

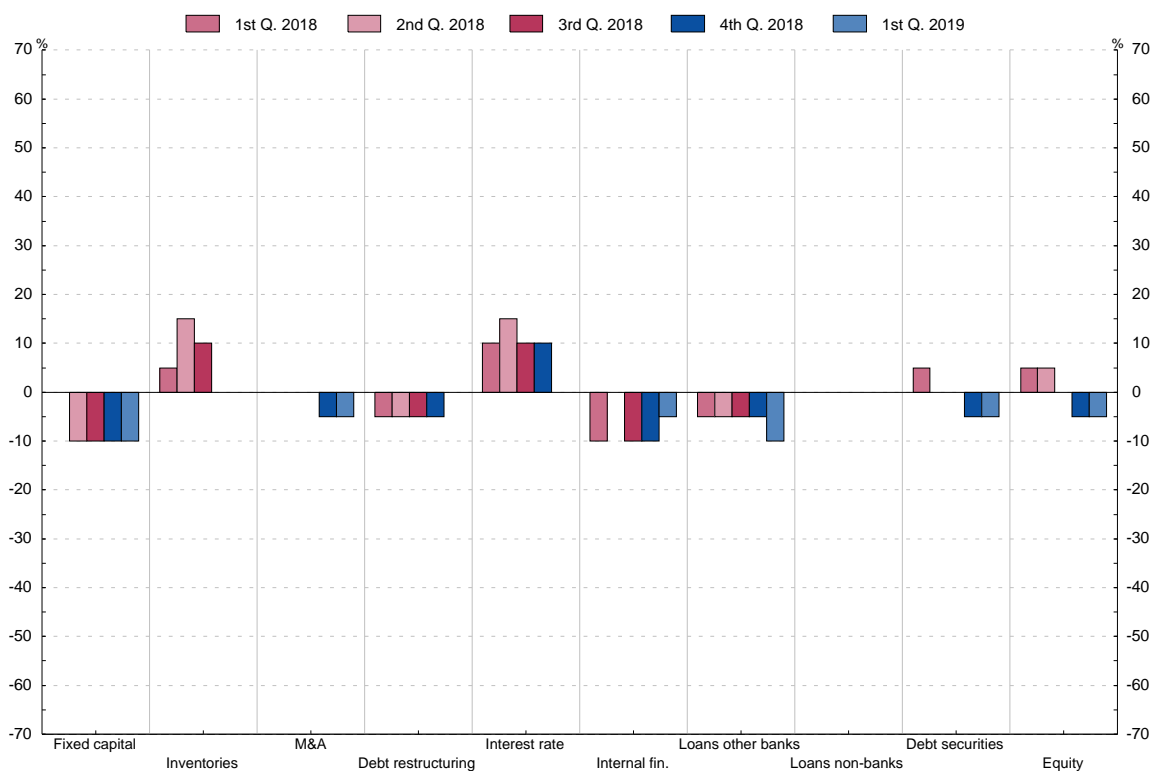
**2. BANK LENDING SURVEY.**  
**Diffusion index**

**2.10 Contribution of different factors to changes in the demand for loans or credit lines to enterprises ('Overall'; question 7)**

■ Series depicted in chart.

Diffusion index(1)

	Financing needs, causes or purpose of demand					Use of alternative finance				
	1 Fixed investment	2 Inventories and working capital	3 Mergers, acquisitions and corporate restructuring	4 Debt restructuring	5 General level of interest rates (2)	6 Internal financing	7 Loans from other banks	8 Loans from non-banks	9 Issuance of debt securities	10 Issuance of equity
<b>15</b> Q2	5.0	15.0	-5.0	-5.0	10.0	0.0	0.0	0.0	-5.0	0.0
Q3	-5.0	10.0	-5.0	-10.0	5.0	0.0	-5.0	0.0	0.0	0.0
Q4	5.0	20.0	0.0	0.0	15.0	-5.0	0.0	0.0	-5.0	0.0
<b>16</b> Q1	-10.0	20.0	5.0	0.0	10.0	-5.0	-5.0	0.0	-5.0	-5.0
Q2	-10.0	20.0	5.0	5.0	10.0	-5.0	-5.0	0.0	-5.0	-5.0
Q3	-15.0	10.0	0.0	0.0	10.0	-5.0	-5.0	-5.0	-5.0	-5.0
Q4	-5.0	5.0	0.0	-5.0	20.0	-5.0	-5.0	0.0	-5.0	-5.0
<b>17</b> Q1	5.0	20.0	5.0	10.0	15.0	-5.0	-10.0	0.0	-10.0	-5.0
Q2	5.0	15.0	15.0	5.0	15.0	-5.0	-5.0	0.0	0.0	5.0
Q3	5.0	20.0	0.0	-5.0	15.0	0.0	-15.0	5.0	5.0	5.0
Q4	5.0	10.0	-5.0	0.0	10.0	-5.0	-10.0	0.0	0.0	5.0
<b>18</b> Q1	0.0	5.0	0.0	-5.0	10.0	-10.0	-5.0	0.0	5.0	5.0
Q2	-10.0	15.0	0.0	-5.0	15.0	0.0	-5.0	0.0	0.0	5.0
Q3	-10.0	10.0	0.0	-5.0	10.0	-10.0	-5.0	0.0	0.0	0.0
Q4	-10.0	0.0	-5.0	-5.0	10.0	-10.0	-5.0	0.0	-5.0	-5.0
<b>19</b> Q1	-10.0	0.0	-5.0	0.0	0.0	-5.0	-10.0	0.0	-5.0	-5.0



(1) Share of banks reporting that the factor has contributed considerably to increasing demand x 1 + share of banks reporting that it has contributed somewhat to increasing demand x 1/2 - share of banks reporting that it has contributed somewhat to decreasing demand x 1/2 - share of banks reporting that it has contributed considerably to decreasing demand x 1.

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