

**1. BANK LENDING SURVEY.**  
**Net Percentage**

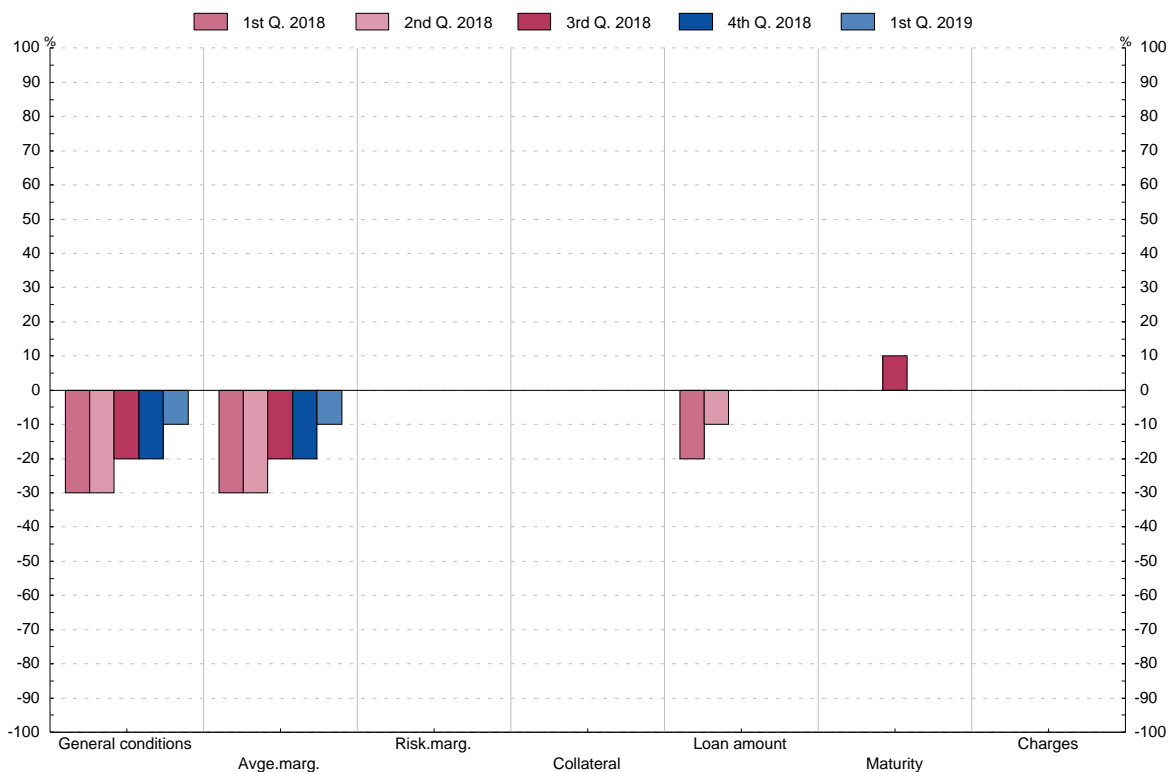
**1.13b Changes in terms and conditions for loans to households**  
**(question 12 and 15)**

■ Series depicted in chart.

Net Percentage (1)

	Consumer credit and other lending						
	General Conditions 1 (2)	Margins		Collateral requirements 4	Other conditions		
		Your bank's margin on average loans 2	Your bank's margin on riskier loans 3		Loan amount 5 (2)	Maturity 6	Non interest rate charges 7
<b>15</b> Q2	-40.0	-60.0	0.0	0.0	0.0	0.0	-10.0
Q3	-20.0	-30.0	0.0	0.0	0.0	0.0	0.0
Q4	-30.0	-40.0	0.0	0.0	0.0	0.0	0.0
<b>16</b> Q1	-50.0	-60.0	-10.0	0.0	-20.0	-10.0	0.0
Q2	-20.0	-40.0	0.0	0.0	-10.0	10.0	0.0
Q3	-20.0	-30.0	0.0	0.0	-10.0	0.0	0.0
Q4	-20.0	-20.0	0.0	0.0	-10.0	0.0	0.0
<b>17</b> Q1	-30.0	-30.0	0.0	0.0	-20.0	-10.0	0.0
Q2	-20.0	-20.0	10.0	0.0	-20.0	-10.0	0.0
Q3	-10.0	-10.0	10.0	0.0	-10.0	0.0	0.0
Q4	-30.0	-30.0	10.0	0.0	-10.0	0.0	0.0
<b>18</b> Q1	-30.0	-30.0	0.0	0.0	-20.0	0.0	0.0
Q2	-30.0	-30.0	0.0	0.0	-10.0	0.0	0.0
Q3	-20.0	-20.0	0.0	0.0	0.0	10.0	0.0
Q4	-20.0	-20.0	0.0	0.0	0.0	0.0	0.0
<b>19</b> Q1	-10.0	-10.0	0.0	0.0	0.0	0.0	0.0

**Consumer credit and other lending**



(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.