

2. BANK LENDING SURVEY.
Diffusion Index

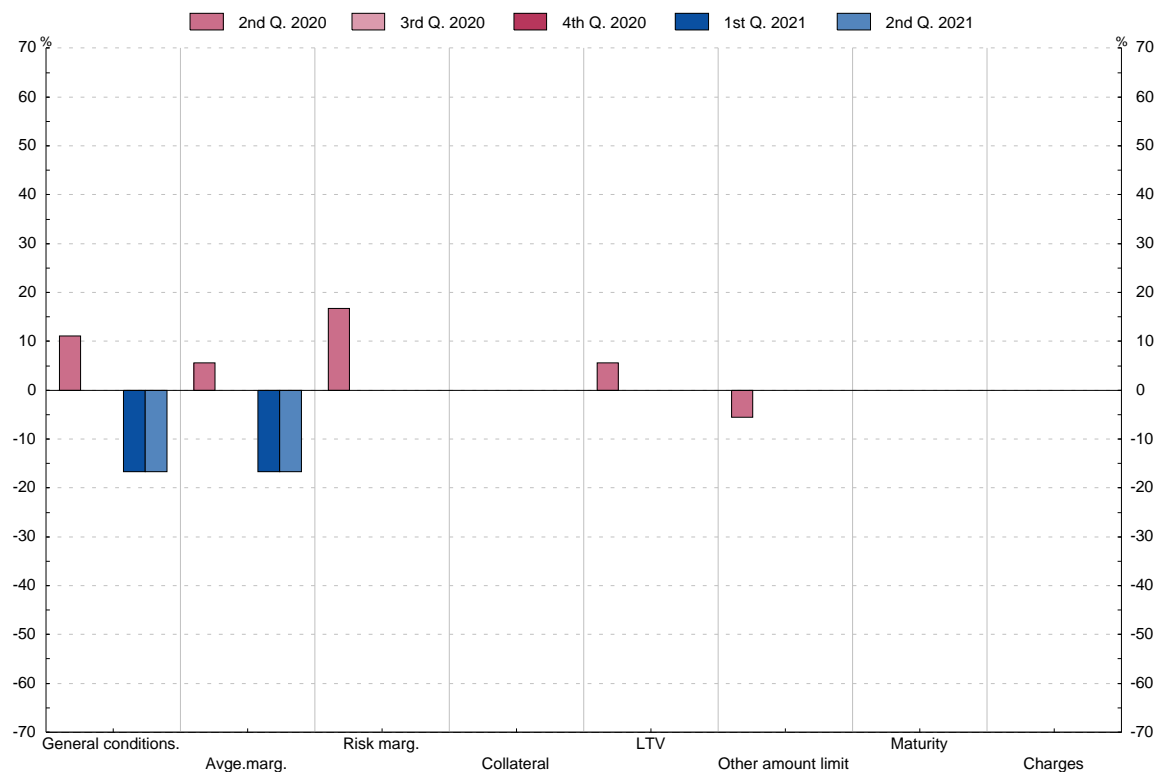
2.13a Changes in terms and conditions for loans to households
(question 12 and 15)

■ Series depicted in chart.

Diffusion Index(1)

	Loans for house purchase							
	1 General Conditions (2)	Margins		Other conditions				
		2 Your bank's margin on average loans	3 Your bank's margin on riskier loans	4 Collateral requirements	5 "loan-to-value" ratio	6 Other loan-amount limits (2)	7 Maturity	8 Non interest rate charges
17 Q3	-5.6	-5.6	5.6	0.0	5.6	0.0	0.0	-5.6
Q4	-5.6	-5.6	11.1	0.0	11.1	0.0	0.0	-5.6
18 Q1	-5.6	-11.1	5.6	0.0	5.6	-5.6	0.0	-5.6
Q2	-5.6	-5.6	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	-5.6	-5.6	-5.6	0.0	0.0	0.0	0.0	0.0
19 Q1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q2	0.0	0.0	5.6	0.0	0.0	0.0	0.0	0.0
Q3	-5.6	-5.6	0.0	0.0	0.0	0.0	0.0	-5.6
Q4	5.6	5.6	5.6	0.0	0.0	0.0	0.0	5.6
20 Q1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q2	11.1	5.6	16.7	0.0	5.6	-5.6	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21 Q1	-16.7	-16.7	0.0	0.0	0.0	0.0	0.0	0.0
Q2	-16.7	-16.7	0.0	0.0	0.0	0.0	0.0	0.0

Loans for house purchase



(1) Share of banks that have tightened considerably x 1 + share of banks that have tightened somewhat x 1/2 - share of banks that have eased somewhat x 1/2 - share of banks that have eased considerably x 1.

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