

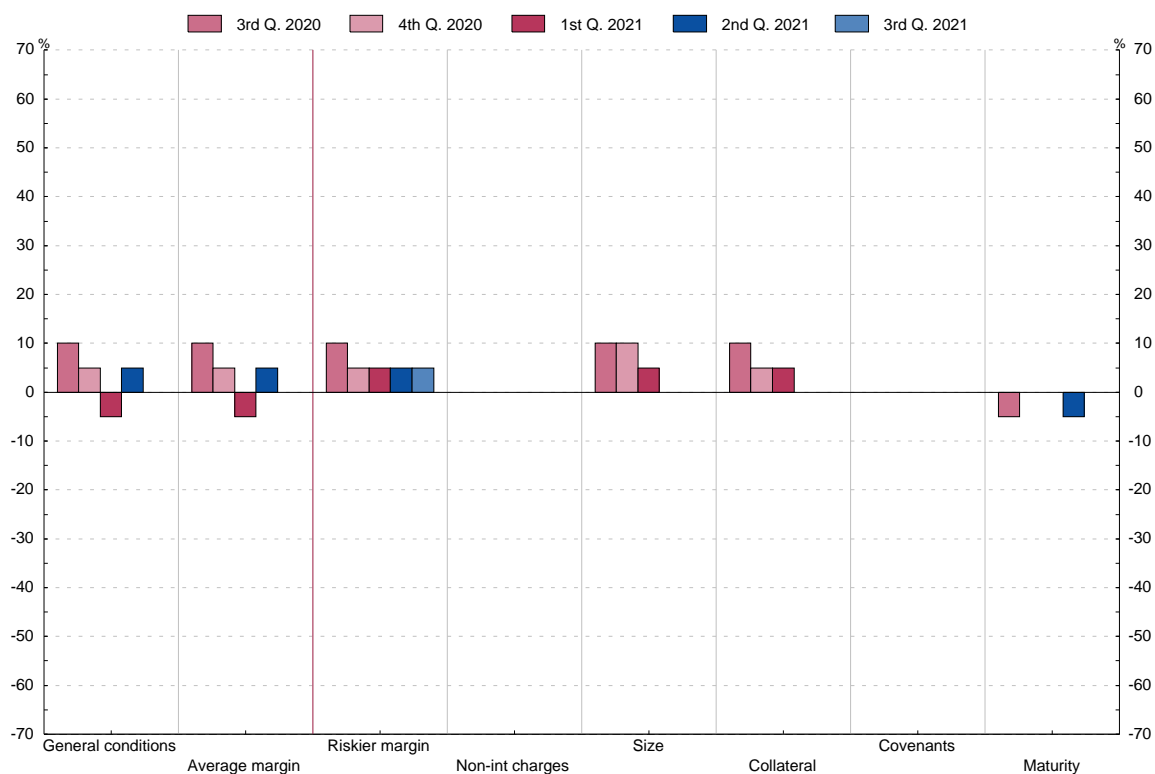
**2. BANK LENDING SURVEY.**  
**Diffusion index**

**2.5 Changes in terms and conditions for loans or credit lines to enterprises('Overall'; question 3)**

■ Series depicted in chart.

Diffusion index(1)

	Price			Other conditions and terms					
	General Conditions	Your bank's margin on average loans	Your bank's margin on riskier loans	Non-interest rate charges	Size of the loan or credit line	Collateral requirements	Loan covenants	Maturity	
	1	2	3	4	5	6	7	8	
<b>17</b> Q4	(2)	0.0	-5.0	5.0	5.0	5.0	5.0	0.0	0.0
<b>18</b> Q1	-10.0	-20.0	0.0	5.0	-5.0	0.0	0.0	0.0	0.0
Q2	-15.0	-15.0	5.0	5.0	-5.0	0.0	0.0	0.0	-10.0
Q3	-10.0	-5.0	0.0	0.0	0.0	0.0	-5.0	-10.0	-10.0
Q4	-5.0	-5.0	0.0	0.0	5.0	0.0	0.0	-5.0	-5.0
<b>19</b> Q1	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0
Q2	-5.0	-5.0	5.0	0.0	0.0	0.0	-5.0	0.0	0.0
Q3	0.0	0.0	5.0	5.0	0.0	0.0	-5.0	0.0	0.0
Q4	0.0	-5.0	5.0	5.0	-5.0	0.0	0.0	-5.0	-5.0
<b>20</b> Q1	5.0	5.0	5.0	5.0	0.0	0.0	0.0	0.0	0.0
Q2	-10.0	-10.0	15.0	-5.0	-20.0	10.0	5.0	-20.0	-20.0
Q3	10.0	10.0	10.0	0.0	10.0	10.0	0.0	-5.0	-5.0
Q4	5.0	5.0	5.0	0.0	10.0	5.0	0.0	0.0	0.0
<b>21</b> Q1	-5.0	-5.0	5.0	0.0	5.0	5.0	0.0	0.0	0.0
Q2	5.0	5.0	5.0	0.0	0.0	0.0	0.0	-5.0	-5.0
Q3	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0



(1) Share of banks that have tightened considerably x 1 + share of banks that have tightened somewhat x 1/2 - share of banks that have eased somewhat x 1/2 - share of banks that have eased considerably x 1.

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