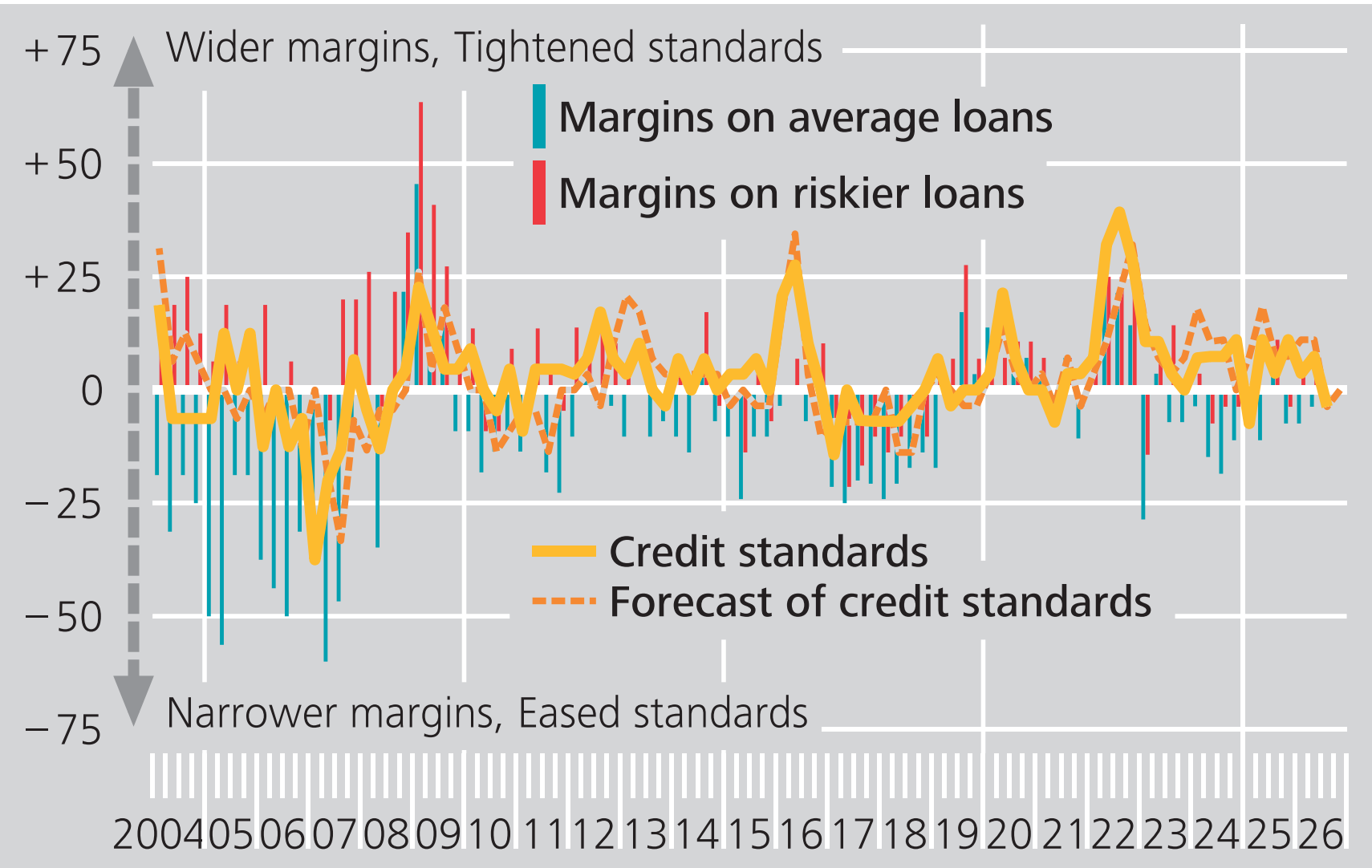
Changes in credit standards and interest margins* on loans to households for house purchase in Germany

Net percentage



Source: Bank Lending Survey of the Eurosystem. * For credit standards (margins): difference between the number of respondents reporting "tightened considerably" and "tightened somewhat" ("widened considerably" and "widened somewhat") and the number of respondents reporting "eased somewhat" and "eased considerably" ("narrowed somewhat" and "narrowed considerably") as a percentage of the responses given.

Deutsche Bundesbank