

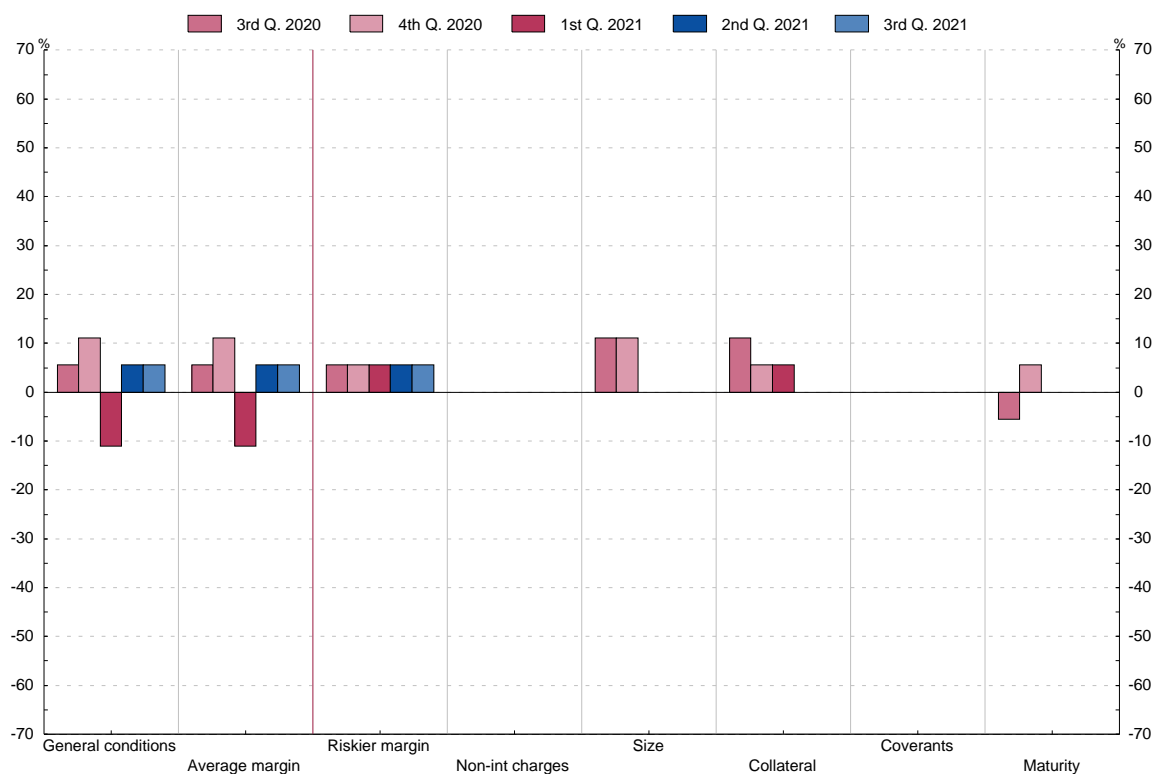
**2. BANK LENDING SURVEY.**  
**Diffusion index**

**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	
<b>17</b> Q4	0.0	0.0	5.6	5.6	5.6	5.6	0.0	-5.6	
<b>18</b>	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
<b>19</b>	Q1	-5.6	-5.6	5.6	0.0	-5.6	0.0	0.0	5.6
	Q2	-11.1	-11.1	0.0	-5.6	0.0	-5.6	-11.1	-5.6
	Q3	0.0	0.0	5.6	0.0	0.0	0.0	-5.6	0.0
	Q4	-5.6	-5.6	5.6	0.0	0.0	0.0	0.0	-5.6
<b>20</b>	Q1	5.6	11.1	5.6	5.6	0.0	0.0	0.0	0.0
	Q2	5.6	5.6	16.7	-5.6	-16.7	16.7	5.6	-11.1
	Q3	5.6	5.6	5.6	0.0	11.1	11.1	0.0	-5.6
	Q4	11.1	11.1	5.6	0.0	11.1	5.6	0.0	5.6
<b>21</b>	Q1	-11.1	-11.1	5.6	0.0	0.0	5.6	0.0	0.0
	Q2	5.6	5.6	5.6	0.0	0.0	0.0	0.0	0.0
	Q3	5.6	5.6	5.6	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.