

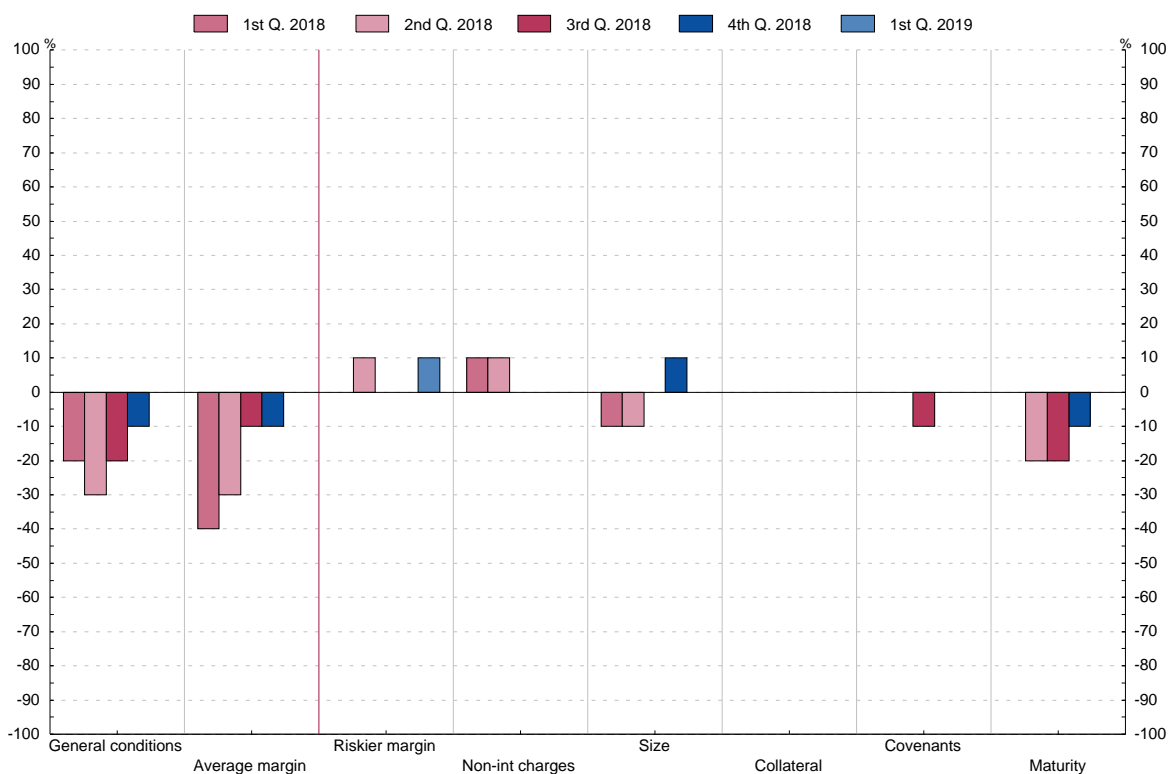
**1. BANK LENDING SURVEY.**  
Net percentage

**1.5 Changes in terms and conditions for loans or credit lines to enterprises ('Overall'; question 3)**

■ Series depicted in chart.

Net percentage(1)

	General Conditions (2)	Margins		Other conditions and terms					
		Your bank's margin on average loans	Your bank's margin on riskier loans	Non-interest rate charges	Size of the loan or credit line	Collateral requirements	Loan covenants	Maturity	
	1	2	3	4	5	6	7	8	
<b>15</b> Q2	-60.0	-80.0	-10.0	-30.0	10.0	-10.0	0.0	0.0	
Q3	-20.0	-60.0	0.0	-10.0	-10.0	0.0	0.0	10.0	
Q4	-20.0	-30.0	0.0	-20.0	10.0	0.0	0.0	0.0	
<b>16</b> Q1	-30.0	-40.0	0.0	-10.0	0.0	10.0	10.0	0.0	
Q2	-10.0	-30.0	10.0	10.0	0.0	10.0	10.0	0.0	
Q3	0.0	-10.0	10.0	10.0	0.0	10.0	10.0	-10.0	
Q4	10.0	10.0	10.0	10.0	0.0	0.0	10.0	0.0	
<b>17</b> Q1	0.0	0.0	30.0	0.0	0.0	10.0	10.0	-20.0	
Q2	-10.0	0.0	20.0	10.0	20.0	10.0	0.0	10.0	
Q3	10.0	0.0	20.0	10.0	0.0	0.0	0.0	10.0	
Q4	0.0	-10.0	10.0	10.0	10.0	10.0	0.0	0.0	
<b>18</b> Q1	-20.0	-40.0	0.0	10.0	-10.0	0.0	0.0	0.0	
Q2	-30.0	-30.0	10.0	10.0	-10.0	0.0	0.0	-20.0	
Q3	-20.0	-10.0	0.0	0.0	0.0	0.0	-10.0	-20.0	
Q4	-10.0	-10.0	0.0	0.0	10.0	0.0	0.0	-10.0	
<b>19</b> Q1	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	



(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.