

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

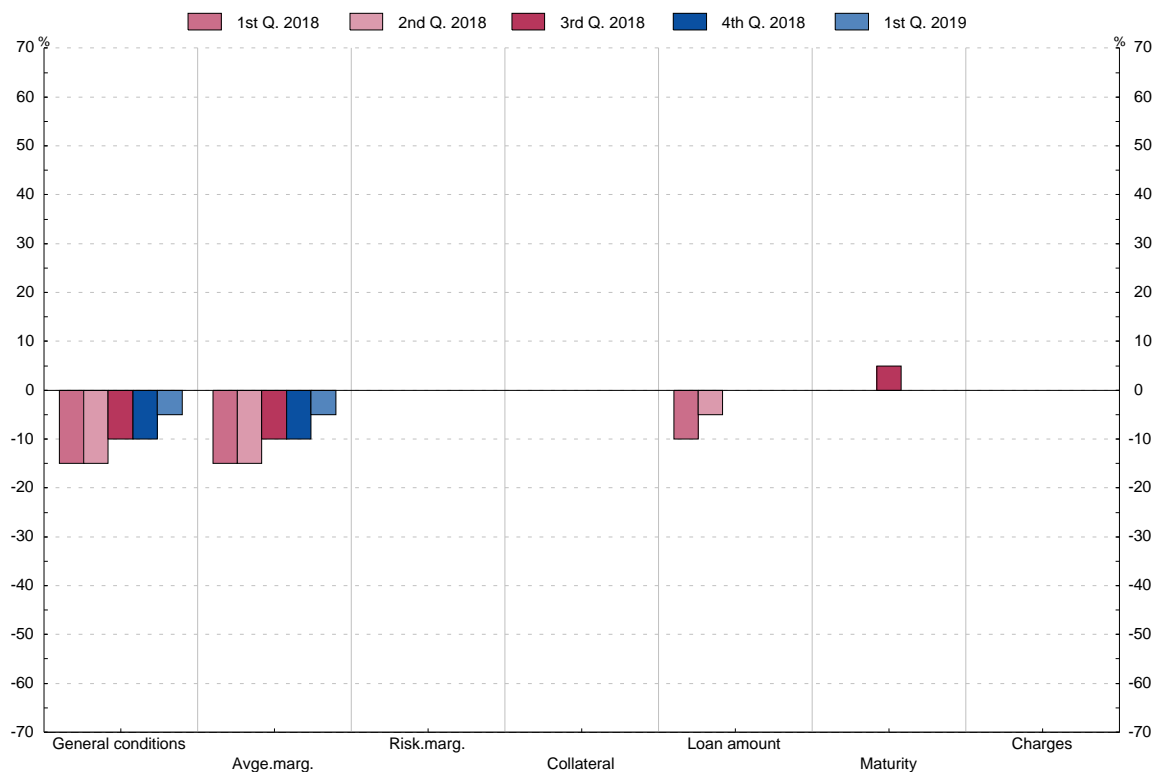
**2.13b Changes in terms and conditions for loans to households**  
**(question 12 and 15)**

■ Series depicted in chart.

Diffusion Index(1)

	Consumer credit and other lending						
	General Conditions 1 (2)	Margins		Collateral requirements 4	Other conditions		
		Your bank's margin on average loans 2	Your bank's margin on riskier loans 3		Loan amount 5 (2)	Maturity 6	Non interest rate charges 7
<b>15</b> Q2	-20.0	-30.0	0.0	0.0	0.0	0.0	-5.0
Q3	-10.0	-15.0	0.0	0.0	0.0	0.0	0.0
Q4	-15.0	-20.0	0.0	0.0	0.0	0.0	0.0
<b>16</b> Q1	-25.0	-35.0	-5.0	0.0	-10.0	-5.0	0.0
Q2	-10.0	-20.0	0.0	0.0	-5.0	5.0	0.0
Q3	-10.0	-15.0	0.0	0.0	-5.0	0.0	0.0
Q4	-10.0	-10.0	0.0	0.0	-5.0	0.0	0.0
<b>17</b> Q1	-15.0	-15.0	0.0	0.0	-10.0	-5.0	0.0
Q2	-10.0	-10.0	5.0	0.0	-10.0	-5.0	0.0
Q3	-5.0	-5.0	5.0	0.0	-5.0	0.0	0.0
Q4	-15.0	-15.0	5.0	0.0	-5.0	0.0	0.0
<b>18</b> Q1	-15.0	-15.0	0.0	0.0	-10.0	0.0	0.0
Q2	-15.0	-15.0	0.0	0.0	-5.0	0.0	0.0
Q3	-10.0	-10.0	0.0	0.0	0.0	5.0	0.0
Q4	-10.0	-10.0	0.0	0.0	0.0	0.0	0.0
<b>19</b> Q1	-5.0	-5.0	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.