

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

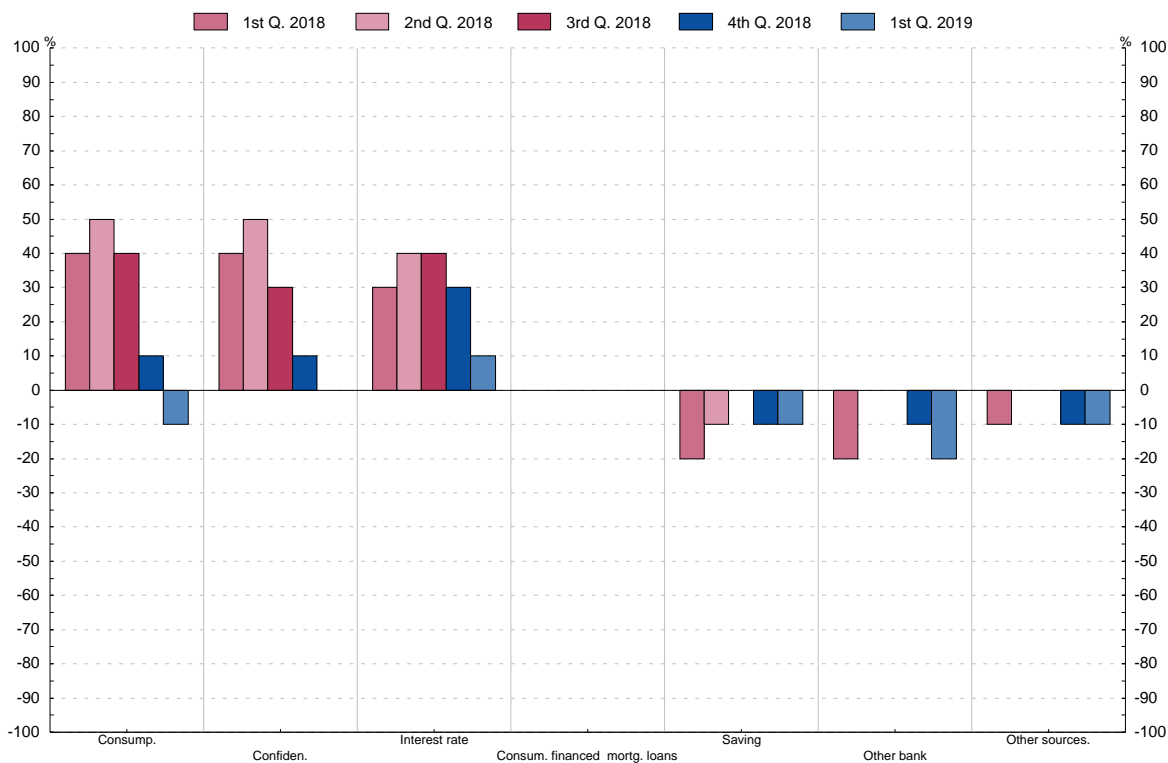
**1.17b Contribution of different factors to changes in the demand for loans to households (questions 19 and 20)**

■ Series depicted in chart.

Net percentage(1)

	Consumer credit and other lending						
	Financing needs, causes or purpose of demand				Use of alternative finance		
	1 Spending on durable consumer goods	2 Consumer confidence	3 General level of interest rates (2)	4 Consumer spending financed through mortgage loans (2)	5 Household savings	6 Loans from other banks	7 Other sources of finance
<b>15</b> Q2	50.0	60.0	30.0	0.0	0.0	0.0	0.0
Q3	30.0	40.0	20.0	0.0	0.0	0.0	0.0
Q4	40.0	50.0	30.0	0.0	0.0	0.0	0.0
<b>16</b> Q1	20.0	30.0	10.0	0.0	-10.0	-10.0	0.0
Q2	20.0	10.0	20.0	0.0	-10.0	-10.0	0.0
Q3	10.0	0.0	20.0	0.0	-10.0	-20.0	0.0
Q4	10.0	30.0	30.0	0.0	-10.0	-20.0	0.0
<b>17</b> Q1	20.0	20.0	20.0	0.0	-10.0	-20.0	0.0
Q2	30.0	30.0	30.0	0.0	-20.0	-20.0	-10.0
Q3	30.0	30.0	20.0	0.0	-10.0	-10.0	0.0
Q4	30.0	20.0	20.0	0.0	-20.0	-20.0	-10.0
<b>18</b> Q1	40.0	40.0	30.0	0.0	-20.0	-20.0	-10.0
Q2	50.0	50.0	40.0	0.0	-10.0	0.0	0.0
Q3	40.0	30.0	40.0	0.0	0.0	0.0	0.0
Q4	10.0	10.0	30.0	0.0	-10.0	-10.0	-10.0
<b>19</b> Q1	-10.0	0.0	10.0	0.0	-10.0	-20.0	-10.0

**Consumer credit and other lending**



(1) Share of banks reporting that the factor has contributed to increasing demand minus share of banks reporting that it has contributed to decreasing demand.

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