

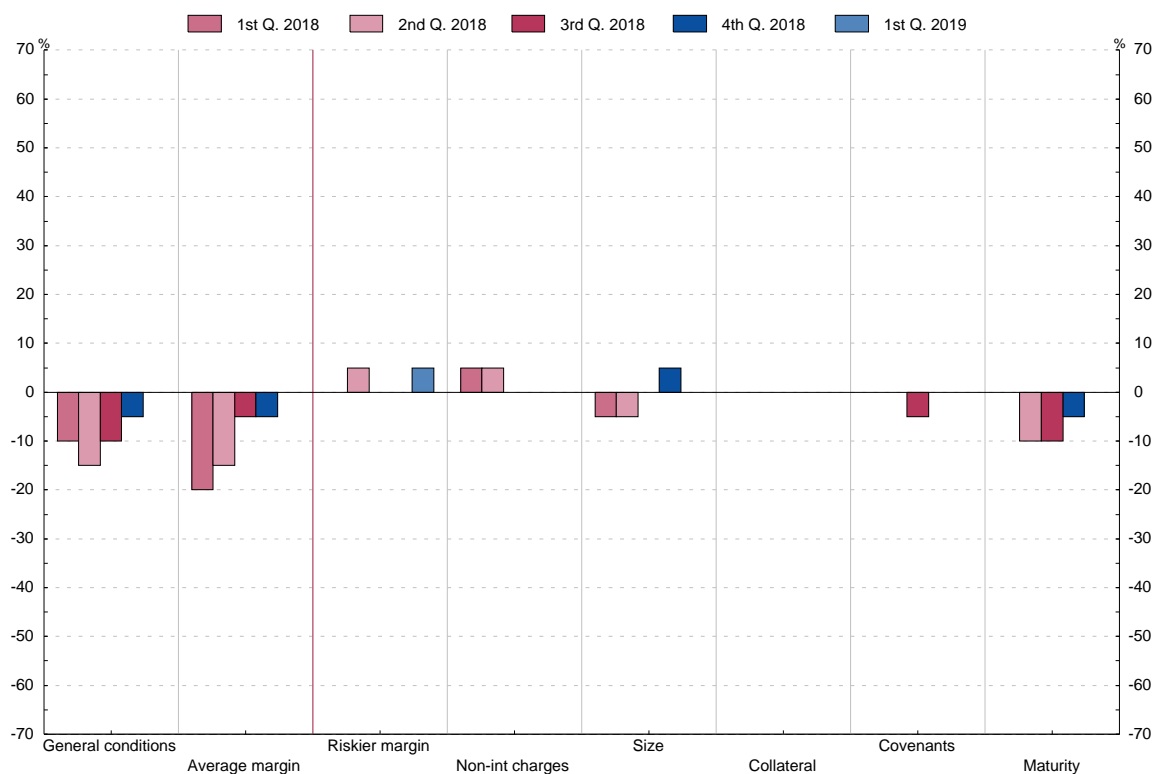
2. BANK LENDING SURVEY.
Diffusion index

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	
15 Q2	(2)	-30.0	-40.0	-5.0	-15.0	5.0	-5.0	0.0	0.0
Q3		-10.0	-30.0	0.0	-5.0	-5.0	0.0	0.0	5.0
Q4		-10.0	-15.0	0.0	-10.0	5.0	0.0	0.0	0.0
16 Q1		-15.0	-25.0	0.0	-5.0	0.0	5.0	5.0	0.0
Q2		-5.0	-15.0	5.0	5.0	0.0	5.0	5.0	0.0
Q3		0.0	-5.0	5.0	5.0	0.0	5.0	5.0	-5.0
Q4		5.0	5.0	5.0	5.0	0.0	0.0	5.0	0.0
17 Q1		0.0	0.0	15.0	0.0	0.0	5.0	5.0	-10.0
Q2		-5.0	0.0	10.0	5.0	10.0	5.0	0.0	5.0
Q3		5.0	0.0	10.0	5.0	0.0	0.0	0.0	5.0
Q4		0.0	-5.0	5.0	5.0	5.0	5.0	0.0	0.0
18 Q1		-10.0	-20.0	0.0	5.0	-5.0	0.0	0.0	0.0
Q2		-15.0	-15.0	5.0	5.0	-5.0	0.0	0.0	-10.0
Q3		-10.0	-5.0	0.0	0.0	0.0	0.0	-5.0	-10.0
Q4		-5.0	-5.0	0.0	0.0	5.0	0.0	0.0	-5.0
19 Q1		0.0	0.0	5.0	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.