

1. BANK LENDING SURVEY.  
Net percentage

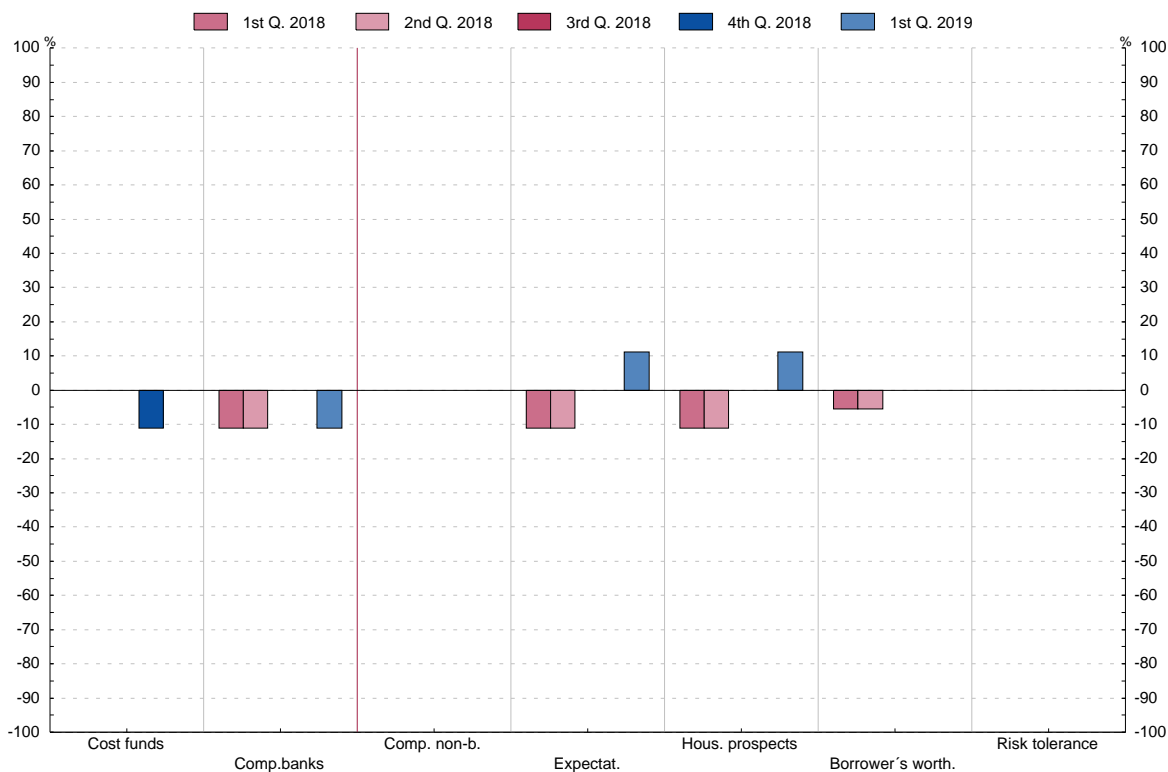
1.12a Contribution of different factors to changes in credit standards for approving loans to households (questions 11 and 14)

■ Series depicted in chart.

Net percentage(1)

	Loans for house purchase						
	1 Cost of funds and balance sheet constraints	2 Pressure from competition		3 Perception of risks			7 Institution's risk tolerance
		2 Competition from other banks	3 Competition from non-banks	4 Expectations regarding general economic activity	5 Housing market prospects	6 Borrower's credit-worthiness	
<b>15</b> Q2	0.0	0.0	0.0	-11.1	0.0	0.0	0.0
Q3	0.0	0.0	0.0	-11.1	0.0	-11.1	-11.1
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>16</b> Q1	0.0	-11.1	0.0	-11.1	-11.1	-11.1	0.0
Q2	0.0	-11.1	0.0	-11.1	-11.1	-11.1	0.0
Q3	-11.1	-11.1	0.0	-11.1	-11.1	-11.1	0.0
Q4	0.0	-11.1	0.0	-11.1	-11.1	-11.1	11.1
<b>17</b> Q1	0.0	-11.1	0.0	-11.1	-11.1	-11.1	0.0
Q2	11.1	-11.1	0.0	-11.1	-11.1	-11.1	0.0
Q3	0.0	-11.1	0.0	-11.1	-11.1	-11.1	0.0
Q4	0.0	-11.1	0.0	-11.1	-11.1	-11.1	0.0
<b>18</b> Q1	0.0	-11.1	0.0	-11.1	-11.1	-11.1	0.0
Q2	0.0	-11.1	0.0	-11.1	-11.1	-11.1	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	-11.1	0.0	0.0	0.0	0.0	0.0	0.0
<b>19</b> Q1	0.0	-11.1	0.0	11.1	11.1	0.0	0.0

Loans for house purchase



(1) Share of banks reporting that the factor has contributed to tightening credit standards minus share of banks reporting that it has contributed to easing.

(2) Available from the first quarter 2015 due to the introduction of a new questionnaire.