

2. BANK LENDING SURVEY.
Diffusion Index

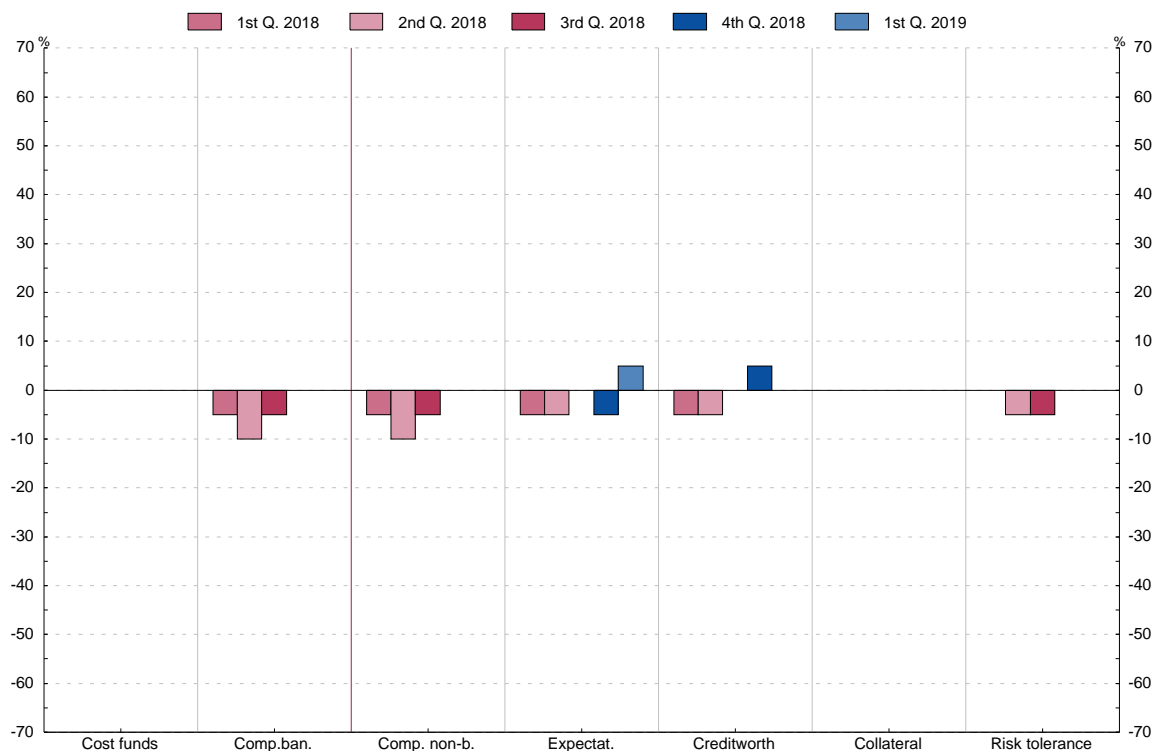
2.12b Contribution of different factors to changes in credit standards for approving loans to households (questions 11 and 14)

■ Series depicted in chart.

Diffusion Index(1)

	Consumer credit and other lending						
	1 Cost of funds and balance sheet constraints	2 Pressure from competition		3 Perception of risk			7 Institution's risk tolerance (2)
		2 Competition from other banks	3 Competition from non-banks	4 Expectations regarding general economic activity	5 Credit-worthiness of consumers	6 Risk on collateral demanded	
15 Q2	0.0	-5.0	0.0	-5.0	0.0	0.0	0.0
Q3	0.0	-10.0	0.0	0.0	0.0	0.0	0.0
Q4	0.0	-5.0	0.0	0.0	0.0	0.0	0.0
16 Q1	0.0	-5.0	-5.0	-15.0	-5.0	0.0	-5.0
Q2	0.0	-5.0	-5.0	-5.0	-5.0	0.0	0.0
Q3	-5.0	-5.0	-5.0	-5.0	-5.0	0.0	0.0
Q4	0.0	-5.0	-5.0	-5.0	-5.0	0.0	0.0
17 Q1	0.0	-10.0	-5.0	-15.0	-5.0	0.0	0.0
Q2	5.0	-5.0	-5.0	-5.0	-5.0	0.0	0.0
Q3	0.0	-5.0	-5.0	-5.0	-5.0	0.0	0.0
Q4	0.0	-5.0	-5.0	-5.0	-5.0	0.0	0.0
18 Q1	0.0	-5.0	-5.0	-5.0	-5.0	0.0	0.0
Q2	0.0	-10.0	-10.0	-5.0	-5.0	0.0	-5.0
Q3	0.0	-5.0	-5.0	0.0	0.0	0.0	-5.0
Q4	0.0	0.0	0.0	-5.0	5.0	0.0	0.0
19 Q1	0.0	0.0	0.0	5.0	0.0	0.0	0.0

Consumer credit and other lending



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

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