

Eurosystem bank lending survey

SDMX-Codes to download the BLS results for Germany (Net percentages, Diffusion indices, Average)

Bundesbank-Website: Statistics/Time series databases/Banks and other financial corporations/Banks/Balance sheet items/Bank lending survey (BLS) - Results for Germany

https://www.bundesbank.de/dynamic/action/en/statistics/time-series-databases/time-series-databases/743796/743796?treeAnchor=BANKEN&statisticType=BBK_ITS

For an explanation of the calculation of Net percentages, diffusion indices and averages, see "Statistical metrics for analysing the results of the Bank Lending Survey":

<https://www.bundesbank.de/en/tasks/monetary-policy/economic-analyses/-/bank-lending-survey-for-germany-618070>

Revision of the questionnaire introduced in the April round 2024

I. Loans to enterprises

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?

	Net percentages:	Diffusion indices:	Average:
* Overall	BBBU2.Q.DE.ALL.O.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.O.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.O.E.Z.B3.ST.S.A
* Loans to small and medium-sized enterprises	BBBU2.Q.DE.ALL.SME.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.SME.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.SME.E.Z.B3.ST.S.A
* Loans to large enterprises	BBBU2.Q.DE.ALL.LE.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.LE.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.LE.E.Z.B3.ST.S.A
* Short-term loans	BBBU2.Q.DE.ALL.STL.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.STL.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.STL.E.Z.B3.ST.S.A
* Long-term loans	BBBU2.Q.DE.ALL.LTL.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.LTL.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.LTL.E.Z.B3.ST.S.A

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	Net percentages:	Diffusion indices:	Average:
A) Cost of funds and balance sheet constraints			
* Costs related to your bank's capital position ¹⁾	BBBU2.Q.DE.ALL.CP.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.CP.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.CP.E.Z.B3.ST.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation ²⁾)	BBBU2.Q.DE.ALL.MF.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.MF.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.MF.E.Z.B3.ST.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.LP.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.LP.E.Z.B3.ST.S.A
B) Pressure from competition			
* Competition from other banks	BBBU2.Q.DE.ALL.BC.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.BC.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.BC.E.Z.B3.ST.S.A
* Competition from non-banks	BBBU2.Q.DE.ALL.NBC.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.NBC.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.NBC.E.Z.B3.ST.S.A
* Competition from market financing	BBBU2.Q.DE.ALL.MFC.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.MFC.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.MFC.E.Z.B3.ST.S.A
C) Perception of risk			
* General economic situation and outlook	BBBU2.Q.DE.ALL.GEA.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.GEA.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.GEA.E.Z.B3.ST.S.A
* Industry or firm-specific situation and outlook/borrower's creditworthiness ³⁾	BBBU2.Q.DE.ALL.IFO.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.IFO.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.IFO.E.Z.B3.ST.S.A
* Risk on the collateral demanded	BBBU2.Q.DE.ALL.RCD.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.RCD.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.RCD.E.Z.B3.ST.S.A
D) Your bank's risk tolerance			
* Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.E.Z.B3.ST.S.FNET	BBBU2.Q.DE.ALL.RTO.E.Z.B3.ST.S.DINX	BBBU2.Q.DE.ALL.RTO.E.Z.B3.ST.S.A

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

²⁾ Involves the sale of loans from the bank's balance sheet.

³⁾ 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	Net percentages:	Diffusion indices:	Average:
A) Cost of funds and balance sheet constraints			
* Costs related to your bank's capital position ¹⁾	BBBU2.Q.DE.ALL.CP.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.CP.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.CP.E.SME.B3.ST.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation ²⁾)	BBBU2.Q.DE.ALL.MF.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.MF.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.MF.E.SME.B3.ST.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.LP.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.LP.E.SME.B3.ST.S.A
B) Pressure from competition			
* Competition from other banks	BBBU2.Q.DE.ALL.BC.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.BC.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.BC.E.SME.B3.ST.S.A
* Competition from non-banks	BBBU2.Q.DE.ALL.NBC.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.NBC.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.NBC.E.SME.B3.ST.S.A
* Competition from market financing	BBBU2.Q.DE.ALL.MFC.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.MFC.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.MFC.E.SME.B3.ST.S.A
C) Perception of risk			
* General economic situation and outlook	BBBU2.Q.DE.ALL.GEA.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.GEA.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.GEA.E.SME.B3.ST.S.A
* Industry or firm-specific situation and outlook/borrower's creditworthiness ³⁾	BBBU2.Q.DE.ALL.IFO.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.IFO.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.IFO.E.SME.B3.ST.S.A
* Risk on the collateral demanded	BBBU2.Q.DE.ALL.RCD.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.RCD.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.RCD.E.SME.B3.ST.S.A
D) Your bank's risk tolerance			
* Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.E.SME.B3.ST.S.FNET	BBBU2.Q.DE.ALL.RTO.E.SME.B3.ST.S.DINX	BBBU2.Q.DE.ALL.RTO.E.SME.B3.ST.S.A

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

²⁾ Involves the sale of loans from the bank's balance sheet.

³⁾ 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	Net percentages:	Diffusion indices:	Average:
A) Cost of funds and balance sheet constraints			
* Costs related to your bank's capital position ¹⁾	BBBU2.Q.DE.ALL.CP.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.CP.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.CP.E.LE.B3.ST.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation ²⁾)	BBBU2.Q.DE.ALL.MF.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.MF.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.MF.E.LE.B3.ST.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.LP.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.LP.E.LE.B3.ST.S.A
B) Pressure from competition			
* Competition from other banks	BBBU2.Q.DE.ALL.BC.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.BC.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.BC.E.LE.B3.ST.S.A
* Competition from non-banks	BBBU2.Q.DE.ALL.NBC.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.NBC.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.NBC.E.LE.B3.ST.S.A
* Competition from market financing	BBBU2.Q.DE.ALL.MFC.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.MFC.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.MFC.E.LE.B3.ST.S.A
C) Perception of risk			
* General economic situation and outlook	BBBU2.Q.DE.ALL.GEA.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.GEA.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.GEA.E.LE.B3.ST.S.A
* Industry or firm-specific situation and outlook/borrower's creditworthiness ³⁾	BBBU2.Q.DE.ALL.IFO.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.IFO.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.IFO.E.LE.B3.ST.S.A
* Risk on the collateral demanded	BBBU2.Q.DE.ALL.RCD.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.RCD.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.RCD.E.LE.B3.ST.S.A
D) Your bank's risk tolerance			
* Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.E.LE.B3.ST.S.FNET	BBBU2.Q.DE.ALL.RTO.E.LE.B3.ST.S.DINX	BBBU2.Q.DE.ALL.RTO.E.LE.B3.ST.S.A

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

²⁾ Involves the sale of loans from the bank's balance sheet.

³⁾ 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	Net percentages:	Diffusion indices:	Average:
A) Overall terms and conditions			
* Overall terms and conditions	BBBU2.Q.DE.ALL.O.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.O.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.O.E.Z.B3.TC.S.A
B) Interest rates and margins			
* Your bank's lending rates (higher rate = tightened, lower rate = eased)	BBBU2.Q.DE.ALL.BLR.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.BLR.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.BLR.E.Z.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tighenend, narrower spread = eased)	BBBU2.Q.DE.ALL.MAL.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MAL.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MAL.E.Z.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	BBBU2.Q.DE.ALL.MRL.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MRL.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MRL.E.Z.B3.TC.S.A
C) Other terms and conditions			
* Non interest rate charges	BBBU2.Q.DE.ALL.NIC.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.NIC.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.NIC.E.Z.B3.TC.S.A
* Size of the loan or credit line	BBBU2.Q.DE.ALL.SZL.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.SZL.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.SZL.E.Z.B3.TC.S.A
* Collateral requirements	BBBU2.Q.DE.ALL.CRQ.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CRQ.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CRQ.E.Z.B3.TC.S.A
* Loan covenants	BBBU2.Q.DE.ALL.LCV.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.LCV.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.LCV.E.Z.B3.TC.S.A
* Maturity	BBBU2.Q.DE.ALL.MTY.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MTY.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MTY.E.Z.B3.TC.S.A

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	Net percentages:	Diffusion indices:	Average:
A) Overall terms and conditions			
* Overall terms and conditions	BBBU2.Q.DE.ALL.O.E.SME.B3.TC.S.FNET	BBBU2.Q.DE.ALL.O.E.SME.B3.TC.S.DINX	BBBU2.Q.DE.ALL.O.E.SME.B3.TC.S.A
B) Interest rates and margins			
* Your bank's lending rates (higher rate = tightened, lower rate = eased)	BBBU2.Q.DE.ALL.BLR.E.SME.B3.TC.S.FNET	BBBU2.Q.DE.ALL.BLR.E.SME.B3.TC.S.DINX	BBBU2.Q.DE.ALL.BLR.E.SME.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tighenend, narrower spread = eased)	BBBU2.Q.DE.ALL.MAL.E.SME.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MAL.E.SME.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MAL.E.SME.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	BBBU2.Q.DE.ALL.MRL.E.SME.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MRL.E.SME.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MRL.E.SME.B3.TC.S.A
C) Other terms and conditions			
* Non interest rate charges	BBBU2.Q.DE.ALL.NIC.E.SME.B3.TC.S.FNET	BBBU2.Q.DE.ALL.NIC.E.SME.B3.TC.S.DINX	BBBU2.Q.DE.ALL.NIC.E.SME.B3.TC.S.A
* Size of the loan or credit line	BBBU2.Q.DE.ALL.SZL.E.SME.B3.TC.S.FNET	BBBU2.Q.DE.ALL.SZL.E.SME.B3.TC.S.DINX	BBBU2.Q.DE.ALL.SZL.E.SME.B3.TC.S.A
* Collateral requirements	BBBU2.Q.DE.ALL.CRQ.E.SME.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CRQ.E.SME.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CRQ.E.SME.B3.TC.S.A
* Loan covenants	BBBU2.Q.DE.ALL.LCV.E.SME.B3.TC.S.FNET	BBBU2.Q.DE.ALL.LCV.E.SME.B3.TC.S.DINX	BBBU2.Q.DE.ALL.LCV.E.SME.B3.TC.S.A
* Maturity	BBBU2.Q.DE.ALL.MTY.E.SME.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MTY.E.SME.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MTY.E.SME.B3.TC.S.A

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	Net percentages:	Diffusion indices:	Average:
<u>A) Overall terms and conditions</u>			
* Overall terms and conditions	BBBU2.Q.DE.ALL.O.E.LE.B3.TC.S.FNET	BBBU2.Q.DE.ALL.O.E.LE.B3.TC.S.DINX	BBBU2.Q.DE.ALL.O.E.LE.B3.TC.S.A
<u>B) Interest rates and margins</u>			
* Your bank's lending rates (higher rate = tightened, lower rate = eased)	BBBU2.Q.DE.ALL.BLR.E.LE.B3.TC.S.FNET	BBBU2.Q.DE.ALL.BLR.E.LE.B3.TC.S.DINX	BBBU2.Q.DE.ALL.BLR.E.LE.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tighenend, narrower spread = eased)	BBBU2.Q.DE.ALL.MAL.E.LE.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MAL.E.LE.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MAL.E.LE.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	BBBU2.Q.DE.ALL.MRL.E.LE.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MRL.E.LE.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MRL.E.LE.B3.TC.S.A
<u>C) Other terms and conditions</u>			
* Non interest rate charges	BBBU2.Q.DE.ALL.NIC.E.LE.B3.TC.S.FNET	BBBU2.Q.DE.ALL.NIC.E.LE.B3.TC.S.DINX	BBBU2.Q.DE.ALL.NIC.E.LE.B3.TC.S.A
* Size of the loan or credit line	BBBU2.Q.DE.ALL.SZL.E.LE.B3.TC.S.FNET	BBBU2.Q.DE.ALL.SZL.E.LE.B3.TC.S.DINX	BBBU2.Q.DE.ALL.SZL.E.LE.B3.TC.S.A
* Collateral requirements	BBBU2.Q.DE.ALL.CRQ.E.LE.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CRQ.E.LE.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CRQ.E.LE.B3.TC.S.A
* Loan covenants	BBBU2.Q.DE.ALL.LCV.E.LE.B3.TC.S.FNET	BBBU2.Q.DE.ALL.LCV.E.LE.B3.TC.S.DINX	BBBU2.Q.DE.ALL.LCV.E.LE.B3.TC.S.A
* Maturity	BBBU2.Q.DE.ALL.MTY.E.LE.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MTY.E.LE.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MTY.E.LE.B3.TC.S.A

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)?

Overall impact on your bank's credit terms and conditions	Net percentages:	Diffusion indices:	Average:
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.BSC.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.BSC.E.Z.B3.TC.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CP.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CP.E.Z.B3.TC.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing, incl. true-sale securitisation)	BBBU2.Q.DE.ALL.MF.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MF.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MF.E.Z.B3.TC.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.LP.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.LP.E.Z.B3.TC.S.A
B) Pressure of competition*)	BBBU2.Q.DE.ALL.CMP.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CMP.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CMP.E.Z.B3.TC.S.A
* Competition from other banks	BBBU2.Q.DE.ALL.BC.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.BC.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.BC.E.Z.B3.TC.S.A
* Competition from non-banks	BBBU2.Q.DE.ALL.NBC.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.NBC.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.NBC.E.Z.B3.TC.S.A
* Competition from market financing	BBBU2.Q.DE.ALL.MFC.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MFC.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MFC.E.Z.B3.TC.S.A
C) Perception of risk*)	BBBU2.Q.DE.ALL.RSK.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.RSK.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.RSK.E.Z.B3.TC.S.A
* General economic situation and outlook	BBBU2.Q.DE.ALL.GEA.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.GEA.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.GEA.E.Z.B3.TC.S.A
* Industry or firm-specific situation and outlook/borrower's creditworthiness	BBBU2.Q.DE.ALL.IFO.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.IFO.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.IFO.E.Z.B3.TC.S.A
* Risk related to the collateral demanded	BBBU2.Q.DE.ALL.RCD.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.RCD.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.RCD.E.Z.B3.TC.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.E.Z.B3.TC.S.FNET	BBBU2.Q.DE.ALL.RTO.E.Z.B3.TC.S.DINX	BBBU2.Q.DE.ALL.RTO.E.Z.B3.TC.S.A

1) The factors refer to the same sub-factors as in question 2.

*) The survey of the "above items" has been deleted as of Q1 2022.

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)?

Impact on your bank's margin on average loans	Net percentages:	Diffusion indices:	Average:
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.BSC.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.BSC.E.Z.B3.MA.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.CP.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.CP.E.Z.B3.MA.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing, incl. true-sale securitisation)	BBBU2.Q.DE.ALL.MF.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.MF.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.MF.E.Z.B3.MA.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.LP.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.LP.E.Z.B3.MA.S.A
B) Pressure of competition*)	BBBU2.Q.DE.ALL.CMP.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.CMP.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.CMP.E.Z.B3.MA.S.A
* Competition from other banks	BBBU2.Q.DE.ALL.BC.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.BC.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.BC.E.Z.B3.MA.S.A
* Competition from non-banks	BBBU2.Q.DE.ALL.NBC.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.NBC.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.NBC.E.Z.B3.MA.S.A
* Competition from market financing	BBBU2.Q.DE.ALL.MFC.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.MFC.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.MFC.E.Z.B3.MA.S.A
C) Perception of risk*)	BBBU2.Q.DE.ALL.RSK.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.RSK.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.RSK.E.Z.B3.MA.S.A
* General economic situation and outlook	BBBU2.Q.DE.ALL.GEA.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.GEA.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.GEA.E.Z.B3.MA.S.A
* Industry or firm-specific situation and outlook/borrower's creditworthiness	BBBU2.Q.DE.ALL.IFO.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.IFO.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.IFO.E.Z.B3.MA.S.A
* Risk related to the collateral demanded	BBBU2.Q.DE.ALL.RCD.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.RCD.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.RCD.E.Z.B3.MA.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.E.Z.B3.MA.S.FNET	BBBU2.Q.DE.ALL.RTO.E.Z.B3.MA.S.DINX	BBBU2.Q.DE.ALL.RTO.E.Z.B3.MA.S.A

1) The factors refer to the same sub-factors as in question 2.

*) The survey of the "above items" has been deleted as of Q1 2022.

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)?

Impact on your bank's margin on riskier loans	Net percentages:	Diffusion indices:	Average:
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.BSC.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.BSC.E.Z.B3.MR.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.CP.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.CP.E.Z.B3.MR.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing, incl. true-sale securitisation)	BBBU2.Q.DE.ALL.MF.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.MF.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.MF.E.Z.B3.MR.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.LP.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.LP.E.Z.B3.MR.S.A
B) Pressure of competition*)	BBBU2.Q.DE.ALL.CMP.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.CMP.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.CMP.E.Z.B3.MR.S.A
* Competition from other banks	BBBU2.Q.DE.ALL.BC.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.BC.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.BC.E.Z.B3.MR.S.A
* Competition from non-banks	BBBU2.Q.DE.ALL.NBC.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.NBC.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.NBC.E.Z.B3.MR.S.A
* Competition from market financing	BBBU2.Q.DE.ALL.MFC.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.MFC.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.MFC.E.Z.B3.MR.S.A
C) Perception of risk*)	BBBU2.Q.DE.ALL.RSK.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.RSK.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.RSK.E.Z.B3.MR.S.A
* General economic situation and outlook	BBBU2.Q.DE.ALL.GEA.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.GEA.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.GEA.E.Z.B3.MR.S.A
* Industry or firm-specific situation and outlook/borrower's creditworthiness	BBBU2.Q.DE.ALL.IFO.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.IFO.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.IFO.E.Z.B3.MR.S.A
* Risk related to the collateral demanded	BBBU2.Q.DE.ALL.RCD.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.RCD.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.RCD.E.Z.B3.MR.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.E.Z.B3.MR.S.FNET	BBBU2.Q.DE.ALL.RTO.E.Z.B3.MR.S.DINX	BBBU2.Q.DE.ALL.RTO.E.Z.B3.MR.S.A

1) The factors refer to the same sub-factors as in question 2.

*) The survey of the "above items" has been deleted as of Q1 2022.

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	Net percentages:	Diffusion indices:	Average:
* Share of rejected applications	BBBU2.Q.DE.ALL.O.E.Z.B3.RA.D.FNET	BBBU2.Q.DE.ALL.O.E.Z.B3.RA.D.DINX	BBBU2.Q.DE.ALL.O.E.Z.B3.RA.D.A

Loans to small and medium-size enterprises	Net percentages:	Diffusion indices:	Average:
* Share of rejected applications	BBBU2.Q.DE.ALL.SME.E.Z.B3.RA.D.FNET	BBBU2.Q.DE.ALL.SME.E.Z.B3.RA.D.DINX	BBBU2.Q.DE.ALL.SME.E.Z.B3.RA.D.A

Loans to large enterprises	Net percentages:	Diffusion indices:	Average:
* Share of rejected applications	BBBU2.Q.DE.ALL.LE.E.Z.B3.RA.D.FNET	BBBU2.Q.DE.ALL.LE.E.Z.B3.RA.D.DINX	BBBU2.Q.DE.ALL.LE.E.Z.B3.RA.D.A

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.

	Net percentages:	Diffusion indices:	Average:
* Overall	BBBU2.Q.DE.ALL.O.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.O.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.O.E.Z.B3.ZZ.D.A
* Loans to small and medium-sized enterprises	BBBU2.Q.DE.ALL.SME.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.SME.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.SME.E.Z.B3.ZZ.D.A
* Loans to large enterprises	BBBU2.Q.DE.ALL.LE.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LE.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LE.E.Z.B3.ZZ.D.A
* Short-term loans	BBBU2.Q.DE.ALL.STL.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.STL.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.STL.E.Z.B3.ZZ.D.A
* Long-term loans	BBBU2.Q.DE.ALL.LTL.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LTL.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LTL.E.Z.B3.ZZ.D.A

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	Net percentages:	Diffusion indices:	Average:
<u>A) Financing needs/underlying drivers or purpose of loan demand</u>			
* Fixed investment	BBBU2.Q.DE.ALL.FIX.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.FIX.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.FIX.E.Z.B3.ZZ.D.A
* Inventories and working capital	BBBU2.Q.DE.ALL.INV.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.INV.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.INV.E.Z.B3.ZZ.D.A
* Mergers/acquisitions and corporate restructuring	BBBU2.Q.DE.ALL.MAA.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.MAA.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.MAA.E.Z.B3.ZZ.D.A
* General level of interest rates	BBBU2.Q.DE.ALL.GLI.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.GLI.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.GLI.E.Z.B3.ZZ.D.A
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	BBBU2.Q.DE.ALL.DR.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.DR.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.DR.E.Z.B3.ZZ.D.A
<u>B) Use of alternative finance</u>			
* Internal financing	BBBU2.Q.DE.ALL.IF.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.IF.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.IF.E.Z.B3.ZZ.D.A
* Loans from other banks	BBBU2.Q.DE.ALL.LOB.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LOB.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LOB.E.Z.B3.ZZ.D.A
* Loans from non-banks	BBBU2.Q.DE.ALL.LNB.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LNB.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LNB.E.Z.B3.ZZ.D.A
* Issuance/redemption of debt securities	BBBU2.Q.DE.ALL.DSI.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.DSI.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.DSI.E.Z.B3.ZZ.D.A
* Issuance/redemption of equity	BBBU2.Q.DE.ALL.EQI.E.Z.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.EQI.E.Z.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.EQI.E.Z.B3.ZZ.D.A

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)?

Loan to small und medium-size enterprises	Net percentages:	Diffusion indices:	Average:
<u>A) Financing needs/underlying drivers or purpose of loan demand</u>			
* Fixed investment	BBBU2.Q.DE.ALL.FIX.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.FIX.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.FIX.E.SME.B3.ZZ.D.A
* Inventories and working capital	BBBU2.Q.DE.ALL.INV.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.INV.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.INV.E.SME.B3.ZZ.D.A
* Mergers/acquisitions and corporate restructuring	BBBU2.Q.DE.ALL.MAA.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.MAA.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.MAA.E.SME.B3.ZZ.D.A
* General level of interest rates	BBBU2.Q.DE.ALL.GLI.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.GLI.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.GLI.E.SME.B3.ZZ.D.A
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	BBBU2.Q.DE.ALL.DR.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.DR.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.DR.E.SME.B3.ZZ.D.A
<u>B) Use of alternative finance</u>			
* Internal financing	BBBU2.Q.DE.ALL.IF.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.IF.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.IF.E.SME.B3.ZZ.D.A
* Loans from other banks	BBBU2.Q.DE.ALL.LOB.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LOB.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LOB.E.SME.B3.ZZ.D.A
* Loans from non-banks	BBBU2.Q.DE.ALL.LNB.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LNB.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LNB.E.SME.B3.ZZ.D.A
* Issuance/redemption of debt securities	BBBU2.Q.DE.ALL.DSI.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.DSI.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.DSI.E.SME.B3.ZZ.D.A
* Issuance/redemption of equity	BBBU2.Q.DE.ALL.EQI.E.SME.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.EQI.E.SME.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.EQI.E.SME.B3.ZZ.D.A

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 large enterprises	Net percentages:	Diffusion indices:	Average:
A) Financing needs/underlying drivers or purpose of loan demand			
* Fixed investment	BBBU2.Q.DE.ALL.FIX.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.FIX.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.FIX.E.LE.B3.ZZ.D.A
* Inventories and working capital	BBBU2.Q.DE.ALL.INV.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.INV.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.INV.E.LE.B3.ZZ.D.A
* Mergers/acquisitions and corporate restructuring	BBBU2.Q.DE.ALL.MAA.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.MAA.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.MAA.E.LE.B3.ZZ.D.A
* General level of interest rates	BBBU2.Q.DE.ALL.GLI.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.GLI.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.GLI.E.LE.B3.ZZ.D.A
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	BBBU2.Q.DE.ALL.DR.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.DR.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.DR.E.LE.B3.ZZ.D.A
B) Use of alternative finance			
* Internal financing	BBBU2.Q.DE.ALL.IF.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.IF.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.IF.E.LE.B3.ZZ.D.A
* Loans from other banks	BBBU2.Q.DE.ALL.LOB.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LOB.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LOB.E.LE.B3.ZZ.D.A
* Loans from non-banks	BBBU2.Q.DE.ALL.LNB.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LNB.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LNB.E.LE.B3.ZZ.D.A
* Issuance/redemption of debt securities	BBBU2.Q.DE.ALL.DSI.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.DSI.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.DSI.E.LE.B3.ZZ.D.A
* Issuance/redemption of equity	BBBU2.Q.DE.ALL.EQI.E.LE.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.EQI.E.LE.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.EQI.E.LE.B3.ZZ.D.A

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.

	Net percentages:	Diffusion indices:	Average:
* Overall	BBBU2.Q.DE.ALL.O.E.Z.F3.ST.S.FNET	BBBU2.Q.DE.ALL.O.E.Z.F3.ST.S.DINX	BBBU2.Q.DE.ALL.O.E.Z.F3.ST.S.A
* Loans to small and medium-sized enterprises	BBBU2.Q.DE.ALL.SME.E.Z.F3.ST.S.FNET	BBBU2.Q.DE.ALL.SME.E.Z.F3.ST.S.DINX	BBBU2.Q.DE.ALL.SME.E.Z.F3.ST.S.A
* Loans to large enterprises	BBBU2.Q.DE.ALL.LE.E.Z.F3.ST.S.FNET	BBBU2.Q.DE.ALL.LE.E.Z.F3.ST.S.DINX	BBBU2.Q.DE.ALL.LE.E.Z.F3.ST.S.A
* Short-term loans	BBBU2.Q.DE.ALL.STL.E.Z.F3.ST.S.FNET	BBBU2.Q.DE.ALL.STL.E.Z.F3.ST.S.DINX	BBBU2.Q.DE.ALL.STL.E.Z.F3.ST.S.A
* Long-term loans	BBBU2.Q.DE.ALL.LTL.E.Z.F3.ST.S.FNET	BBBU2.Q.DE.ALL.LTL.E.Z.F3.ST.S.DINX	BBBU2.Q.DE.ALL.LTL.E.Z.F3.ST.S.A

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.

	Net percentages:	Diffusion indices:	Average:
* Overall	BBBU2.Q.DE.ALL.O.E.Z.F3.ZZ.D.FNET	BBBU2.Q.DE.ALL.O.E.Z.F3.ZZ.D.DINX	BBBU2.Q.DE.ALL.O.E.Z.F3.ZZ.D.A
* Loans to small and medium-sized enterprises	BBBU2.Q.DE.ALL.SME.E.Z.F3.ZZ.D.FNET	BBBU2.Q.DE.ALL.SME.E.Z.F3.ZZ.D.DINX	BBBU2.Q.DE.ALL.SME.E.Z.F3.ZZ.D.A
* Loans to large enterprises	BBBU2.Q.DE.ALL.LE.E.Z.F3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LE.E.Z.F3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LE.E.Z.F3.ZZ.D.A
* Short-term loans	BBBU2.Q.DE.ALL.STL.E.Z.F3.ZZ.D.FNET	BBBU2.Q.DE.ALL.STL.E.Z.F3.ZZ.D.DINX	BBBU2.Q.DE.ALL.STL.E.Z.F3.ZZ.D.A
* Long-term loans	BBBU2.Q.DE.ALL.LTL.E.Z.F3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LTL.E.Z.F3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LTL.E.Z.F3.ZZ.D.A

I 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.

	Net percentages:	Diffusion indices:	Average:
* Loans for house purchase	BBBU2.Q.DE.ALL.Z.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.Z.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.Z.H.H.B3.ST.S.A
* Consumer credit and other lending	BBBU2.Q.DE.ALL.Z.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.Z.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.Z.H.C.B3.ST.S.A

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)?

	Net percentages:	Diffusion indices:	Average:
A) Costs of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.BSC.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.BSC.H.H.B3.ST.S.A
* Your bank's capital and the costs related to your bank's capital position ¹⁾	BBBU2.Q.DE.ALL.CP.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.CP.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.CP.H.H.B3.ST.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including	BBBU2.Q.DE.ALL.MF.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.MF.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.MF.H.H.B3.ST.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.LP.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.LP.H.H.B3.ST.S.A
B) Pressure from competition			
* Competition from other banks	BBBU2.Q.DE.ALL.BC.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.BC.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.BC.H.H.B3.ST.S.A
* Competition from non-banks	BBBU2.Q.DE.ALL.NBC.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.NBC.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.NBC.H.H.B3.ST.S.A
C) Perception of risk			
* General economic situation and outlook	BBBU2.Q.DE.ALL.GEA.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.GEA.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.GEA.H.H.B3.ST.S.A
* Housing market prospects, including expected house price developments	BBBU2.Q.DE.ALL.HMP.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.HMP.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.HMP.H.H.B3.ST.S.A
* Borrower's creditworthiness ³⁾	BBBU2.Q.DE.ALL.CWB.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.CWB.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.CWB.H.H.B3.ST.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.H.H.B3.ST.S.FNET	BBBU2.Q.DE.ALL.RTO.H.H.B3.ST.S.DINX	BBBU2.Q.DE.ALL.RTO.H.H.B3.ST.S.A

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

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

³⁾ 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.

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

	Net percentages:	Diffusion indices:	Average:
A) Overall terms and conditions			
* Overall terms and conditions	BBBU2.Q.DE.ALL.O.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.O.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.O.H.H.B3.TC.S.A
B) Interest rates and margins			
* Your bank's lending rates (higher rate = tightened, lower rate = eased)	BBBU2.Q.DE.ALL.BLR.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.BLR.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.BLR.H.H.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tighenend, narrower spread = eased)	BBBU2.Q.DE.ALL.MAL.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MAL.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MAL.H.H.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	BBBU2.Q.DE.ALL.MRL.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MRL.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MRL.H.H.B3.TC.S.A
C) Other terms and conditions			
* Collateral requirements	BBBU2.Q.DE.ALL.CRQ.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CRQ.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CRQ.H.H.B3.TC.S.A
* "Loan-to-value" ratio	BBBU2.Q.DE.ALL.LVR.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.LVR.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.LVR.H.H.B3.TC.S.A
* Other loan size limits	BBBU2.Q.DE.ALL.OSL.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.OSL.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.OSL.H.H.B3.TC.S.A
* Maturity	BBBU2.Q.DE.ALL.MTY.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MTY.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MTY.H.H.B3.TC.S.A
* Non-interest rate charges	BBBU2.Q.DE.ALL.NIC.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.NIC.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.NIC.H.H.B3.TC.S.A

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)?

	Net percentages:	Diffusion indices:	Average:
Overall impact on your bank's credit terms and conditions			
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.BSC.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.BSC.H.H.B3.TC.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CP.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CP.H.H.B3.TC.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation)	BBBU2.Q.DE.ALL.MF.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MF.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MF.H.H.B3.TC.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.LP.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.LP.H.H.B3.TC.S.A
B) Pressure of competition	BBBU2.Q.DE.ALL.CMP.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CMP.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CMP.H.H.B3.TC.S.A
C) Perception of risk	BBBU2.Q.DE.ALL.RSK.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.RSK.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.RSK.H.H.B3.TC.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.H.H.B3.TC.S.FNET	BBBU2.Q.DE.ALL.RTO.H.H.B3.TC.S.DINX	BBBU2.Q.DE.ALL.RTO.H.H.B3.TC.S.A
Impact on your bank's margin on average loans			
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.H.H.B3.MA.S.FNET	BBBU2.Q.DE.ALL.BSC.H.H.B3.MA.S.DINX	BBBU2.Q.DE.ALL.BSC.H.H.B3.MA.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.H.H.B3.MA.S.FNET	BBBU2.Q.DE.ALL.CP.H.H.B3.MA.S.DINX	BBBU2.Q.DE.ALL.CP.H.H.B3.MA.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation)	BBBU2.Q.DE.ALL.MF.H.H.B3.MA.S.FNET	BBBU2.Q.DE.ALL.MF.H.H.B3.MA.S.DINX	BBBU2.Q.DE.ALL.MF.H.H.B3.MA.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.H.H.B3.MA.S.FNET	BBBU2.Q.DE.ALL.LP.H.H.B3.MA.S.DINX	BBBU2.Q.DE.ALL.LP.H.H.B3.MA.S.A
B) Pressure of competition	BBBU2.Q.DE.ALL.CMP.H.H.B3.MA.S.FNET	BBBU2.Q.DE.ALL.CMP.H.H.B3.MA.S.DINX	BBBU2.Q.DE.ALL.CMP.H.H.B3.MA.S.A
C) Perception of risk	BBBU2.Q.DE.ALL.RSK.H.H.B3.MA.S.FNET	BBBU2.Q.DE.ALL.RSK.H.H.B3.MA.S.DINX	BBBU2.Q.DE.ALL.RSK.H.H.B3.MA.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.H.H.B3.MA.S.FNET	BBBU2.Q.DE.ALL.RTO.H.H.B3.MA.S.DINX	BBBU2.Q.DE.ALL.RTO.H.H.B3.MA.S.A
Impact on your bank's margin on riskier loans			
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.H.H.B3.MR.S.FNET	BBBU2.Q.DE.ALL.BSC.H.H.B3.MR.S.DINX	BBBU2.Q.DE.ALL.BSC.H.H.B3.MR.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.H.H.B3.MR.S.FNET	BBBU2.Q.DE.ALL.CP.H.H.B3.MR.S.DINX	BBBU2.Q.DE.ALL.CP.H.H.B3.MR.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation)	BBBU2.Q.DE.ALL.MF.H.H.B3.MR.S.FNET	BBBU2.Q.DE.ALL.MF.H.H.B3.MR.S.DINX	BBBU2.Q.DE.ALL.MF.H.H.B3.MR.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.H.H.B3.MR.S.FNET	BBBU2.Q.DE.ALL.LP.H.H.B3.MR.S.DINX	BBBU2.Q.DE.ALL.LP.H.H.B3.MR.S.A
B) Pressure of competition	BBBU2.Q.DE.ALL.CMP.H.H.B3.MR.S.FNET	BBBU2.Q.DE.ALL.CMP.H.H.B3.MR.S.DINX	BBBU2.Q.DE.ALL.CMP.H.H.B3.MR.S.A
C) Perception of risk	BBBU2.Q.DE.ALL.RSK.H.H.B3.MR.S.FNET	BBBU2.Q.DE.ALL.RSK.H.H.B3.MR.S.DINX	BBBU2.Q.DE.ALL.RSK.H.H.B3.MR.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.H.H.B3.MR.S.FNET	BBBU2.Q.DE.ALL.RTO.H.H.B3.MR.S.DINX	BBBU2.Q.DE.ALL.RTO.H.H.B3.MR.S.A

1) The factors refer to the same sub-factors as in question 11.
*) The survey of the "above item" has been deleted as of Q1 2024.

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)?

	Net percentages:	Diffusion indices:	Average:
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.BSC.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.BSC.H.C.B3.ST.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.CP.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.CP.H.C.B3.ST.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation)	BBBU2.Q.DE.ALL.MF.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.MF.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.MF.H.C.B3.ST.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.LP.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.LP.H.C.B3.ST.S.A
B) Pressure from competition			
* Competition from other banks	BBBU2.Q.DE.ALL.BC.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.BC.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.BC.H.C.B3.ST.S.A
* Competition from non-banks	BBBU2.Q.DE.ALL.NBC.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.NBC.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.NBC.H.C.B3.ST.S.A
C) Perception of risk			
* General economic situation and outlook	BBBU2.Q.DE.ALL.GEA.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.GEA.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.GEA.H.C.B3.ST.S.A
* Creditworthiness of consumers ¹⁾	BBBU2.Q.DE.ALL.CWC.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.CWC.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.CWC.H.C.B3.ST.S.A
* Risk on the collateral demanded	BBBU2.Q.DE.ALL.RCD.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.RCD.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.RCD.H.C.B3.ST.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.H.C.B3.ST.S.FNET	BBBU2.Q.DE.ALL.RTO.H.C.B3.ST.S.DINX	BBBU2.Q.DE.ALL.RTO.H.C.B3.ST.S.A

1) 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.

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

	Net percentages:	Diffusion indices:	Average:
A) Overall terms and conditions			
* Overall terms and conditions	BBBU2.Q.DE.ALL.O.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.O.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.O.H.C.B3.TC.S.A
B) Interest rates and margins			
* Your bank's lending rates (higher rate = tightened, lower rate = eased)	BBBU2.Q.DE.ALL.BLR.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.BLR.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.BLR.H.C.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on average loans (wider spread = tightenend, narrower spread = eased)	BBBU2.Q.DE.ALL.MAL.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MAL.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MAL.H.C.B3.TC.S.A
* Your bank's loan margin (i.e. the spread over a relevant market reference rate) on riskier loans	BBBU2.Q.DE.ALL.MRL.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MRL.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MRL.H.C.B3.TC.S.A
C) Other terms and conditions			
* Collateral requirements	BBBU2.Q.DE.ALL.CRQ.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CRQ.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CRQ.H.C.B3.TC.S.A
* Size of the loan	BBBU2.Q.DE.ALL.SZL.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.SZL.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.SZL.H.C.B3.TC.S.A
* Maturity	BBBU2.Q.DE.ALL.MTY.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MTY.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MTY.H.C.B3.TC.S.A
* Non-interest rate charges	BBBU2.Q.DE.ALL.NIC.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.NIC.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.NIC.H.C.B3.TC.S.A

16. Over the past three months, how have the following factors¹⁾ 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)?

	Net percentages:	Diffusion indices:	Average:
<u>Overall impact on your bank's credit terms and conditions</u>			
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.BSC.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.BSC.H.C.B3.TC.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CP.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CP.H.C.B3.TC.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation)	BBBU2.Q.DE.ALL.MF.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.MF.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.MF.H.C.B3.TC.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.LP.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.LP.H.C.B3.TC.S.A
B) Pressure of competition	BBBU2.Q.DE.ALL.CMP.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.CMP.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.CMP.H.C.B3.TC.S.A
C) Perception of risk	BBBU2.Q.DE.ALL.RSK.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.RSK.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.RSK.H.C.B3.TC.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.H.C.B3.TC.S.FNET	BBBU2.Q.DE.ALL.RTO.H.C.B3.TC.S.DINX	BBBU2.Q.DE.ALL.RTO.H.C.B3.TC.S.A
<u>Impact on your bank's margin on average loans</u>			
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.H.C.B3.MA.S.FNET	BBBU2.Q.DE.ALL.BSC.H.C.B3.MA.S.DINX	BBBU2.Q.DE.ALL.BSC.H.C.B3.MA.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.H.C.B3.MA.S.FNET	BBBU2.Q.DE.ALL.CP.H.C.B3.MA.S.DINX	BBBU2.Q.DE.ALL.CP.H.C.B3.MA.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation)	BBBU2.Q.DE.ALL.MF.H.C.B3.MA.S.FNET	BBBU2.Q.DE.ALL.MF.H.C.B3.MA.S.DINX	BBBU2.Q.DE.ALL.MF.H.C.B3.MA.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.H.C.B3.MA.S.FNET	BBBU2.Q.DE.ALL.LP.H.C.B3.MA.S.DINX	BBBU2.Q.DE.ALL.LP.H.C.B3.MA.S.A
B) Pressure of competition	BBBU2.Q.DE.ALL.CMP.H.C.B3.MA.S.FNET	BBBU2.Q.DE.ALL.CMP.H.C.B3.MA.S.DINX	BBBU2.Q.DE.ALL.CMP.H.C.B3.MA.S.A
C) Perception of risk	BBBU2.Q.DE.ALL.RSK.H.C.B3.MA.S.FNET	BBBU2.Q.DE.ALL.RSK.H.C.B3.MA.S.DINX	BBBU2.Q.DE.ALL.RSK.H.C.B3.MA.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.H.C.B3.MA.S.FNET	BBBU2.Q.DE.ALL.RTO.H.C.B3.MA.S.DINX	BBBU2.Q.DE.ALL.RTO.H.C.B3.MA.S.A
<u>Impact on your bank's margin on riskier loans</u>			
A) Cost of funds and balance sheet constraints*)	BBBU2.Q.DE.ALL.BSC.H.C.B3.MR.S.FNET	BBBU2.Q.DE.ALL.BSC.H.C.B3.MR.S.DINX	BBBU2.Q.DE.ALL.BSC.H.C.B3.MR.S.A
* Your bank's capital and the costs related to your bank's capital position	BBBU2.Q.DE.ALL.CP.H.C.B3.MR.S.FNET	BBBU2.Q.DE.ALL.CP.H.C.B3.MR.S.DINX	BBBU2.Q.DE.ALL.CP.H.C.B3.MR.S.A
* Your bank's ability to access market financing (e.g. money or bond market financing including true-sale securitisation)	BBBU2.Q.DE.ALL.MF.H.C.B3.MR.S.FNET	BBBU2.Q.DE.ALL.MF.H.C.B3.MR.S.DINX	BBBU2.Q.DE.ALL.MF.H.C.B3.MR.S.A
* Your bank's liquidity position	BBBU2.Q.DE.ALL.LP.H.C.B3.MR.S.FNET	BBBU2.Q.DE.ALL.LP.H.C.B3.MR.S.DINX	BBBU2.Q.DE.ALL.LP.H.C.B3.MR.S.A
B) Pressure of competition	BBBU2.Q.DE.ALL.CMP.H.C.B3.MR.S.FNET	BBBU2.Q.DE.ALL.CMP.H.C.B3.MR.S.DINX	BBBU2.Q.DE.ALL.CMP.H.C.B3.MR.S.A
C) Perception of risk	BBBU2.Q.DE.ALL.RSK.H.C.B3.MR.S.FNET	BBBU2.Q.DE.ALL.RSK.H.C.B3.MR.S.DINX	BBBU2.Q.DE.ALL.RSK.H.C.B3.MR.S.A
D) Your bank's risk tolerance	BBBU2.Q.DE.ALL.RTO.H.C.B3.MR.S.FNET	BBBU2.Q.DE.ALL.RTO.H.C.B3.MR.S.DINX	BBBU2.Q.DE.ALL.RTO.H.C.B3.MR.S.A

¹⁾ The factors refer to the same sub-factors as in question 11.

*) The survey of the "above item" has been deleted as of Q1 2022.

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)?

Gesamt	Net percentages:	Diffusion indices:	Average:
A) Share of rejected applications			
* Loans for house purchase	BBBU2.Q.DE.ALL.Z.H.H.B3.RA.D.FNET	BBBU2.Q.DE.ALL.Z.H.H.B3.RA.D.DINX	BBBU2.Q.DE.ALL.Z.H.H.B3.RA.D.A
* Consumer credit and other lending	BBBU2.Q.DE.ALL.Z.H.C.B3.RA.D.FNET	BBBU2.Q.DE.ALL.Z.H.C.B3.RA.D.DINX	BBBU2.Q.DE.ALL.Z.H.C.B3.RA.D.A

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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.

	Net percentages:	Diffusion indices:	Average:
* Loans for house purchase	BBBU2.Q.DE.ALL.Z.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.Z.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.Z.H.H.B3.ZZ.D.A
* Consumer credit and other lending	BBBU2.Q.DE.ALL.Z.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.Z.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.Z.H.C.B3.ZZ.D.A

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)?

	Net percentages:	Diffusion indices:	Average:
A) Financial needs/underlying drivers or purpose of loan demand			
* Housing market prospects, including expected house price developments	BBBU2.Q.DE.ALL.HMP.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.HMP.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.HMP.H.H.B3.ZZ.D.A
* Consumer confidence	BBBU2.Q.DE.ALL.CCF.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.CCF.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.CCF.H.H.B3.ZZ.D.A
* General level of interest rates	BBBU2.Q.DE.ALL.GLI.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.GLI.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.GLI.H.H.B3.ZZ.D.A
* Non-housing related consumption expenditure ¹⁾	BBBU2.Q.DE.ALL.NHC.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.NHC.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.NHC.H.H.B3.ZZ.D.A
* Debt refinancing/restructuring and renegotiation (when leading to an increase or prolongation of the amount borrowed)	BBBU2.Q.DE.ALL.DR.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.DR.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.DR.H.H.B3.ZZ.D.A
* Regulatory and fiscal regime of housing markets	BBBU2.Q.DE.ALL.RFR.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.RFR.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.RFR.H.H.B3.ZZ.D.A
B) Use of alternative sources for housing finance (substitution effects)			
* Household savings ¹⁾	BBBU2.Q.DE.ALL.HSV.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.HSV.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.HSV.H.H.B3.ZZ.D.A
* Internal finance of house purchase out of savings/down payment (i.e. share financed via the household's own funds)	BBBU2.Q.DE.ALL.IFS.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.IFS.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.IFS.H.H.B3.ZZ.D.A
* Loans from other banks	BBBU2.Q.DE.ALL.LOB.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LOB.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LOB.H.H.B3.ZZ.D.A
* Other sources of external finance	BBBU2.Q.DE.ALL.OSF.H.H.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.OSF.H.H.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.OSF.H.H.B3.ZZ.D.A

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)?

	Net percentages:	Diffusion indices:	Average:
<u>A) Financial needs/underlying drivers or purpose of loan demand</u>			
* Spending on durable consumer goods, such as cars, furniture, etc.	BBBU2.Q.DE.ALL.SDC.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.SDC.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.SDC.H.C.B3.ZZ.D.A
* Consumer confidence	BBBU2.Q.DE.ALL.CCF.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.CCF.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.CCF.H.C.B3.ZZ.D.A
* Securities purchases ¹⁾	BBBU2.Q.DE.ALL.SCP.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.SCP.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.SCP.H.C.B3.ZZ.D.A
* General level of interest rates	BBBU2.Q.DE.ALL.GLI.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.GLI.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.GLI.H.C.B3.ZZ.D.A
* Consumption expenditure financed through real-estate guaranteed loans ("mortgage equity withdrawal")	BBBU2.Q.DE.ALL.CRE.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.CRE.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.CRE.H.C.B3.ZZ.D.A
<u>B) Use of alternative finance</u>			
* Household savings ¹⁾	BBBU2.Q.DE.ALL.HSV.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.HSV.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.HSV.H.C.B3.ZZ.D.A
* Internal finance out of savings	BBBU2.Q.DE.ALL.IFS.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.IFS.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.IFS.H.C.B3.ZZ.D.A
* Loans from other banks	BBBU2.Q.DE.ALL.LOB.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.LOB.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.LOB.H.C.B3.ZZ.D.A
* Other sources of external finance	BBBU2.Q.DE.ALL.OSF.H.C.B3.ZZ.D.FNET	BBBU2.Q.DE.ALL.OSF.H.C.B3.ZZ.D.DINX	BBBU2.Q.DE.ALL.OSF.H.C.B3.ZZ.D.A

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.

	Net percentages:	Diffusion indices:	Average:
* Loans for house purchase	BBBU2.Q.DE.ALL.Z.H.H.F3.ST.S.FNET	BBBU2.Q.DE.ALL.Z.H.H.F3.ST.S.DINX	BBBU2.Q.DE.ALL.Z.H.H.F3.ST.S.A
* Consumer credit and other lending	BBBU2.Q.DE.ALL.Z.H.C.F3.ST.S.FNET	BBBU2.Q.DE.ALL.Z.H.C.F3.ST.S.DINX	BBBU2.Q.DE.ALL.Z.H.C.F3.ST.S.A

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.

	Net percentages:	Diffusion indices:	Average:
* Loans for house purchase	BBBU2.Q.DE.ALL.Z.H.H.F3.ZZ.D.FNET	BBBU2.Q.DE.ALL.Z.H.H.F3.ZZ.D.DINX	BBBU2.Q.DE.ALL.Z.H.H.F3.ZZ.D.A
* Consumer credit and other lending	BBBU2.Q.DE.ALL.Z.H.C.F3.ZZ.D.FNET	BBBU2.Q.DE.ALL.Z.H.C.F3.ZZ.D.DINX	BBBU2.Q.DE.ALL.Z.H.C.F3.ZZ.D.A