

2. BANK LENDING SURVEY.
Diffusion Index

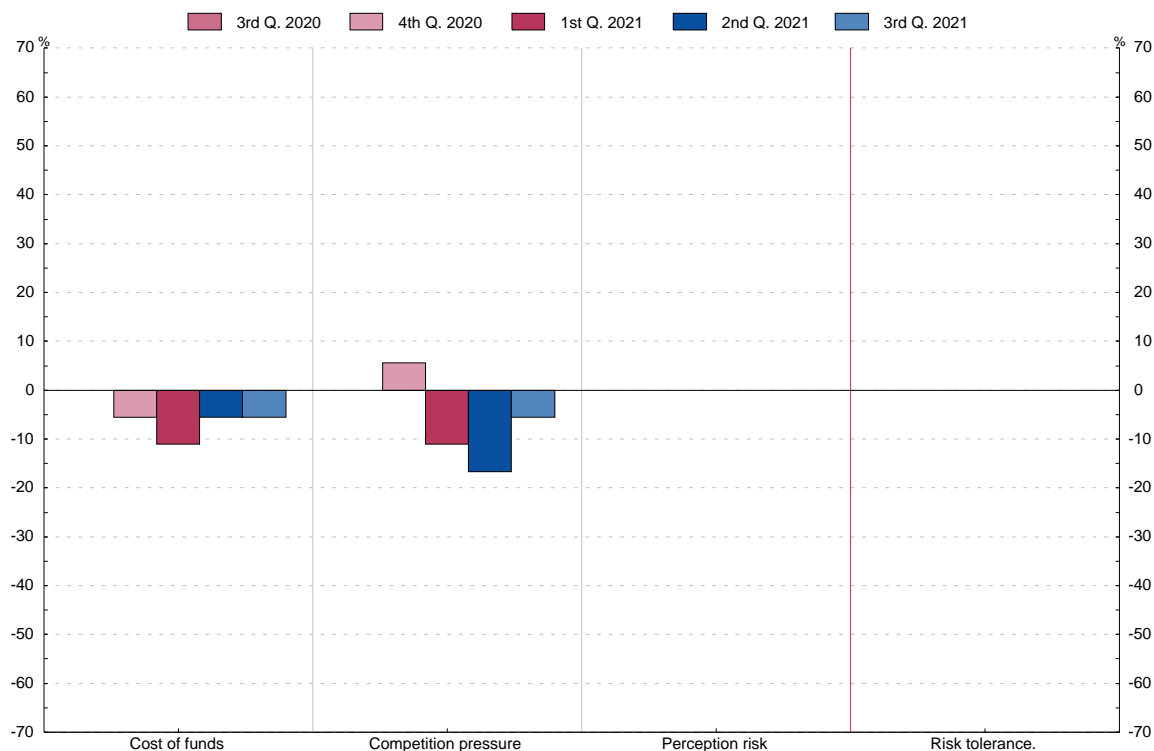
2.14 Contribution of different factors to changes in conditions for loans or credit lines to households for house purchase (question 13)

■ Series depicted in chart.

Diffusion Index(1)

	Overall impact on your institution's loan conditions				Impact on your institutions's margin on average loans				Impact on your institutions's margin on riskier loans			
	Costs of funds & balance sheet constraints 1 (2)	Pressure from competition 2 (2)	Perception of risk 3 (2)	Institution's risk tolerance 4 (2)	Costs of funds & balance sheet constraints 5 (2)	Pressure from competition 6 (2)	Perception of risk 7 (2)	Institution's risk tolerance 8 (2)	Costs of funds & balance sheet constraints 9 (2)	Pressure from competition 10 (2)	Perception of risk 11 (2)	Institution's risk tolerance 12 (2)
17 Q4	-5.6	-5.6	0.0	0.0	-5.6	-5.6	0.0	0.0	5.6	5.6	5.6	5.6
18 Q1	-11.1	-5.6	0.0	0.0	-11.1	-5.6	0.0	0.0	5.6	0.0	5.6	5.6
Q2	0.0	-5.6	-5.6	0.0	0.0	-5.6	-5.6	0.0	0.0	0.0	0.0	0.0
Q3	0.0	-5.6	0.0	0.0	0.0	-5.6	0.0	0.0	0.0	0.0	0.0	0.0
Q4	-5.6	0.0	0.0	0.0	-5.6	0.0	0.0	0.0	-5.6	0.0	0.0	0.0
19 Q1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q2	0.0	-5.6	0.0	0.0	0.0	-5.6	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.0	-16.7	0.0	0.0	0.0	-16.7	0.0	0.0	0.0	0.0	0.0	0.0
Q4	0.0	-5.6	5.6	5.6	0.0	-5.6	5.6	5.6	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	0.0	0.0	0.0	0.0
Q2	0.0	0.0	16.7	0.0	0.0	0.0	11.1	0.0	0.0	0.0	11.1	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	-5.6	5.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21 Q1	-11.1	-11.1	0.0	0.0	-11.1	-11.1	0.0	0.0	0.0	0.0	0.0	0.0
Q2	-5.6	-16.7	0.0	0.0	-5.6	-16.7	0.0	0.0	0.0	0.0	0.0	0.0
Q3	-5.6	-5.6	0.0	0.0	-5.6	-5.6	0.0	0.0	0.0	0.0	0.0	0.0

Overall impact on your institution's loan conditions



(1) Share of banks reporting that the factor has contributed considerably to tightening x1 + 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.