

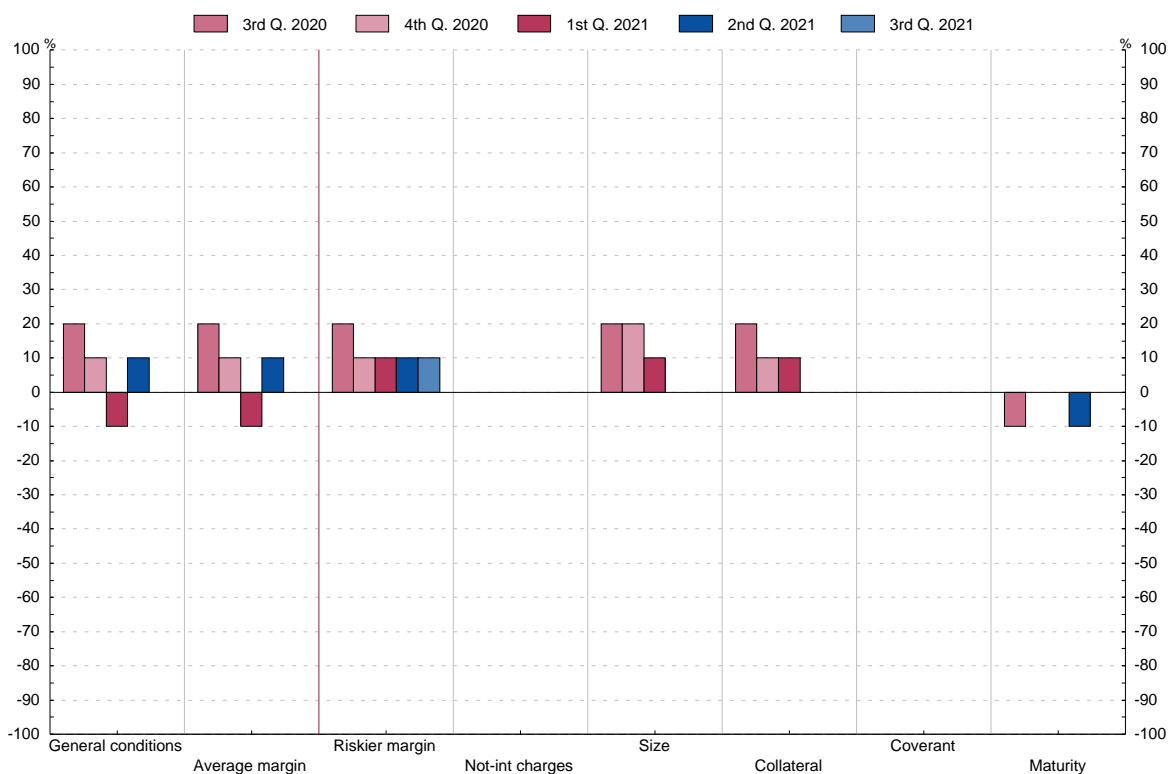
1. BANK LENDING SURVEY.
Net percentage

1.6 Changes in terms and conditions for loans or credit lines to small and medium-sized enterprises (question 3)

■ Series depicted in chart.

Net percentage(1)

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