

1. BANK LENDING SURVEY.
Net Percentage

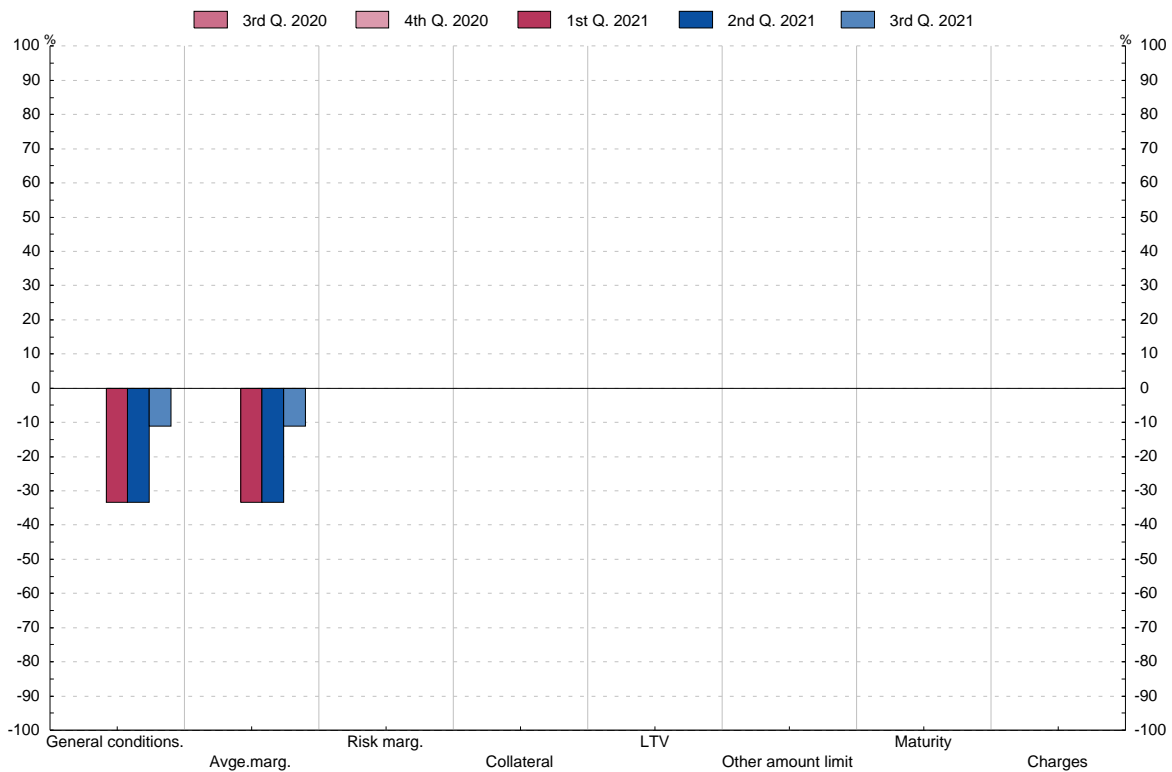
1.13a Changes in terms and conditions for loans to households
(question 12 and 15)

■ Series depicted in chart.

Net Percentage (1)

	Loans for house purchase							
	General Conditions (2)	Margins		Other conditions				
		Your bank's margin on average loans	Your bank's margin on riskier loans	Collateral requirements	"loan-to-value" ratio	Other loan-amount limits	Maturity	Non interest rate charges
1	2	3	4	5	6 (2)	7	8	
17 Q4	-11.1	-11.1	22.2	0.0	22.2	0.0	0.0	-11.1
18 Q1	-11.1	-22.2	11.1	0.0	11.1	-11.1	0.0	-11.1
Q2	-11.1	-11.1	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	0.0	0.0
Q4	-11.1	-11.1	-11.1	0.0	0.0	0.0	0.0	0.0
19 Q1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q2	0.0	0.0	11.1	0.0	0.0	0.0	0.0	0.0
Q3	-11.1	-11.1	0.0	0.0	0.0	0.0	0.0	-11.1
Q4	11.1	11.1	11.1	0.0	0.0	0.0	0.0	11.1
20 Q1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q2	22.2	11.1	33.3	0.0	11.1	-11.1	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21 Q1	-33.3	-33.3	0.0	0.0	0.0	0.0	0.0	0.0
Q2	-33.3	-33.3	0.0	0.0	0.0	0.0	0.0	0.0
Q3	-11.1	-11.1	0.0	0.0	0.0	0.0	0.0	0.0

Loans for house purchase



(1) Share of banks reporting that terms and conditions have been tightened minus share of banks reporting that they have been eased.

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