

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

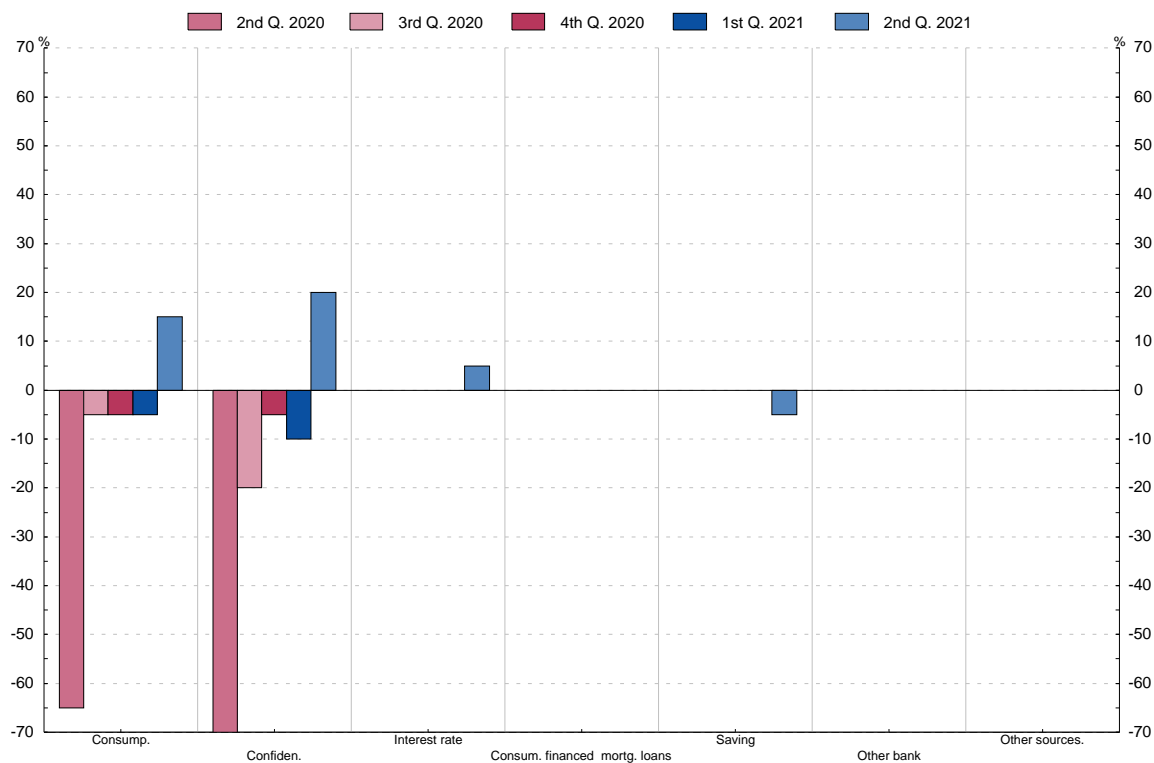
**2.17b Contribution of different factors to changes in the demand for loans to households (questions 19 and 20)**

■ Series depicted in chart.

Diffusion Index(1)

	Consumer credit and other lending						
	Financing needs, causes or purpose of demand				Use of alternative finance		
	1 Spending on durable consumer goods	2 Consumer confidence	3 General level of interest rates (2)	4 Consumer spending financed through mortgage loans (2)	5 Household savings	6 Loans from other banks	7 Other sources of finance
<b>17</b> Q3	15.0	15.0	10.0	0.0	-5.0	-5.0	0.0
Q4	15.0	10.0	10.0	0.0	-10.0	-10.0	-5.0
<b>18</b> Q1	20.0	20.0	15.0	0.0	-10.0	-10.0	-5.0
Q2	25.0	25.0	20.0	0.0	-5.0	0.0	0.0
Q3	20.0	15.0	20.0	0.0	0.0	0.0	0.0
Q4	5.0	5.0	15.0	0.0	-5.0	-5.0	-5.0
<b>19</b> Q1	-5.0	0.0	5.0	0.0	-5.0	-10.0	-5.0
Q2	-5.0	0.0	0.0	0.0	0.0	-5.0	0.0
Q3	-5.0	-5.0	0.0	0.0	0.0	-5.0	0.0
Q4	-5.0	0.0	0.0	0.0	-5.0	-5.0	-5.0
<b>20</b> Q1	-20.0	-20.0	0.0	0.0	-5.0	-5.0	-5.0
Q2	-65.0	-85.0	0.0	0.0	0.0	0.0	0.0
Q3	-5.0	-20.0	0.0	0.0	0.0	0.0	0.0
Q4	-5.0	-5.0	0.0	0.0	0.0	0.0	0.0
<b>21</b> Q1	-5.0	-10.0	0.0	0.0	0.0	0.0	0.0
Q2	15.0	20.0	5.0	0.0	-5.0	0.0	0.0

**Consumer credit and other lending**



(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.