

## Eurosystem bank lending survey

Results for Germany, unweighted changes<sup>1)2)</sup>

1. Over the past three months, how have your bank's credit standards as applied to the approval of loans or credit lines to enterprises changed?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall	0	-3	3	0	0	-6	-3	-3	0	-3	-3	-9	-3	-3	-3	-3	-3	3	3	3
* Loans to small and medium-sized enterprises	0	-7	0	0	0	-3	-3	0	0	-3	-3	-6	-3	-3	-3	-3	0	3	0	-3
* Loans to large enterprises	-3	3	0	0	0	-10	0	-3	0	-4	0	-13	0	-3	-3	-3	-7	3	3	0
* Short-term loans	0	-6	0	0	0	-9	-3	-3	0	-6	-3	-3	-3	-3	-3	-3	-3	0	3	3
* Long-term loans	0	3	0	0	0	-9	-3	-3	0	-3	-3	-12	-3	-3	-3	-3	-3	3	-3	3

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall	0	13	9	6	6	6	-3	3	0	3	3	19	19	16	10	10	6			
* Loans to small and medium-sized enterprises	3	7	13	7	7	6	-6	3	0	10	0	20	20	13	10	7	3			
* Loans to large enterprises	-3	14	13	10	7	7	-3	7	0	3	3	21	17	17	10	14	10			
* Short-term loans	0	10	13	9	6	6	-3	3	0	6	3	16	19	13	6	6	6			
* Long-term loans	0	10	13	6	6	9	0	3	0	3	3	23	19	16	10	10	10			

<sup>1)</sup>The results reported in the respective month refer to the previous quarter.

<sup>2)</sup> Discrepancies may exist between the net balances presented here and the harmonised data for Germany published in the ECB's Statistical Datawarehouse owing to differences in the treatment of the "not applicable" response category.

<sup>\*</sup> For questions concerning supply: difference between the total number of "tightened considerably" and "tightened somewhat" responses and the total number of "eased somewhat" and "eased considerably" responses (as a percentage of all responses).

<sup>\*\*</sup> For questions concerning demand: the difference between the total number of "increased considerably" and "increased somewhat" responses and the total number of "decreased somewhat" and "decreased considerably" responses (as a percentage of all responses).

More details and background information on the *bank lending survey* are contained in the following articles: "A bank lending survey for the euro area", *ECB Monthly Bulletin*, April 2003, pp 65 - 75, "Bank Lending Survey: an interim assessment and current developments", Deutsche Bundesbank, *Monthly Report*, January 2009, pp 15 - 30, and "Evolution of the Bank Lending Survey since the onset of the financial crisis", Deutsche Bundesbank, *Monthly Report*, July 2016, pp 15 - 40. In addition, the quarterly survey results are the topic of regular commentary in the ECB's *Monthly Bulletin* and the Bundesbank's *Monthly Report*.

2. Over the past three months, how have the following factors affected your bank's credit standards as applied to the approval of loans or credit lines to enterprises (as described in question 1)?

Overall	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Cost of funds and balance sheet constraints</b>																				
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup>	0	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
* Your bank's liquidity position	0	-3	0	0	0	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>B) Pressure from competition</b>																				
* Competition from other banks	-3	-9	0	0	0	-6	3	0	0	0	0	-6	-3	-6	-6	-3	-3	-6	-3	0
* Competition from non-banks	0	0	0	0	-3	-3	0	0	0	0	0	0	0	-6	-6	-3	-3	-3	0	0
* Competition from market financing	0	0	0	0	0	-3	0	0	0	0	0	0	0	-3	-3	-3	0	0	0	0
<b>C) Perception of risk</b>																				
* General economic situation and outlook	0	0	0	0	0	0	0	0	0	0	0	0	-3	0	3	0	0	6	3	3
* Industry or firm-specific situation and outlook/borrower's creditworthiness <sup>3)</sup>	0	0	3	0	0	-3	0	0	0	0	0	-3	0	0	-3	-3	0	3	6	6
* Risk on the collateral demanded	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>D) Your bank's risk tolerance</b>																				
* Your bank's risk tolerance	-	-3	3	3	3	-3	0	-3	0	0	0	0	0	-3	0	0	0	0	0	0

Overall	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Cost of funds and balance sheet constraints</b>																				
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	0	10	9	0	0	0	0	0	0	3	0	6	10	0	0	0	0			
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup>	0	3	6	-3	0	-3	-3	0	0	-3	3	3	3	3	0	3	0			
* Your bank's liquidity position	0	0	3	-3	0	0	0	0	0	-3	0	3	3	0	0	0	0			
<b>B) Pressure from competition</b>																				
* Competition from other banks	-3	-3	0	0	0	-3	0	0	0	-3	0	0	3	0	0	0	0			
* Competition from non-banks	0	0	0	0	0	0	0	0	0	0	0	0	-3	0	0	0	0			
* Competition from market financing	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>C) Perception of risk</b>																				
* General economic situation and outlook	0	17	25	6	6	6	-3	-3	0	3	6	26	19	13	6	6	3			
* Industry or firm-specific situation and outlook/borrower's creditworthiness <sup>3)</sup>	3	20	34	22	6	9	-3	0	0	6	3	13	16	10	3	13	3			
* Risk on the collateral demanded	0	7	6	3	0	3	0	0	0	3	0	0	0	3	0	3	3			
<b>D) Your bank's risk tolerance</b>																				
* Your bank's risk tolerance	0	3	6	3	0	3	-3	0	0	3	0	13	3	0	6	3	0			

<sup>1)</sup> Can involve the use of credit derivatives, with the loans remaining on the bank's balance sheet.

<sup>2)</sup> Involves the sale of loans from the bank's balance sheet, i.e. off-balance sheet funding.

<sup>3)</sup> Risks related to non-performing loans may be reflected not only in the "industry or firm-specific situation and outlook/borrower's creditworthiness", but also in the bank's "cost of funds and balance sheet constraints".

**Continued 2.** Over the past three months, how have the following factors affected your bank's credit standards as applied to the approval of loans or credit lines to enterprises (as described in question 1)?

Loans to small and medium-sized enterprises	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Cost of funds and balance sheet constraints</b>																				
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup> )	0	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
* Your bank's liquidity position	0	-3	0	0	0	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>B) Pressure from competition</b>																				
* Competition from other banks	-3	-13	0	0	0	-7	-3	0	0	0	0	-6	0	-7	-7	-3	0	-3	-3	-3
* Competition from non-banks	0	0	0	0	-3	-3	0	0	0	0	0	0	0	-7	-7	-3	0	-3	-3	0
* Competition from market financing	0	0	0	0	0	-3	0	0	0	0	0	0	0	-3	-3	-3	0	0	0	0
<b>C) Perception of risk</b>																				
* General economic situation and outlook	0	0	0	0	3	0	0	0	0	0	0	0	0	0	3	0	0	3	0	0
* Industry or firm-specific situation and outlook/borrower's creditworthiness <sup>3)</sup>	0	0	0	0	3	-3	0	0	0	0	0	-3	0	0	-3	-3	0	3	7	3
* Risk on the collateral demanded	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>D) Your bank's risk tolerance</b>																				
* Your bank's risk tolerance	-	-7	0	0	3	-3	0	0	0	0	0	0	0	-3	0	0	0	0	0	-3

Loans to small and medium-sized enterprises	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Cost of funds and balance sheet constraints</b>																				
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	0	10	10	0	0	0	0	0	0	3	3	3	10	0	0	0	0			
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup> )	0	3	7	-3	0	0	-3	0	0	0	3	3	0	0	0	0	0			
* Your bank's liquidity position	0	0	3	-3	0	0	0	0	0	0	0	3	0	0	0	0	0			
<b>B) Pressure from competition</b>																				
* Competition from other banks	0	-3	0	0	0	-3	-3	0	0	0	0	0	3	0	0	0	0			
* Competition from non-banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
* Competition from market financing	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>C) Perception of risk</b>																				
* General economic situation and outlook	0	14	23	10	7	6	0	0	0	7	3	27	20	17	7	10	3			
* Industry or firm-specific situation and outlook/borrower's creditworthiness <sup>3)</sup>	3	17	33	20	7	10	-3	0	0	10	7	13	13	7	0	13	3			
* Risk on the collateral demanded	0	3	7	3	0	3	0	0	0	3	-3	0	0	0	0	3	3			
<b>D) Your bank's risk tolerance</b>																				
* Your bank's risk tolerance	0	0	10	3	0	3	0	0	0	3	0	13	3	0	7	3	0			

<sup>1)</sup> Can involve the use of credit derivatives, with the loans remaining on the bank's balance sheet.

<sup>2)</sup> Involves the sale of loans from the bank's balance sheet, i.e. off-balance sheet funding.

<sup>3)</sup> Risks related to non-performing loans may be reflected not only in the "industry or firm-specific situation and outlook/borrower's creditworthiness", but also in the bank's "cost of funds and balance sheet constraints".

**Continued 2.** Over the past three months, how have the following factors affected your bank's credit standards as applied to the approval of loans or credit lines to enterprises (as described in question 1)?

Loans to large enterprises	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Cost of funds and balance sheet constraints</b>																				
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	0	3	0	0	3	0	0	0	0	4	0	0	0	0	0	0	0	0	3	3
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup> )	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
* Your bank's liquidity position	0	0	0	0	0	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>B) Pressure from competition</b>																				
* Competition from other banks	-3	0	-3	0	0	-3	3	0	0	0	0	-10	-3	-7	-7	-3	-3	-3	-3	0
* Competition from non-banks	0	0	0	0	-3	-3	0	0	0	0	0	-3	0	-7	-7	-3	0	0	0	0
* Competition from market financing	0	0	0	0	0	-3	0	0	0	0	0	0	0	-3	-3	-3	0	0	0	0
<b>C) Perception of risk</b>																				
* General economic situation and outlook	0	0	0	0	0	-3	0	0	0	0	0	0	-3	0	3	0	0	7	3	3
* Industry or firm-specific situation and outlook/borrower's creditworthiness <sup>3)</sup>	0	0	3	0	0	-3	0	0	0	0	0	-3	3	0	-3	-3	0	3	7	7
* Risk on the collateral demanded	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>D) Your bank's risk tolerance</b>																				
* Your bank's risk tolerance	-	0	3	3	3	-3	0	-3	0	-4	0	0	3	-3	-3	0	0	0	0	0

Loans to large enterprises	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Cost of funds and balance sheet constraints</b>																				
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	0	11	10	0	0	0	0	0	0	3	3	7	10	0	0	0	0			
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup> )	0	4	7	-3	0	-3	-3	0	0	-3	3	3	3	3	0	3	0			
* Your bank's liquidity position	0	0	3	-3	0	0	0	0	0	-3	0	3	3	0	0	0	0			
<b>B) Pressure from competition</b>																				
* Competition from other banks	-3	-4	0	0	0	-3	0	0	0	-3	0	0	3	0	0	0	0			
* Competition from non-banks	0	0	0	0	0	0	0	0	0	0	0	0	-3	0	0	0	0			
* Competition from market financing	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>C) Perception of risk</b>																				
* General economic situation and outlook	0	18	27	13	7	7	0	-3	0	3	7	28	14	10	7	7	3			
* Industry or firm-specific situation and outlook/borrower's creditworthiness <sup>3)</sup>	0	18	33	20	7	10	-3	0	0	7	7	14	10	7	3	14	7			
* Risk on the collateral demanded	0	7	7	3	0	3	0	0	0	3	0	0	0	3	0	0	0			
<b>D) Your bank's risk tolerance</b>																				
* Your bank's risk tolerance	0	0	7	3	0	0	0	0	0	3	0	14	3	0	7	7	0			

<sup>1)</sup> Can involve the use of credit derivatives, with the loans remaining on the bank's balance sheet.

<sup>2)</sup> Involves the sale of loans from the bank's balance sheet.

<sup>3)</sup> Risks related to non-performing loans may be reflected not only in the "industry or firm-specific situation and outlook/borrower's creditworthiness", but also in the bank's "cost of funds and balance sheet constraints".

3. Over the past three months, how have your bank's terms and conditions for new loans or credit lines to enterprises changed?

Overall	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Overall terms and conditions	-	-3	-9	-16	-25	-13	0	-3	-13	-13	-13	-9	-13	-19	-9	-10	-3	3	6	0
* Overall terms and conditions																				
B) Margins																				
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	-22	-9	-28	-13	-16	-16	-9	-19	-6	-19	-19	-3	-13	-25	-19	-16	-6	3	3	6
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	-13	3	-13	3	-13	-6	3	0	-6	-13	-13	3	0	-13	-6	-6	3	0	3	16
C) Other terms and conditions																				
* Non interest rate charges	-6	-9	-9	-9	-16	-9	-6	0	-3	3	-3	0	-3	-6	-3	-6	0	0	0	-3
* Size of the loan or credit line	-9	-3	-6	-6	-13	-9	0	-3	-3	-3	-3	0	0	-6	-3	-3	-3	-3	-3	-3
* Collateral requirements	-6	-9	-6	-6	-13	-9	-3	-6	-3	-6	-6	-6	-3	-3	-3	-3	0	0	0	-3
* Loan covenants	-9	-6	-9	-9	-13	-13	-6	-9	-9	-10	-16	-9	0	-6	-6	-3	0	0	3	-6
* Maturity	-9	-6	-9	-9	-16	-3	0	0	-3	-6	-13	-9	-3	-13	-6	0	3	3	3	0

Overall	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Overall terms and conditions	6	7	16	9	13	0	-9	0	-6	0	10	29	26	10	19	13	10			
* Overall terms and conditions																				
B) Margins																				
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	6	7	16	3	13	3	-3	0	-9	0	10	29	29	13	19	3	3			
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	6	7	25	9	22	6	0	3	-6	6	10	19	19	10	16	10	6			
C) Other terms and conditions																				
* Non interest rate charges	0	0	9	3	3	0	0	0	0	3	0	3	3	3	0	3	3			
* Size of the loan or credit line	3	3	3	6	0	-6	-3	0	0	-3	3	10	10	3	0	6	3			
* Collateral requirements	3	13	19	13	13	-3	0	0	0	0	6	13	3	10	6	6	0			
* Loan covenants	0	10	3	3	0	-3	0	0	-3	0	6	10	0	3	3	3	3			
* Maturity	0	3	0	0	6	0	-3	0	0	-3	3	3	6	3	0	3	3			

**Continued 3.** Over the past three months, how have your bank's terms and conditions for new loans or credit lines to enterprises changed?

Loans to small and medium-sized enterprises	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
A) Overall terms and conditions	Net percentage																			
* Overall terms and conditions	-	-3	-3	-7	-13	-7	3	7	-7	-7	-10	-3	-10	-13	-7	-17	0	3	3	0
B) Margins	Net percentage																			
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	-20	-7	-20	-7	-3	-10	-3	-3	0	-10	-14	0	-10	-20	-17	-14	-7	3	0	7
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	-10	7	-10	3	-3	-3	3	3	0	-7	-7	3	3	-10	-3	-7	0	0	0	17
C) Other terms and conditions	Net percentage																			
* Non interest rate charges	-7	-7	-7	-7	-7	-10	-7	0	-3	3	0	0	-3	-7	-3	-7	0	0	0	-3
* Size of the loan or credit line	-10	-3	-3	-3	-3	-7	-3	-3	-3	-3	0	0	0	-7	-3	-3	0	-3	-3	-3
* Collateral requirements	-7	-7	-3	-3	-3	-7	-3	-7	-3	-7	-3	-6	-3	-3	-3	-3	0	0	-3	-3
* Loan covenants	-7	-3	-7	-3	-7	-7	-3	-3	-7	-7	-10	-6	0	-3	-3	-7	0	0	3	-3
* Maturity	-10	-3	-7	-3	-7	-3	0	3	-3	-3	-7	-6	-3	-7	-3	-3	3	3	3	-3

Loans to small and medium-sized enterprises	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
A) Overall terms and conditions	Net percentage																			
* Overall terms and conditions	7	3	10	13	17	6	-3	0	0	0	10	30	23	10	17	13	3			
B) Margins	Net percentage																			
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	7	7	13	7	13	6	-6	3	-3	3	10	30	23	10	17	7	-3			
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	7	7	20	10	20	6	0	3	-3	7	10	20	17	10	17	10	3			
C) Other terms and conditions	Net percentage																			
* Non interest rate charges	0	0	3	7	3	0	0	0	0	3	0	3	3	3	0	3	3			
* Size of the loan or credit line	3	0	3	10	3	-3	-3	0	0	0	3	10	10	7	0	3	3			
* Collateral requirements	3	14	17	17	13	0	0	0	0	0	10	17	10	7	3	3	0			
* Loan covenants	0	3	3	10	3	0	3	0	0	0	10	13	7	3	0	3	3			
* Maturity	0	3	0	3	7	0	0	0	0	0	3	3	3	3	0	3	0			

**Continued 3.** Over the past three months, how have your bank's terms and conditions for new loans or credit lines to enterprises changed?

Loans to large enterprises	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Overall terms and conditions</b>																				
* Overall terms and conditions	-	-3	-10	-14	-24	-17	-3	-7	-14	-14	-18	-13	-17	-21	-10	-10	-3	3	7	3
<b>B) Margins</b>																				
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	-21	-3	-31	-10	-14	-24	-17	-21	-7	-21	-21	-13	-17	-28	-17	-17	-7	7	7	13
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	-14	7	-14	0	-10	-10	3	-3	-7	-14	-14	0	0	-14	-7	-7	7	3	7	20
<b>C) Other terms and conditions</b>																				
* Non interest rate charges	-7	-10	-10	-7	-14	-14	-10	-3	-7	4	-4	-3	-10	-7	-3	-7	0	0	0	0
* Size of the loan or credit line	-10	-3	-7	-7	-14	-14	-3	-7	-3	-4	0	0	0	-7	-3	-3	-3	0	0	0
* Collateral requirements	-7	-10	-7	-7	-14	-17	-7	-3	-3	-7	0	-7	-3	-3	-3	-3	0	0	-3	3
* Loan covenants	-10	-7	-10	-10	-10	-17	-7	-10	-10	-11	-14	-13	-7	-7	-3	-3	0	0	3	0
* Maturity	-10	-7	-10	-10	-17	-7	0	0	-3	-7	-11	-10	-7	-14	-7	0	3	3	3	3

Loans to large enterprises	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Overall terms and conditions</b>																				
* Overall terms and conditions	7	7	17	10	17	0	-7	0	-3	0	10	31	24	10	21	10	7			
<b>B) Margins</b>																				
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	7	7	17	7	13	3	0	0	-10	0	14	31	28	10	21	0	3			
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	7	7	27	10	23	7	0	3	-3	7	14	21	21	10	17	10	7			
<b>C) Other terms and conditions</b>																				
* Non interest rate charges	0	0	13	3	3	0	0	0	0	3	0	3	3	3	0	0	3			
* Size of the loan or credit line	3	4	3	7	0	-7	-3	0	0	-3	3	14	14	3	0	3	0			
* Collateral requirements	3	14	17	13	13	-3	0	0	0	0	10	17	7	10	3	3	0			
* Loan covenants	0	11	7	3	0	-3	-3	0	-3	0	10	10	3	3	3	3	10			
* Maturity	0	4	3	3	10	0	-3	0	3	0	7	3	7	3	0	3	3			

4. Over the past three months, how have the following factors affected your bank's credit terms and conditions as applied to new loans or credit lines to enterprises (as defined in the notes to question 3)?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>Overall impact on your bank's credit terms and conditions</b>																				
<b>A) Cost of funds and balance sheet constraints*)</b>	-	3	-3	0	-6	0	6	3	-3	0	0	-3	0	-9	0	0	0	3	3	9
* Your bank's capital and the costs related to your bank's capital position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's ability to access market financing (e.g. money or bond market financing, incl. true-sale securitisation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>B) Pressure of competition*)</b>	-	-13	-16	-22	-22	-13	-13	-19	-9	-10	-23	-15	-19	-22	-22	-16	-19	-9	-9	-6
* Competition from other banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Competition from non-banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Competition from market financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>C) Perception of risk*)</b>	-	-3	0	-9	-9	0	0	0	3	-3	0	0	0	0	0	0	3	0	0	3
* General economic situation and outlook	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Industry or firm-specific situation and outlook/borrower's creditworthiness	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Risk related to the collateral demanded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>D) Your bank's risk tolerance</b>	-	-3	0	-6	3	-3	0	-3	0	-3	-3	0	0	0	0	0	6	0	0	-3
<b>Impact on your bank's margin on average loans</b>																				
<b>A) Cost of funds and balance sheet constraints*)</b>	-	-3	0	0	-6	3	3	3	-3	0	0	0	0	-6	0	0	0	3	3	16
* Your bank's capital and the costs related to your bank's capital position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's ability to access market financing (e.g. money or bond market financing, incl. true-sale securitisation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>B) Pressure of competition*)</b>	-	-22	-22	-22	-16	-13	-13	-22	-6	-13	-26	-12	-25	-25	-28	-26	-19	-9	-9	-13
* Competition from other banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Competition from non-banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Competition from market financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>C) Perception of risk*)</b>	-	-6	0	0	-3	0	0	0	0	-3	0	0	0	0	0	0	3	0	0	3
* General economic situation and outlook	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Industry or firm-specific situation and outlook/borrower's creditworthiness	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Risk related to the collateral demanded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>D) Your bank's risk tolerance</b>	-	-3	0	0	3	-3	0	-3	0	-3	-3	0	0	0	0	0	6	0	0	0
<b>Impact on your bank's margin on riskier loans</b>																				
<b>A) Cost of funds and balance sheet constraints*)</b>	-	3	0	3	-3	3	6	3	-3	-3	0	0	0	-3	0	0	3	3	3	16
* Your bank's capital and the costs related to your bank's capital position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's ability to access market financing (e.g. money or bond market financing, incl. true-sale securitisation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>B) Pressure of competition*)</b>	-	-13	-16	-13	-13	-9	-9	-9	-6	-10	-16	-6	-16	-9	-9	-10	-9	-6	-6	-6
* Competition from other banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Competition from non-banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Competition from market financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>C) Perception of risk*)</b>	-	-3	0	0	-3	0	0	0	3	0	0	0	0	0	0	0	6	0	0	9
* General economic situation and outlook	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Industry or firm-specific situation and outlook/borrower's creditworthiness	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Risk related to the collateral demanded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>D) Your bank's risk tolerance</b>	-	3	3	3	3	0	0	-3	0	0	-3	0	0	0	0	0	9	0	0	0



**Continued 4.** Over the past three months, how have the following factors affected your bank's credit terms and conditions as applied to new loans or credit lines to enterprises (as defined in the notes to question 3)?

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>Overall impact on your bank's credit terms and conditions</b>																				
<b>A) Cost of funds and balance sheet constraints<sup>1)</sup></b>	9	3	0	-3	6	3	-6	0	-9	-	-	-	-	-	-	-	-	-	-	-
* Your bank's capital and the costs related to your bank's capital position	-	-	-	-	-	-	-	-	-	6	16	10	10	10	10	0	3			
* Your bank's ability to access market financing (e.g. money or bond market financing, incl. true-sale securitisation)	-	-	-	-	-	-	-	-	-	-3	6	6	13	10	10	10	0			
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	-3	3	6	6	0	3	0	0			
<b>B) Pressure of competition<sup>2)</sup></b>	-6	-7	0	0	3	-3	0	0	0	-6	0	0	3	3	3	-3	3			
* Competition from other banks	-	-	-	-	-	-	-	-	-	-3	0	0	0	0	3	0	0			
* Competition from non-banks	-	-	-	-	-	-	-	-	-	0	0	0	0	0	3	0	0			
* Competition from market financing	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0			
<b>C) Perception of risk<sup>3)</sup></b>	3	17	41	13	16	6	3	0	0	-	-	-	-	-	-	-	-			
* General economic situation and outlook	-	-	-	-	-	-	-	-	-	0	19	32	32	10	13	13	13			
* Industry or firm-specific situation and outlook/borrower's creditworthiness	-	-	-	-	-	-	-	-	-	3	19	26	26	13	10	13	10			
* Risk related to the collateral demanded	-	-	-	-	-	-	-	-	-	3	3	6	6	3	3	3	3			
<b>D) Your bank's risk tolerance</b>	0	7	19	9	3	0	0	0	0	-3	6	16	3	0	3	6	3			
<b>Impact on your bank's margin on average loans</b>																				
<b>A) Cost of funds and balance sheet constraints<sup>1)</sup></b>	9	0	0	-3	6	3	-3	0	-9	-	-	-	-	-	-	-	-	-	-	-
* Your bank's capital and the costs related to your bank's capital position	-	-	-	-	-	-	-	-	-	6	19	10	10	10	10	0	3			
* Your bank's ability to access market financing (e.g. money or bond market financing, incl. true-sale securitisation)	-	-	-	-	-	-	-	-	-	-3	10	6	13	10	10	13	0			
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	-3	3	6	6	0	3	0	0			
<b>B) Pressure of competition<sup>2)</sup></b>	-6	-7	-6	-3	3	-3	0	0	0	-3	0	0	3	3	3	-3	0			
* Competition from other banks	-	-	-	-	-	-	-	-	-	-3	0	0	3	3	3	-3	0			
* Competition from non-banks	-	-	-	-	-	-	-	-	-	0	0	0	0	0	3	0	0			
* Competition from market financing	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0			
<b>C) Perception of risk<sup>3)</sup></b>	3	13	28	9	6	6	3	0	-3	-	-	-	-	-	-	-	-			
* General economic situation and outlook	-	-	-	-	-	-	-	-	-	-3	16	32	26	10	10	10	3			
* Industry or firm-specific situation and outlook/borrower's creditworthiness	-	-	-	-	-	-	-	-	-	-3	16	32	23	13	3	10	3			
* Risk related to the collateral demanded	-	-	-	-	-	-	-	-	-	0	3	6	6	3	0	0	0			
<b>D) Your bank's risk tolerance</b>	0	3	19	6	0	0	0	0	-3	0	0	16	3	0	3	6	0			
<b>Impact on your bank's margin on riskier loans</b>																				
<b>A) Cost of funds and balance sheet constraints<sup>1)</sup></b>	9	0	0	0	6	6	0	0	-6	-	-	-	-	-	-	-	-	-	-	-
* Your bank's capital and the costs related to your bank's capital position	-	-	-	-	-	-	-	-	-	3	16	10	10	10	10	0	6			
* Your bank's ability to access market financing (e.g. money or bond market financing, incl. true-sale securitisation)	-	-	-	-	-	-	-	-	-	0	10	6	6	10	6	13	3			
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	0	3	6	3	0	0	0	3			
<b>B) Pressure of competition<sup>2)</sup></b>	-6	0	-6	0	3	0	0	3	0	-	-	-	-	-	-	-	-			
* Competition from other banks	-	-	-	-	-	-	-	-	-	0	-3	0	3	3	3	-3	6			
* Competition from non-banks	-	-	-	-	-	-	-	-	-	0	-3	0	0	0	3	0	3			
* Competition from market financing	-	-	-	-	-	-	-	-	-	0	-3	0	0	0	0	0	3			
<b>C) Perception of risk<sup>3)</sup></b>	3	17	34	13	19	6	3	0	3	-	-	-	-	-	-	-	-			
* General economic situation and outlook	-	-	-	-	-	-	-	-	-	0	16	32	23	6	10	10	16			
* Industry or firm-specific situation and outlook/borrower's creditworthiness	-	-	-	-	-	-	-	-	-	3	16	32	19	6	3	16	13			
* Risk related to the collateral demanded	-	-	-	-	-	-	-	-	-	3	3	10	3	3	0	3	3			
<b>D) Your bank's risk tolerance</b>	0	7	25	6	0	0	0	0	0	3	10	16	3	0	6	10	6			

<sup>1)</sup> Can involve the use of credit derivatives, with the loans remaining on the bank's balance sheet.

<sup>2)</sup> Involves the sale of loans from the bank's balance sheet, i.e. off-balance sheet funding.

<sup>3)</sup> Risks related to non-performing loans may be reflected not only in the "industry or firm-specific situation and outlook/borrower's creditworthiness", but also in the bank's "cost of funds and balance sheet constraints".

\*) The survey of the "above items" has been deleted as of Q1 2022. The question follows the question structure in question 2.

5. Over the past three months (apart from seasonal fluctuations), has the share of formal and informal enterprise loan applications that were completely rejected by your bank increased, remained unchanged or decreased (loan volume, relative to the total volume of loan applications in that loan category)?

Overall	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Share of rejected applications	-	-9	0	-3	0	0	3	0	0	0	-3	0	-3	-3	0	0	0	0	6	13

  

Overall	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Share of rejected applications	13	13	19	3	6	0	3	3	0	0	3	13	13	16	13	10	10			

  

Loans to small and medium-size enterprises	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Share of rejected applications	-	-	-	-	-	-	-	-	-	3	3	13	17	13	10	17	13			

  

Loans to large enterprises	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Share of rejected applications	-	-	-	-	-	-	-	-	-	0	7	17	14	17	14	14	14			

6. Over the past three months, how has the demand for loans or credit lines to enterprises changed at your bank, apart from normal seasonal fluctuations? Please refer to the financing need to enterprises independent of whether this need will result in a loan or not.

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall	22	0	6	13	34	22	6	6	19	13	10	18	9	9	25	10	22	16	9	9
* Loans to small and medium-sized enterprises	-3	-7	10	17	23	17	10	3	13	17	7	10	7	13	20	10	20	13	7	7
* Loans to large enterprises	24	0	-3	0	34	10	3	3	7	4	-4	13	14	0	17	3	13	17	7	10
* Short-term loans	-3	6	0	6	22	13	6	0	6	6	3	3	9	9	13	-6	6	9	-3	-9
* Long-term loans	25	0	13	22	47	31	13	6	19	13	13	15	22	13	34	16	34	9	13	16

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall	6	40	56	28	6	13	0	9	16	23	23	3	-32	-26	-32	-23	-16			
* Loans to small and medium-sized enterprises	7	34	60	30	10	16	0	10	19	27	27	0	-33	-23	-27	-27	-10			
* Loans to large enterprises	-7	39	47	17	10	3	-3	10	17	17	21	7	-24	-24	-31	-28	-14			
* Short-term loans	6	30	50	22	6	9	-3	-3	13	13	23	26	-10	-3	-16	-3	-10			
* Long-term loans	13	30	34	22	6	9	3	3	16	23	3	-26	-48	-45	-39	-35	-19			

7. Over the past three months, how have the following factors affected the overall demand for loans or credit lines to enterprises (as defined in the notes to question 6)?

Overall	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Financing needs/underlying drivers or purpose of loan demand																				
* Fixed investment	13	-16	0	16	31	13	6	0	6	-3	6	15	22	13	13	19	22	19	13	13
* Inventories and working capital	-22	-13	-3	-9	9	9	6	0	6	6	0	-6	3	3	6	0	0	13	-3	-6
* Mergers/acquisitions and corporate restructuring	16	9	3	9	13	13	9	3	9	-3	3	9	3	6	9	3	0	-3	-6	6
* General level of interest rates	-	16	22	25	19	13	22	6	22	6	13	9	3	6	16	10	9	6	3	16
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	13	0	16	16	16	16	16	9	16	3	13	6	3	9	6	-6	6	6	3	3
B) Use of alternative finance																				
* Internal financing	-9	-25	-16	-13	-9	-16	-19	-19	-28	-10	-19	-15	-19	-16	-9	-19	-9	-3	-13	-6
* Loans from other banks	0	-3	-9	-13	-9	-9	-9	-9	-6	-10	-13	-6	-13	-13	-13	-10	-6	-6	0	-3
* Loans from non-banks	-3	-3	-3	-3	-3	-3	-6	-6	-3	-3	-6	-6	0	-3	-9	-3	0	-3	-3	-3
* Issuance/redemption of debt securities	-3	-6	-3	-9	-6	-6	-3	-9	-3	-6	0	-3	-3	-6	-3	-3	-3	-3	0	-3
* Issuance/redemption of equity	0	-3	3	-6	-3	-3	-3	-3	-3	-3	-3	0	0	0	0	0	0	0	0	0

Overall	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Financing needs/underlying drivers or purpose of loan demand																				
* Fixed investment	6	-3	-19	-13	-16	3	6	3	9	10	-10	-19	-35	-26	-32	-26	-23			
* Inventories and working capital	0	23	50	31	16	9	6	3	13	13	39	42	10	13	-3	-3	-3			
* Mergers/acquisitions and corporate restructuring	-3	-13	-13	-9	-3	0	6	0	6	3	-3	-3	-10	-16	-16	-16	-6			
* General level of interest rates	-3	7	0	3	3	0	6	3	6	10	-3	-10	-42	-35	-39	-39	-19			
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	9	3	19	16	13	16	9	6	0	0	3	6	3	-6	-10	-3	0			
B) Use of alternative finance																				
* Internal financing	-3	3	9	6	3	-6	-6	-3	0	3	0	3	3	0	-3	3	0			
* Loans from other banks	-3	3	-3	6	0	-6	-13	-16	0	0	0	3	0	0	0	0	0			
* Loans from non-banks	-3	0	0	3	0	0	0	-3	0	0	0	3	0	0	3	0	3			
* Issuance/redemption of debt securities	-3	3	3	0	0	3	0	0	3	0	0	6	6	3	-3	0	0			
* Issuance/redemption of equity	0	0	0	0	0	3	0	0	0	0	-3	0	0	0	0	3	0			

**Continued 7.** Over the past three months, how have the following factors affected the overall demand for loans or credit lines to enterprises (as defined in the notes to question 6)?

Loans to small and medium-size enterprises	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Financing needs/underlying drivers or purpose of loan demand</b>																				
* Fixed investment	-	-	-	-	-	-	-	-	-	13	-3	-13	-37	-30	-30	-30	-23			
* Inventories and working capital	-	-	-	-	-	-	-	-	-	13	47	40	7	20	7	7	-3			
* Mergers/acquisitions and corporate restructuring	-	-	-	-	-	-	-	-	-	3	-3	0	-10	-17	-13	-13	-7			
* General level of interest rates	-	-	-	-	-	-	-	-	-	10	-3	-17	-43	-37	-40	-43	-20			
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	-	-	-	-	-	-	-	-	-	0	3	3	-3	-7	-10	-3	0			
<b>B) Use of alternative finance</b>																				
* Internal financing	-	-	-	-	-	-	-	-	-	3	0	3	0	0	0	0	0			
* Loans from other banks	-	-	-	-	-	-	-	-	-	0	0	7	0	0	0	0	0			
* Loans from non-banks	-	-	-	-	-	-	-	-	-	0	0	7	0	0	3	0	3			
* Issuance/redemption of debt securities	-	-	-	-	-	-	-	-	-	0	0	0	3	0	0	0	0			
* Issuance/redemption of equity	-	-	-	-	-	-	-	-	-	0	-3	0	0	0	0	0	0			

Loans to large enterprises	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
<b>A) Financing needs/underlying drivers or purpose of loan demand</b>																				
* Fixed investment	-	-	-	-	-	-	-	-	-	10	-10	-24	-38	-24	-34	-34	-24			
* Inventories and working capital	-	-	-	-	-	-	-	-	-	10	41	48	10	14	-7	-3	-7			
* Mergers/acquisitions and corporate restructuring	-	-	-	-	-	-	-	-	-	3	-3	-3	-10	-21	-14	-17	-7			
* General level of interest rates	-	-	-	-	-	-	-	-	-	3	-7	-14	-45	-38	-38	-38	-24			
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	-	-	-	-	-	-	-	-	-	0	3	0	7	-7	-7	-7	-3			
<b>B) Use of alternative finance</b>																				
* Internal financing	-	-	-	-	-	-	-	-	-	3	0	3	3	0	-3	3	0			
* Loans from other banks	-	-	-	-	-	-	-	-	-	0	0	3	0	0	0	0	0			
* Loans from non-banks	-	-	-	-	-	-	-	-	-	0	0	3	0	0	3	0	3			
* Issuance/redemption of debt securities	-	-	-	-	-	-	-	-	-	0	0	7	7	3	-3	0	0			
* Issuance/redemption of equity	-	-	-	-	-	-	-	-	-	0	-3	0	0	0	0	3	0			

8. Please indicate how you expect your bank's credit standards as applied to the approval of loans or credit lines to enterprises to change over the next three months. Please note that we are asking about the change in credit standards, rather than about their level.

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall	-9	3	-3	-6	-6	0	-6	0	0	-3	-3	-3	-3	-3	3	-6	3	0	0	3
* Loans to small and medium-sized enterprises	-13	-3	-7	-3	-7	-3	-3	-3	-7	0	-3	-3	-10	-7	3	-7	3	0	-7	7
* Loans to large enterprises	-7	0	-3	0	-7	0	0	3	3	-4	-4	0	-7	-3	3	-10	3	-3	0	3
* Short-term loans	-13	3	-9	-6	-3	0	-6	-3	-6	-3	-3	-3	-6	-6	3	-6	0	-3	-3	3
* Long-term loans	-9	3	-3	-3	-6	0	-6	3	-3	0	-3	-3	-3	-3	3	-6	3	0	-3	6

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall	-6	7	0	-3	16	3	9	-3	-3	16	13	29	16	13	0	10	10			
* Loans to small and medium-sized enterprises	-7	3	0	0	20	-3	3	-6	-3	13	13	33	23	13	0	10	7			
* Loans to large enterprises	-7	11	0	0	17	3	17	-3	-3	17	14	28	14	14	3	21	28			
* Short-term loans	-3	3	3	0	19	3	6	-3	0	16	10	23	13	13	0	3	10			
* Long-term loans	-3	13	0	-3	19	0	6	-3	-3	16	13	29	16	16	0	16	10			

9. Please indicate how you expect demand for loans or credit lines to enterprises to change at your bank over the next three months (apart from normal seasonal fluctuations). Please refer to the financing need of enterprises independent of whether this need will result in a loan or not.

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall	0	9	9	9	19	6	16	13	6	13	10	9	9	3	16	13	9	9	3	-6
* Loans to small and medium-sized enterprises	3	7	10	10	20	17	17	13	10	10	14	13	17	7	13	10	10	3	7	0
* Loans to large enterprises	3	10	10	10	17	-3	17	14	0	7	4	3	7	0	10	7	10	3	-3	-10
* Short-term loans	0	0	3	6	16	9	9	9	3	10	6	6	3	0	6	10	6	6	3	-19
* Long-term loans	6	19	13	16	22	19	25	19	6	16	13	15	19	9	19	16	9	6	6	-6

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall	-9	60	22	31	19	19	38	19	13	19	-3	0	-26	-3	-3	-13	-6			
* Loans to small and medium-sized enterprises	-3	69	33	43	30	23	42	23	16	20	7	-3	-13	-3	-3	-13	-7			
* Loans to large enterprises	-10	57	10	17	20	7	33	17	13	10	-10	-10	-17	-3	0	-10	-7			
* Short-term loans	-6	67	34	34	34	34	31	16	13	23	13	23	-3	3	10	3	3			
* Long-term loans	-13	20	-6	19	9	13	31	22	13	6	-19	-39	-42	-10	-13	-13	-6			

## I. Loans to private households

10. Over the past three months, how have your bank's credit standards as applied to the approval of loans to households changed? Please note that we are asking about the change in credit standards, rather than about their level.

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Loans for house purchase	0	3	3	7	0	21	28	10	0	-14	0	-7	-7	-7	-7	-3	0	7	-3	0
* Consumer credit and other lending	-10	0	-3	0	0	3	0	-3	-7	-3	3	-6	0	-9	-3	3	0	0	0	0

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Loans for house purchase	0	3	21	7	0	0	-7	4	4	7	32	39	-29	11	11	4	0			
* Consumer credit and other lending	0	10	20	7	0	-3	-17	-3	0	0	20	37	25	14	14	7	4			



11. Over the past three months, how have the following factors affected your bank's credit standards as applied to the approval of loans to households for house purchase (as defined in the notes to question 10)?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Costs of funds and balance sheet constraints*)	0	0	3	0	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B) Pressure from competition	0	0	0	0	0	0	-3	0	-3	0	0	0	-10	-10	-7	-7	0	-3	-3	0
* Competition from other banks	0	0	3	0	0	0	-3	0	0	0	0	0	-3	-7	-3	-3	0	0	-3	0
* Competition from non-banks	0	0	3	0	0	0	-3	0	0	0	0	0	-3	-7	-3	-3	0	0	-3	0
C) Perception of risk	0	0	3	0	0	0	-3	0	0	0	0	-3	0	0	0	0	0	0	0	0
* General economic situation and outlook	0	0	3	0	0	0	-3	0	0	0	0	-3	0	0	0	0	0	0	0	0
* Housing market prospects, including expected house price developments	3	0	3	0	0	0	0	0	3	0	4	0	-3	-3	0	0	0	0	0	0
* Borrower's creditworthiness <sup>1)</sup>	-	-	-	-	-	0	3	0	3	0	-4	0	0	0	0	3	0	0	0	0
D) Your bank's risk tolerance	-	-3	3	3	-3	0	-3	0	0	-7	0	-3	0	-7	-3	0	0	3	0	0

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Costs of funds and balance sheet constraints*)	0	0	-4	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	-	-	-	-	-	-	-	-	-	4	11	7	0	4	0	0	4			
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup>	-	-	-	-	-	-	-	-	-	4	4	4	4	4	0	0	4			
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	0	4	4	4	0	0	0	0			
B) Pressure from competition	0	0	0	0	0	0	-4	0	0	0	0	0	0	0	0	0	-4			
* Competition from other banks	0	0	0	0	0	0	-4	0	0	0	0	0	0	0	0	0	0			
* Competition from non-banks	0	0	0	0	0	0	-4	0	0	0	0	0	0	0	0	0	0			
C) Perception of risk	0	7	25	11	0	0	-7	4	0	4	18	39	32	7	0	7	-4			
* General economic situation and outlook	0	3	18	7	0	0	-4	4	0	11	18	18	29	11	11	0	0			
* Housing market prospects	0	7	18	4	0	0	-4	4	0	7	21	29	21	11	4	4	0			
* Borrower's creditworthiness <sup>1)</sup>	0	7	18	4	0	0	-4	4	0	7	21	29	21	11	4	4	0			
D) Your bank's risk tolerance	3	7	7	4	0	0	-4	4	0	4	4	11	0	4	7	0	0			

<sup>1)</sup> Can involve the use of credit derivatives, with the loans remaining on the bank's balance sheet.

<sup>2)</sup> Involves the sale of loans from the bank's balance sheet, i.e. off-balance sheet funding.

<sup>3)</sup> Risks related to non-performing loans may be reflected not only in the "borrower's creditworthiness", but also in the bank's "cost of funds and balance sheet constraints".

\*) The survey of the "above item" has been deleted as of Q1 2022. The question follows the question structure in question 2.

12. Over the past three months, how have your bank's terms and conditions for new loans to households for house purchase changed?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
A) Overall terms and conditions	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall terms and conditions	-	-3	0	-7	0	3	7	7	3	-4	-14	-13	-10	-10	-7	-7	-7	0	7	10
B) Margins																				
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	-7	-10	-24	-10	-10	-3	0	-7	0	-21	-25	-20	-21	-24	-21	-17	-14	-17	-3	17
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	-3	0	-14	3	-7	0	7	3	10	-7	-21	-17	-10	-14	-10	-3	-10	3	7	28
C) Other terms and conditions																				
* Collateral requirements	0	0	0	0	0	0	-3	3	-3	-4	-4	-7	0	0	0	0	0	0	3	3
**Loan-to-value* ratio	3	3	0	-3	0	0	-3	0	-3	-4	4	0	0	0	0	-3	0	-3	3	3
* Other loan size limits	-	0	0	0	0	0	-3	3	-3	0	4	0	0	0	0	0	0	0	0	0
* Maturity	0	0	-3	-3	0	10	-3	3	0	0	0	3	-3	0	-3	0	0	0	0	-3
* Non-interest rate charges	0	0	0	0	3	0	3	3	0	4	0	0	0	0	0	0	0	0	0	-3

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
A) Overall terms and conditions	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Overall terms and conditions	3	7	18	7	7	0	-4	7	-4	7	25	39	18	-7	7	7	-7			
B) Margins																				
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	3	14	0	4	7	4	-7	7	-11	0	21	21	14	-29	4	-7	-7			
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	7	10	7	11	11	7	0	7	-4	7	25	25	21	-14	7	14	0			
C) Other terms and conditions																				
* Collateral requirements	0	0	4	4	0	0	0	0	0	4	0	11	4	0	0	0	0			
**Loan-to-value* ratio	3	3	14	11	0	0	-4	0	0	11	7	11	7	0	0	0	4			
* Other loan size limits	0	0	4	4	0	-4	0	0	0	4	7	7	4	0	-4	0	-4			
* Maturity	0	0	0	-4	0	0	0	0	0	0	0	0	4	0	0	0	0			
* Non-interest rate charges	-3	0	0	0	0	0	0	0	0	0	0	7	4	0	0	0	0			

13. Over the past three months, how have the following factors affected your bank's credit terms and conditions as applied to new loans to households for house purchase (as defined in the notes to question 12)?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
Overall impact on your bank's credit terms and conditions	-	3	-3	0	-3	0	-3	3	0	0	0	0	3	-3	0	-3	0	3	3	14
A) Cost of funds and balance sheet constraints	-	-3	-3	-10	3	-3	-3	-10	7	-11	-14	-20	-17	-14	-17	-10	-7	-14	-3	0
B) Pressure of competition	-	0	0	0	3	0	-3	0	0	-4	-4	0	0	-3	0	0	0	0	0	0
C) Perception of risk	-	-3	0	0	-3	3	0	-3	-3	-4	4	0	0	-3	-3	0	0	0	0	0
D) Your bank's risk tolerance	-	3	3	0	-7	0	0	3	0	0	0	0	3	0	0	-3	0	3	3	17
Impact on your bank's margin on average loans	-	-10	-28	-17	-3	0	-14	-14	0	-18	-25	-23	-24	-31	-28	-21	-14	-31	-10	-3
A) Cost of funds and balance sheet constraints	-	3	-3	3	3	0	0	-3	0	0	-4	0	0	-3	-3	-3	0	0	0	0
B) Pressure of competition	-	3	3	3	0	0	-3	-3	-3	0	4	0	0	-3	-3	0	0	0	0	0
C) Perception of risk	-	3	3	3	-7	0	3	3	0	0	0	0	3	-3	0	0	0	3	3	14
D) Your bank's risk tolerance	-	0	-17	-3	0	-3	-3	-7	3	-11	-21	-20	-17	-24	-7	-3	-10	-10	0	3
Impact on your bank's margin on riskier loans	-	3	-3	3	3	0	0	3	3	0	0	0	0	-3	3	3	0	0	0	3
A) Cost of funds and balance sheet constraints	-	0	-3	0	0	0	0	0	0	0	0	0	0	-3	3	3	0	0	0	3
B) Pressure of competition	-	3	-3	3	3	0	0	3	3	0	0	0	0	-3	3	3	0	0	0	3
C) Perception of risk	-	0	0	0	0	0	-3	-3	0	0	0	0	0	-3	-3	0	0	0	0	3
D) Your bank's risk tolerance	-	0	0	0	0	0	0	0	0	0	0	0	0	-3	-3	0	0	0	0	3

  

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
Overall impact on your bank's credit terms and conditions	3	7	0	0	4	0	0	4	0	0	7	11	7	-4	4	4	0			
A) Cost of funds and balance sheet constraints	0	0	0	0	4	0	-11	4	-11	-4	7	4	0	-29	-4	-18	-7			
B) Pressure of competition	0	7	14	4	0	0	0	0	0	11	21	32	14	0	4	11	0			
C) Perception of risk	3	7	18	4	4	4	-4	0	0	7	4	14	4	0	0	4	4			
D) Your bank's risk tolerance	3	7	0	0	4	0	0	4	-4	0	0	14	7	-4	4	4	0			
Impact on your bank's margin on average loans	-3	0	-4	4	0	0	-7	4	-11	0	14	4	-4	-29	0	-25	-7			
A) Cost of funds and balance sheet constraints	0	10	7	0	0	0	0	0	0	-4	7	36	7	0	0	7	0			
B) Pressure of competition	0	10	4	0	0	0	0	0	0	-4	0	14	4	0	0	4	0			
C) Perception of risk	0	10	7	0	0	0	0	0	0	-4	0	14	4	0	0	4	0			
D) Your bank's risk tolerance	3	3	4	4	4	4	0	4	0	0	4	11	4	-4	4	4	0			
Impact on your bank's margin on riskier loans	0	0	0	7	4	7	-4	7	-4	7	11	0	4	-18	4	-4	0			
A) Cost of funds and balance sheet constraints	0	10	11	11	4	4	4	0	0	4	14	32	11	0	4	11	0			
B) Pressure of competition	0	10	7	11	4	4	0	0	0	0	0	11	4	0	0	4	4			
C) Perception of risk	0	10	7	11	4	4	0	0	0	0	0	11	4	0	0	4	4			
D) Your bank's risk tolerance	0	10	7	11	4	4	0	0	0	0	0	11	4	0	0	4	4			

14. Over the past three months, how have the following factors affected your bank's credit standards as applied to the approval of consumer credit and other lending to households (as defined in the notes to question 10)?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
A) Costs of funds and balance sheet constraints <sup>1)</sup>	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B) Pressure from competition																				
* Competition from other banks	-7	-3	-7	0	-3	0	0	-3	-3	-3	0	-3	0	-6	-3	0	0	-3	-3	0
* Competition from non-banks	-3	0	-3	0	-3	0	0	0	-3	0	0	0	0	-6	-3	0	0	-3	-3	0
C) Perception of risk																				
* General economic situation and outlook	0	0	-3	0	-3	0	0	-3	0	0	0	-3	0	0	0	0	0	0	0	0
* Creditworthiness of consumers <sup>1)</sup>	-3	-3	0	0	-3	0	0	0	0	0	0	0	3	0	0	3	0	-3	-3	0
* Risk on the collateral demanded	0	0	0	0	-3	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0
D) Your bank's risk tolerance	-	-	-	-	-	-	-	-	-	0	0	-3	3	-9	0	3	0	3	0	0

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
A) Costs of funds and balance sheet constraints <sup>1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
* Your bank's capital and the costs related to your bank's capital position <sup>1)</sup>	-	-	-	-	-	-	-	-	-	0	3	7	0	4	0	0	4			
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation <sup>2)</sup>	-	-	-	-	-	-	-	-	-	0	0	3	4	4	0	0	4			
* Your bank's liquidity position	-	-	-	-	-	-	-	-	-	0	0	3	4	0	0	0	0			
B) Pressure from competition																				
* Competition from other banks	0	0	0	0	0	0	-3	-3	0	0	0	0	0	0	0	0	0			
* Competition from non-banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
C) Perception of risk																				
* General economic situation and outlook	0	7	33	13	3	-3	-7	-7	0	0	7	40	29	11	4	7	0			
* Creditworthiness of consumers <sup>1)</sup>	0	7	30	13	0	0	-7	-3	0	0	10	33	18	14	4	4	0			
* Risk on the collateral demanded	0	7	3	3	0	0	0	0	0	0	3	3	7	0	4	0	0			
D) Your bank's risk tolerance	0	10	13	3	-3	0	-10	0	0	0	0	10	4	4	7	0	0			

<sup>1)</sup> Can involve the use of credit derivatives, with the loans remaining on the bank's balance sheet.

<sup>2)</sup> Involves the sale of loans from the bank's balance sheet, i.e. off-balance sheet funding.

<sup>3)</sup> Risks related to non-performing loans may be reflected not only in the "borrower's creditworthiness", but also in the bank's "cost of funds and balance sheet constraints".

\* The survey of the "above item" has been deleted as of Q1 2022. The question follows the question structure in question 2.

15. Over the past three months, how have your bank's terms and conditions for new consumer credit and other lending to households changed?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
A) Overall terms and conditions	Net percentage																			
* Overall terms and conditions	-	-10	-7	-3	-7	0	7	3	0	-3	3	-3	0	-6	-6	6	0	-3	-3	3
B) Margins	Net percentage																			
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	-3	-20	-30	-7	-13	13	7	3	0	-7	-7	-3	3	-13	-13	0	0	-3	-3	-10
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	-7	-7	-20	-3	-13	3	7	3	0	-3	-7	-6	3	-6	-6	3	0	0	0	-10
C) Other terms and conditions	Net percentage																			
* Collateral requirements	-7	0	-3	0	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
* Size of the loan														-3	0	0	0	0	0	0
* Maturity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-3
* Non-interest rate charges	0	0	0	0	3	0	0	3	0	3	3	0	0	0	0	0	0	0	0	0

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
A) Overall terms and conditions	Net percentage																			
* Overall terms and conditions	-3	3	17	-7	0	0	-13	0	-3	0	7	17	7	11	11	0	0			
B) Margins	Net percentage																			
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	-10	3	3	0	-10	-3	-3	-3	0	-3	3	20	14	7	11	4	7			
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	-6	14	0	3	-7	-3	3	3	-3	-3	3	13	11	4	11	0	4			
C) Other terms and conditions	Net percentage																			
* Collateral requirements	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
* Size of the loan	0	7	13	0	3	0	-10	0	0	0	3	13	7	0	4	4	4			
* Maturity	0	3	3	-3	0	0	-3	-3	0	-3	0	0	4	0	0	0	0			
* Non-interest rate charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

16. Over the past three months, how have the following factors affected your bank's credit terms and conditions as applied to new consumer credit and other lending to households (as defined in the notes to question 12)?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
Overall impact on your bank's credit terms and conditions	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Cost of funds and balance sheet constraints	-	3	-7	0	-7	0	3	3	0	0	-3	-3	3	-3	0	0	0	3	3	3
B) Pressure of competition	-	-10	-10	-3	-3	-3	-3	-3	3	-3	-7	-3	-3	-6	-9	-3	0	-10	-6	-6
C) Perception of risk	-	-3	-3	0	0	0	0	0	0	-3	0	0	3	-3	0	3	0	0	0	0
D) Your bank's risk tolerance	-	0	0	0	0	0	0	0	0	-3	0	-3	3	-3	0	0	0	0	0	0
Impact on your bank's margin on average loans	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Cost of funds and balance sheet constraints	-	3	-3	0	-10	3	3	3	0	0	0	-3	3	-3	0	0	0	3	3	3
B) Pressure of competition	-	-17	-20	-7	-10	-7	-3	-3	3	-7	-10	-3	-3	-9	-13	-3	0	-13	-10	-16
C) Perception of risk	-	-3	-7	0	0	3	0	0	0	0	0	0	3	0	0	3	0	0	0	0
D) Your bank's risk tolerance	-	0	0	0	0	3	0	0	0	0	0	0	3	-3	0	0	0	0	0	0
Impact on your bank's margin on riskier loans	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Cost of funds and balance sheet constraints	-	3	0	3	-10	3	3	0	0	0	0	-3	3	-3	0	0	0	3	3	0
B) Pressure of competition	-	-7	-20	-3	-7	-7	0	-3	3	-3	-7	-6	-3	-6	-6	0	0	-3	-3	-13
C) Perception of risk	-	0	-7	0	0	0	0	0	0	0	0	0	3	3	0	0	0	0	0	0
D) Your bank's risk tolerance	-	0	0	0	0	0	0	0	0	0	0	0	3	-3	0	0	0	0	0	0
	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
Overall impact on your bank's credit terms and conditions	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Cost of funds and balance sheet constraints	0	0	0	-3	0	-3	0	0	0	-3	3	10	4	4	7	0	0			
B) Pressure of competition	-6	0	0	0	-7	0	-7	-3	-3	3	0	0	-7	0	0	0	0			
C) Perception of risk	0	7	20	3	0	3	-7	0	0	3	10	17	14	4	7	4	4			
D) Your bank's risk tolerance	0	7	13	0	3	0	-3	0	0	0	0	10	7	4	4	0	4			
Impact on your bank's margin on average loans	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Cost of funds and balance sheet constraints	0	0	3	-7	0	-3	0	0	3	-3	0	10	0	0	7	0	0			
B) Pressure of competition	-10	0	3	0	-7	0	-3	-3	-3	3	3	-3	-4	0	0	0	0			
C) Perception of risk	0	7	7	3	0	3	0	-3	0	3	7	20	14	4	4	4	4			
D) Your bank's risk tolerance	0	7	7	0	0	0	0	0	0	0	0	7	4	4	4	0	4			
Impact on your bank's margin on riskier loans	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Cost of funds and balance sheet constraints	0	0	3	-3	0	-3	0	0	0	-3	0	3	0	0	7	0	0			
B) Pressure of competition	-6	0	3	0	-3	0	3	-3	-3	3	3	-3	-4	-4	0	0	0			
C) Perception of risk	0	7	10	7	3	7	0	7	0	3	7	17	11	4	4	0	4			
D) Your bank's risk tolerance	0	10	7	0	0	0	0	-3	0	0	0	3	4	4	4	0	4			

17. Over the past three months (apart from seasonal fluctuations), has the share of formal and informal household loan applications that were completely rejected by your bank increased, remained unchanged or decreased (loan volume, relative to the total volume of loan applications in that loan category)?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Share of rejected applications																				
* Loans for house purchase	-	-3	0	3	-3	0	24	3	3	0	-4	3	-3	0	10	10	10	10	7	7
* Consumer credit and other lending	-	-3	-3	0	-6	0	3	-10	0	-3	0	0	0	6	0	0	6	6	-3	3

  

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Share of rejected applications																				
* Loans for house purchase	0	0	11	18	4	0	4	4	4	0	25	36	43	21	14	18	7			
* Consumer credit and other lending	0	7	27	27	-3	0	-3	-7	0	-3	10	20	32	29	14	11	7			

18. Over the past three months, how has the demand for loans to households changed at your bank, apart from normal seasonal fluctuations? Please refer to the financing need of households independent of whether this need will result in a loan or not.

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Loans for house purchase	21	45	45	41	7	21	7	-10	3	4	-7	0	0	14	21	3	10	14	38	28
* Consumer credit and other lending	23	13	29	23	10	13	26	19	3	20	10	19	3	9	38	6	10	6	10	6

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Loans for house purchase	17	24	-29	36	11	0	11	18	11	32	-4	-71	-93	-75	-32	-32	-7			
* Consumer credit and other lending	6	24	-43	-3	-3	-30	10	13	10	10	23	-23	-46	-46	-14	-4	-4			



19. Over the past three months, how have the following factors affected the demand for loans to households for house purchase (as defined in the notes to question 18)?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
<b>A) Financial needs/underlying drivers or purpose of loan demand</b>	<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>			
* Housing market prospects, including expected house price developments	21	21	38	38	10	14	17	28	10	18	7	20	21	24	31	7	14	14	14	17
* Consumer confidence	10	10	17	24	7	14	17	17	10	11	4	7	7	10	7	7	7	3	3	0
* General level of interest rates	-	34	45	34	14	28	21	34	14	32	18	27	21	21	34	7	24	24	34	28
* Non-housing related consumption expenditure <sup>1)</sup>	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	-	24	7	0	7	17	0	0	0	4	4	3	-7	7	3	0	0	0	7	3
* Regulatory and fiscal regime of housing markets	-	3	3	-3	3	7	-7	-10	-3	0	0	-3	-3	-7	0	-3	3	0	0	0
<b>B) Use of alternative sources for housing finance (substitution effects)</b>	<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>			
* Household savings <sup>1)</sup>	-10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Internal finance of house purchase out of savings/down payment (i.e. share financed via the household's own funds)	-	-34	-10	-7	-10	-10	-7	-3	-3	-7	-7	-7	-7	-7	-14	-3	-3	-7	-3	-3
* Loans from other banks	-7	-10	-7	7	-14	-10	-7	-10	-3	-11	-14	-10	-7	-7	-14	-17	-10	-7	3	0
* Other sources of external finance	0	-3	0	0	0	-3	0	0	0	0	0	0	0	0	0	-3	0	0	0	0

1) Factor was withdrawn from the 1st quarter of 2015.

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
<b>A) Financial needs/underlying drivers or purpose of loan demand</b>	<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>			
* Housing market prospects	17	7	11	18	4	4	4	7	7	11	0	-39	-79	-71	-29	-21	-21			
* Consumer confidence	3	-7	-50	-4	-11	-4	14	11	-4	0	-14	-54	-64	-54	-21	-11	-14			
* General level of interest rates	17	17	-4	11	7	4	11	7	0	25	0	-79	-86	-89	-39	-46	-18			
* Non-housing related consumption expenditure <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	3	7	0	4	4	4	4	4	4	4	0	-4	-7	-11	0	-4	-4			
* Regulatory and fiscal regime of housing markets	0	0	0	0	0	4	-4	0	0	4	0	-7	-7	-7	-4	-7	0			
<b>B) Use of alternative sources for housing finance (substitution effects)</b>	<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>				<b>Net percentage</b>			
* Household savings <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
* Internal finance of house purchase out of savings/down payment (i.e. share financed via the household's own funds)	-3	-7	-7	-4	-4	-11	-4	0	0	0	0	-14	-4	-4	-4	4	0			
* Loans from other banks	-7	3	-11	0	0	4	-4	4	-11	0	0	-7	0	-4	0	-7	4			
* Other sources of external finance	0	0	0	0	0	0	0	0	0	0	0	-4	0	0	0	0	4			

1) Factor was withdrawn from the 1st quarter of 2015.

20. Over the past three months, how have the following factors affected the demand for consumer credit and other lending to households (as defined in the notes to question 18)?

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Financial needs/underlying drivers or purpose of loan demand																				
* Spending on durable consumer goods, such as cars, furniture, etc.	19	13	23	16	16	10	26	26	23	23	20	22	13	9	25	10	6	13	0	6
* Consumer confidence	10	13	23	19	10	13	23	19	13	20	13	25	19	9	22	16	6	0	3	3
* Securities purchases <sup>1)</sup>	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* General level of interest rates	-	13	23	19	13	19	16	23	10	23	13	16	10	3	13	0	6	6	3	10
* Consumption expenditure financed through real-estate guaranteed loans ("mortgage equity withdrawal")	-	3	0	3	3	-3	0	-3	-10	0	0	0	3	0	0	0	3	0	0	0
B) Use of alternative finance																				
* Household savings <sup>1)</sup>	-3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
* Internal finance out of savings	-	-13	-6	0	-3	-16	-10	-6	-6	-7	-3	-6	0	-3	-3	-3	0	-3	-3	-3
* Loans from other banks	6	0	0	0	-10	-10	-3	-6	-3	0	-7	0	0	-6	0	-10	-3	-3	3	0
* Other sources of external finance	0	0	0	0	0	-3	0	-3	0	0	0	0	0	-3	0	0	0	0	0	0

1) Factor was withdrawn from the 1st quarter of 2015.

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
A) Financial needs/underlying drivers or purpose of loan demand																				
* Spending on durable consumer goods, such as cars, furniture, etc.	0	7	-37	0	0	-27	7	10	-3	3	10	-17	-46	-43	-7	-7	-7			
* Consumer confidence	0	3	-50	-17	-7	-27	3	7	-7	3	0	-20	-43	-39	-4	-4	-4			
* Securities purchases <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
* General level of interest rates	6	3	-3	0	0	0	7	0	0	0	3	-20	-43	-43	-32	-18	-4			
* Consumption expenditure financed through real-estate guaranteed loans ("mortgage equity withdrawal")	0	0	-7	-3	-3	0	3	0	0	0	3	-3	-4	-11	-4	0	0			
B) Use of alternative finance																				
* Household savings <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
* Internal finance out of savings	-3	-3	-3	-7	3	-13	-3	-3	0	0	7	-3	-4	0	-4	0	0			
* Loans from other banks	0	-3	-3	-3	-3	-3	0	0	-3	-3	0	0	0	0	-4	4	0			
* Other sources of external finance	0	0	-3	-3	-3	-3	0	0	0	0	0	0	0	0	0	0	0			

1) Factor was withdrawn from the 1st quarter of 2015.

21. Please indicate how you expect your bank's credit standards as applied to the approval of loans to households to change over the next three months. Please note that we are asking about the change in credit standards, rather than about their level.

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Loans for house purchase	-3	0	-3	-3	17	34	3	-10	-7	-7	-7	-7	0	-14	-14	0	3	0	-3	-3
* Consumer credit and other lending	-7	0	0	-3	3	7	0	-7	-3	0	0	0	-6	0	0	0	3	0	0	3

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Loans for house purchase	3	14	4	0	4	-4	7	-4	4	11	21	32	14	7	4	7	18			
* Consumer credit and other lending	0	10	0	-3	-7	-7	0	-3	-3	7	17	23	29	14	-4	7	21			

22. Please indicate how you expect demand for loans to households to change over the next three months at your bank (apart from normal seasonal fluctuations). Please refer to the financing need of households independent of whether this need will result in a loan or not.

	2015				2016				2017				2018				2019			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Loans for house purchase	7	17	3	7	-3	10	10	10	14	11	14	20	17	10	14	14	10	17	10	17
* Consumer credit and other lending	10	19	10	6	3	16	16	19	13	17	13	13	13	13	6	6	10	13	3	6

	2020				2021				2022				2023				2024			
	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October	January	April	July	October
	Net percentage				Net percentage				Net percentage				Net percentage				Net percentage			
* Loans for house purchase	17	-59	-32	-4	-11	-7	11	11	14	0	-43	-75	-39	-25	-4	0	21			
* Consumer credit and other lending	16	7	10	13	-3	13	53	20	17	0	13	-23	-21	-11	0	0	-4			