Annex 1
Results for the standard questions*

Loans or credit lines to enterprises

Question 1

Over the past three months, how have your bank's credit standards[1] as applied to the approval of loans or credit lines to enterprises[2, 3, 4] changed? Please note that we are asking about the change in credit standards, rather than about their level.

(in percentages, unless otherwise stated)

	Overall		Loans to small and medium-sized enterprises[5]		Loans to large enterprises[5]		Short-term loans[6]		Long-term loans[6]	
	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26
Tightened considerably	0	0	0	0	0	0	0	0	0	0
Tightened somewhat	10	9	10	6	6	8	6	3	10	9
Remained basically unchanged	89	90	88	91	93	91	91	94	89	90
Eased somewhat	0	1	0	1	0	1	0	1	0	1
Eased considerably	0	0	0	0	0	0	0	0	0	0
NA[7]	0	0	2	2	0	0	2	2	0	0
Total	100	100	100	100	100	100	100	100	100	100
Net percentage	**10**	**7**	**10**	**5**	**6**	**6**	**5**	**2**	**10**	**7**
Diffusion index	5	4	5	2	3	3	3	1	5	4
Mean	2.90	2.93	2.90	2.95	2.94	2.94	2.95	2.98	2.90	2.93
Number of banks responding	149	147	144	143	145	143	149	147	149	147

1) See Glossary for Credit standards.
2) See Glossary for Loans.
3) See Glossary for Credit line.
4) See Glossary for Enterprises.
5) See Glossary for Enterprise size.
6) See Glossary for Maturity.
7) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage is defined as the difference between the sum of the percentages for "tightened considerably" and "tightened somewhat", and the sum of the percentages for "eased somewhat" and "eased considerably". The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

* Figures might not add up to 100 due to rounding

Question 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?

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[7]	NetP		DI		Mean		No of banks
							Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	
Overall													
A) Cost of funds and balance sheet constraints[1]													
Your bank’s capital and the costs related to your bank’s capital position[2]	0	5	95	0	0	0	0	4	0	2	3.00	2.96	147
Your bank's ability to access market financing[3]	0	0	98	0	0	2	0	0	0	0	3.00	3.00	147
Your bank's liquidity position	0	0	100	0	0	0	0	0	0	0	3.00	3.00	147
B) Pressure from competition													
Competition from other banks	0	0	95	3	0	2	-2	-3	-1	-2	3.02	3.03	147
Competition from non-banks[4]	0	0	98	0	0	2	1	0	0	0	2.99	3.00	147
Competition from market financing	0	0	97	0	0	3	1	0	0	0	2.99	3.00	147
C) Perception of risk[5]													
General economic situation and outlook	0	11	89	0	0	0	12	11	6	5	2.88	2.89	147
Industry or firm-specific situation and outlook/borrower's creditworthiness[6]	0	12	88	0	0	0	9	12	4	6	2.91	2.88	147
Risk related to the collateral demanded	0	1	99	0	0	0	0	1	0	1	3.00	2.99	147
D) Your bank's risk tolerance[5]													
Your bank's risk tolerance	0	4	96	0	0	0	3	3	2	2	2.97	2.97	147
Small and medium-sized enterprises													
A) Cost of funds and balance sheet constraints[1]													
Your bank’s capital and the costs related to your bank’s capital position[2]	0	0	97	1	0	2	0	-1	0	0	3.00	3.01	143
Your bank's ability to access market financing[3]	0	0	96	0	0	4	0	0	0	0	3.00	3.00	143
Your bank's liquidity position	0	0	97	0	0	2	0	0	0	0	3.00	3.00	143
B) Pressure from competition													
Competition from other banks	0	0	93	3	0	4	-3	-3	-1	-1	3.03	3.03	143
Competition from non-banks[4]	0	0	96	0	0	4	1	0	0	0	2.99	3.00	143
Competition from market financing	0	0	95	0	0	5	1	0	0	0	2.99	3.00	143
C) Perception of risk[5]													
General economic situation and outlook	0	9	89	0	0	2	11	9	6	4	2.88	2.91	143
Industry or firm-specific situation and outlook/borrower's creditworthiness[6]	0	9	88	0	0	2	8	9	4	5	2.92	2.90	143
Risk related to the collateral demanded	0	1	96	0	0	2	0	1	0	1	3.00	2.99	143
D) Your bank's risk tolerance[5]													
Your bank's risk tolerance	0	5	93	0	0	2	3	5	1	2	2.97	2.95	143
Large enterprises													
A) Cost of funds and balance sheet constraints[1]													
Your bank’s capital and the costs related to your bank’s capital position[2]	0	5	95	0	0	0	0	4	0	2	3.00	2.96	143
Your bank's ability to access market financing[3]	0	0	98	0	0	2	0	0	0	0	3.00	3.00	143
Your bank's liquidity position	0	0	100	0	0	0	0	0	0	0	3.00	3.00	143
B) Pressure from competition													
Competition from other banks	0	0	95	3	0	2	-2	-3	-1	-2	3.02	3.04	143
Competition from non-banks[4]	0	0	98	0	0	2	1	0	0	0	2.99	3.00	143
Competition from market financing	0	0	97	0	0	3	1	0	0	0	2.99	3.00	143
C) Perception of risk[5]													
General economic situation and outlook	0	10	90	0	0	0	9	10	5	5	2.91	2.90	143
Industry or firm-specific situation and outlook/borrower's creditworthiness[6]	0	12	88	0	0	0	7	12	4	6	2.93	2.88	143
Risk related to the collateral demanded	0	1	99	0	0	0	1	1	0	1	2.99	2.99	143
D) Your bank's risk tolerance[5]													
Your bank's risk tolerance	0	4	96	0	0	0	2	4	1	2	2.98	2.96	143

1) See Glossary for Cost of funds and balance sheet constraints.
2) Can involve the use of credit derivatives, with the loans remaining on the bank’s balance sheet.
3) Involves the sale of loans from the bank’s balance sheet, i.e. off-balance sheet funding.
4) See Glossary for Non-banks.
5) See Glossary for Perception of risk and risk tolerance.
6) 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".
7) “NA” (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage (NetP) is defined as the difference between the sum of banks responding “--” (contributed considerably to tightening) and “-” (contributed somewhat to tightening), and the sum of banks responding “+” (contributed somewhat to easing) and “++” (contributed considerably to easing). “°” means “contributed to basically unchanged credit standards”. The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered “considerably” a weight twice as high (score of 1) as lenders having answered “somewhat” (score of 0.5). The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options.

Question 3

Over the past three months, how have your bank's terms and conditions[1] for new loans or credit lines to enterprises changed?

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[6]	NetP Apr 26	NetP Jul 26	DI Apr 26	DI Jul 26	Mean Apr 26	Mean Jul 26	No of banks
Overall													
A) Overall terms and conditions[1]													
Overall terms and conditions	0	8	91	1	0	0	5	7	3	3	2.95	2.93	147
B) Interest rates and margins													
Your bank's lending rates	0	14	80	5	0	0	11	9	5	4	2.89	2.91	147
Your bank's margin on average loans[2]	0	3	88	9	0	0	-1	-5	-1	-3	3.01	3.05	147
Your bank's margin on riskier loans	0	4	95	0	0	1	2	4	1	2	2.98	2.96	147
C) Other conditions and terms													
Non-interest rate charges[3]	0	0	100	0	0	0	0	0	0	0	3.00	3.00	147
Size of the loan or credit line	0	2	97	1	0	0	2	1	1	1	2.98	2.99	147
Collateral[4] requirements	0	1	99	0	0	0	3	1	2	0	2.97	2.99	147
Loan covenants[5]	0	2	98	0	0	0	1	2	1	1	2.99	2.98	147
Maturity	0	0	100	0	0	0	0	0	0	0	3.00	3.00	147
Small and medium-sized enterprises													
A) Overall terms and conditions[1]													
Overall terms and conditions	0	8	87	2	0	2	4	5	2	3	2.96	2.95	143
B) Margins													
Your bank's lending rates	0	14	75	8	0	2	12	6	6	3	2.88	2.94	143
Your bank's margin on average loans[2]	0	5	84	9	0	2	1	-5	1	-2	2.99	3.05	143
Your bank's margin on riskier loans	0	3	93	0	0	3	3	3	1	2	2.97	2.97	143
C) Other conditions and terms													
Non-interest rate charges[3]	0	0	97	0	0	2	0	0	0	0	3.00	3.00	143
Size of the loan or credit line	0	0	98	0	0	2	3	0	2	0	2.97	3.00	143
Collateral[4] requirements	0	1	97	0	0	2	3	1	1	0	2.97	2.99	143
Loan covenants[5]	0	2	95	1	0	2	0	1	0	1	3.00	2.99	143
Maturity	0	0	98	0	0	2	0	0	0	0	3.00	3.00	143
Large enterprises													
A) Overall terms and conditions[1]													
Overall terms and conditions	0	5	94	1	0	0	5	4	2	2	2.95	2.96	143
B) Margins													
Your bank's lending rates	0	15	82	3	0	0	9	12	5	6	2.90	2.88	143
Your bank's margin on average loans[2]	0	5	90	5	0	0	-2	0	-1	0	3.02	3.00	143
Your bank's margin on riskier loans	0	4	96	0	0	0	2	4	1	2	2.98	2.96	143
C) Other conditions and terms													
Non-interest rate charges[3]	0	0	100	0	0	0	0	0	0	0	3.00	3.00	143
Size of the loan or credit line	0	2	97	1	0	0	2	1	1	1	2.98	2.99	143
Collateral[4] requirements	0	1	99	0	0	0	3	1	2	0	2.97	2.99	143
Loan covenants[5]	0	2	98	0	0	0	1	2	1	1	2.99	2.98	143
Maturity	0	0	100	0	0	0	0	0	0	0	3.00	3.00	143

1) See Glossary for Credit terms and conditions.
2) See Glossary for Loan margin/spread over a relevant market reference rate.
3) See Glossary for Non-interest rate charges.
4) See Glossary for Collateral.
5) See Glossary for Covenant.
6) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The subitem for banks' lending rates was introduced in April 2024. The net percentage (NetP) is defined as the difference between the sum of banks responding "--" (contributed considerably to tightening) and "-" (contributed somewhat to tightening), and the sum of banks responding "+" (contributed somewhat to easing) and "++" (contributed considerably to easing). "°" means "contributed to keeping credit terms and conditions basically unchanged". The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options.

Question 4

Over the past three months, how have the following factors[1] affected your bank's credit terms and conditions as applied to new loans or credit lines to enterprises?

(in percentages, unless otherwise stated)

							NetP		DI		Mean		
	--	-	°	+	++	NA[2]	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	No of banks
Overall impact on your bank's credit terms and conditions													
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	3	96	1	0	0	3	2	2	1	2.97	2.98	147
Your bank's ability to access market financing	0	2	96	1	0	1	1	1	0	0	2.99	2.99	147
Your bank's liquidity position	0	0	99	1	0	0	0	-1	0	-1	3.00	3.01	147
B) Pressure from competition													
Competition from other banks	0	1	87	11	0	1	-8	-10	-4	-5	3.08	3.11	147
Competition from non-banks	0	0	99	0	0	1	-1	0	0	0	3.01	3.00	147
Competition from market financing	0	0	98	0	0	2	-5	0	-2	0	3.05	3.00	147
C) Perception of risk													
General economic situation and outlook	0	8	89	2	0	0	14	6	7	3	2.86	2.94	147
Industry or firm-specific situation and outlook/borrower's creditworthiness	0	7	91	2	0	0	14	5	7	2	2.86	2.95	147
Risk related to the collateral demanded	0	1	99	0	0	0	1	1	1	1	2.99	2.99	147
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	0	100	0	0	0	6	0	3	0	2.94	3.00	147
Impact on your bank's margins on average loans													
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	1	98	1	0	0	2	0	1	0	2.98	3.00	147
Your bank's ability to access market financing	0	1	96	2	0	1	0	-1	0	0	3.00	3.01	147
Your bank's liquidity position	0	0	99	1	0	0	0	-1	0	-1	3.00	3.01	147
B) Pressure from competition													
Competition from other banks	0	1	85	12	0	1	-8	-11	-4	-5	3.09	3.11	147
Competition from non-banks	0	0	99	0	0	1	-1	0	0	0	3.01	3.00	147
Competition from market financing	0	0	98	0	0	2	-5	0	-2	0	3.05	3.00	147
C) Perception of risk													
General economic situation and outlook	0	5	91	3	0	0	8	2	4	1	2.92	2.98	147
Industry or firm-specific situation and outlook/borrower's creditworthiness	0	5	93	2	0	0	8	2	4	1	2.92	2.98	147
Risk related to the collateral demanded	0	1	99	0	0	0	-1	1	-1	1	3.01	2.99	147
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	0	100	0	0	0	3	0	2	0	2.97	3.00	147
Impact on your bank's margins on riskier loans													
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	1	98	0	0	1	0	1	0	0	3.00	2.99	146
Your bank's ability to access market financing	0	1	97	0	0	2	0	1	0	0	3.00	2.99	146
Your bank's liquidity position	0	0	99	0	0	1	0	0	0	0	3.00	3.00	146
B) Pressure from competition													
Competition from other banks	0	0	96	2	0	2	-7	-2	-3	-1	3.07	3.02	146
Competition from non-banks	0	0	98	0	0	2	-1	0	0	0	3.01	3.00	146
Competition from market financing	0	0	97	0	0	3	-5	0	-2	0	3.05	3.00	146
C) Perception of risk													
General economic situation and outlook	0	10	88	1	0	1	13	9	6	4	2.87	2.91	146
Industry or firm-specific situation and outlook/borrower's creditworthiness	0	6	93	0	0	1	13	6	7	3	2.87	2.94	146
Risk related to the collateral demanded	0	1	98	0	0	1	0	1	0	1	3.00	2.99	146
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	4	95	0	0	1	6	4	3	2	2.94	2.96	146

1) The factors refer to the same sub-factors as in question 2. Detailed sub-factors were introduced in April 2022.
2) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage (NetP) is defined as the difference between the sum of banks responding "--" (contributed considerably to tightening) and "-" (contributed somewhat to tightening), and the sum of banks responding "+" (contributed somewhat to easing) and "++" (contributed considerably to easing). "°" means "contributed to keeping credit terms and conditions basically unchanged". The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options.

Question 5

Over the past three months (apart from normal seasonal fluctuations), has the share of formal and informal enterprise loan applications[1] that were completely rejected[2] by your bank increased, remained unchanged or decreased (loan volume, relative to the total volume of loan applications in that loan category)?

(in percentages, unless otherwise stated)

	Share of rejected applications					
	Overall		Loans to small and medium-sized enterprises		Loans to large enterprises	
	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26
Decreased considerably	0	0	0	0	0	0
Decreased somewhat	2	0	2	0	1	0
Remained basically unchanged	93	93	90	90	94	94
Increased somewhat	5	6	5	7	4	5
Increased considerably	0	0	0	0	0	0
NA[3]	1	1	3	3	1	1
Total	100	100	100	100	100	100
Net percentage	**3**	**6**	**4**	**7**	**3**	**5**
Diffusion index	2	3	2	3	2	3
Mean	3.04	3.06	3.04	3.07	3.03	3.05
Number of banks responding	149	147	144	143	145	143

1) See Glossary for Loan application.
2) See Glossary for Loan rejection.
3) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: Additional breakdowns were introduced in April 2022. The net percentage is defined as the difference between the sum of banks responding "increased considerably" and "increased somewhat", and the sum of banks responding "decreased somewhat" and "decreased considerably". The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

Question 6

Over the past three months (apart from normal seasonal fluctuations), how has the demand for loans[1] or credit lines[2] to enterprises changed at your bank? Please refer to the financing need of enterprises independent of whether this need will result in a loan or not.

(in percentages, unless otherwise stated)

	Overall		Loans to small and medium-sized enterprises		Loans to large enterprises		Short-term loans		Long-term loans	
	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26
Decreased considerably	0	0	0	2	1	0	1	0	1	0
Decreased somewhat	13	12	13	10	11	10	6	7	13	14
Remained basically unchanged	75	73	77	77	79	73	85	85	75	71
Increased somewhat	11	15	8	9	9	17	6	7	11	15
Increased considerably	0	0	0	0	0	0	0	0	0	0
NA[3]	0	0	2	2	0	0	2	2	0	0
Total	100	100	100	100	100	100	100	100	100	100
Net percentage	**-2**	**3**	**-5**	**-3**	**-3**	**7**	**0**	**-1**	**-3**	**1**
Diffusion index	-1	1	-2	-3	-2	4	-1	0	-2	1
Mean	2.98	3.03	2.95	2.94	2.97	3.07	2.98	2.99	2.96	3.01
Number of banks responding	149	147	144	143	145	143	149	147	149	147

1) See Glossary for Demand for loans.
2) See Glossary for Credit line.
3) “NA” (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage is defined as the difference between the sum of banks responding “increased considerably” and “increased somewhat” , and the sum of banks responding “decreased somewhat” and “decreased considerably”. The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered “considerably” a weight twice as high (score of 1) as lenders having answered “somewhat” (score of 0.5). The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

Question 7

Over the past three months, how have the following factors affected the overall demand for loans or credit lines to enterprises?

(in percentages, unless otherwise stated)

Overall

	--	-	°	+	++	NA[2]	NetP		DI		Mean		No of banks
							Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	
A) Financing needs/underlying drivers or purpose of loan demand													
Fixed investment	0	7	82	11	0	0	-7	4	-4	2	2.93	3.04	147
Inventories and working capital	0	2	89	8	0	1	2	5	0	3	3.01	3.05	147
Mergers/acquisitions and corporate restructuring	0	4	88	5	0	2	1	1	0	0	3.00	3.01	147
General level of interest rates	0	3	94	3	0	0	-1	0	0	0	2.99	3.00	147
Debt refinancing/restructuring and renegotiation[1]	0	0	94	6	0	0	0	5	0	3	3.00	3.05	147
B) Use of alternative finance													
Internal financing	0	4	95	1	0	0	0	-3	0	-2	3.00	2.97	147
Loans from other banks	0	3	95	2	0	0	0	0	0	0	3.00	3.00	147
Loans from non-banks	0	0	100	0	0	0	-1	0	0	0	2.99	3.00	147
Issuance/redemption of debt securities	0	1	92	1	0	6	0	1	0	0	3.00	3.01	147
Issuance/redemption of equity	0	0	92	0	0	8	0	0	0	0	3.00	3.00	147

Small and medium-sized enterprises

	--	-	°	+	++	NA[2]	NetP		DI		Mean		No of banks
							Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	
A) Financing needs/underlying drivers or purpose of loan demand													
Fixed investment	0	9	83	5	0	2	-6	-4	-3	-2	2.94	2.96	143
Inventories and working capital	0	3	87	7	0	3	3	4	1	2	3.02	3.04	143
Mergers/acquisitions and corporate restructuring	0	4	89	2	0	6	-2	-2	-2	-1	2.96	2.98	143
General level of interest rates	0	3	92	2	0	2	-1	-1	0	0	2.99	2.99	143
Debt refinancing/restructuring and renegotiation[1]	0	0	94	4	0	2	2	4	1	2	3.02	3.04	143
B) Use of alternative finance													
Internal financing	0	6	91	1	0	2	-1	-5	-1	-2	2.99	2.95	143
Loans from other banks	0	1	95	1	0	2	0	0	0	0	3.00	3.00	143
Loans from non-banks	0	0	98	0	0	2	1	0	0	0	3.01	3.00	143
Issuance/redemption of debt securities	0	0	90	1	0	9	1	1	0	0	3.01	3.01	143
Issuance/redemption of equity	0	0	89	0	0	11	1	0	0	0	3.01	3.00	143

Large enterprises

	--	-	°	+	++	NA[2]	NetP		DI		Mean		No of banks
							Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	
A) Financing needs/underlying drivers or purpose of loan demand													
Fixed investment	0	8	79	12	0	0	-7	4	-4	2	2.92	3.04	143
Inventories and working capital	0	2	89	8	0	1	-1	6	-1	3	2.98	3.06	143
Mergers/acquisitions and corporate restructuring	0	1	91	6	1	1	3	5	2	3	3.03	3.06	143
General level of interest rates	0	3	94	3	0	0	-3	-1	-2	0	2.97	2.99	143
Debt refinancing/restructuring and renegotiation[1]	0	0	94	6	0	0	0	6	0	3	3.00	3.06	143
B) Use of alternative finance													
Internal financing	0	2	97	1	0	0	-1	-2	-1	-1	2.99	2.98	143
Loans from other banks	0	3	95	2	0	0	-1	-1	-1	0	2.99	2.99	143
Loans from non-banks	0	1	99	0	0	0	-1	-1	0	-1	2.99	2.99	143
Issuance/redemption of debt securities	0	2	91	1	0	5	0	0	0	0	3.00	3.00	143
Issuance/redemption of equity	0	0	93	1	0	6	0	0	0	0	3.00	3.00	143

1) See Glossary for Debt refinancing/restructuring and renegotiation.
2) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: Additional breakdowns were introduced in April 2022. The net percentage (NetP) is defined as the difference between the sum of banks responding "++" (contributed considerably to higher demand) and "+" (contributed somewhat to higher demand), and the sum of banks responding "-" (contributed somewhat to lower demand) and "--" (contributed considerably to lower demand). "°" means "contributed to keeping demand basically unchanged". The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options.

Question 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.

(in percentages, unless otherwise stated)

	Overall		Loans to small and medium-sized enterprises		Loans to large enterprises		Short-term loans		Long-term loans	
	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26
Tighten considerably	0	0	0	0	0	0	0	0	0	0
Tighten somewhat	19	6	16	7	15	6	15	5	17	6
Remain basically unchanged	80	93	80	89	84	94	82	93	82	92
Ease somewhat	1	1	1	2	0	1	0	1	1	1
Ease considerably	0	0	0	0	0	0	0	0	0	0
NA[1]	0	0	2	2	0	0	2	2	0	0
Total	100	100	100	100	100	100	100	100	100	100
Net percentage	**19**	**5**	**16**	**5**	**15**	**5**	**15**	**5**	**16**	**5**
Diffusion index	9	3	8	2	8	3	7	2	8	3
Mean	2.81	2.95	2.84	2.95	2.85	2.95	2.85	2.95	2.84	2.95
Number of banks responding	149	147	144	143	145	143	149	147	149	147

1) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.

Notes: The net percentage is defined as the difference between the sum of the percentages for "tighten considerably" and "tighten somewhat", and the sum of the percentages for "ease somewhat" and "ease considerably". The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

Question 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.

(in percentages, unless otherwise stated)

	Overall		Loans to small and medium-sized enterprises		Loans to large enterprises		Short-term loans		Long-term loans	
	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26
Decrease considerably	0	0	0	0	0	0	0	0	1	0
Decrease somewhat	25	6	24	7	25	4	14	4	27	8
Remain basically unchanged	60	84	63	80	63	85	64	86	62	82
Increase somewhat	15	10	10	11	12	11	19	9	10	10
Increase considerably	0	0	0	0	0	0	0	0	0	0
NA[1]	0	0	2	2	0	0	2	2	0	0
Total	100	100	100	100	100	100	100	100	100	100
Net percentage	**-10**	**4**	**-14**	**3**	**-13**	**7**	**5**	**5**	**-17**	**2**
Diffusion index	-5	2	-7	2	-6	4	3	2	-9	1
Mean	2.90	3.04	2.86	3.03	2.87	3.07	3.06	3.04	2.82	3.02
Number of banks responding	149	147	144	143	145	143	149	147	149	147

1) “NA” (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.

Notes: The net percentage is defined as the difference between the sum of the percentages for “increase considerably” and “increase somewhat”, and the sum of the percentages for “decrease somewhat” and “decrease considerably”. The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered “considerably” a weight twice as high (score of 1) as lenders having answered “somewhat” (score of 0.5). The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

Loans to households

Question 10

Over the past three months, how have your bank's credit standards[1] as applied to the approval of loans[2] to households[3] changed? Please note that we are asking about the change in credit standards, rather than about their level.

(in percentages, unless otherwise stated)

	Loans for house purchase		Consumer credit and other lending[4]	
	Apr 26	Jul 26	Apr 26	Jul 26
Tightened considerably	0	0	0	0
Tightened somewhat	6	10	16	12
Remained basically unchanged	91	89	84	88
Eased somewhat	4	1	1	0
Eased considerably	0	0	0	0
NA[5]	0	0	0	0
Total	100	100	100	100
Net percentage	**2**	**9**	**15**	**12**
Diffusion index	1	4	7	6
Mean	2.98	2.91	2.85	2.88
Number of banks responding	138	136	147	145

1) See Glossary for Credit standards.
2) See Glossary for Loans.
3) See Glossary for Households.
4) See Glossary for Consumer credit and other lending.
5) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage is defined as the difference between the sum of the percentages for "tightened considerably" and "tightened somewhat", and the sum of the percentages for "eased somewhat" and "eased considerably". The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

Question 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?

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[8]	NetP Apr 26	NetP Jul 26	DI Apr 26	DI Jul 26	Mean Apr 26	Mean Jul 26	No of banks
A) Cost of funds and balance sheet constraints[1]													
Your bank's capital and the costs related to your bank's capital position[2]	0	3	97	0	0	0	0	3	0	2	3.00	2.97	136
Your bank's ability to access market financing[3]	0	0	99	0	0	1	0	0	0	0	3.00	3.00	136
Your bank's liquidity position	0	0	100	0	0	0	0	0	0	0	3.00	3.00	136
B) Pressure from competition													
Competition from other banks	0	2	97	0	0	1	-2	1	-1	1	3.02	2.99	136
Competition from non-banks[4]	0	0	99	0	0	1	-1	0	-1	0	3.01	3.00	136
C) Perception of risk[5]													
General economic situation and outlook	0	7	93	0	0	0	5	7	2	4	2.95	2.93	136
Housing market prospects, including expected house price developments[6]	0	6	94	0	0	0	4	6	2	3	2.96	2.94	136
Borrower's creditworthiness[7]	0	3	97	0	0	0	0	3	0	2	3.00	2.97	136
D) Your bank's risk tolerance[5]													
Your bank's risk tolerance	0	4	96	0	0	0	-1	4	-1	2	3.01	2.96	136

1) See Glossary for Cost of funds and balance sheet constraints. Detailed sub-factors were introduced in April 2022.
2) Can involve the use of credit derivatives, with the loans remaining on the bank's balance sheet.
3) Involves the sale of loans from the bank's balance sheet, i.e. off-balance sheet funding.
4) See Glossary for Non-banks.
5) See Glossary for Perception of risk and risk tolerance.
6) See Glossary for Housing market prospects, including expected house price developments.
7) 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".
8) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage (NetP) is defined as the difference between the sum of banks responding "--" (contributed considerably to tightening) and "-" (contributed somewhat to tightening), and the sum of banks responding "+" (contributed somewhat to easing) and "++" (contributed considerably to easing). "°" means "contributed to basically unchanged credit standards". The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options.

Question 12

Over the past three months, how have your bank's terms and conditions[1] for new loans to households for house purchase changed?

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[6]	NetP		DI		Mean		No of banks
							Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	
A) Overall terms and conditions													
Overall terms and conditions	0	11	82	6	1	0	0	4	0	2	3.00	2.97	136
B) Interest rates and margins													
Your bank's lending rates	1	26	58	14	1	0	-6	12	-3	6	3.06	2.88	136
Your bank's loan margin on average loans[2]	0	11	64	24	1	0	-12	-15	-6	-8	3.12	3.16	136
Your bank's loan margin on riskier loans	0	14	72	13	0	1	-2	0	-1	0	3.02	2.99	136
C) Other terms and conditions													
Collateral[3] requirements	0	2	98	0	0	0	0	2	0	1	3.00	2.98	136
"Loan-to-value" ratio[4]	0	2	98	0	0	0	0	1	0	1	3.00	2.99	136
Other loan size limits	0	2	98	0	0	0	2	2	1	1	2.98	2.98	136
Maturity	0	1	98	1	0	0	0	0	0	0	3.00	3.00	136
Non-interest rate charges[5]	0	0	98	1	0	0	0	-1	0	0	3.00	3.01	136

1) See Glossary for Credit terms and conditions.
2) See Glossary for Loan margin/spread over a relevant market reference rate.
3) See Glossary for Collateral.
4) See Glossary for Loan-to-value ratio.
5) See Glossary for Non-interest rate charges.
6) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The subitem for banks' lending rates was introduced in April 2024. The net percentage (NetP) is defined as the difference between the sum of banks responding "--" (tightened considerably) and "-" (tightened somewhat), and the sum of banks responding "+" (eased somewhat) and "++" (eased considerably). "°" means "remained basically unchanged". The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options.

Question 13

Over the past three months, how have the following factors[1] affected your bank's credit terms and conditions as applied to new loans to households for house purchase?

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[2]	NetP Apr 26	NetP Jul 26	DI Apr 26	DI Jul 26	Mean Apr 26	Mean Jul 26	No of banks
Overall impact on your bank's credit terms and conditions													
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	3	97	0	0	0	0	3	0	2	3.00	2.97	136
Your bank's ability to access market financing	0	8	89	2	0	1	4	7	2	3	2.96	2.93	136
Your bank's liquidity position	0	0	98	2	0	0	-1	-2	-1	-1	3.01	3.02	136
B) Pressure from competition													
Pressure from competition	0	2	81	15	0	1	-12	-13	-6	-6	3.12	3.13	136
C) Perception of risk													
Perception of risk	0	4	96	0	0	0	3	4	1	2	2.97	2.96	136
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	3	97	0	0	0	4	3	2	2	2.96	2.97	136
Impact on your bank's margins on average loans													
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	3	97	0	0	0	-1	3	0	2	3.01	2.97	136
Your bank's ability to access market financing	0	7	90	2	0	1	2	6	1	3	2.98	2.94	136
Your bank's liquidity position	0	0	98	2	0	0	-1	-2	-1	-1	3.01	3.02	136
B) Pressure from competition													
Pressure from competition	0	5	74	20	0	1	-11	-16	-5	-8	3.11	3.16	136
C) Perception of risk													
Perception of risk	0	2	98	0	0	0	2	2	1	1	2.98	2.98	136
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	1	99	0	0	0	2	1	1	0	2.98	2.99	136
Impact on your bank's margins on riskier loans													
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	4	95	0	0	1	-1	4	0	2	3.01	2.96	136
Your bank's ability to access market financing	0	7	89	2	0	2	2	6	1	3	2.98	2.94	136
Your bank's liquidity position	0	0	97	2	0	1	-1	-2	0	-1	3.01	3.02	136
B) Pressure from competition													
Pressure from competition	0	7	82	9	0	2	2	-3	1	-1	2.98	3.02	136
C) Perception of risk													
Perception of risk	0	3	96	0	0	1	1	3	1	2	2.99	2.97	136
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	2	97	0	0	1	3	2	2	1	2.97	2.98	136

1) The factors refer to the same sub-factors as in question 11.
2) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: For A), detailed sub-factors were introduced in April 2024. The net percentage (NetP) is defined as the difference between the sum of banks responding "--" (contributed considerably to tightening) and "-" (contributed somewhat to tightening), and the sum of banks responding "+" (contributed somewhat to easing) and "++" (contributed considerably to easing). "°" means "contributed to keeping credit terms and conditions basically unchanged". The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options.

Question 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?

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[2]	NetP		DI		Mean		
							Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	No of banks
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	0	100	0	0	0	0	0	0	0	3.00	3.00	145
Your bank's ability to access market financing	0	1	98	0	0	1	0	1	0	1	3.00	2.99	145
Your bank's liquidity position	0	0	100	0	0	0	0	0	0	0	3.00	3.00	145
B) Pressure from competition													
Competition from other banks	0	0	99	0	0	1	-1	0	-1	0	3.01	3.00	145
Competition from non-banks	0	0	97	2	0	1	-2	-2	-1	-1	3.02	3.02	145
C) Perception of risk													
General economic situation and outlook	0	10	90	0	0	0	7	10	4	5	2.93	2.90	145
Creditworthiness of consumers[1]	0	8	92	0	0	0	13	8	6	4	2.87	2.92	145
Risk on the collateral demanded	0	1	91	0	0	8	0	1	0	1	3.00	2.99	145
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	11	89	0	0	0	12	11	6	6	2.88	2.89	145

1) Risks related to non-performing loans may be reflected not only in the "creditworthiness of consumers", but also in the bank's "cost of funds and balance sheet constraints".
2) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: For A), detailed sub-factors were introduced in April 2022. The net percentage (NetP) is defined as the difference between the sum of banks responding "--" (contributed considerably to tightening) and "-" (contributed somewhat to tightening), and the sum of banks responding "+" (contributed somewhat to easing) and "++" (contributed considerably to easing). "°" means "contributed to basically unchanged credit standards". The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options.

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

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[1]	NetP		DI		Mean		
							Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	No of banks
A) Overall terms and conditions													
Overall terms and conditions	0	18	78	4	0	0	7	14	4	7	2.93	2.86	145
B) Interest rates and margins													
Your bank's lending rates	1	15	74	10	0	0	-2	6	-1	3	3.02	2.93	145
Your bank's loan margin on average loans	0	5	87	7	0	0	-5	-2	-2	-1	3.05	3.02	145
Your bank's loan margin on riskier loans	0	7	88	5	0	0	1	2	0	1	2.99	2.98	145
C) Other terms and conditions													
Collateral requirements	0	1	91	0	0	8	1	1	1	0	2.99	2.99	145
Size of the loan	0	1	99	0	0	0	1	1	1	1	2.99	2.99	145
Maturity	0	0	100	0	0	0	0	0	0	0	3.00	3.00	145
Non-interest rate charges	0	2	97	0	0	1	2	2	1	1	2.98	2.98	145

1) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The subitem for banks' lending rates was introduced in April 2024. The net percentage (NetP) is defined as the difference between the sum of banks responding "--" (tightened considerably) and "-" (tightened somewhat), and the sum of banks responding "+" (eased somewhat) and "++" (eased considerably). "°" means "remained basically unchanged". The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options.

Question 16

Over the past three months, how have the following factors[1] affected your bank's credit terms and conditions as applied to new consumer credit and other lending to households?

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[2]	NetP Apr 26	NetP Jul 26	DI Apr 26	DI Jul 26	Mean Apr 26	Mean Jul 26	No of banks
Overall impact on your bank's credit terms and conditions													
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	4	96	0	0	0	0	3	0	2	3.00	2.97	145
Your bank's ability to access market financing	0	5	93	1	0	1	5	4	2	2	2.95	2.96	145
Your bank's liquidity position	0	0	100	0	0	0	0	0	0	0	3.00	3.00	145
B) Pressure from competition													
Pressure from competition	0	2	91	6	0	1	-6	-4	-3	-2	3.06	3.04	145
C) Perception of risk													
Perception of risk	0	8	92	0	0	0	5	8	2	4	2.95	2.92	145
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	12	88	0	0	0	9	12	4	6	2.91	2.88	145
Impact on your bank's margins on average loans													
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	1	97	2	0	0	0	-1	0	0	3.00	3.01	145
Your bank's ability to access market financing	0	4	94	1	0	1	4	3	2	1	2.96	2.97	145
Your bank's liquidity position	0	0	100	0	0	0	0	0	0	0	3.00	3.00	145
B) Pressure from competition													
Pressure from competition	0	2	91	6	0	1	-7	-4	-3	-2	3.07	3.04	145
C) Perception of risk													
Perception of risk	0	4	96	0	0	0	4	4	2	2	2.96	2.96	145
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	6	94	0	0	0	6	6	3	3	2.94	2.94	145
Impact on your bank's margins on riskier loans													
A) Cost of funds and balance sheet constraints													
Your bank's capital and the costs related to your bank's capital position	0	1	97	2	0	0	0	-1	0	0	3.00	3.01	145
Your bank's ability to access market financing	0	4	94	1	0	1	4	3	2	1	2.96	2.97	145
Your bank's liquidity position	0	0	100	0	0	0	0	0	0	0	3.00	3.00	145
B) Pressure from competition													
Pressure from competition	0	4	92	3	0	1	-4	1	-2	0	3.04	2.99	145
C) Perception of risk													
Perception of risk	0	7	93	0	0	0	4	7	3	3	2.94	2.93	145
D) Your bank's risk tolerance													
Your bank's risk tolerance	0	11	89	0	0	0	11	11	6	5	2.87	2.89	145

1) The factors refer to the same sub-factors as in question 14.
2) "NA" (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: For A), detailed sub-factors were introduced in April 2024. The net percentage (NetP) is defined as the difference between the sum of banks responding "--" (contributed considerably to tightening) and "-" (contributed somewhat to tightening), and the sum of banks responding "+" (contributed somewhat to easing) and "++" (contributed considerably to easing). "°" means "contributed to keeping credit terms and conditions basically unchanged". The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered "considerably" a weight twice as high (score of 1) as lenders having answered "somewhat" (score of 0.5). The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options.

Question 17

Over the past three months (apart from normal seasonal fluctuations), has the share of formal and informal household loan applications[1] that were completely rejected[2] by your bank increased, remained unchanged or decreased (loan volume, relative to the total volume of loan applications in that loan category)?

(in percentages, unless otherwise stated)

	Loans for house purchase		Consumer credit and other lending	
	Apr 26	Jul 26	Apr 26	Jul 26
Decreased considerably	0	0	0	0
Decreased somewhat	0	0	1	4
Remained basically unchanged	95	92	84	82
Increased somewhat	3	6	15	12
Increased considerably	0	0	0	1
NA[3]	1	1	1	1
Total	100	100	100	100
Net percentage	**3**	**6**	**14**	**9**
Diffusion index	2	3	7	5
Mean	3.03	3.06	3.14	3.10
Number of banks responding	138	136	147	145

1) See Glossary for Loan application.
2) See Glossary for Loan rejection.
3) “NA” (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes:The net percentage is defined as the difference between the sum of banks responding “increased considerably” and “increased somewhat”, and the sum of banks responding “decreased somewhat” and “decreased considerably”. The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered “considerably” a weight twice as high (score of 1) as lenders having answered “somewhat” (score of 0.5). The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

Question 18

Over the past three months (apart from normal seasonal fluctuations), how has the demand for loans[1] to households changed at your bank? Please refer to the financing need of households independent of whether this need will result in a loan or not.

(in percentages, unless otherwise stated)

	Loans for house purchase		Consumer credit and other lending	
	Apr 26	Jul 26	Apr 26	Jul 26
Decreased considerably	0	2	0	0
Decreased somewhat	22	27	17	13
Remained basically unchanged	56	58	78	76
Increased somewhat	19	12	6	11
Increased considerably	3	1	0	0
NA[2]	0	0	0	0
Total	100	100	100	100
Net percentage	**0**	**-15**	**-11**	**-2**
Diffusion index	2	-8	-5	-1
Mean	3.03	2.84	2.89	2.98
Number of banks responding	138	136	147	145

1) See Glossary for Demand for loans.
2) “NA” (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage is defined as the difference between the sum of banks responding “increased considerably” and “increased somewhat”, and the sum of banks responding “decreased somewhat” and “decreased considerably”. The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered “considerably” a weight twice as high (score of 1) as lenders having answered “somewhat” (score of 0.5). The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

Question 19

Over the past three months, how have the following factors affected the demand for loans to households for house purchase?

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[4]	NetP		DI		Mean		
							Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	No of banks
A) Financing needs/underlying drivers or purpose of loan demand													
Housing market prospects, including expected house price developments	0	15	76	9	0	0	0	-6	0	-3	3.00	2.94	136
Consumer confidence[1]	1	23	74	3	0	0	-13	-21	-7	-11	2.87	2.78	136
General level of interest rates	1	22	70	7	0	0	-5	-15	-3	-8	2.94	2.84	136
Debt refinancing/restructuring and renegotiation[2]	0	0	100	0	0	0	0	0	0	0	3.00	3.00	136
Regulatory and fiscal regime of housing markets	0	0	99	1	0	0	-2	0	-1	0	2.98	3.00	136
B) Use of alternative sources for housing finance													
Internal finance of house purchase out of savings/down payment[3]	0	1	99	0	0	0	0	-1	0	-1	3.00	2.99	136
Loans from other banks	0	2	98	0	0	0	-4	-2	-2	-1	2.96	2.98	136
Other sources of external finance	0	0	99	0	0	1	0	0	0	0	3.00	3.00	136

1) See Glossary for Consumer confidence.
2) See Glossary for Debt refinancing/restructuring and renegotiation.
3) See Glossary for Down payment.
4) “NA” (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage (NetP) is defined as the difference between the sum of banks responding “++” (contributed considerably to higher demand) and “+” (contributed somewhat to higher demand), and the sum of banks responding “-” (contributed somewhat to lower demand) and “--” (contributed considerably to lower demand). “°” means “contributed to keeping demand basically unchanged”. The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered “considerably” a weight twice as high (score of 1) as lenders having answered “somewhat” (score of 0.5). The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options.

Question 20

Over the past three months, how have the following factors affected the demand for consumer credit and other lending to households?

(in percentages, unless otherwise stated)

	--	-	°	+	++	NA[2]	NetP		DI		Mean		
							Apr 26	Jul 26	Apr 26	Jul 26	Apr 26	Jul 26	No of banks
A) Financing needs/underlying drivers or purpose of loan demand													
Spending on durable consumer goods	0	11	82	7	0	0	-10	-4	-5	-2	2.90	2.96	145
Consumer confidence	0	16	80	4	0	0	-8	-11	-4	-6	2.92	2.89	145
General level of interest rates	0	5	92	3	0	0	-5	-2	-2	-1	2.95	2.98	145
Consumption expenditure financed through real-estate guaranteed loans[1]	0	0	77	0	0	23	0	0	0	0	3.00	3.00	145
B) Use of alternative finance													
Internal finance out of savings	0	0	100	0	0	0	0	0	0	0	3.00	3.00	145
Loans from other banks	0	2	98	0	0	0	0	-2	0	-1	3.00	2.98	145
Other sources of external finance	0	0	100	0	0	0	0	0	0	0	3.00	3.00	145

1) Consumption expenditure financed through real-estate guaranteed loans
2) “NA” (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage (NetP) is defined as the difference between the sum of banks responding “++” (contributed considerably to higher demand) and “+” (contributed somewhat to higher demand), and the sum of banks responding “-” (contributed somewhat to lower demand) and “--” (contributed considerably to lower demand). “°” means “contributed to keeping demand basically unchanged”. The diffusion index (DI) is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered “considerably” a weight twice as high (score of 1) as lenders having answered “somewhat” (score of 0.5). The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options.

Question 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.

(in percentages, unless otherwise stated)

	Loans for house purchase		Consumer credit and other lending	
	Apr 26	Jul 26	Apr 26	Jul 26
Tighten considerably	3	0	0	0
Tighten somewhat	6	7	16	11
Remain basically unchanged	89	89	81	89
Ease somewhat	2	4	3	0
Ease considerably	0	0	0	0
NA[1]	0	0	0	0
Total	100	100	100	100
Net percentage	**8**	**2**	**13**	**11**
Diffusion index	5	1	6	6
Mean	2.90	2.98	2.87	2.89
Number of banks responding	138	136	147	145

1) “NA” (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.
Notes: The net percentage is defined as the difference between the sum of the percentages for “tightened considerably” and “tightened somewhat”, and the sum of the percentages for “eased somewhat” and “eased considerably”. The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered “considerably” a weight twice as high (score of 1) as lenders having answered “somewhat” (score of 0.5). The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

Question 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.

(in percentages, unless otherwise stated)

	Loans for house purchase		Consumer credit and other lending	
	Apr 26	Jul 26	Apr 26	Jul 26
Decrease considerably	0	0	0	0
Decrease somewhat	27	21	15	5
Remain basically unchanged	65	71	79	91
Increase somewhat	8	9	6	5
Increase considerably	0	0	0	0
NA[1]	0	0	0	0
Total	100	100	100	100
Net percentage	**-20**	**-12**	**-9**	**0**
Diffusion index	-10	-6	-5	0
Mean	2.80	2.88	2.91	3.00
Number of banks responding	138	136	147	145

1) “NA” (not applicable) does not include banks which do not have any business in or exposure to the respective lending category.

Notes: The net percentage is defined as the difference between the sum of the percentages for “increase considerably” and “increase somewhat”, and the sum of the percentages for “decrease somewhat” and “decrease considerably”. The diffusion index is defined as the net percentage weighted according to the intensity of the response, giving lenders who have answered “considerably” a weight twice as high (score of 1) as lenders having answered “somewhat” (score of 0.5). The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options. The number of banks responding refers to all participating banks which have business in or exposure to the respective lending category.

Annex 2
Results for ad hoc questions

Question 111

As a result of the situation in financial markets, has your market access changed when tapping your usual sources of wholesale and retail funding[1] and/or has your ability to transfer risk changed over the past three months, or are you expecting this access/activity to change over the next three months?

(in percentages, unless otherwise stated)

	Over the past three months										Over the next three months									
	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks
A) Retail funding																				
Short-term deposits (up to one year)	0	9	72	6	0	13	3	2.95	0.46	159	0	8	74	4	0	13	4	2.93	0.41	159
Long-term (more than one year) deposits and other retail funding instruments	0	5	78	2	0	14	3	2.94	0.33	159	1	6	78	1	0	14	6	2.89	0.38	159
B) Inter-bank unsecured money market																				
Very short-term money market (up to 1 week)	0	2	75	2	0	22	0	3.00	0.21	159	0	3	75	0	0	22	3	2.95	0.22	159
Short-term money market (more than 1 week)	0	5	74	1	0	20	4	2.95	0.30	159	0	5	76	0	0	20	5	2.93	0.27	159
C) Wholesale debt securities[3]																				
Short-term debt securities (e.g. certificates of deposit or commercial paper)	0	6	55	3	0	36	3	2.93	0.39	159	0	5	59	0	0	36	5	2.91	0.29	159
Medium to long term debt securities (incl. covered bonds)	0	10	62	8	0	19	2	2.97	0.51	159	0	5	74	3	0	19	2	2.97	0.33	159
D) Securitisation[4]																				
Securitisation of corporate loans	0	4	35	1	0	60	3	2.96	0.24	159	0	3	36	1	1	59	1	3.04	0.59	159
Securitisation of loans for house purchase	0	2	33	1	0	65	1	2.98	0.21	159	0	2	32	1	2	62	-1	3.20	0.94	159
E) Ability to transfer credit risk off balance sheet[5]																				
Ability to transfer credit risk off balance sheet	0	2	52	2	0	44	0	3.02	0.27	159	0	2	52	2	1	42	-1	3.04	0.43	159

1) Retail funding is defined as funding via deposits held by non-financial corporations and households.
2) Please select "N/A" (not applicable) only if the source of funding is not relevant for your bank.
3) Usually involves on-balance sheet funding.
4) Usually involves the sale of loans from banks' balance sheets, i.e. off-balance sheet funding.
5) Usually involves the use of credit derivatives, with the loans remaining on banks' balance sheets.
Notes: The net percentage (NetP) is defined as the difference between the sum of the percentages of banks responding "--" = deteriorated considerably/will deteriorate considerably) and "-" = deteriorated somewhat/will deteriorate somewhat, and the sum of banks responding "+" = eased somewhat/will ease somewhat) and "++" = eased considerably/will ease considerably. "°" means "remained unchanged/will remain unchanged". The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options. Std. dev. denotes standard deviation. Figures may not exactly add up due to rounding.

Question 135

Please indicate the impact of your bank's non-performing loan (NPL) ratio and other indicators of credit quality[1] on your credit standards. In addition, please indicate the contribution of each factor through which the NPL ratio and other indicators of credit quality have affected or will affect your bank's credit standards.

(in percentages, unless otherwise stated)

	Over the past three months										Over the next three months									
	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks
A) Impact of NPL ratio and other indicators of credit quality on the change in your bank's credit standards																				
Loans and credit lines to enterprises	0	6	94	0	0	0	6	2.94	0.24	147	0	8	92	0	0	0	8	2.92	0.29	147
Loans to households for house purchase	0	0	95	2	0	3	-1	3.01	0.14	136	0	2	95	0	0	3	1	2.99	0.14	136
Consumer credit and other lending to households	0	10	88	0	0	2	10	2.89	0.33	145	0	5	91	0	0	4	5	2.94	0.24	145
B) Contribution of factors through which the NPL ratio and other indicators of credit quality affect your bank's credit standards																				
Contribution of your bank's cost of funds and balance sheet constraints to the impact on your bank's credit standards through your bank's NPL ratio and other indicators of credit quality																				
Costs related to your bank's capital position	0	0	97	0	0	3	0	3.00	0.00	159	0	0	95	0	0	5	0	3.00	0.00	159
Costs related to your bank's balance sheet clean-up operations[3]	0	2	93	0	0	5	2	2.98	0.15	159	0	1	93	0	0	6	1	2.99	0.11	159
Pressure related to supervisory or regulatory requirements[4]	0	2	94	0	0	3	2	2.98	0.16	159	0	2	93	0	0	5	2	2.98	0.16	159
Your bank's access to market financing	0	0	95	0	0	5	0	3.00	0.00	159	0	0	95	0	0	5	0	3.00	0.00	159
Your bank's liquidity position	0	0	95	0	0	5	0	3.00	0.02	159	0	0	95	0	0	5	0	3.00	0.00	159
Contribution of your bank's perception of risk and risk tolerance to the impact on your bank's credit standards through your bank's NPL ratio and other indicators of credit quality																				
Your bank's perception of risk[5]	0	6	93	0	0	1	6	2.94	0.25	159	0	3	95	0	0	3	3	2.97	0.17	159
Your bank's risk tolerance	0	5	93	0	0	1	5	2.94	0.24	159	0	3	95	0	0	3	3	2.97	0.17	159

1) The NPL ratio is defined as the stock of gross non-performing loans on your bank's balance sheet as a percentage of the gross carrying amount of loans. Changes in credit standards can be caused by changes in the NPL ratio or other indicators of credit quality or by changes in regulation or in the bank's assessment of the level of the NPL ratio or other indicators of credit quality, even if remained unchanged. Other indicators of credit quality include, for example, Stage 2 loans (underperforming loans that have seen a significant increase in credit risk since initial recognition) and loans in early arrears (loans for which payment is overdue for more than 30 and up to 90 days).
2) Please select "N/A" (not applicable) only if you do not have any business in or exposure to the respective lending category, or if you do not have any non-performing loans.
3) This may include costs due to the need for additional provisions and/or write-offs exceeding the previous stock of provisions.
4) This may include expectations of or uncertainty about future supervisory or regulatory requirements.
5) Your bank's perception of risk regarding the general economic situation and outlook, borrowers' creditworthiness and of the risk related to collateral demanded.
Notes: The net percentage (NetP) is defined as the difference between the sum of the percentages of banks responding "--" = have contributed considerably/will contribute considerably to tightening and "-" = have contributed somewhat/will contribute somewhat to tightening, and the sum of banks responding "+" = have contributed somewhat/will contribute somewhat to easing and "++" = have contributed considerably/will contribute considerably to easing. "°" means "have not had/will not have an impact". The mean of the banks' responses is calculated using weights from 1 to 5 for the five possible response options. Figures may not exactly add up due to rounding. The number of banks responding (No of banks) refers to all participating banks which have business in or exposure to the respective lending category. Std. dev. denotes standard deviation.

Question 139

Over the past six months, how have your bank’s credit standards and demand for loans changed across main sectors of economic activities[1]? And what do you expect for the next six months?

(in percentages, unless otherwise stated)

	Over the past six months										Over the next six months									
	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks
A) Your bank's credit standards																				
Manufacturing	0	4	91	0	0	5	4	2.96	0.21	147	0	2	93	0	0	5	2	2.98	0.17	147
of which:																				
Energy-intensive manufacturing	0	9	84	0	0	7	9	2.90	0.32	147	0	4	89	0	0	7	4	2.96	0.22	147
Manufacturing of motor vehicles (including supply chain producers)	0	16	78	0	0	7	16	2.83	0.39	147	0	11	82	0	0	7	11	2.88	0.34	147
Construction (excluding real estate)	0	8	84	1	0	6	7	2.92	0.32	147	0	6	87	1	0	6	5	2.95	0.27	147
Services (excluding financial services and real estate)	0	1	95	0	0	4	1	2.99	0.11	147	0	0	96	0	0	4	0	3.00	0.05	147
Wholesale and retail trade	0	10	87	0	0	3	10	2.90	0.31	147	0	7	90	0	0	3	7	2.93	0.26	147
Real estate[3]	0	7	86	0	0	6	7	2.92	0.29	147	0	5	88	1	0	6	5	2.95	0.27	147
of which:																				
Commercial real estate	0	6	87	0	0	7	6	2.94	0.27	147	0	4	89	0	0	7	4	2.96	0.22	147
Residential real estate	0	5	84	1	0	11	4	2.95	0.27	147	0	2	88	1	0	10	1	2.99	0.16	147
B) Demand for loans at your bank																				
Manufacturing	0	7	80	8	0	5	1	3.01	0.42	147	0	3	87	5	0	5	2	3.02	0.31	147
of which:																				
Energy-intensive manufacturing	0	9	76	8	0	7	-1	2.99	0.45	147	0	5	81	7	0	7	3	3.02	0.38	147
Manufacturing of motor vehicles (including supply chain producers)	0	11	79	3	0	7	-7	2.92	0.40	147	0	5	87	2	0	7	-3	2.96	0.28	147
Construction (excluding real estate)	0	8	84	2	0	6	-6	2.95	0.36	147	0	5	85	4	0	6	-1	2.98	0.33	147
Services (excluding financial services and real estate)	0	2	86	7	0	4	5	3.05	0.32	147	0	2	91	3	0	4	1	3.01	0.26	147
Wholesale and retail trade	0	6	87	4	0	3	-1	2.99	0.34	147	0	2	93	2	0	3	0	3.00	0.22	147
Real estate[3]	0	8	80	7	0	4	0	3.00	0.44	147	0	5	84	7	0	4	3	3.03	0.37	147
of which:																				
Commercial real estate	0	12	73	8	0	7	-4	2.97	0.49	147	0	7	80	6	0	7	-2	2.98	0.39	147
Residential real estate	0	9	78	4	0	10	-5	2.94	0.39	147	0	2	81	7	0	10	4	3.05	0.32	147

(1) The sectors of economic activities are based on the statistical classification of economic activities in the European Community (NACE Rev. 2): Manufacturing = C, Construction (excluding real estate) = F - F.41, Wholesale and retail trade = G, Services (excluding financial services and real estate) = H, I, J, M, N, O, P, Q, R, Real estate = L + F.41. "Energy-intensive manufacturing" defined as basic chemicals, food, metals (iron and steel; non-ferrous metals, e.g. aluminium), non-metallic minerals (especially cement), paper and pulp, and refineries (refined petroleum and coke products). "Manufacturing of motor vehicles" refers to Division C.29 of Manufacturing and includes motor vehicles, trailers and semi-trailers, including parts and accessories as well as electrical and electronic equipment for motor vehicles. It does not include the manufacturing of ships, railways, air and spacecraft, and military vehicles. According to Eurostat, NACE relates to the characteristics of the activity itself. In this respect, please allocate the loans to the activity of the ultimate recipient of the funds. Units engaged in the same kind of economic activity are classified in the same category of NACE, irrespective of whether they are (part of) incorporated enterprises, individual proprietors or government, whether or not the parent enterprise is a foreign entity and whether or not the unit consists of more than one establishment. Source: Eurostat, NACE Rev. 2, Statistical classification of economic activities in the European Community, 2008.
(2) Please select “N/A” (not applicable) only if you do not have any business in or exposure to the respective lending category.
(3) This includes real estate construction (F.41) and real estate services (L). Commercial real estate is property used for business purposes (e.g. office, retail, industrial, multifamily (of five units or more), hotel, and special purpose buildings), while residential real estate is property used for living purposes, typically single family or individuals homes and one to four unit rental residences.
Notes: The net percentage (NetP) is defined as the difference between the sum of the percentages of banks responding “--” = tightened/decreased considerably / will tighten/decrease considerably and “-” = tightened/decreased somewhat / will tighten/decrease somewhat, and the sum of banks responding “+” = eased/increased somewhat / will ease/increase somewhat and “++” = eased/increased considerably / will ease/increase considerably. “°” means "remained basically unchanged / will reman basically unchanged". The mean of the banks’ responses is calculated using weights from 1 to 5 for the five possible response options. Figures may not exactly add up due to rounding. The number of banks responding (No of banks) refers to all participating banks which have business in or exposure to the respective lending category. Std. dev. denotes standard deviation.

Question 142a

Over the past twelve months, have climate-related risks and measures to cope with climate change[1] led to a change in your bank's credit standards and demand for loans to enterprises at your bank? And what do you expect for the next twelve months?

(in percentages, unless otherwise stated)

	Over the past twelve months										Over the next twelve months									
	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks
A) Impact of climate change on your bank's credit standards and demand for loans to enterprises																				
Impact on your bank's credit standards for loans to enterprises																				
Loans to green firms[3]	0	1	78	16	0	4	-15	3.16	0.42	147	0	0	79	15	1	5	-16	3.18	0.44	147
Loans to firms in transition[3]	0	4	80	12	0	4	-9	3.09	0.41	147	0	4	78	12	1	5	-9	3.10	0.47	147
Loans to high-emitting firms[3]	2	29	65	0	0	4	31	2.65	0.56	147	4	29	60	2	0	5	31	2.62	0.64	147
Impact on demand for loans to enterprises																				
Loans to green firms[3]	0	1	78	15	0	5	14	3.15	0.40	147	0	0	74	20	0	6	20	3.22	0.43	147
Loans to firms in transition[3]	0	1	71	24	0	4	23	3.24	0.47	147	0	0	68	27	0	5	27	3.29	0.48	147
Loans to high-emitting firms[3]	0	9	80	6	0	4	-3	2.97	0.42	147	0	9	76	10	0	5	0	3.01	0.48	147
B) Impact of climate-related factors																				
Impact of climate-related factors on your bank's credit standards for loans to enterprises																				
Costs related to your bank's capital position due to your bank's exposure to climate change	2	1	93	3	0	1	1	2.97	0.38	147	2	1	91	5	0	1	-2	2.99	0.40	147
Industry or firm-specific situation and outlook/borrower's creditworthiness due to climate change (transition risk)	0	18	72	8	0	2	10	2.90	0.53	147	0	20	68	10	0	3	10	2.89	0.57	147
Physical risk affecting the value of borrowers' assets due to climate change	0	14	83	0	0	3	14	2.86	0.38	147	0	14	82	0	0	4	14	2.86	0.38	147
Fiscal support related to climate change	0	1	95	2	0	3	-1	3.01	0.17	147	0	1	93	2	0	3	-1	3.01	0.19	147
Impact of climate-related factors on the demand for loans to enterprises at your bank																				
Fixed investment and corporate restructuring related to climate change (transition and physical risk)	2	0	73	25	0	0	23	3.20	0.57	147	2	0	69	28	0	1	26	3.24	0.59	147
Prevailing climate-related regulation	1	3	82	12	0	2	9	3.08	0.46	147	0	3	81	14	0	3	11	3.12	0.42	147
Uncertainty on future climate-related regulation	0	13	80	2	1	4	-11	2.89	0.47	147	0	8	84	5	0	3	-4	2.96	0.41	147
Bank lending rates for green projects or technologies	0	0	88	9	0	3	9	3.09	0.30	147	0	1	82	13	0	4	13	3.13	0.40	147
Use of alternative financing sources other than fiscal support (e.g. green bonds)	0	1	90	3	0	6	2	3.01	0.22	147	0	0	88	6	0	6	5	3.05	0.26	147
Fiscal support related to climate change	0	0	93	2	0	4	3	3.03	0.22	147	1	0	90	4	0	5	3	3.03	0.35	147

(1) Firms may be affected by climate change in their firm-specific situation and outlook, with respect to their creditworthiness and the value of their assets. Climate risks can be grouped into two categories: transition risk and physical risk. Transition risk refers to the risk related to an institution's financial loss that can result, directly or indirectly, from the process of adjustment towards a lower-carbon and more environmentally sustainable economy. Physical risk refers to the risk related to the financial impact from banks' exposure to a changing climate, including more frequent extreme weather events and gradual changes in climate, as well as of environmental degradation, which can affect the value of collateral and borrower repayment capacity.
(2) Please select "N/A" (not applicable) only if you do not have any business in or exposure to the respective lending category.
(3) "Green firms" – Firms that do not contribute or contribute little to climate change; "Firms in transition" – Firms in sectors that highly contribute to climate change, which are making relevant progress in the transition; "High-emitting firms" – Firms in sectors that highly contribute to climate change, which have not yet started or have so far made only little progress in the transition. – Sectors that highly contribute to climate change are defined in ANNEX I to the European Banking Authority (EBA) report on "Implementing technical standards (ITS) on prudential disclosures on ESG risks in accordance with Article 449a CRR" as sectors A (Agriculture, forestry and fishing), B (Mining and quarrying), C (Manufacturing), D (Electricity, gas, steam and air conditioning supply), E (Water supply; sewerage, waste management and remediation activities), F (Construction), G (Wholesale and retail trade; repair of motor vehicles and motorcycles), H (Transportation and storage), I (Accommodation and food service activities) and L (Real estate activities).

Question 142b

Over the past twelve months, have climate-related risks and measures to cope with climate change[1] led to a change in your bank’s credit standards and demand for loans to households for house purchase at your bank? And what do you expect for the next twelve months?

(in percentages, unless otherwise stated)

	Over the past twelve months										Over the next twelve months									
	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks	--	-	°	+	+ +	NA[2]	NetP	Mean	Std. dev.	No of banks
A) Impact of climate change on your bank's credit standards and demand for loans to households for house purchase																				
Impact on your bank's credit standards for loans to households for house purchase																				
Good or high energy performance[3]	0	0	74	20	0	6	-20	3.22	0.44	136	0	0	68	26	0	6	-26	3.28	0.48	136
Low energy performance[3]	0	15	77	1	0	6	14	2.84	0.43	136	0	17	72	5	0	6	12	2.88	0.51	136
Impact on demand for loans to households for house purchase at your bank																				
Good or high energy performance[3]	0	1	64	29	0	6	28	3.30	0.51	136	0	1	69	23	0	6	22	3.23	0.48	136
Low energy performance[3]	0	15	79	0	0	6	-15	2.84	0.39	136	0	10	80	3	0	6	-7	2.94	0.40	136
B) Impact of climate-related factors																				
Impact of climate-related factors on your bank's credit standards for loans to households for house purchase																				
Costs related to your bank's capital position due to your bank’s exposure to climate change	3	0	92	1	0	3	2	2.94	0.42	136	3	0	93	1	0	3	2	2.94	0.41	136
Energy performance of buildings (transition risk)	0	6	78	10	0	6	-5	3.06	0.43	136	0	8	70	15	0	6	-7	3.08	0.52	136
Physical risk of the real estate	0	12	82	0	0	6	12	2.88	0.35	136	0	15	70	8	0	6	8	2.94	0.52	136
Fiscal support related to climate change	0	2	89	2	0	6	0	3.00	0.22	136	0	2	89	3	0	6	-1	3.01	0.23	136
Impact of climate-related factors on the demand for loans to households for house purchase at your bank																				
Investment into the energy performance of buildings	0	0	66	28	0	6	28	3.30	0.49	136	0	0	64	30	0	6	30	3.32	0.50	136
Investment into the reduction of physical risk	0	1	88	4	0	7	3	3.03	0.24	136	0	1	84	9	0	7	8	3.09	0.34	136
Prevailing climate-related regulation	0	3	87	3	0	6	0	3.00	0.26	136	0	2	86	6	0	6	4	3.04	0.29	136
Uncertainty about future climate-related regulation	0	8	84	2	0	6	-6	2.94	0.33	136	0	5	87	2	0	6	-3	2.97	0.28	136
Bank lending rates for increasing the sustainability of real estate	0	0	75	16	1	7	17	3.20	0.46	136	0	0	76	15	1	7	16	3.19	0.45	136
Fiscal support related to climate change	0	0	84	9	0	6	9	3.11	0.34	136	0	0	83	10	0	6	10	3.12	0.35	136

(1) Housing loans to households may be affected by climate change, for instance with respect to the energy efficiency of the real estate or physical risks, often related to the geographical location of the real estate. See the notes above on loans to firms for further explanations.
(2) Please select “N/A” (not applicable) only if you do not have any business in or exposure to the respective lending category.
(3) "Good or high energy performance (EP)" refers to housing loans for buildings with currently good or high EP or targeted good or high EP as a result of the requested loan (EP Certificate A-C in the current or target state) (new or modern buildings or buildings with major energetic modernisation). "Low energy performance (EP)" refers to housing loans for buildings with currently low EP and the requested loan leading to no or limited EP improvement (EP Certificate D-G in the current and target state) (old buildings without major energetic modernisation). If no Energy Performance Certificate (EPC) is available, your bank may use the age of the building and whether a major energetic modernisation has taken place or the actual energy consumption of the building (i.e., the amount of energy consumed, typically measured in kWh) as a proxy. Existing buildings built since 2000 or buildings with a major energetic modernisation other than equivalent to new may be classified as EPC C-E. Buildings built before 2000 without a major energetic modernisation may be classified as EPC F-G. See also the EU Energy Performance of Buildings Directive (EU/2024/1275).