

**2. BANK LENDING SURVEY.**  
**Diffusion Index**

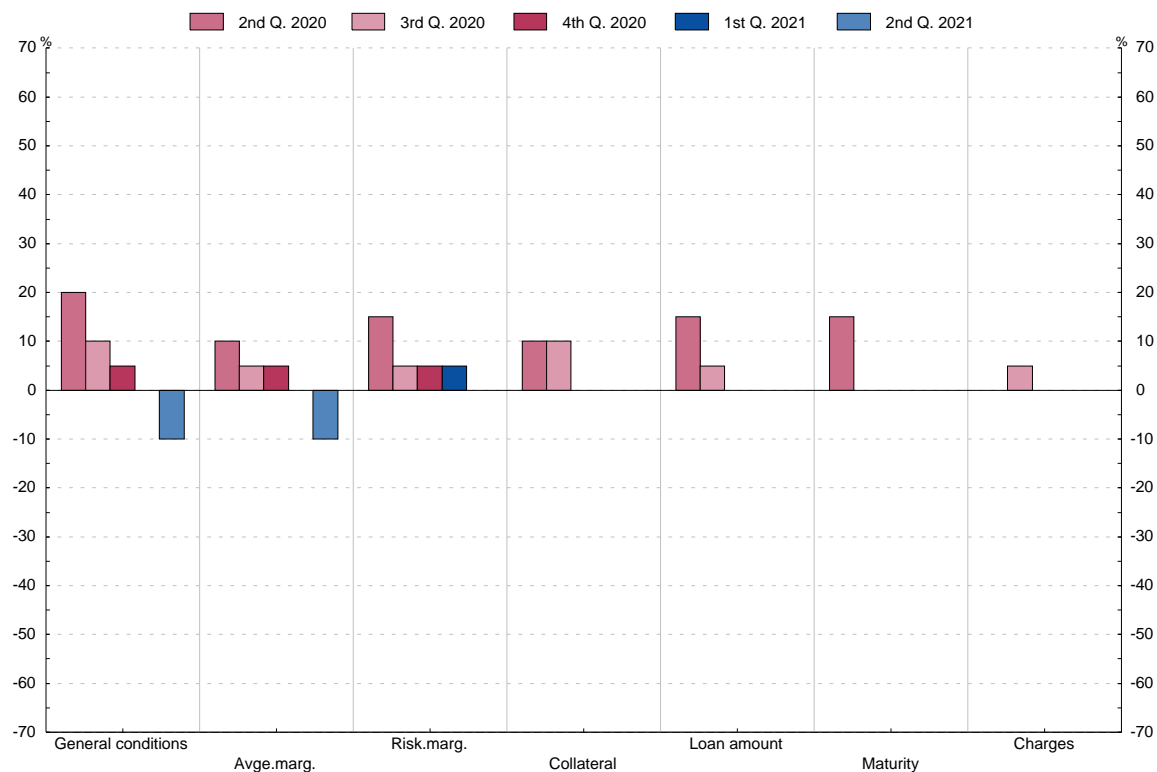
**2.13b Changes in terms and conditions for loans to households**  
**(question 12 and 15)**

■ Series depicted in chart.

Diffusion Index(1)

	Consumer credit and other lending							
	General Conditions (2)	Margins		Collateral requirements	Other conditions			
		Your bank's margin on average loans	Your bank's margin on riskier loans		Loan amount (2)	Maturity	Non interest rate charges	
	1	2	3	4	5	6	7	
<b>17</b> Q3	-5.0	-5.0	-5.0	5.0	0.0	-5.0	0.0	0.0
Q4	-15.0	-15.0	-15.0	5.0	0.0	-5.0	0.0	0.0
<b>18</b> Q1	-15.0	-15.0	-15.0	0.0	0.0	-10.0	0.0	0.0
Q2	-15.0	-15.0	-15.0	0.0	0.0	-5.0	0.0	0.0
Q3	-10.0	-10.0	-10.0	0.0	0.0	0.0	5.0	0.0
Q4	-10.0	-10.0	-10.0	0.0	0.0	0.0	0.0	0.0
<b>19</b> Q1	-5.0	-5.0	-5.0	0.0	0.0	0.0	0.0	0.0
Q2	-5.0	-5.0	-5.0	0.0	5.0	-5.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0
Q4	-5.0	-10.0	-10.0	5.0	5.0	5.0	0.0	0.0
<b>20</b> Q1	5.0	0.0	0.0	5.0	5.0	5.0	0.0	0.0
Q2	20.0	10.0	10.0	15.0	10.0	15.0	15.0	0.0
Q3	10.0	5.0	5.0	5.0	10.0	5.0	0.0	5.0
Q4	5.0	5.0	5.0	5.0	0.0	0.0	0.0	0.0
<b>21</b> Q1	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0
Q2	-10.0	-10.0	-10.0	0.0	0.0	0.0	0.0	0.0

**Consumer credit and other lending**



(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.