

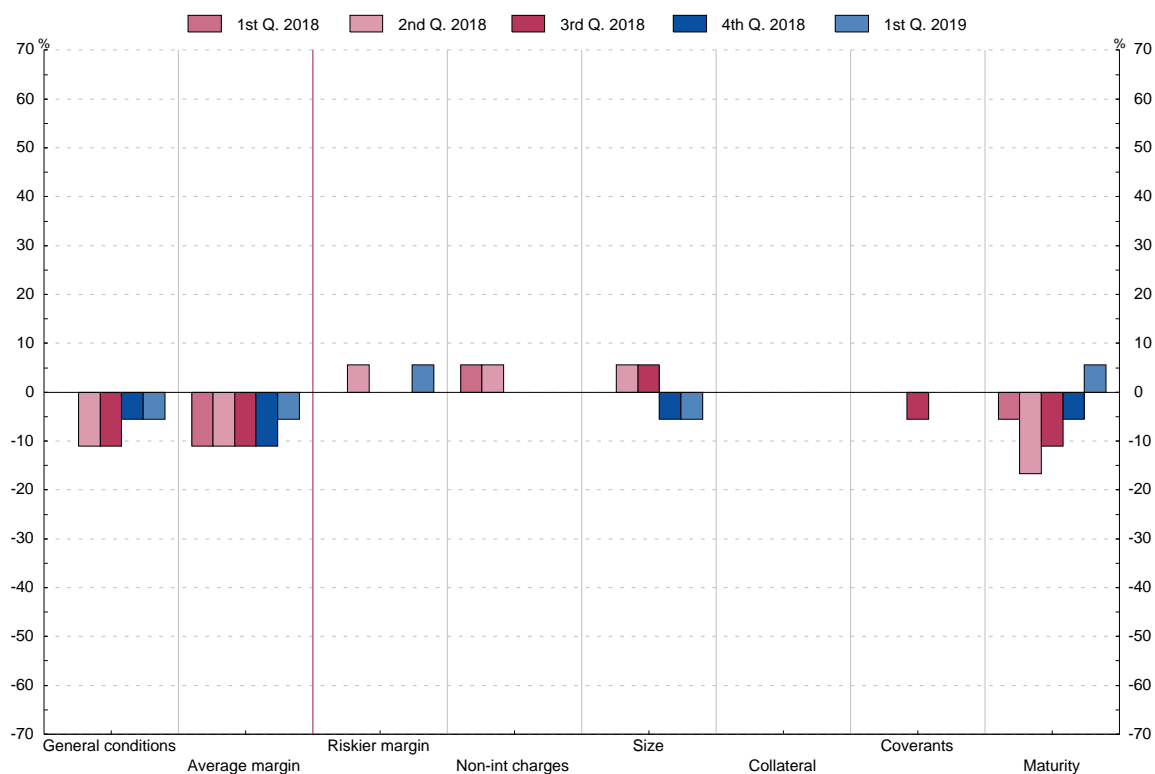
2. BANK LENDING SURVEY.
Diffusion index

2.7 Changes in terms and conditions for loans or credit lines to large enterprises (question 3)

■ Series depicted in chart.

Diffusion index(1)

	1 General Conditions (2)	Margins			Other conditions				
		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	
15 Q2	-27.8	-38.9	-5.6	-11.1	5.6	-5.6	0.0	0.0	
Q3	-11.1	-22.2	0.0	0.0	-5.6	0.0	0.0	5.6	
Q4	-5.6	-5.6	0.0	-5.6	5.6	0.0	0.0	-5.6	
16 Q1	-16.7	-27.8	0.0	-11.1	-5.6	0.0	0.0	-5.6	
Q2	-5.6	-22.2	5.6	-5.6	-5.6	0.0	0.0	-5.6	
Q3	0.0	-11.1	5.6	-5.6	-5.6	0.0	0.0	-5.6	
Q4	0.0	-5.6	5.6	-5.6	-5.6	0.0	0.0	0.0	
17 Q1	-5.6	-11.1	5.6	-5.6	-5.6	0.0	0.0	-11.1	
Q2	11.1	11.1	11.1	5.6	5.6	5.6	0.0	0.0	
Q3	5.6	0.0	5.6	5.6	0.0	0.0	0.0	0.0	
Q4	0.0	0.0	5.6	5.6	5.6	5.6	0.0	-5.6	
18 Q1	0.0	-11.1	0.0	5.6	0.0	0.0	0.0	-5.6	
Q2	-11.1	-11.1	5.6	5.6	5.6	0.0	0.0	-16.7	
Q3	-11.1	-11.1	0.0	0.0	5.6	0.0	-5.6	-11.1	
Q4	-5.6	-11.1	0.0	0.0	-5.6	0.0	0.0	-5.6	
19 Q1	-5.6	-5.6	5.6	0.0	-5.6	0.0	0.0	5.6	



(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.