

**1. BANK LENDING SURVEY.**  
Net percentage

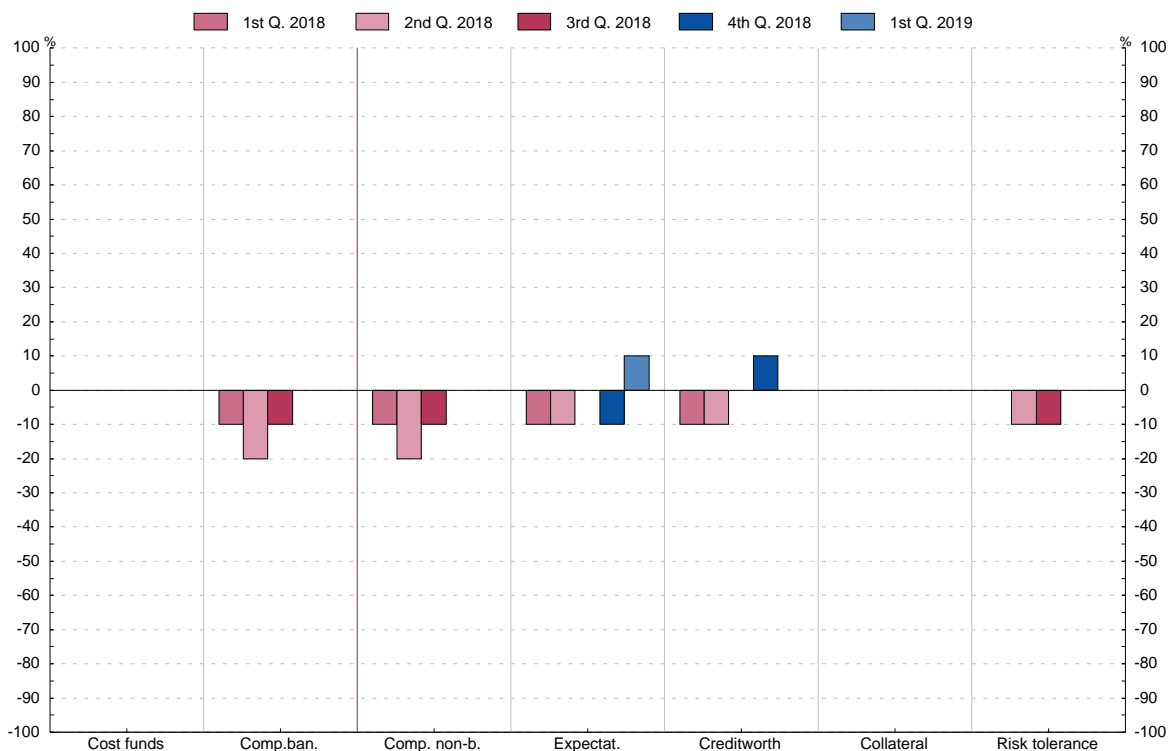
**1.12b Contribution of different factors to changes in credit standards for approving loans to households (questions 11 and 14)**

■ Series depicted in chart.

Net percentage(1)

	Consumer credit and other lending						
	1	2		4	5		7 (2)
		Cost of funds and balance sheet constraints	Competition from other banks		Competition from non-banks	Expectations regarding general economic activity	
<b>15</b> Q2	0.0	-10.0	0.0	-10.0	0.0	0.0	0.0
Q3	0.0	-20.0	0.0	0.0	0.0	0.0	0.0
Q4	0.0	-10.0	0.0	0.0	0.0	0.0	0.0
<b>16</b> Q1	0.0	-10.0	-10.0	-30.0	-10.0	0.0	-10.0
Q2	0.0	-10.0	-10.0	-10.0	-10.0	0.0	0.0
Q3	-10.0	-10.0	-10.0	-10.0	-10.0	0.0	0.0
Q4	0.0	-10.0	-10.0	-10.0	-10.0	0.0	0.0
<b>17</b> Q1	0.0	-20.0	-10.0	-30.0	-10.0	0.0	0.0
Q2	10.0	-10.0	-10.0	-10.0	-10.0	0.0	0.0
Q3	0.0	-10.0	-10.0	-10.0	-10.0	0.0	0.0
Q4	0.0	-10.0	-10.0	-10.0	-10.0	0.0	0.0
<b>18</b> 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
<b>19</b> Q1	0.0	0.0	0.0	10.0	0.0	0.0	0.0

**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.