

1. BANK LENDING SURVEY.
Net percentage

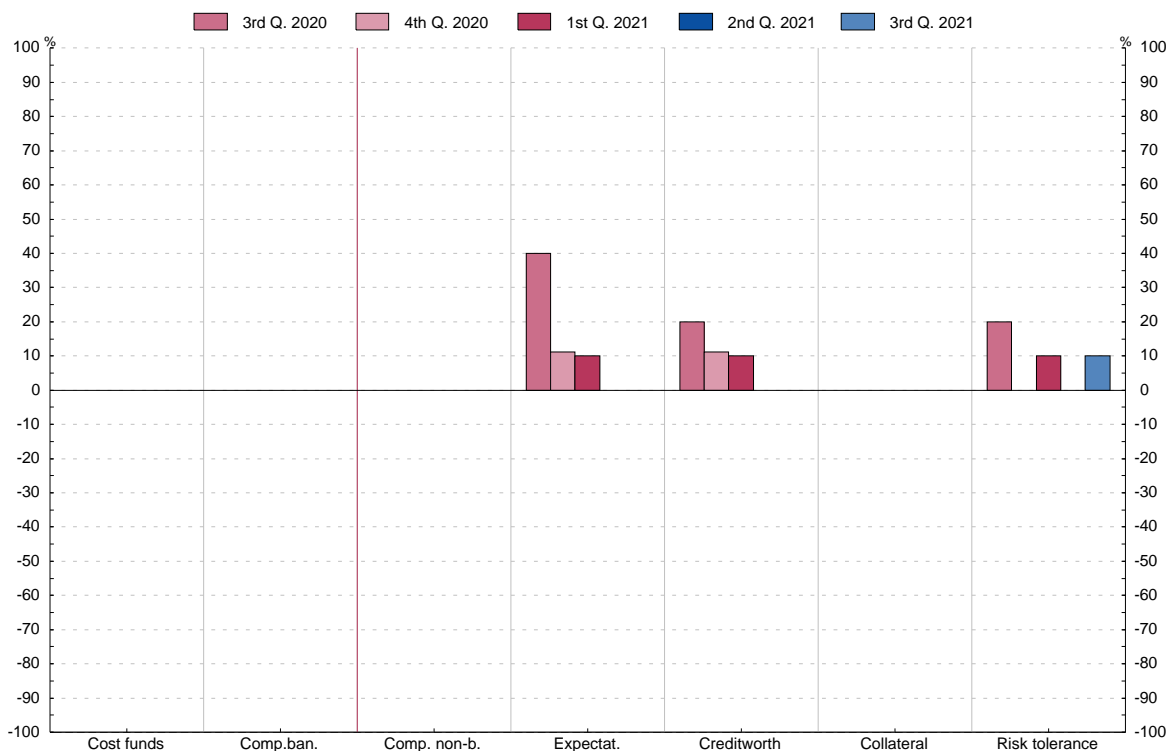
1.12b Contribution of different factors to changes in credit standards for approving loans to households (questions 11 and 14)

■ Series depicted in chart.

Net percentage(1)

	Consumer credit and other lending						
	1 Cost of funds and balance sheet constraints	2 Pressure from competition		3 Perception of risk			7 Institution's risk tolerance (2)
		Competition from other banks	Competition from non-banks	4 Expectations regarding general economic activity	5 Credit-worthiness of consumers	6 Risk on collateral demanded	
17 Q4	0.0	-10.0	-10.0	-10.0	-10.0	0.0	0.0
18 Q1	0.0	-10.0	-10.0	-10.0	-10.0	0.0	0.0
Q2	0.0	-20.0	-20.0	-10.0	-10.0	0.0	-10.0
Q3	0.0	-10.0	-10.0	0.0	0.0	0.0	-10.0
Q4	0.0	0.0	0.0	-10.0	10.0	0.0	0.0
19 Q1	0.0	0.0	0.0	10.0	0.0	0.0	0.0
Q2	0.0	0.0	0.0	0.0	10.0	0.0	30.0
Q3	0.0	0.0	0.0	10.0	20.0	0.0	10.0
Q4	0.0	0.0	0.0	20.0	20.0	0.0	10.0
20 Q1	0.0	0.0	0.0	40.0	20.0	0.0	10.0
Q2	0.0	0.0	0.0	100.0	60.0	20.0	30.0
Q3	0.0	0.0	0.0	40.0	20.0	0.0	20.0
Q4	0.0	0.0	0.0	11.1	11.1	0.0	0.0
21 Q1	0.0	0.0	0.0	10.0	10.0	0.0	10.0
Q2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	10.0

Consumer credit and other lending



(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.