

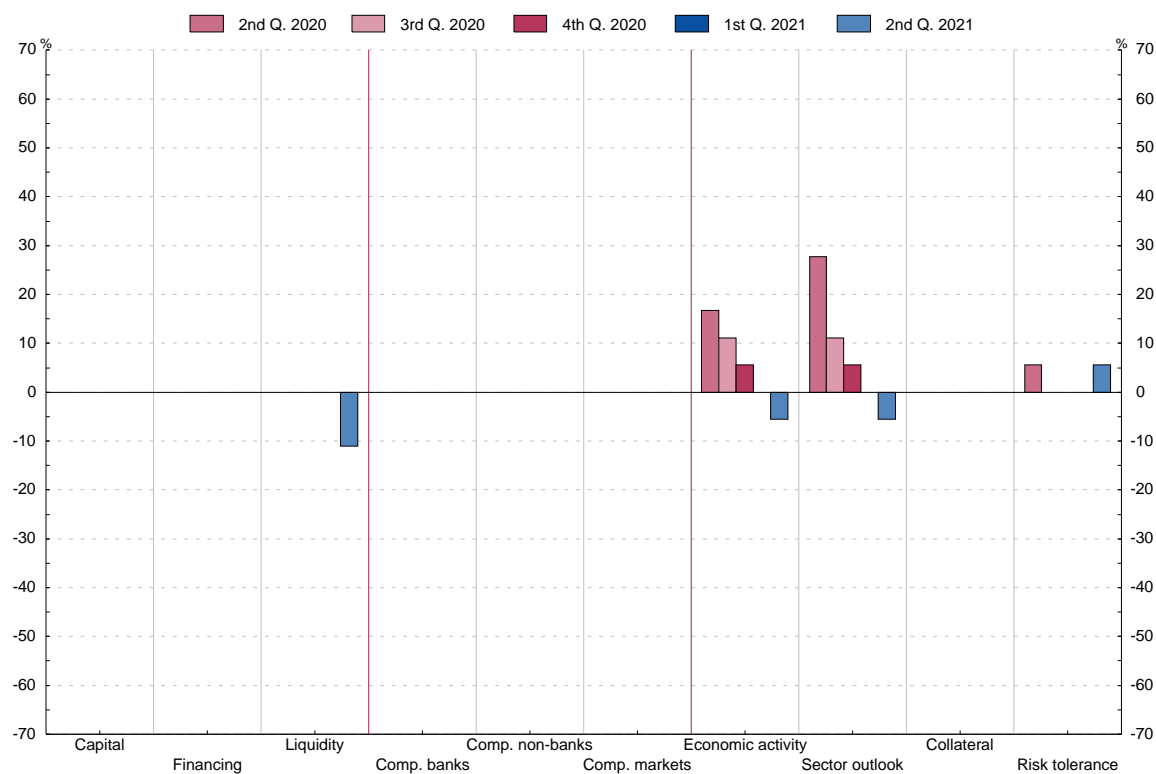
2. BANK LENDING SURVEY.
Diffusion Index

2.4 Contribution of different factors to changes in credit standards for approving loans or credit lines to large enterprises (question 2)

■ Series depicted in chart.

Diffusion Index(1)

	Cost of funds and balance sheet constraints			Pressure from competition			Perception of risk			Institution's risk tolerance
	1	2	3	4	5	6	7	8	9	
	Costs related to your bank's capital position	Your bank's ability to access market financing	Your bank's liquidity position	Competition from other banks	Competition from non-banks	Competition from market financing	Expectations regarding general economic activity	Industry or firm-specific outlook	Risk on the collateral demanded	(2)
17 Q3	5.6	0.0	0.0	-5.6	0.0	0.0	-5.6	-5.6	-5.6	5.6
Q4	5.6	0.0	0.0	-5.6	0.0	0.0	-5.6	-5.6	-5.6	0.0
18 Q1	5.6	0.0	0.0	0.0	0.0	0.0	-5.6	-5.6	-5.6	0.0
Q2	5.6	0.0	-5.6	0.0	0.0	0.0	-5.6	-5.6	-5.6	-5.6
Q3	0.0	0.0	0.0	-11.1	0.0	-5.6	0.0	0.0	0.0	-5.6
Q4	0.0	0.0	0.0	-11.1	0.0	-5.6	0.0	-5.6	-5.6	0.0
19 Q1	0.0	0.0	0.0	-11.1	0.0	-5.6	0.0	11.1	0.0	0.0
Q2	0.0	0.0	0.0	-5.6	0.0	-5.6	0.0	5.6	0.0	0.0
Q3	11.1	0.0	-5.6	-5.6	0.0	0.0	0.0	5.6	0.0	0.0
Q4	5.6	0.0	0.0	0.0	0.0	0.0	0.0	5.6	0.0	0.0
20 Q1	5.6	0.0	0.0	0.0	0.0	0.0	5.6	5.6	0.0	0.0
Q2	0.0	0.0	0.0	0.0	0.0	0.0	16.7	27.8	0.0	5.6
Q3	0.0	0.0	0.0	0.0	0.0	0.0	11.1	11.1	0.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	5.6	5.6	0.0	0.0
21 Q1	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	-11.1	0.0	0.0	0.0	-5.6	-5.6	0.0	5.6



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