

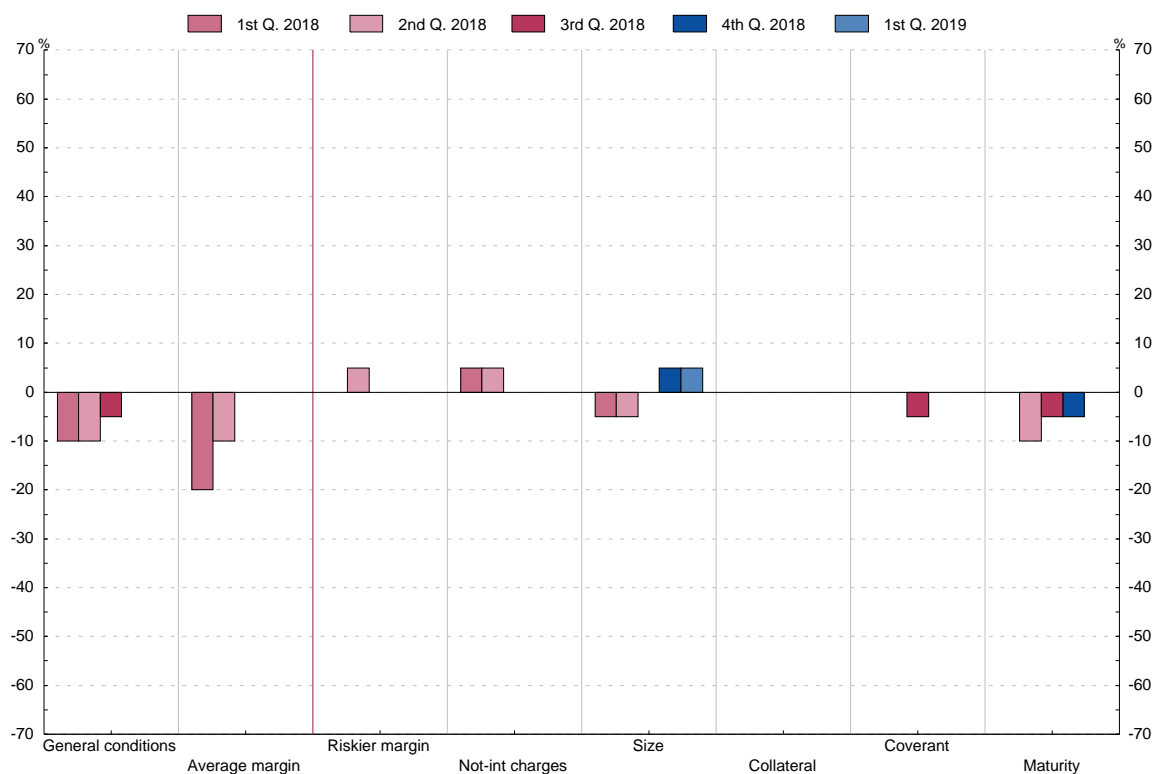
**2. BANK LENDING SURVEY.**  
Diffusion index

**2.6 Changes in terms and conditions for loans or credit lines to small and medium-sized enterprises (question 3)**

■ Series depicted in chart.

Diffusion index(1)

	1 General Conditions (2)	Price			Other conditions and terms				
		2 Your bank's margin on average loans	3 Your bank's margin on riskier loans	4 Non-interest rate charges	5 Size of the loan or credit line	6 Collateral requirements	7 Loan covenants	8 Maturity	
<b>15</b> Q2	-30.0	-40.0	-5.0	-20.0	0.0	-5.0	-5.0	-5.0	
Q3	-10.0	-20.0	0.0	-5.0	-5.0	0.0	0.0	0.0	
Q4	-10.0	-20.0	-5.0	-10.0	5.0	0.0	0.0	0.0	
<b>16</b> Q1	-10.0	-25.0	0.0	-10.0	-5.0	0.0	0.0	-5.0	
Q2	0.0	-10.0	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	10.0	5.0	5.0	0.0	5.0	5.0	0.0	
<b>17</b> Q1	0.0	0.0	15.0	0.0	0.0	5.0	5.0	-10.0	
Q2	0.0	0.0	10.0	5.0	10.0	5.0	0.0	15.0	
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	
<b>18</b> Q1	-10.0	-20.0	0.0	5.0	-5.0	0.0	0.0	0.0	
Q2	-10.0	-10.0	5.0	5.0	-5.0	0.0	0.0	-10.0	
Q3	-5.0	0.0	0.0	0.0	0.0	0.0	-5.0	-5.0	
Q4	0.0	0.0	0.0	0.0	5.0	0.0	0.0	-5.0	
<b>19</b> Q1	0.0	0.0	0.0	0.0	5.0	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.