

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

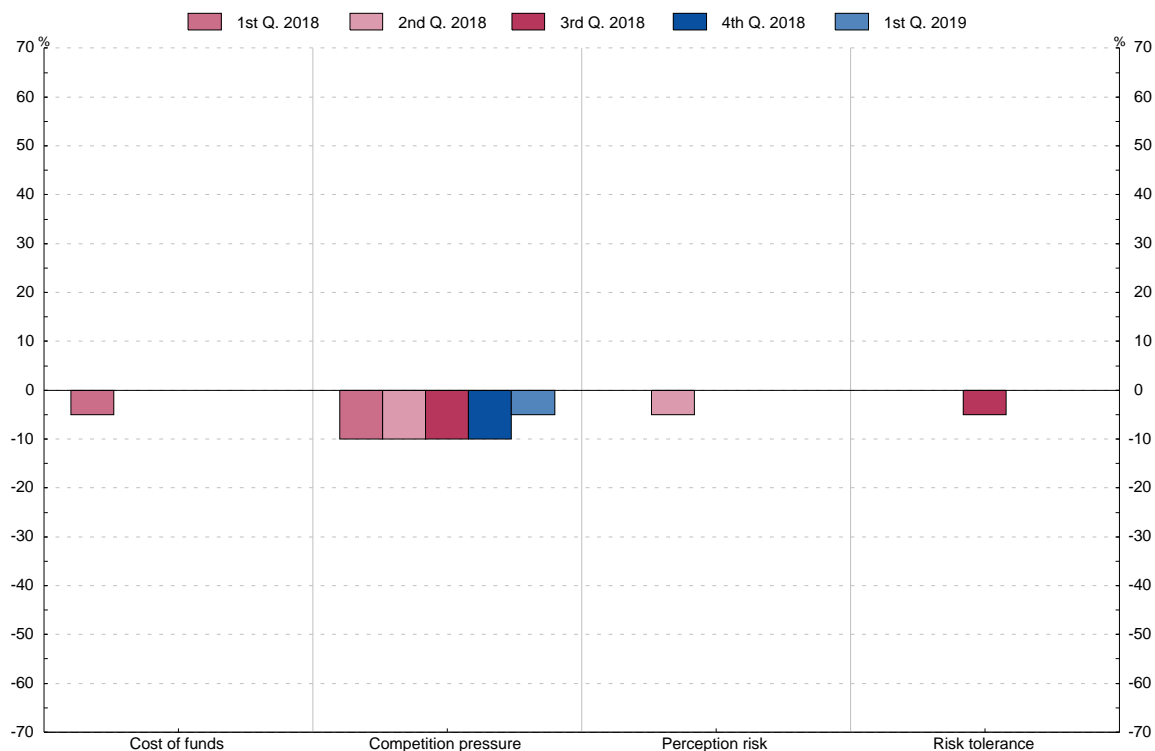
**2.15 Contribution of different factors to changes in conditions for loans or credit lines to households for consumer credit and other lending (question 16)**

■ 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	Pressure from competition	Perception of risk	Institution's risk tolerance	Costs of funds & balance sheet constraints	Pressure from competition	Perception of risk	Institution's risk tolerance	Costs of funds & balance sheet constraints	Pressure from competition	Perception of risk	Institution's risk tolerance
	1 (2)	2 (2)	3 (2)	4 (2)	5 (2)	6 (2)	7 (2)	8 (2)	9 (2)	10 (2)	11 (2)	12 (2)
<b>15</b> Q2	-10.0	-15.0	-5.0	0.0	-10.0	-20.0	-10.0	0.0	0.0	-5.0	0.0	0.0
Q3	-5.0	-15.0	0.0	0.0	-5.0	-15.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	-5.0	-15.0	0.0	0.0	-5.0	-20.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>16</b> Q1	-15.0	-20.0	-5.0	0.0	-10.0	-20.0	0.0	0.0	5.0	-5.0	0.0	0.0
Q2	-5.0	-15.0	-5.0	-5.0	0.0	-20.0	-5.0	-5.0	5.0	0.0	0.0	0.0
Q3	-5.0	-10.0	-5.0	-5.0	-5.0	-10.0	-5.0	-5.0	5.0	0.0	0.0	0.0
Q4	-5.0	-10.0	0.0	0.0	0.0	-10.0	0.0	0.0	5.0	0.0	0.0	0.0
<b>17</b> Q1	-10.0	-15.0	0.0	0.0	-5.0	-15.0	0.0	0.0	5.0	0.0	0.0	0.0
Q2	0.0	-15.0	0.0	0.0	0.0	-15.0	0.0	0.0	10.0	0.0	0.0	0.0
Q3	0.0	-10.0	5.0	0.0	0.0	-10.0	5.0	0.0	5.0	0.0	5.0	0.0
Q4	0.0	-10.0	-5.0	0.0	0.0	-10.0	-5.0	0.0	5.0	0.0	5.0	0.0
<b>18</b> Q1	-5.0	-10.0	0.0	0.0	-5.0	-10.0	0.0	0.0	5.0	0.0	0.0	0.0
Q2	0.0	-10.0	-5.0	0.0	0.0	-10.0	-5.0	0.0	5.0	0.0	0.0	0.0
Q3	0.0	-10.0	0.0	-5.0	0.0	-10.0	0.0	-5.0	0.0	0.0	0.0	0.0
Q4	0.0	-10.0	0.0	0.0	0.0	-10.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>19</b> Q1	0.0	-5.0	0.0	0.0	0.0	-5.0	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.