

2. BANK LENDING SURVEY.
Diffusion Index

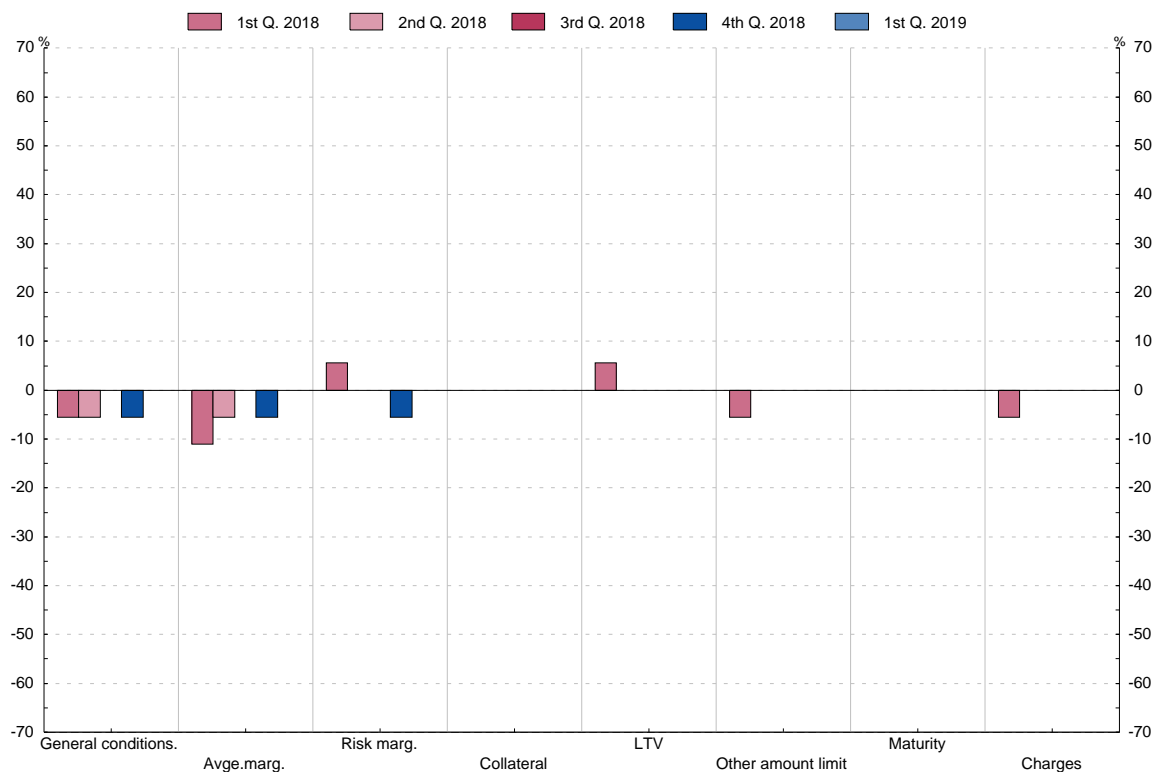
2.13a Changes in terms and conditions for loans to households
(question 12 and 15)

■ Series depicted in chart.

Diffusion Index(1)

	Loans for house purchase							
	General Conditions (2)	Margins		Other conditions				
		Your bank's margin on average loans	Your bank's margin on riskier loans	Collateral requirements	"loan-to-value" ratio	Other loan-amount limits	Maturity	Non interest rate charges
	1	2	3	4	5	6 (2)	7	8
15 Q2	-16.7	-27.8	5.6	0.0	0.0	0.0	0.0	-5.6
Q3	-5.6	-16.7	0.0	0.0	0.0	5.6	0.0	0.0
Q4	-5.6	-16.7	11.1	0.0	0.0	0.0	0.0	0.0
16 Q1	-22.2	-33.3	-5.6	5.6	5.6	0.0	-5.6	-5.6
Q2	-11.1	-16.7	-5.6	5.6	5.6	0.0	5.6	-5.6
Q3	-5.6	-11.1	0.0	5.6	5.6	0.0	-5.6	-5.6
Q4	-5.6	0.0	5.6	5.6	11.1	5.6	0.0	-5.6
17 Q1	-11.1	0.0	5.6	0.0	11.1	5.6	0.0	-5.6
Q2	-5.6	-5.6	11.1	0.0	5.6	0.0	0.0	-5.6
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

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.