on banks' access to retail and wholesale funding and one on the impact of the sovereign debt crisis on banks' funding conditions, credit standards and credit margins.

The April 2013 bank lending survey was conducted between 20 March and 4 April 2013. With 135 euro area 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".

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 14 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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