

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

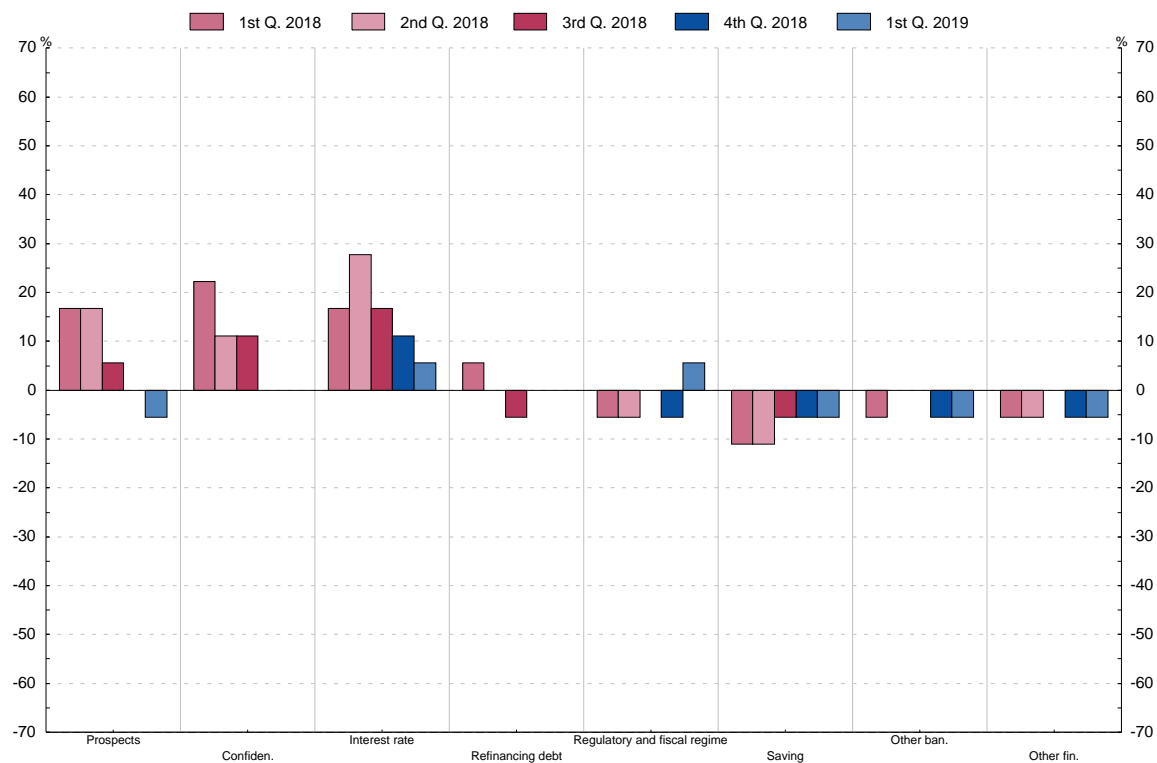
**2.17a Contribution of different factors to changes in the demand for loans to households (questions 19 and 20)**

■ Series depicted in chart.

Diffusion Index(1)

	Loans for house purchase								
	Financing needs, causes or purpose of demand					Use of alternative finance			
	Housing market prospects	Consumer confidence	General level of interest rates	Refinancing/restructuring and debt rescheduling	Regulatory and fiscal regime for the housing market (2)	Household savings	Loans from other banks	Other sources of finance	
	1	2	3	4	5	6	7	8	
<b>15</b> Q2	0.0	11.1	11.1	0.0	0.0	-5.6	-5.6	0.0	
Q3	16.7	16.7	5.6	0.0	0.0	0.0	-5.6	0.0	
Q4	5.6	22.2	16.7	0.0	0.0	-5.6	-5.6	0.0	
<b>16</b> Q1	5.6	5.6	5.6	5.6	-5.6	-11.1	-5.6	0.0	
Q2	5.6	5.6	5.6	5.6	-5.6	-5.6	-5.6	0.0	
Q3	5.6	0.0	5.6	0.0	-5.6	-11.1	-5.6	0.0	
Q4	11.1	5.6	5.6	0.0	-5.6	-11.1	-5.6	0.0	
<b>17</b> Q1	11.1	11.1	11.1	5.6	-5.6	-5.6	0.0	0.0	
Q2	16.7	16.7	11.1	5.6	-5.6	-11.1	-5.6	0.0	
Q3	11.1	11.1	11.1	5.6	-5.6	-5.6	0.0	0.0	
Q4	16.7	5.6	5.6	5.6	-5.6	-11.1	-5.6	-5.6	
<b>18</b> Q1	16.7	22.2	16.7	5.6	-5.6	-11.1	-5.6	-5.6	
Q2	16.7	11.1	27.8	0.0	-5.6	-11.1	0.0	-5.6	
Q3	5.6	11.1	16.7	-5.6	0.0	-5.6	0.0	0.0	
Q4	0.0	0.0	11.1	0.0	-5.6	-5.6	-5.6	-5.6	
<b>19</b> Q1	-5.6	0.0	5.6	0.0	5.6	-5.6	-5.6	-5.6	

**Loans for house purchase**



(1) Share of banks reporting that the factor has contributed considerably to increasing demand x 1 + share of banks reporting that it has contributed somewhat to increasing demand x 1/2 - share of banks reporting that it has contributed somewhat to decreasing demand x 1/2 - share of banks reporting that it has contributed considerably to decreasing demand x 1.

(2) Available from the first quarter 2015 due to the introduction of a new questionnaire.