

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

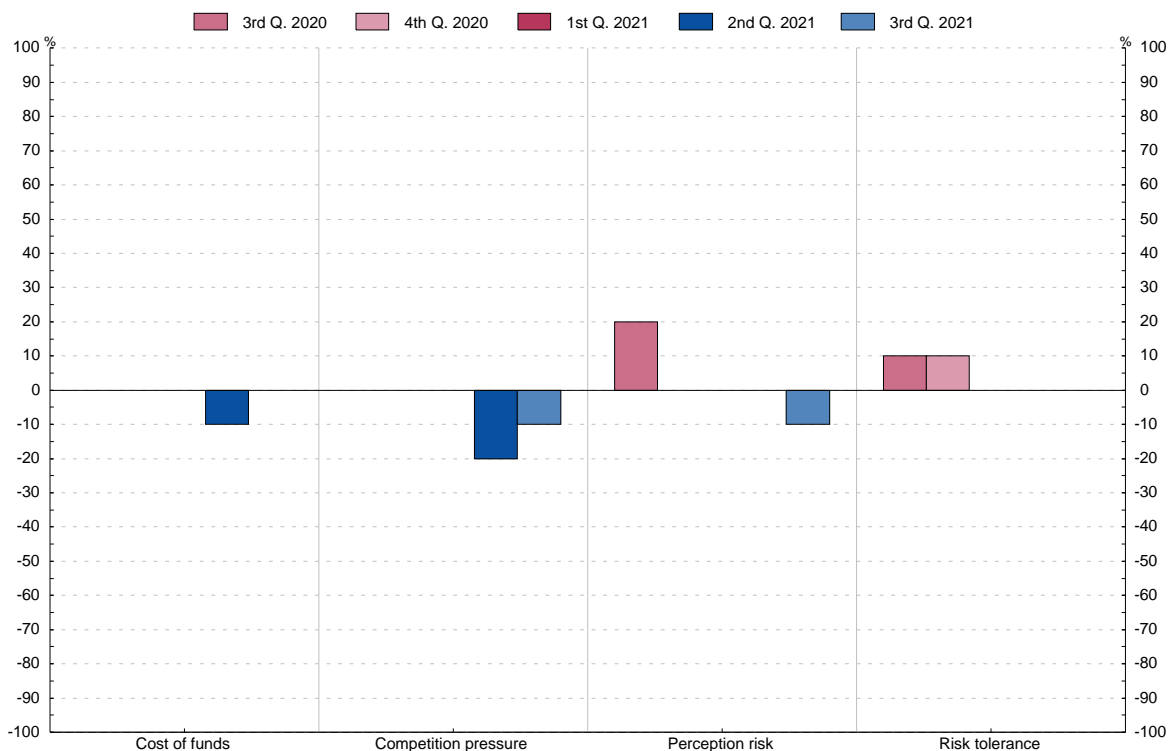
1.15 Contribution of different factors to changes in conditions for loans or credit lines to households for consumer credit and other lending (question 16)

■ Series depicted in chart.

Net percentage(1)

| | Overall impact on your institution's loan conditions | | | | Impact on your institutions's margin on average loans | | | | Impact on your institutions's margin on riskier loans | | | |
|--------------|--|------------------------------------|-----------------------------|---------------------------------------|---|------------------------------------|-----------------------------|---------------------------------------|---|-------------------------------------|------------------------------|--|
| | Costs of funds & balance sheet constraints 1 (2) | Pressure from competition 2 (2) | Perception of risk 3 (2) | Institution's risk tolerance 4 (2) | Costs of funds & balance sheet constraints 5 (2) | Pressure from competition 6 (2) | Perception of risk 7 (2) | Institution's risk tolerance 8 (2) | Costs of funds & balance sheet constraints 9 (2) | Pressure from competition 10 (2) | Perception of risk 11 (2) | Institution's risk tolerance 12 (2) |
| 17 Q4 | 0.0 | -20.0 | -10.0 | 0.0 | 0.0 | -20.0 | -10.0 | 0.0 | 10.0 | 0.0 | 10.0 | 0.0 |
| 18 Q1 | -10.0 | -20.0 | 0.0 | 0.0 | -10.0 | -20.0 | 0.0 | 0.0 | 10.0 | 0.0 | 0.0 | 0.0 |
| Q2 | 0.0 | -20.0 | -10.0 | 0.0 | 0.0 | -20.0 | -10.0 | 0.0 | 10.0 | 0.0 | 0.0 | 0.0 |
| Q3 | 0.0 | -20.0 | 0.0 | -10.0 | 0.0 | -20.0 | 0.0 | -10.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Q4 | 0.0 | -20.0 | 0.0 | 0.0 | 0.0 | -20.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 19 Q1 | 0.0 | -10.0 | 0.0 | 0.0 | 0.0 | -10.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Q2 | 0.0 | -10.0 | 0.0 | 0.0 | 0.0 | -10.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Q3 | 0.0 | 0.0 | 10.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Q4 | 0.0 | -20.0 | 10.0 | 0.0 | 0.0 | -20.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 10.0 |
| 20 Q1 | 0.0 | 0.0 | 10.0 | 10.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 10.0 | 0.0 |
| Q2 | 0.0 | -10.0 | 50.0 | 10.0 | 0.0 | -10.0 | 40.0 | 10.0 | 0.0 | 0.0 | 20.0 | 10.0 |
| Q3 | 0.0 | 0.0 | 20.0 | 10.0 | 0.0 | 0.0 | 10.0 | 0.0 | 0.0 | 0.0 | 10.0 | 0.0 |
| Q4 | 0.0 | 0.0 | 0.0 | 10.0 | 0.0 | 0.0 | 0.0 | 10.0 | 0.0 | 0.0 | 10.0 | 10.0 |
| 21 Q1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 10.0 | 0.0 |
| Q2 | -10.0 | -20.0 | 0.0 | 0.0 | -10.0 | -20.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Q3 | 0.0 | -10.0 | -10.0 | 0.0 | 0.0 | -10.0 | -10.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Overall impact on your institution's loan conditions



(1) Share of banks reporting that the factor has contributed to tightening terms and conditions 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.