

1. BANK LENDING SURVEY.
Net Percentage

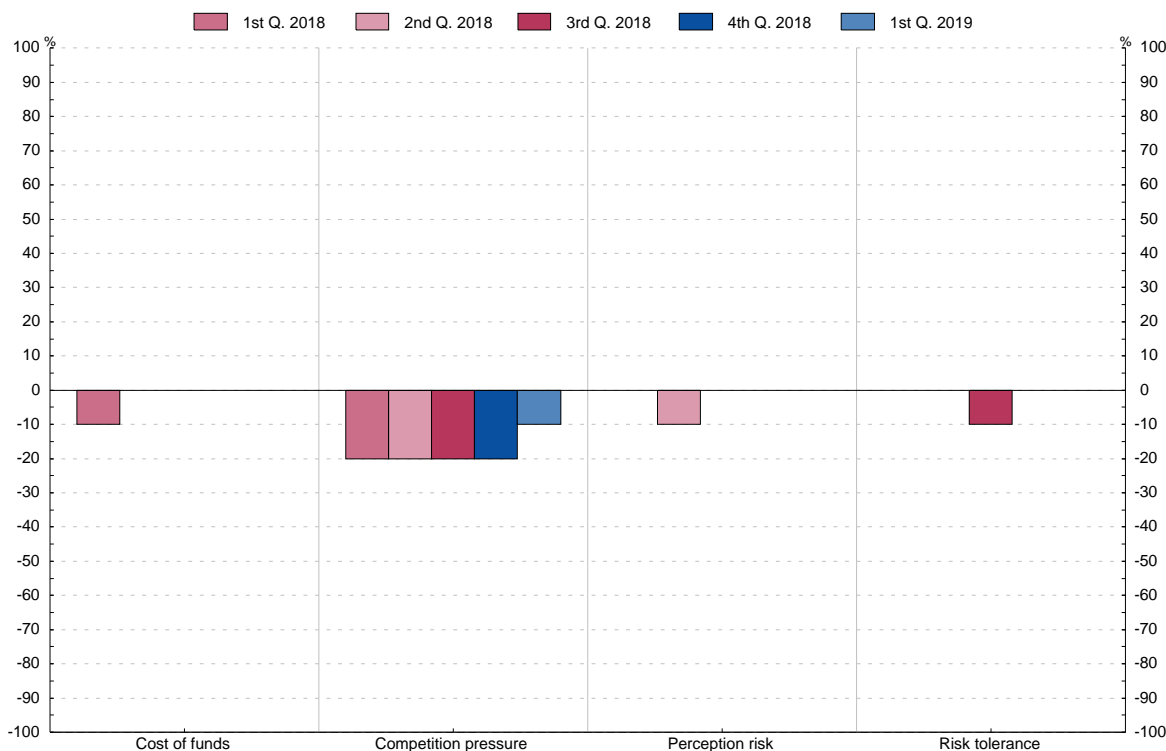
1.15 Contribution of different factors to changes in conditions for loans or credit lines to households for consumer credit and other lending (question 16)

■ 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	Pressure from competition	Perception of risk	Institution's risk tolerance	Costs of funds & balance sheet constraints	Pressure from competition	Perception of risk	Institution's risk tolerance	Costs of funds & balance sheet constraints	Pressure from competition	Perception of risk	Institution's risk tolerance
	1 (2)	2 (2)	3 (2)	4 (2)	5 (2)	6 (2)	7 (2)	8 (2)	9 (2)	10 (2)	11 (2)	12 (2)
15 Q2	-20.0	-30.0	-10.0	0.0	-20.0	-40.0	-20.0	0.0	0.0	-10.0	0.0	0.0
Q3	-10.0	-30.0	0.0	0.0	-10.0	-30.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	-10.0	-30.0	0.0	0.0	-10.0	-40.0	0.0	0.0	0.0	0.0	0.0	0.0
16 Q1	-20.0	-40.0	-10.0	0.0	-10.0	-40.0	0.0	0.0	10.0	-10.0	0.0	0.0
Q2	-10.0	-30.0	-10.0	-10.0	0.0	-40.0	-10.0	-10.0	10.0	0.0	0.0	0.0
Q3	-10.0	-20.0	-10.0	-10.0	-10.0	-20.0	-10.0	-10.0	10.0	0.0	0.0	0.0
Q4	-10.0	-20.0	0.0	0.0	0.0	-20.0	0.0	0.0	10.0	0.0	0.0	0.0
17 Q1	-20.0	-30.0	0.0	0.0	-10.0	-30.0	0.0	0.0	10.0	0.0	0.0	0.0
Q2	0.0	-30.0	0.0	0.0	0.0	-30.0	0.0	0.0	20.0	0.0	0.0	0.0
Q3	0.0	-20.0	10.0	0.0	0.0	-20.0	10.0	0.0	10.0	0.0	10.0	0.0
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

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.