Central Bank of Nigeria



Credit Conditions Survey Report

Q₃ 2018

Statistics Department

September 2018

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Executive Summary

Supply: The availability of secured credit to households increased in Q3 2018 and was expected to increase in the next quarter. Market share objectives was the major factor for the increase in secured credit.

Lenders reported that the availability of unsecured credit to households decreased in Q3 2018, but it is expected to increase in Q4 2018. Most lenders adduced higher risk appetite for this increase.

The overall availability of credit to the corporate sector increased in Q3 2018 and was expected to increase in the next quarter. Market share objectives was the major factor contributing to the increase.

Demand: Demand for secured lending for house purchase decreased in Q3 2018, but more lenders expect demand for secured lending to increase in the next quarter. The proportion of loan applications approved decreased even though lenders maintained the same credit scoring criteria.

Demand for total unsecured lending from households decreased in the current quarter, but was expected to increase in the next quarter. Despite lenders' resolve to tighten the credit scoring criteria, the proportion of approved unsecured loan applications increased in the current quarter, and was expected to increase in the next quarter. Lenders reported increased **demand for corporate credit** from all firm sizes in Q3 2018. They also expect increased demand from all firm sizes in the next quarter.

Defaults: Secured loan performance, as measured by default rates, improved in the review quarter, and lenders expect lower default rates in the next quarter.

Total unsecured loan performance to households, as measured by default rates, deteriorated in Q3 2018 but is expected to improve in the next quarter.

Corporate loan performance improved across all sizes of firm in the current quarter, except for small businesses. Lenders generally expect lower default in the next quarter, except for large PNFCs.

Loan pricing: Lenders reported that the overall spreads on secured lending rates on approved new loans to households relative to MPR narrowed in Q3 2018, but was expected to remain unchanged in the next quarter.

The overall spreads on unsecured lending narrowed in Q3 2018 but were expected to remain unchanged in the next quarter.

Changes in spreads between bank rates and MPR on approved new loan applications to all firm sizes narrowed in Q3 2018, but was expected to widen for all firm sizes in the next quarter.

Credit Conditions Survey Report

1.0 Introduction

Part of the Central Bank of Nigeria's (CBN) mandate is to nurture an efficient monetary and financial system in order to promote macroeconomic stability in Nigeria. To achieve this, the Bank needs to, among others, understand trends and developments in credit conditions. This quarterly survey of bank lenders is an input to this work. Lenders were asked about trends and developments in credit conditions in the current and next quarters. The survey covers secured and unsecured lending to households, lending to public non-financial corporations (PNFCs), small businesses and other nonfinancial corporations (OFCs). This survey serves as an input into the Monetary Policy document, which presents the Bank's assessment of the latest trends in lending to the Nigerian economy.

This report presents the results of the Q3 2018, survey which was conducted from May 21 to 25, 2018. The results are based on lenders' own responses to the survey, and do not necessarily reflect the Bank's views on credit conditions. To calculate aggregate results, each lender is assigned a score based on their response. Lenders who report that credit conditions have changed "a lot" are assigned twice the score of those who report that conditions have change "a little". These scores are then weighted by lenders' market shares. The results are analyzed by calculating net percentage balances — the difference between the weighted balance of lenders reporting that demand was higher versus lower or terms and conditions were tighter versus loosened. The net percentage balances are scaled to lie between ±100.

The Q3 2018 credit condition survey for households, small businesses and corporate entities indicated an increase in availability of secured credit to households and corporates entities, but decreased availability of unsecured credit to households. Spreads on overall secured lending to household, as well as on secured lending to corporates, narrowed in Q3 2018. Lenders reported that demand for total unsecured lending from households increased in the current quarter, and was expected to increase in the next quarter. Demand for corporate lending increased across all firm sizes in the review quarter.

2.0 Secured lending to households

In the current quarter relative to the previous quarter, lenders reported an increase in the availability of secured credit to households. They noted that market share objectives and improving economic outlook were major factors behind the increase. Availability of secured credit was expected to increase in the next quarter, with market share objectives and higher appetite for risk as the likely contributory factors (Figs. 2.1 and 2.2).

Lenders maintained the same credit scoring criteria in Q3 2018, and the proportion of loan applications approved in the quarter decreased. Lenders expect to tighten the credit scoring criteria in the next quarter, yet still expect an increase in the proportion of approved households' loan applications in Q4 2018.

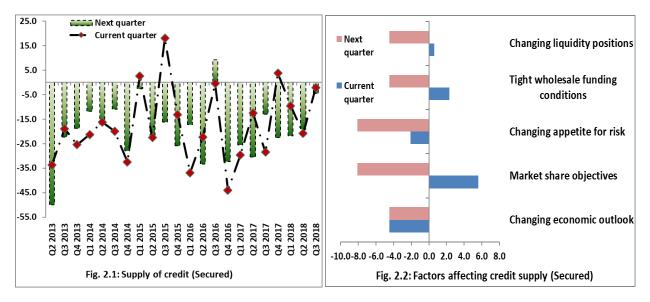
Maximum Loan to Value (LTV) ratios remained unchanged in the current quarter and were expected to remain unchanged in the next quarter. Lenders were willing to lend at low LTV ratios (75% or less) in the current and next quarters. However, they expressed unwillingness to lend at high LTV (more than 75%) in the current quarter but not in the next quarter. The average credit quality on new secured lending improved in Q3 2018 and was expected to also improve in Q4 2018.

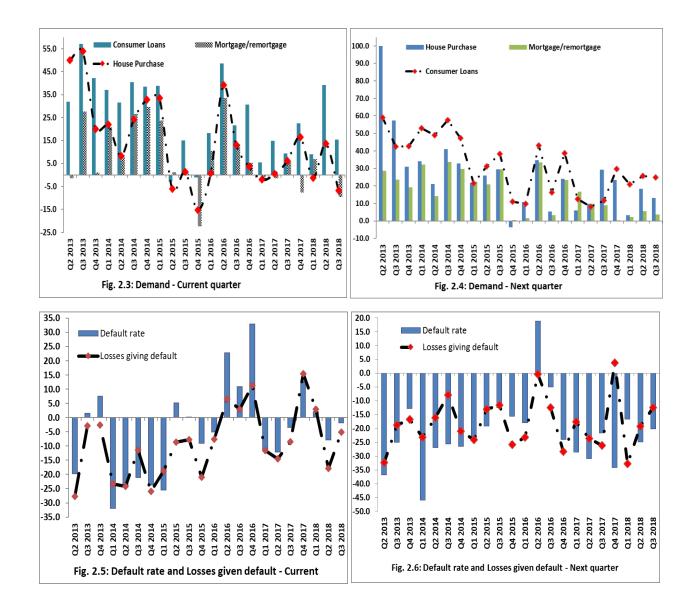
Lenders reported that the overall spreads on secured lending rates to households relative to MPR narrowed in Q3 2018 but was expected to remain unchanged in the next quarter. Narrowing spreads were reported for all lending types in the current quarter, but they are expected to remain unchanged for all lending types (Fig. 2.7).

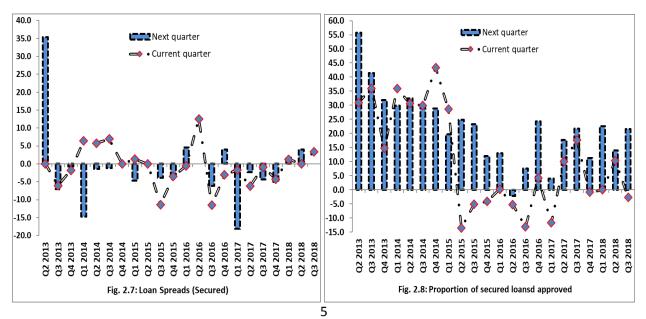
Households demand for lending for house purchase decreased in Q3 2018 but was expected to increase in the next quarter. Households demand for all lending types increased in the current quarter, and were expected to increase in the next quarter (Figs. 2.3 and 2.4).

Households demand for consumer loans rose in the current quarter and is expected to rise in the next quarter. Demand for mortgage/remortgaging from households fell in Q3 2018 but is expected to rise in Q4 2018.

Secured loan performance, as measured by default rates, improved in Q3 2018 and is expected to improve in Q4 2018. Similarly, loss given default improved in the current quarter and it is expected to improve in the next quarter (Figs. 2.5 and 2.6).







3.0 Unsecured lending to households

The availability of unsecured credit provided to households fell in the current quarter but was expected to rise in the next quarter. Lenders reported market share objectives and improved economic outlook as the major factors that contributed to the increase in Q3 2018 (Figs. 3.1 and 3.2).

Despite lenders' resolve to tighten the credit scoring criteria for total unsecured loan applications in the review quarter, the proportion of approved total loan applications for households increased. Lenders expect to leave unchanged the credit scoring criteria in the next quarter, but anticipate that the total loans applications to be approved in Q4 2018 will increase.

The proportion of approved credit card loans increased in Q3 2018 due to lenders' stance on the credit scoring criteria for granting credit card loans. Similarly, the proportion of approved overdraft/personal loans applications increased (Fig. 3.8).

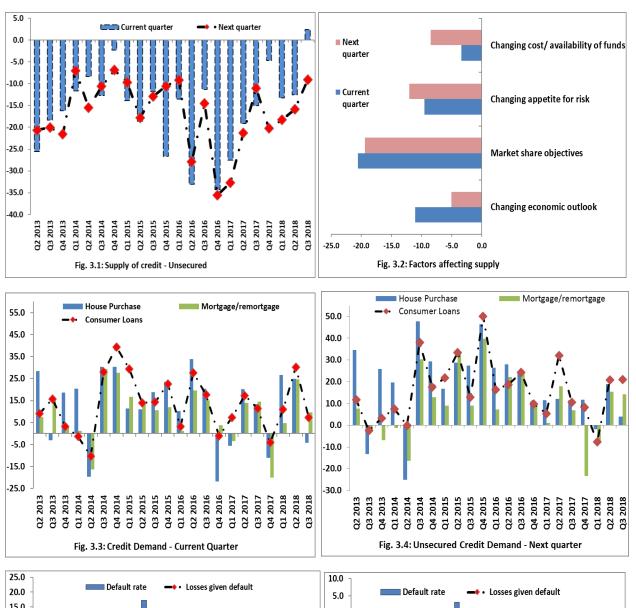
Lenders reported that spreads on credit card lending remained unchanged in Q3 2018 and were expected to remain unchanged in the next quarter. Spreads on unsecured approved overdrafts/personal loans applications remained unchanged in the current quarter but was expected to widen in the next quarter. Overall spreads on unsecured lending narrowed in the current quarter, but was expected to remain unchanged in the next quarter (Fig. 3.7)

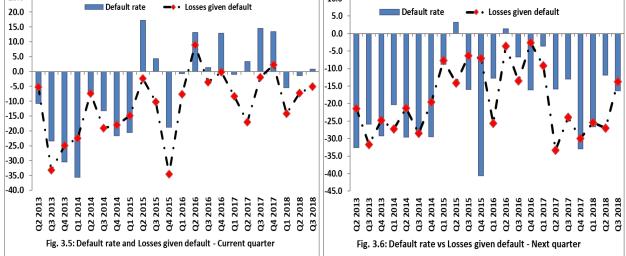
The limit on unsecured credit cards on approved new loan applications remained unchanged in Q3 2018 and was expected to be same in the next quarter. The minimum proportion of credit card balances to be paid on approved new loan applications increased in the review quarter, and was expected to further increase in the next quarter.

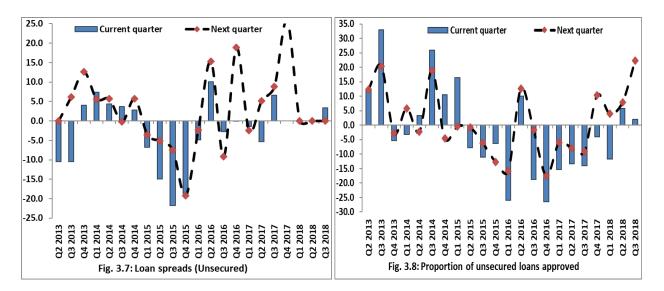
Maximum maturities on approved unsecured new loan applications shortened in the current quarter, but lenders anticipated that they will remain unchanged in the next quarter.

Demand for unsecured credit card lending from households decreased in Q3 2018 but was expected to increase in Q4 2018. However, demand for unsecured overdraft/personal loans from households increased in Q3 2018 and was expected to increase in Q4 2018 (Figs. 3.3 and 3.4).

Lenders experienced higher default rates on credit card and on overdrafts/personal lending to households in the current quarter. They however, expect improvement in default rates in the next quarter for all loan types. Losses given default on total unsecured loans to households improved in Q3 2018 and were expected to improve in the next quarter (Figs. 3.5 and 3.6).







4.0 Lending to corporates and small businesses

Credit conditions in the corporate sector vary by size of the business. The survey asked lenders to report developments in the corporate sector by large and medium-size PNFCs, OFCs and small businesses¹.

The overall availability of credit to the corporate sector increased in Q3 2018 and was expected to increase in Q4 2018. This was driven by changing sector-specific risks, favourable economic conditions, improved liquidity conditions, market share objectives and changing appetite for risk. Lenders reported that the prevailing commercial property prices negatively influenced credit availability of the commercial real estate sector in the current quarter. However, lenders expect the prevailing commercial property prices to positively influence secured lending to PNFCs in the current quarter.

Availability of credit increased for all business sizes in Q3 2018. Lenders expect the same trend in the next quarter (Fig. 4.1).

Spreads between bank rates and MPR on approved new loan applications for all business sizes narrowed in Q3 2018, but were expected to widen for all business sizes in Q4 2018 (Figs. 4.7 and 4.8).

The proportion of loan applications approved for all business sizes increased in the current quarter, and are expected to further increase in Q4 2018.

Lenders required stronger loan covenants from all firm sized businesses in the current and next quarters. Fees/commissions on approved new loan applications fell for all firm sized businesses

¹ Small businesses are defined as those with an annual turnover of under #5 million. Medium-size corporates are defined as those with an annual turnover of between #5 million and #100 million. Large corporates are defined as those with an annual turnover of more than #100 million

except the large PNFCs in the current quarter, but are expected to rise for small business and medium PNFCs and fall for large PNFCs and OFCs for the next quarter.

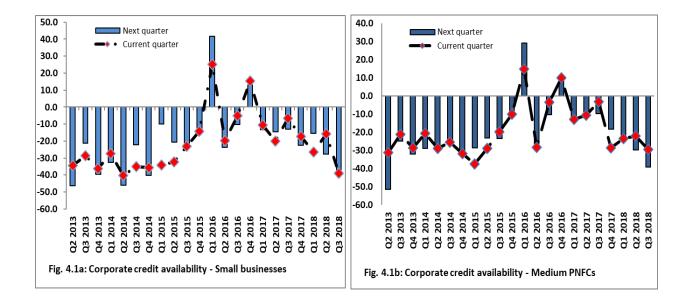
All firm sizes benefitted from an increase in maximum credit lines on approved new loan applications in Q3 2018. Similarly, all firm sizes benefitted from an increase in maximum credit lines on approved new loan applications in Q4 2018.

More collateral requirements were demanded from all firm sizes on approved new loan application in Q3 2018. Similarly, lenders will demand for more collateral from all firm sizes in the next quarter.

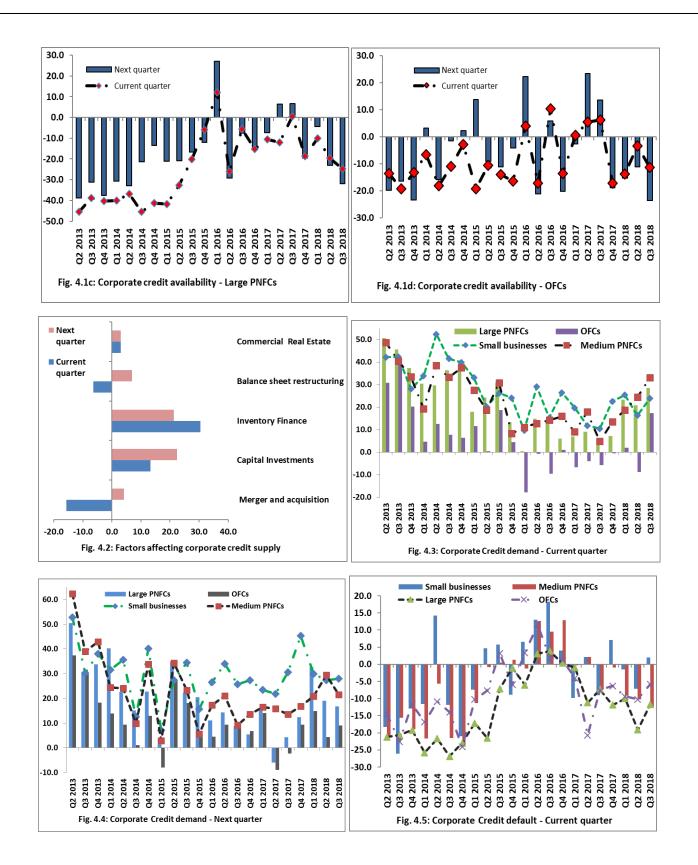
Demand for corporate lending from all business sizes increased in the current quarter, and was expected to increase for all business sizes in the next quarter. Demand for lending from Medium PNFCs in Q3 2018 was higher in comparison with other loan types. The most significant factors that influenced demand for lending in the review quarter were the increase in inventory finance and capital investment, and they were expected to remain the main drivers in the next quarter (Figs. 4.3 and 4.4).

Corporate loan performance as measured by the default rates improved for all sized business in the review quarter, except for small businesses. Lenders also expect lower default rates on lending to all sized businesses in the next quarter, except for large PNFCs (Figs. 4.5 and 4.6).

The average credit quality on newly arranged PNFCs borrowing facilities improved for both quarters. The target hold levels² associated with corporate lending improved in the current quarter and was expected to improve further in Q4 2018. Loan tenors on new corporate loans improved in Q3 2018 and were expected to improve further in the next quarter. Draw down on committed lines by PNFCs improved in the current quarter, and is expected to improve in the next quarter.



² Share of risks that lenders wish to hold of deals that they underwrite in the short term



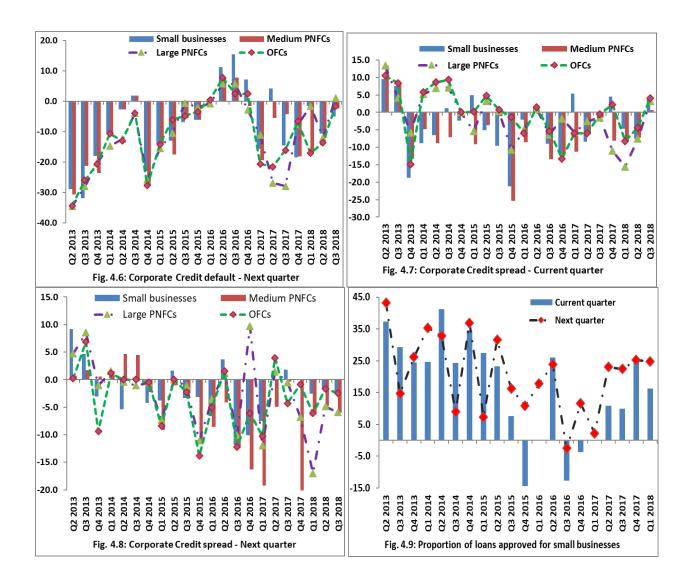


Table 1: Analysis on Secured Lending to Households

QUESTION			20					15			20				20				2018	
· · · · · · · · · · · · · · · · · · ·		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
1(a). How has demand for secured lending for House purchase from HOUSEHOLDS	Current quarter	21.9	8.3	24.3	32.8	33.4	-6.1	1.5	-15.3	0.7	39.2	13.1	3.8	-2.0	0.5	6.2	16.5	-1.2	13.7	-6.8
changed?	Next quarter	34.1	21.0	41.1	32.8	21.7	26.0	29.4	-3.7	10.9	34.6	5.3	24.1	6.0	9.7	29.3	23.5	3.3	18.4	13.2
of which: Demand for prime lending	Current quarter Next quarter	19.2 29.0	3.0 9.9	17.1 36.3	36.0 42.5	36.9 17.1	-5.2 15.1	6.0 25.9	5.8 13.6	0.5 15.8	39.4 42.4	13.0 13.2	-10.3 -14.7	-2.1 12.1	5.7 11.0	6.9 10.1	18.6 21.2	4.2 7.5	8.8 15.5	2.6 9.3
	Current quarter	-5.0	-14.8	8.8	19.7	23.5	-27.1	-13.0	-26.4	-11.9	19.8	2.0	6.7	-11.1	0.3	-13.0	-8.4	-6.7	5.0	2.7
of which: Demand for buy to let lending	Next quarter	22.9	-11.7	10.3	36.9	16.4	29.1	19.0	-19.5	-6.1	35.3	-7.3	0.7	0.8	0.0	-7.5	-10.2	-2.2	5.9	13.6
of the Development for the last free	Current quarter	26.6	30.3	24.6	24.2	24.4	-13.5	-20.3	-28.1	-11.9	14.1	9.6	3.4	-12.9	-5.2	-11.8	19.5	3.7	20.7	2.6
of which: Demand for other lending	Next quarter	32.9	49.5	35.5	28.5	15.9	21.9	16.7	0.6	-6.5	29.8	-4.0	10.7	0.8	10.7	-8.8	27.6	7.2	13.9	23.2
1(b). How has demand for secured lending for Consumer Loans from HOUSEHOLDS	Current quarter	37.0	31.6	40.4	38.5	38.8	-2.8	15.0	-1.1	18.3	48.6	21.7	30.7	5.6	14.9	9.3	22.6	9.0	39.2	15.4
changed?	Next quarter	53.0	49.0	57.5	47.4	21.5	31.2	38.4	11.0	9.7	43.2	16.2	38.6	12.5	8.2	11.7	29.6	20.9	25.8	24.9
1(c). How has demand for secured lending for Mortgage/re-mortgate from	Current quarter	20.7	8.6	26.5	29.6	23.7	1.3	1.5	-22.4	10.4	33.5	13.5	5.3	-2.0	-1.4	6.3	-7.7	6.9	-0.2	-9.6
HOUSEHOLDS changed?	Next quarter	32.3	14.2	33.7	29.8	22.3	20.9	29.4	0.6	1.7	33.5	3.4	23.3	16.7	9.7	8.9	0.4	2.2	5.5	3.7
2. How has demand for secured lending for small businesses from HOUSEHOLDS	Current quarter	28.6	44.6	26.4	46.1	29.2	-7.7	0.5	-7.2	12.1	30.4	23.1	29.8	-1.0	21.8	17.6	7.9	17.7	18.2	-1.8
changed?	Next quarter	42.8	38.1	34.6	43.8	20.8	26.1	28.0	6.1	25.6	27.5	30.0	43.6	29.0	42.4	41.1	14.1	27.5	15.5	17.1
3. How have credit scoring creteria for granting loan applications by HOUSEHOLDS changed?	Current quarter	0.3 0.3	0.0 -0.3	0.0 -4.3	-7.0 -4.5	1.6 1.6	1.1 0.0	2.3 3.1	-24.4 -11.1	3.8 0.5	11.9 12.8	11.9 10.4	20.4 29.9	6.4 9.4	13.4 9.7	7.1 -6.1	-3.8 6.1	0.0 9.0	0.0 0.0	0.0 8.8
changeu:	Next quarter Current quarter	35.9	30.6	29.9	43.4	28.6	-13.5	-5.1	-4.2	0.5	-5.2	-13.2	4.1	-11.7	10.1	17.7	-0.9	0.0	10.3	-2.7
4. How has the proportion of HOUSEHOLD loan applications being approved changed?	•	29.9	32.4	29.9	28.9	19.7	24.9	23.3	-4.2 11.9	13.0	-2.2	7.5	24.3	3.9	17.7	21.7	11.2	22.6	14.0	21.5
	Current quarter	6.4	5.8	7.0	0.0	1.3	0.0	-11.4	-3.5	-0.5	12.5	-11.5	-3.1	-1.7	-6.2	-0.9	-4.3	1.3	0.0	3.4
5(a). How have the overall secured lending spreads changed?	Next quarter	-14.8	-1.4	-1.1	0.0	-4.7	0.0	-3.9	-3.5	4.6	0.0	-6.2	4.0	-18.2	-2.3	-4.3	-5.0	1.8	4.0	0.0
	Current quarter	-6.1	6.4	-0.1	-1.9	-1.7	-2.0	-16.5	-4.0	-0.6	9.6	-4.7	-4.5	-3.0	-6.2	-5.1	-4.3	0.0	0.0	3.4
of which: Spreads on prime lending	Next quarter	-11.7	-1.5	-1.2	0.0	-5.5	0.0	-4.3	-9.2	5.0	2.6	-0.2	-17.0	-18.1	-2.3	-4.3	-5.0	-8.0	2.6	0.0
of which: Spreads on buy to let lending	Current quarter	7.2	6.7	9.1	0.0	0.2	-0.1	-8.8	-3.8	2.8	13.2	-3.4	-14.1	-0.1	-4.5	-4.3	-4.3	0.0	0.0	4.3
of which. Spreads on buy to let lending	Next quarter	-16.5	-0.9	-0.9	0.0	-5.7	0.0	-5.0	-14.5	7.3	3.1	-0.2	4.5	-19.2	-2.6	-5.0	-5.0	-9.2	-4.9	0.0
of which: Spreads on other lending	Current quarter	9.6	13.4	8.2	0.0	0.2	-0.1	-13.0	-3.5	2.2	15.1	-4.1	-8.2	-4.9	-4.4	-4.9	-4.3	0.0	0.0	3.5
	Next quarter	-18.7	4.7	-1.3	0.0	-6.0	0.0	-9.7	-3.5	6.2	3.6	-9.2	-7.2	-18.7	-2.5	-4.9	-5.0	-9.2	3.1	0.0
5(b). How have fees on secured lending changed?	Current quarter	2.9	-0.9	-5.2	0.0	2.2	-14.3	-19.2	0.0	0.0	0.0	0.0	-25.7	-4.2	-1.1	6.5	0.0	0.0	0.0	0.0
	Next quarter	4.9 4.4	0.0 0.0	-4.2 0.0	0.0 2.7	-4.2 -10.9	-5.1 8.1	-3.8 -3.8	0.0 -11.4	0.0 0.0	0.0 0.0	-7.1 0.0	-23.1 -10.2	-4.3 0.0	5.7 -3.3	-1.1 -7.2	0.0 10.3	-2.6 -1.5	-3.5 0.0	0.0 0.0
5(c). How have the maximum loan to value ratios changed?	Current quarter Next quarter	-0.6	0.0	-4.5	0.0	-10.9	0.0	-3.8 -3.8	-11.4 -11.4	0.0	0.0	0.0	-23.1	0.0	-5.5 5.7	-7.2	0.0	-1.5	-5.4	0.0
	Current guarter	4.0	0.5	-1.6	-4.8	0.0	-4.6	-3.8	-4.1	3.6	0.0	0.0	-1.1	0.0	-3.3	-1.1	-1.3	-1.5	0.0	0.0
5(d). How have the maximum loan to income ratios changed?	Next quarter	-1.1	0.0	-4.5	-2.4	-4.5	-5.1	-3.8	-2.0	-3.0	0.0	0.0	-11.5	0.0	7.6	-1.1	0.0	-11.3	-5.9	0.0
	Current quarter	-21.3	-16.2	-20.0	-32.5	2.6	-22.6	18.0	-13.1	-36.9	-22.4	-0.5	-44.0	-29.6	-12.5	-28.4	3.8	-9.6	-20.8	-2.2
6. How has the availability of secured credit provided to households changed?	Next quarter	-11.8	-17.3	-10.9	-27.9	-2.6	-22.5	-16.2	-25.8	-17.3	-33.3	9.1	-32.4	-25.5	-30.4	-13.0	-22.5	-21.7	-19.1	-4.5
Factors contributing to changes in credit availability																				
Changing economic outlook	Current quarter	-14.4	-11.2	-2.6	-38.2	2.6	-43.8	-16.2	-57.0	-54.1	-40.3	-55.0	-48.4	-33.4	-28.2	-32.7	-13.7	-19.1	-20.9	-4.5
	Next quarter	-11.3	-9.3	-6.3	-35.5	-13.2	-30.4	-25.2	-47.2	-18.0	-21.8	-24.8	-22.7	-27.9	-30.5	-16.1	-20.0	-20.2	-23.6	-4.5
Market share objectives	Current quarter	-29.8	-23.4	-20.0	-24.5	-12.6	-30.7	-4.0	-35.3	-30.4	-19.3	-22.7	-23.8	-21.1	-0.7	-24.0	-12.8	-5.4	-21.1	5.6
	Next quarter	-23.4	-18.9	-21.4	-23.4	-11.0	-21.6	-22.7	-29.5	-19.8	-31.3	3.0	-8.4	-19.4	-8.1	-27.7	-12.2	-13.3	-19.9	-8.1
Changing appetite for risk	Current quarter	-7.4 -7.7	-7.4 -10.9	-17.7 -18.2	-16.5 -27.3	-14.2 -4.5	-51.0 -39.1	-22.2 -19.2	-47.0 -35.1	-28.2 -10.6	-35.1 -21.2	-33.7 -6.5	-23.0 -28.2	-25.0 -23.1	-23.1 -19.3	-21.2 -37.1	4.8 -22.0	-15.2 -23.5	-16.4 -18.3	-2.1 -8.1
	Next quarter Current quarter	-4.0	-17.9	-18.2	-11.6	6.3	-24.4	-4.4	-38.3	-10.0	-21.2	-24.7	-20.2	-32.4	-13.8	-21.0	0.0	-23.5	-10.5	2.3
Tight wholesale funding conditions	Next quarter	-7.8	-6.4	-2.3	-10.9	0.6	-12.3	2.7	-22.9	-6.3	-18.4	-19.9	-33.1	-31.5	-26.4	-32.8	-3.4	-13.6	-5.9	-4.5
	Current quarter	-9.2	-22.9	-5.5	-29.5	15.3	-27.6	5.8	-33.7	-22.9	-23.2	-30.7	-27.9	-17.7	-24.1	-30.4	0.2	-13.9	-26.6	0.6
Changing liquidity positions	Next quarter	-24.6	-13.0	-0.5	-27.9	8.1	-19.7	-8.6	-24.9	-12.6	-19.8	-21.2	-28.2	-17.5	-31.2	-44.3	-24.9	-23.3	-14.9	-4.5
	Current quarter	-31.9	-23.9	-21.1	-23.7	-25.5	5.2	0.1	-9.0	-5.0	22.9	10.9	33.0	-11.3	-12.1	-3.5	12.7	2.2	-7.9	-1.8
Has the default rate on secured loans to households changed?	Next quarter	-46.0	-27.0	-25.7	-26.4	-24.3	-19.2	-12.5	-15.5	-18.0	18.8	-4.9	-24.0	-28.6	-30.9	-21.6	-34.1	-16.7	-24.8	-20.1
8. How have losses given default to households changed?	Current quarter	-23.4	-24.1	-11.4	-25.9	-18.7	-8.6	-7.7	-21.0	-7.6	6.5	3.0	11.4	-11.5	-14.5	-8.4	15.5	3.0	-17.9	-5.1
	Next quarter	-23.1	-16.1	-7.9	-20.9	-24.1	-13.0	-11.5	-25.8	-23.2	-0.4	-12.4	-28.4	-17.6	-23.6	-26.1	3.7	-32.7	-19.2	-12.4
9. How has the average credit quality of new secured lending to HOUSEHOLDS	Current quarter	33.8	33.7	35.3	22.3	26.6	30.5	25.2	30.9	25.3	22.7	20.9	27.7	25.1	15.0	14.0	-0.5	7.4	19.1	10.9
changed?	Next quarter	38.9	36.9	43.4	37.3	28.2	32.4	29.2	20.5	28.5	17.9	11.4	2.9	34.3	12.2	1.1	-8.4	-5.7	18.4	12.2
10. How has the availability of households secured credit to the following types of borro	wers changed:																			
	Current quarter	14.4	18.6	13.4	3.9	-8.2	11.7	20.0	-17.1	9.3	-12.1	-13.5	-16.2	-9.4	8.2	0.0	4.8	-6.1	7.1	4.5
Borrowers with low loan to value ratios (75% or less)	Next quarter	10.4	6.9	4.9	10.7	-12.6	6.5	16.7	-20.8	12.3	-13.3	-22.3	-2.9	-6.2	11.6	15.1	9.6	4.4	10.9	16.4
	Current quarter	-5.5	-3.0	-12.7	12.7	-9.2	0.0	-0.1	-9.7	12.9	-15.0	-5.0	-11.8	-7.5	-2.1	-19.0	-20.3	4.7	-5.4	-8.6
Borrowers with high loan to value ratios (more than 75%)	Next quarter	-2.1	-9.2	-10.4	1.9	-9.2	-8.5	-2.3	-6.2	-2.6	-17.1	-7.7	-3.4	-3.1	-2.8	-26.8	-8.9	9.2	-5.4	3.2

Table 2: Analysis on Unsecured Lending to Households

QUESTIONS			20				20				20				20				2018	
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
1(a). How has demand for unsecured credit cards lending from HOUSEHOLDS changed?	Current quarter	20.3	-19.7	30.4	30.3	11.5	11.1	18.9	23.6	10.2	33.9	20.4	-21.8	-5.6	20.3	13.4	-11.1	26.6	24.9	-4.1
	Next quarter Current guarter	19.6 -1.3	-25.0 -10.2	47.7 28.0	29.4 39.4	16.7 29.4	28.7 14.0	27.4 14.3	46.4 22.6	26.4 3.2	28.0 27.7	23.7 17.6	10.9 -1.1	11.5 7.2	12.1 17.4	11.6 11.5	11.6 -4.0	-1.9 11.0	18.9 30.2	3.9 7.3
1(b). How has demand for unsecured overdraft/ personal loans from HOUSEHOLDS changed?	Next quarter	7.5	-10.2	38.0	59.4 17.4	29.4	33.4	14.5	22.0 50.1	5.2 16.4	18.7	24.3	9.8	5.4	32.1	10.6	-4.0	-7.7	20.9	21.0
	Current quarter	1.3	-16.4	29.4	27.6	16.7	14.0	10.7	11.9	1.2	19.6	15.1	3.8	-3.5	14.0	14.5	-20.0	4.7	24.8	9.7
1(c). How has demand for total unsecured lending from HOUSEHOLDS changed?	Next quarter	-1.3	-16.4	30.4	13.0	9.0	33.4	9.1	39.9	7.2	22.3	24.3	9.8	1.0	18.0	6.8	-23.4	-8.0	15.4	14.1
	Current quarter	-8.1	-9.2	21.4	13.3	-4.1	11.1	13.6	-12.6	22.6	28.3	10.9	9.1	-6.8	23.3	5.5	21.2	12.9	20.7	4.0
2(a). How has demand for unsecured credit cards lending from SMALL BUSINESSES changed?	Next quarter	-13.8	-4.0	7.6	-2.2	15.6	10.8	19.3	15.2	17.4	22.4	19.0	16.0	-16.0	20.1	13.4	-5.9	-1.2	24.0	4.5
2(b). How has demand for unsecured overdraft/ personal loans from SMALL BUSINESSES changed?	Current quarter	-4.6	7.2	8.6	18.8	1.2	6.6	2.4	-3.1	28.0	28.3	17.3	-3.7	9.5	29.3	16.5	12.0	23.6	30.0	2.1
	Next quarter	-1.7	11.4	10.9	4.5	17.0	-1.8	7.4	19.3	26.6	27.5	16.5	9.8	4.5	37.9	22.3	-17.9	4.7	33.0	19.5
2(c). How has demand for total unsecured lending from SMALL BUSINESSES changed?	Current quarter	-0.6	-5.0	7.4	15.6	-1.6	-1.6	2.6	-5.3	23.2	27.5	10.5	2.0	0.1	21.8	13.6	-2.7	10.6	26.5	17.5
3(a). How have credit scoring creteria for granting credit card loan applications by HOUSEHOLDS	Next quarter Current quarter	-2.9 -2.9	-7.4	3.0 -2.5	4.1 -5.6	17.7 0.0	-1.8 13.8	8.2 8.0	11.6 1.1	23.3 4.8	29.8 13.8	16.5 20.8	9.8 28.6	-0.3 2.5	28.2 14.6	2.1	-15.1 18.7	8.9 0.8	18.6 0.0	10.2
changed?	Next quarter	-2.9	-4.8	-5.3	-4.7	0.8	13.8	20.7	-12.9	7.6	13.8	-4.8	31.5	7.9	32.0	5.9	26.5	14.7	7.5	0.0
3(b). How have credit scoring creteria for granting overdraft/personal loan applications by HOUSEHOLDS		10.5	11.1	1.5	-2.2	0.0	12.4	6.8	0.9	3.8	13.9	22.7	32.6	8.3	22.3	6.3	16.4	0.0	9.5	0.0
changed?	Next quarter	7.6	0.0	-2.7	-4.5	1.6	12.4	17.7	-10.9	6.8	14.9	-3.7	28.0	6.9	29.5	11.0	0.0	13.4	15.9	0.0
3(c). How have credit scoring creteria for granting total unsecured loan applications by HOUSEHOLDS	Current quarter	13.4	12.3	1.5	0.0	0.0	12.4	19.4	3.1	3.8	15.4	22.7	32.6	3.0	24.6	7.2	5.3	7.0	10.4	6.4
changed?	Next quarter	8.0	0.0	-2.8	0.0	-0.5	12.4	19.4	-9.1	11.9	16.4	-3.7	28.6	7.6	32.5	12.5	-12.9	14.4	17.4	0.0
4(a). How has the proportion of HOUSEHOLD credit card loan applications being approved changed?	Current quarter	3.8	20.9	37.2	28.6	28.7	8.5	11.8	1.4	-13.2	11.1	-15.0	-12.6	-14.1	-2.9	-1.0	0.0	-3.8	0.0	4.7
	Next quarter	12.6	17.9	25.9	25.7	4.8	28.5	17.1	1.4	1.7	11.1	3.5	-2.5	-2.9	-2.9	-13.9	13.3	6.5	2.7	18.4
4(b). How has the proportion of HOUSEHOLD overdraft/personal loan applications being approved	Current quarter	6.0	18.7	33.3	12.1	29.8	-6.3	-1.0	-4.3	-22.7	13.2	-18.9	-14.8	-18.3	-16.7	-16.6	-1.3	-11.2	5.3	8.2
changed?	Next quarter	5.8	-2.3	18.9 25.9	-4.5 10.5	-0.5	-0.8 -7.9	-6.2 -11.2	-12.7 -6.3	-15.9 -26.0	12.7 10.0	-1.7 -18.9	-17.5 -26.5	-6.0 -15.3	-7.9 -13.4	-9.1 -14.0	10.3 -4.0	4.0 -11.8	7.9	22.4
4(c). How has the proportion of HOUSEHOLD total loan applications being approved changed?	Current quarter Next quarter	-3.3 5.8	3.3 -2.3	25.9 18.9	-4.5	16.5 -0.5	-7.9	-11.2	-6.3 -12.7	-26.0	10.0	-18.9	-26.5	-15.3	-13.4	-14.0	-4.0 10.3	4.0	5.7 7.9	2.0 22.4
	Current quarter	9.0	6.2	1.9	6.9	-3.1	-14.4	-15.5	-8.2	-12.9	-1.0	-8.1	6.5	-5.5	-9.1	3.3	0.0	-5.3	-7.8	0.0
5(a). How have spreads on credit cards changed?	Next guarter	6.2	5.0	-0.5	6.9	0.8	0.0	-2.7	-8.4	-2.9	14.2	-3.7	21.2	-2.6	5.7	12.8	13.3	10.4	0.0	0.0
	Current guarter	2.4	3.5	-2.5	2.4	-10.3	-10.5	-19.9	-13.3	-5.7	4.3	-2.8	-0.1	-9.1	-11.6	1.7	0.0	0.0	0.0	-5.2
5(b). How have spreads on overdraft/personal loans changed?	Next quarter	5.4	3.7	1.8	5.6	0.7	-0.5	-2.3	-18.5	-3.1	9.0	-9.2	18.9	-2.2	5.1	-2.2	23.3	0.0	0.0	0.0
5(c). How have spreads on overall unsecured lending changed?	Current quarter	7.4	4.4	3.7	2.8	-6.9	-15.0	-21.8	-18.7	-4.9	10.1	-2.8	-0.1	-1.4	-5.4	6.6	0.0	0.0	0.0	3.4
S(c). How have spreads on overall disectived rending changed:	Next quarter	5.6	5.7	-0.2	5.7	-3.6	-5.2	-7.5	-19.2	-2.3	15.3	-9.2	18.9	-2.4	5.2	8.9	25.8	0.0	0.0	0.0
5(d). How have unsecured credit card limits changed?	Current quarter	-6.7	-0.2	-3.6	0.0	-3.1	-0.6	-14.3	0.0	3.8	11.5	-3.7	4.4	-2.5	2.9	10.2	5.5	0.0	0.0	0.0
	Next quarter	0.0	-1.2	0.0	0.0	0.0	-0.6	0.0	11.8	10.9	16.6	-11.6	21.5	2.8	6.2	13.6	5.5	-5.3	7.8	0.0
5(e). How has the minimum proportion of credit cards balances to be paid changed?	Current quarter Next quarter	-2.9 0.6	12.8 -0.6	-1.9 1.2	1.7 2.1	1.6 1.6	0.0 0.0	0.0 0.0	-0.5 21.3	2.3 6.3	11.4 11.4	0.4 -6.1	-1.2 4.9	-0.8 5.0	1.0 9.4	3.4 20.9	0.0 11.6	15.0 10.5	5.6 11.6	2.5 2.5
	Current quarter	-1.2	4.8	-0.5	2.0	5.1	12.9	10.9	13.6	2.3	11.4	3.0	3.4	4.7	7.0	6.4	2.4	12.9	-0.2	3.6
5(f). How have maximum maturities on loans changed?	Next guarter	1.2	14.2	1.9	2.0	6.1	20.2	13.8	6.5	2.3	16.7	3.1	6.6	8.7	-9.1	6.4	25.7	21.7	0.1	3.6
6 How bas the availability of unsequend credit provided to be usabalide shanged?	Current quarter	-11.7	-8.3	-12.7	-2.3	-13.9	-18.6	-11.7	-26.6	-13.5	-33.1	-11.3	-34.3	-27.6	-19.2	-15.0	-4.7	-13.3	-12.6	2.4
6. How has the availability of unsecured credit provided to households changed?	Next quarter	-7.0	-15.5	-10.6	-6.9	-9.7	-17.8	-13.0	-10.6	-9.2	-27.9	-14.5	-35.5	-32.7	-21.3	-11.0	-20.2	-18.3	-15.9	-9.1
Factors contributing to changes in credit availability																				
Changing economic outlook	Current quarter	-10.4	-9.9	-15.1	-33.2	-2.6	-5.2	-15.8	-42.2	-25.7	-45.8	-10.6	-38.6	-44.9	-23.9	-20.3	-13.8	-35.2	-12.0	-11.0
	Next quarter	-9.9	-9.9	-7.9	-33.0	-8.4	-9.2	-11.7	-28.6	-13.4	-24.3	-10.2	-41.6	-43.3	-30.6	-0.2	-8.6	-27.2	-5.9	-5.0
Market share objectives	Current quarter	-31.1 -18.3	-17.0 -19.9	-26.0 -23.4	-25.3 -17.6	-10.1 -17.7	-22.5 -21.7	-7.9 -4.4	-25.9 -15.1	-15.0 -20.4	-27.1 -26.9	-18.0 -15.4	-5.8 -7.4	-22.4 -29.6	11.5 -14.4	-11.5 4.3	-1.1 -21.4	-9.4 -15.3	-10.7 -10.9	-20.5 -19.4
	Next quarter Current guarter	-18.3	-19.9	-23.4 -13.6	-17.6	-17.7	-21.7	-4.4 -16.6	-15.1	-20.4	-26.9	-15.4	-29.2	-29.6	-14.4 -14.0	4.3 -14.2	-21.4 -17.3	-15.3 -17.4	-10.9	-19.4 -9.5
Changing appetite for risk	Next guarter	-5.2	-4.4	-10.8	-21.7	-18.8	-14.9	-10.2	-26.2	-17.9	-27.9	-24.1	-30.1	-32.4	-19.2	16.9	-21.4	-18.2	-10.8	-12.0
	Current quarter	-25.6	-22.7	-27.6	-30.5	-22.8	-25.3	-11.2	-30.5	0.8	-24.1	-8.2	-19.0	-15.6	-19.2	-10.0	-5.4	-16.8	-14.7	-3.4
Changing cost/ availability of funds	Next quarter	-17.7	-25.6	-23.5	-30.3	-13.6	-23.9	-13.0	-28.2	-9.2	-18.4	-8.3	-22.2	-20.4	-29.7	1.8	-28.2	-26.2	-15.0	-8.5
7(a). How has the default rate on credit card loans to households changed?	Current quarter	-26.5	-21.8	-21.2	-29.2	-13.4	18.3	1.6	-31.9	-10.1	5.2	-8.4	19.1	-13.3	1.6	0.6	12.6	11.1	3.4	7.4
(a). Now has the default rate of elecar care found to households changed.	Next quarter	-20.5	-22.6	-27.3	-29.2	-5.8	3.5	-20.3	-29.9	-12.5	2.7	-12.2	-16.8	-32.5	-21.6	-21.2	-25.9	-17.7	-15.1	-9.4
7(b). How has the default rate on overdraft/ personal loans to households changed?	Current quarter	-35.7	-4.2	-11.2	-24.2	-20.3	26.5	3.9	-18.8	3.1	12.9	1.3	12.8	-11.1	14.7	3.2	0.4	-5.2	-1.4	7.9
	Next quarter	-20.3	-27.9	-28.3	-34.9	-9.2	3.3	-19.1	-40.6	-8.9	3.7	-7.0	-16.1	-25.3	-14.2	-13.1	-29.7	-16.7	-11.9	-16.4
7(c). How has the default rate on total unsecured loans to households changed?	Current quarter	-35.7 -20.3	-7.4 -29.6	-13.2 -28.3	-21.7 -29.4	-20.6 -8.8	17.2 3.1	4.3 -16.0	-18.8 -40.6	-0.7 -12.7	13.1 1.4	1.3 -6.7	12.8 -16.1	-1.0 -3.6	3.4 -15.9	14.4	13.4 -32.9	-5.5 -26.7	-1.4 -12.0	0.7 -16.4
	Next quarter Current guarter	-20.3	-29.6	-28.3	-29.4	-8.8	-0.4	-16.0	-40.6	6.5	1.4	-6.7	13.6	-3.6	0.7	-13.1 3.7	-32.9	-26.7	1.8	4.3
8(a). How have losses given default on credit card loans to households changed?	Next quarter	-24.9	-14.1	-27.3	-24.6	-2.0	-15.8	-11.4	-1.7	-14.0	-2.4	-12.2	-27.7	-8.1	-23.8	-14.5	-41.9	-28.6	-21.5	-8.9
	Current quarter	-22.5	-7.0	-17.4	-18.0	-10.0	0.2	-9.3	-23.2	-7.6	8.9	-3.5	-0.3	-7.6	-15.2	-1.8	2.0	-15.7	-7.9	-5.1
8(b). How have losses given default on overdraft/personal loans to households changed?	Next quarter	-28.3	-20.1	-27.4	-19.6	-3.5	-14.9	-10.4	-12.2	-30.8	-8.7	-20.5	-7.5	-13.2	-34.6	-26.4	-26.4	-28.8	-24.8	-13.8
8(c). How have losses given default on total unsecured loans to households changed?	Current quarter	-22.5	-7.4	-19.1	-18.0	-14.8	-2.4	-10.2	-34.6	-7.6	8.9	-3.5	-0.3	-8.3	-17.0	-2.0	2.3	-14.2	-7.3	-5.1
וויטע אומיב וסספס צויפון עבומעוג טון נטגמו עווסבגעופע וטמוזג גט ווטעצפווטועג גוומווצפעי	Next quarter	-27.3	-21.3	-28.5	-19.6	-7.7	-14.2	-6.3	-7.1	-25.7	-3.6	-13.6	-2.6	-9.2	-33.3	-24.0	-30.0	-25.4	-27.0	-13.8
9(a). How has the average credit quality of new credit card lending to HOUSEHOLDS changed?	Current quarter	-15.8	21.9	19.8	21.6	22.0	8.4	2.2	26.7	6.2	10.2	9.2	5.8	11.5	26.9	11.4	18.7	12.4	-4.4	11.5
	Next quarter	-9.2	16.6	26.9	5.3	24.4	16.4	14.1	13.2	12.3	20.7	6.9	2.8	9.7	-5.0	5.7	7.6	9.2	10.6	0.0
9(b). How has the average credit quality of new overdraft/personal lending to HOUSEHOLDS changed?	Current quarter	-2.1	13.8	19.3	20.6	20.9	1.9	0.6	9.9	13.5	2.2	-4.3	-2.8	-2.9	0.4	-0.1	1.2	10.1	-3.5	11.1
	Next quarter Current quarter	-6.0 -2.2	20.2 15.9	22.8 19.4	10.0 23.8	22.1 20.4	15.5 -0.8	13.6 0.7	1.0 14.9	13.0 18.7	9.8 7.4	-5.2 2.0	-1.1 1.9	-2.7 1.8	-8.9 11.2	0.0 4.9	1.0 1.3	3.7 8.2	7.4 2.6	2.5 11.1
9(c). How has the average credit quality of new total unsecured lending to HOUSEHOLDS changed?	Next quarter	-2.2	26.1	22.9	10.0	20.4 18.9	-0.8 14.7	15.0	14.9	18.1	15.1	1.3	3.6	2.1	13.2	5.0	1.5	8.3	13.6	8.4
		0.0	20.1	22.5	10.0	10.5	14.7	15.0	1.5	10.1	13.1	1.5	5.0	4.1	13.2	5.0	1.4	0.5	15.0	

Table 3: Analysis on Corporate Lending

				14			2015				20	16			20	17			2018	
QUESTION		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
1(a). How has availability of credit provided to small businesses changed?	Current quarter	-27.4	-40.1	-35.2	-35.7	-34.2	-32.4	-23.0	-14.1	25.0	-19.7	-5.2	15.2	-10.5	-20.1	-6.7	-17.2	-26.5	-15.9	-38.9
Tal. now has availability of creat provided to small businesses changed:	Next quarter	-32.7	-45.9	-22.2	-40.1	-10.0	-20.8	-22.6	-13.1	41.6	-23.6	-10.3	13.0	-13.5	-14.5	-13.0	-22.5	-15.3	-27.6	-39.1
1(b). How has availability of credit provided to medium PNFCs changed?	Current quarter	-20.5	-28.7	-25.5	-31.7	-37.5	-28.9	-19.8	-10.0	14.9	-28.2	-3.4	9.9	-12.7	-10.4	-3.1	-28.6	-23.4	-21.8	-29.5
	Next quarter	-28.9	-26.7	-23.9	-30.1	-28.4	-23.2	-23.3	-8.9	29.2	-26.3	-10.2	9.3	-13.4	-9.0	-9.7	-18.1	-24.9	-29.5	-39.1
1(c). How has availability of credit provided to large PNFCs changed?	Current quarter	-40.1	-36.8	-45.4	-41.2	-41.7	-32.6	-20.1	-5.8	12.2	-26.0	-5.7	-15.1	-10.6	-12.1	0.6	-18.7	-10.1	-19.6	-24.9
, , , , ,	Next quarter	-30.8	-32.8	-21.4	-13.5	-21.2	-21.0	-16.7	-12.1	26.9	-29.2	-7.7	-14.4	-7.4	6.4	6.6	-19.7	-4.3	-23.0	-31.8
1(d). How has availability of credit provided to OFCs changed?	Current quarter	-6.5	-18.1	-10.9	-2.8	-19.2	-10.6	-13.9	-16.5	4.0	-17.2	10.4	-13.5	0.6	5.5	6.3	-17.2	-13.8	-3.5	-11.3
	Next quarter	3.1	-15.9	-1.4	2.2	13.9	-9.1 32.4	-11.1 30.5	-4.1 -15.9	22.3	-21.1	5.8	-20.3	-2.7 8.3	23.5	13.6	-18.9	-15.3	-11.2	-23.7
2(a). How has demand for credit cards lending from SMALL BUSINESSES changed?	Current quarter	16.4 27.1	16.2 13.2	11.6 15.3	4.8 15.5	15.4 3.1	32.4 27.6	30.5 27.2	-15.9	3.9 17.6	22.7 25.3	17.2 24.4	1.0 15.5	8.3 9.2	1.7 9.4	-0.3 12.6	4.9 11.4	20.0 13.5	20.7 17.3	15.3 4.7
2(b). How has demand for overdraft/ personal loans from SMALL BUSINESSES	Next quarter Current quarter	31.4	50.5	42.8	29.1	34.4	27.0	42.2	26.7	24.2	25.5 32.7	24.4 21.8	26.8	9.2 21.1	9.4 18.4	22.0	29.5	31.9	35.9	21.9
changed?	Next quarter	27.6	36.6	42.8	26.0	6.3	33.2	44.2	20.7	24.2	24.7	25.3	32.8	19.3	10.4	26.8	35.2	28.8	30.4	30.8
	Current quarter	33.8	52.4	41.5	39.9	33.1	20.3	26.2	20.5	9.7	29.0	15.3	26.5	19.7	11.4	10.4	22.6	25.4	16.4	23.9
2(c). How has demand for secured lending from SMALL BUSINESSES changed?	Next quarter	31.6	35.6	12.7	40.1	7.2	27.4	34.5	15.7	26.5	34.0	25.8	27.3	23.5	21.9	30.6	45.3	29.9	27.4	28.1
	Current quarter	19.3	38.5	33.2	37.5	27.5	18.6	30.9	8.3	11.0	12.8	14.2	16.0	9.0	17.9	4.8	13.5	18.8	24.4	33.2
2(d). How has demand for lending from Medium PNFCs changed?	Next quarter	24.5	24.2	9.9	33.8	2.9	34.4	23.3	5.6	17.4	21.0	9.2	13.6	16.6	15.9	13.6	16.9	20.8	29.5	21.5
2(a) Harrison descend for law diag formations DNECs above al2	Current quarter	30.5	29.6	36.4	39.8	17.9	24.4	30.9	13.3	0.5	14.9	14.2	6.0	7.0	9.0	4.7	7.2	23.4	20.9	28.5
2(e). How has demand for lending from Large PNFCs changed?	Next quarter	40.3	22.5	15.1	22.8	3.8	34.9	22.2	20.5	11.1	14.4	8.8	5.4	15.1	-5.9	4.3	12.3	32.6	19.0	16.8
2/6) Use the demond for landing from OFCs, shows d2	Current quarter	4.6	12.5	7.8	6.4	11.5	0.4	18.7	4.4	-17.8	-0.7	-9.5	0.9	-6.7	-3.9	-5.7	-0.5	2.1	-8.7	17.4
2(f). How has demand for lending from OFCs changed?	Next quarter	13.9	9.4	1.2	13.0	-7.9	27.3	18.1	4.9	4.6	9.4	9.2	6.8	14.1	-8.9	-2.3	9.3	15.0	4.3	9.1
3. What have been the main factors contributing to changes in demand for lending?																				
	Current quarter	-11.7	-12.4	-1.8	6.2	-15.3	-13.9	-8.2	-3.0	-58.7	7.2	-26.4	8.3	-40.6	-12.8	-23.5	-49.1	-20.8	-35.7	-15.7
(a1)Merger and acquisition	Next quarter	-13.1	4.5	-19.7	-10.1	-21.2	-6.9	0.0	-3.0	-8.8	7.5	0.0	-4.9	0.0	0.0	0.0	0.0	0.0	0.0	4.2
	Current quarter	39.2	50.9	37.1	47.7	48.8	38.9	31.2	23.1	8.4	16.8	16.4	21.5	15.2	15.2	14.3	13.3	7.0	22.8	13.3
(a2)Capital Investments	Next quarter	35.6	39.9	14.2	42.0	18.7	29.8	33.3	13.0	19.4	27.3	24.9	31.8	19.4	19.7	21.8	13.0	16.0	23.6	22.5
(-2) In such as F igure -	Current quarter	41.0	37.3	32.2	59.9	42.0	47.9	48.5	24.6	35.0	23.7	32.3	16.2	11.4	31.5	32.0	36.1	38.3	30.7	30.5
(a3) Inventory Finance	Next quarter	42.1	39.9	32.7	46.9	19.0	35.7	46.2	23.8	20.1	24.9	30.7	44.3	30.1	25.6	30.0	28.6	38.1	40.4	21.3
	Current quarter	-9.3	4.2	7.0	27.2	-12.6	-5.6	-7.1	-13.9	-7.0	-14.0	-20.4	-18.9	-9.1	0.6	-8.9	-11.8	-23.9	-22.7	-6.4
(a4) Balance sheet restructuring	Next quarter	6.7	15.1	3.0	28.2	-11.1	14.4	8.1	-2.2	7.1	-8.6	-8.3	3.5	-1.1	-6.2	-8.9	-6.9	-13.0	-0.7	6.9
	Current quarter	7.6	-16.1	1.8	10.3	7.1	10.0	6.4	-13.2	0.1	7.5	-10.0	-20.3	-12.1	-17.7	-7.2	-4.7	-12.5	-17.5	3.1
(a5) Commercial Real Estate	Next quarter	7.6	-16.1	1.8	10.3	7.1	10.0	6.4	-13.2	0.1	7.5	-10.0	-20.3	-12.1	-17.7	-7.2	-4.7	-12.5	-17.5	3.1
	Current quarter	-37.0	-26.2	-28.0	-43.1	-37.2	-22.3	-5.3	-8.7	-47.6	-8.0	-9.3	19.2	-29.5	-30.7	-27.1	-7.0	-27.3	-26.1	-38.3
4(a). How has the overall availability of credit to the corporate sector changed?	Next quarter	-32.2	-19.0	-23.5	-35.8	-13.1	-4.0	-11.7	-2.6	-29.4	-25.0	-14.6	13.7	-24.1	-31.7	-12.4	-15.1	-41.3	-17.0	-17.9
Of which Commercial real estate coster	Current quarter	-4.6	1.7	-2.5	-23.3	-9.6	16.3	-12.5	0.5	-40.5	8.8	-23.8	36.7	-24.9	-20.8	-22.5	-17.2	26.8	-11.4	3.9
Of which: Commercial real estate sector	Next quarter	-15.9	-3.8	-5.0	-24.5	23.4	-4.1	-15.3	8.5	-28.1	-11.7	-25.3	24.5	-22.6	-50.6	-6.9	7.5	25.9	-7.3	1.9
4(b). Factors contributing to changes in credit availability.																				
Changing economic outlook	Current quarter	-32.8	-38.3	-37.9	-44.9	-25.3	-59.1	-65.0	-65.4	-65.8	-55.5	-58.2	-60.4	-54.9	-43.7	-40.5	-33.3	-37.1	-41.3	-37.1
	Next quarter	-23.5	-17.1	-23.6	-38.6	-15.1	-50.6	-55.9	-62.2	-57.0	-40.2	-47.1	-26.0	-48.2	-26.8	-17.0	-19.4	-42.9	-25.5	-23.7
Changing sector specific risks	Current quarter	-29.4	-32.0	-30.2	-33.2	-25.6	-61.6	-54.5	-60.0	-56.4	-57.8	-50.7	-64.5	-40.1	-28.5	-37.7	-17.4	-30.8	-46.5	-50.3
Changing sector specific risks	Next quarter	-26.0	-26.1	-29.6	-40.2	-25.4	-48.5	-55.5	-58.4	-31.6	-40.3	-44.3	-53.5	-32.0	-27.0	-12.1	-22.7	-43.6	-21.1	-33.5
Market share objectives	Current quarter	-32.6	-27.9	-27.7	-35.0	-19.2	-34.1	-24.1	-43.8	-32.3	-40.6	-37.4	-26.9	-23.6	-18.7	-27.3	-26.3	-19.4	-25.6	-28.3
	Next quarter	-20.7	-22.0	-22.4	-31.5	-9.1	-6.3	-23.7	-22.3	-28.4	-31.8	-20.9	-15.7	-25.7	-16.7	-15.2	-19.3	-22.7	-9.9	-26.3
Market processor from capital markets	Current quarter	12.6	17.9	18.8	16.9	30.5	24.6	20.2	23.5	-23.4	-17.2	-17.0	-14.4	-4.9	-6.0	2.6	10.9	3.5	6.7	-6.9
Market pressures from capital markets	Next quarter	12.0	10.5	18.8	12.8	25.7	24.0	5.4	0.4	-26.2	-4.2	-14.3	-18.8	-15.0	2.5	12.7	-13.8	-6.7	1.6	-9.6
Changing appetite for risk	Current quarter	-14.2	-10.1	-25.3	-23.1	-18.8	-40.8	-32.3	-47.2	-31.6	-36.8	-28.2	-33.9	-26.3	-27.1	-32.1	-12.1	-29.2	-25.5	-17.7
Changing appetite for risk	Next quarter	-5.6	-10.5	-13.4	-27.0	-5.3	-31.0	-23.4	-53.1	-32.9	-31.2	-39.9	-24.2	-36.7	-30.6	-26.8	-22.9	-45.2	-28.2	-15.6
Tight wholes all funding conditions	Current quarter	-24.5	-13.9	-12.2	-35.0	-14.1	-17.4	-33.5	-36.7	-36.2	-25.0	-35.8	-36.0	-36.9	-33.4	-30.1	-18.1	-9.0	-9.8	-13.3
Tight wholesale funding conditions	Next quarter	-17.2	-18.1	-18.3	-37.9	-4.5	-31.1	-27.3	-39.3	-29.8	-29.8	-39.9	-63.1	-38.0	-23.9	-30.1	-23.9	-25.5	-9.7	-8.1
Changing liquidity conditions	Current quarter	-40.3	-24.7	-39.7	-35.1	-15.9	-35.1	-41.9	-45.3	-41.9	-45.3	-38.1	-48.4	-42.3	-42.3	-29.6	-18.4	-16.6	-31.5	-32.5

Table 3 (cont'd): Analysis on Corporate Lending

QUESTION			20)14			2015				2016				2017				2018		
QUESTION		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	
	Current quarter	-6.9	9.6	0.3	0.4	-5.0	-1.1	-3.4	-6.6	7.2	-13.8	10.1	7.6	-0.9	7.1	-0.7	-18.8	3.2	13.5	29.4	
4(c1). How have commercial property prices affected credit availability to the commercial real estate sector?	Next auarter	-17.2	3.4	6.7	-3.9	-1.1	-9.6	-15.5	-7.4	2.7	-13.8	0.7	7.2	-14.1	6.0	12.6	6.6	18 1	59	5.5	
		-20.7	-11.7	-23.1	-11.6	-19.4	-16.8	-14.9	-23.0	-14.3	-13.9	-5.7	-0.7	-0.7	17.0	-0.2	-6.6			-17.9	
4(c2). How have commercial property prices affected secured lending to PNFCs?	,	-24.0	-11.8	-10.3	-13.5	-2.8	-12.3	-14.5	-13.1	-14.3	-13.9	-14.1	1.6	-6.1	19.8	17.1	-10.2			-14.3	
		24.6	41.3	24.3	34.5	27.4	23.3	7.6	-14.4	0.2	26.1	-12.7	-3.7	0.2	10.9	9.9	25.9			19.3	
5(a). How has the proportion of loan applications from small businesses being approved changed?	Next quarter	35.3	32.8	9.0	36.9	7.4	31.6	16.4	10.8	17.8	23.9	-2.5	11.6	2.2	23.1	22.5	25.2	24.9	20.7	36.9	
F/L) the backback of the solution from a dim DNFC being sound above 12	Current quarter	23.7	33.2	23.0	36.2	29.4	16.2	1.7	-0.4	-2.3	21.0	-6.9	-4.4	-4.5	-3.2	1.3	11.3	8.7	14.2	28.3	
5(b). How has the proportion of loan applications from medium PNFCs being approved changed?	Next quarter	24.2	21.2	-0.5	39.0	-19.4	10.6	5.8	2.4	3.5	12.4	-16.4	-2.1	2.4	-4.9	2.7	10.3	6.5	9.8	21.5	
5(c). How has the proportion of loan applications from large PNFCs being approved changed?	Current quarter	30.9	40.6	39.0	30.2	25.4	9.7	-3.6	-0.5	-6.3	15.1	-12.6	7.8	-5.8	-14.9	-2.4	10.4	13.5	14.6	23.5	
	Next quarter	26.5	27.1	10.7	37.3	-1.8	14.1	-1.3	-7.5	-6.5	7.1	-16.5	-1.3	-17.2	-23.6	-15.3	-6.2	7.6	12.9	21.3	
6(a1). How have spreads on loans to small businesses changed?	Current quarter	-8.8	-6.5	1.3	-2.4	5.0	-5.2	-9.5	-21.2	-2.2	1.5	-9.0	-11.9	5.3	-8.5	-0.4	4.6	-4.7	-7.5	4.1	
	Next quarter	-0.1	-5.4	0.4	-4.2	-3.8	1.6	-3.3	-3.1	-6.6	3.6	-11.9	-10.1	-7.5	1.5	1.8	0.0	Q1 Q2 8 3.2 13.5 5 18.1 5.9 6 -6.7 -14.1 2 10.2 -13.3 9 16.2 2.1 2 24.9 20.7 3 8.7 14.2 3 6.5 9.8 4 13.5 14.6 2 7.6 12.9 5 -4.7 -7.5 0 -2.5 -1.8 6 -11.8 0.2 1 -9.8 -0.2 4 -25.0 -17.8 4 -3.6 -12.0 7 13.6 -23.9 9 10.0 -17.9 1 -8.3 -7.3 8 -6.3 -4.8 5 -5.0 0.2 7 13.6 -12.0 7 13.6 -12.0 7 -10.4 -10.2	-2.5		
6(a2). How have fees/commissions on loans to small businesses changed?	Current quarter	-5.5	-9.9	-4.1	0.0	-2.4	0.0	0.0	-21.2	-5.5	6.5	3.1	-2.4	4.1	0.0	0.4	-2.6			4.1	
	Current quarter - Next quarter 2 Next quarter 2 Qurrent quarter 2 Next quarter 2 Next quarter 2 Next quarter 2 Next quarter 2 Current quarter 2 Current quarter 2 Next quarter 2 Current quarter 3 Next quarter 3 Next quarter 3 Next quarter 3 N	0.3	-3.9	0.0	-1.8	-10.0	-6.5	-6.3	-1.4	-5.2	-0.3	-5.0	-3.8	-9.2	4.0	-0.9	-5.1			-2.5	
6(a3). How have collataral requirements for loans to small businesses changed?		-13.3	-20.5	-14.1	-0.8	-6.2	-11.0	-6.6	-18.9	-41.6	-10.7	-21.1	-32.0	-12.8	-16.1	-11.5	-18.4			-12.2	
	Next quarter	-2.2	-7.6	0.0	-1.8	-17.0	-6.7	-6.6	-9.1	-20.8	-10.4	-26.1	-34.6	-20.2	-20.0	-24.7	-2.9			-2.5	
6(a4). How have maximum credit lines for loans to small businesses changed?		-11.1	-6.4	-0.1	-10.0	-18.4	-5.3	-7.0	-3.3	9.9	-5.0	7.7	-7.7	5.3	-2.8	-5.7	2.4			-7.0	
		-8.2	-15.2	-7.1	-10.0	-13.2	-7.4	-7.5	-6.6	4.6	-4.0	7.6	-5.2	-1.2	-5.7	-7.6	11.3			-4.3	
6(a5). How have Loan convenants for loans to small businesses changed?	•	-9.2	-14.6	-15.8	-2.4	-10.6	-4.0	-14.5	17.2	19.9	-18.3	-16.7	17.9	-14.1	-24.2	-15.1	-8.7			-12.2	
		-3.0	-4.4	-0.4	-4.2	-8.4	-5.6	-5.7	-4.7	18.4	-14.7	-17.9	25.2	-19.6	-18.2	-15.1	-12.9			0.0	
6(b1). How have spreads on loans to medium PNFCs changed?		-4.9	-8.8	-7.1	0.0	-9.2	-3.6	-1.0	-25.3	-8.6	-0.3	-13.5	-12.2	-11.3	-6.0	-1.5	-8.1			0.6	
		1.5	4.7	4.5	-2.2	-9.1	-1.1	-2.5	-11.5	-8.5	-4.1	-12.2	-16.3	-19.3	-5.0	-0.3	-23.8			-6.0	
6(b2). How have fees/commissions on loans to medium PNFCs changed?	•	-4.5 0.3	-14.3 4.6	-10.7 4.7	0.0 0.0	-8.3 -3.6	-8.6 -2.6	-1.9 -6.2	-11.2 -11.8	-11.1 -20.3	-3.8 -15.5	-3.7 1.3	-3.6 -11.7	-2.8 -4.5	2.4 1.8	0.4 -3.1	7.5 -11.7			6.8 -11.8	
		-10.2	-11.0	-9.2	4.9	-13.6	-14.5	-10.2	-27.8	-23.7	-10.5	-21.8	-34.0	-18.1	-17.9	-13.1	-12.6			-13.0	
6(b3). How have collataral requirements for loans tomedium PNFCs changed?		-10.2	0.0	0.0	-0.5	-14.0	-6.9	-8.9	-27.8	-20.2	-10.5	-21.8	-34.0	-23.2	-13.9	-25.7	-12.0			-13.0	
		-1.1	-14.6	-7.2	-1.5	-8.5	-3.5	-8.1	-6.3	15.5	-12.9	5.3	1.9	1.0	7.7	-2.6	5.0		Q2 13.5 5.9 -14.1 -13.3 2.1 20.7 14.2 9.8 14.6 12.9 -7.5 -1.8 0.2 -0.2 -30.4 -17.8 -23.9 -17.9 -7.3 -4.8 0.2 -10.2 -10.2 -11.9 -7.3 -4.8 0.2 -10.2 -11.2 -11.2 -11.2 -11.2 -11.2 -11.2 -11.2 -11.4 -8.8 -15.3 -4.8 -15.7 -7.9 -7.7 -14.5 -20.9 -7.4.0 0.2 5.7 -7.0 -7.0	-10.6	
6(b4). How have maximum credit lines for loans to medium PNFCs changed?		-2.5	-7.8	-3.8	-0.5	-7.2	-5.7	-5.4	-3.1	5.1	-4.3	6.4	2.2	6.2	5.1	-0.4	11.6			-10.1	
		-1.8	-9.8	-9.3	-2.4	-4.2	-8.5	-17.0	9.0	31.6	-16.4	-19.9	21.8	-26.8	-11.6	-20.9	-21.7			-22.5	
6(b5). How have Loan convenants for loans to medium PNFCs changed?		-1.7	-9.0	-1.0	-1.9	-5.4	-5.1	-6.4	-4.6	13.8	-14.2	-15.4	21.5	-23.3	-9.8	-18.6	-15.4			-8.7	
C(-4) Harrison and a sub-sub-barrison DNECs shares d2	Current quarter	5.2	6.9	7.1	0.0	-5.3	3.3	0.3	-10.7	-5.0	1.0	-6.3	-1.8	-5.7	-2.5	-1.5	-11.0	-15.6	-7.6	3.2	
6(c1). How have spreads on loans to large PNFCs changed?	Next quarter	1.5	-0.4	-1.0	-0.5	-7.3	0.0	-1.1	-11.1	-3.5	1.2	-10.1	9.7	-12.0	1.5	-0.5	-6.8	-17.0	-4.9	-5.9	
6(c2). How have fees/commissions on loans to large PNFCs changed?	Current quarter	7.7	6.4	8.7	0.0	-2.4	-8.5	-8.1	-17.7	-17.8	1.6	-4.8	-8.2	-7.5	0.1	-5.5	-9.3	-19.2	-6.4	-2.5	
o(cz). The nave rees commissions on loans to large rives changed:	Next quarter	-5.6	-5.4	-5.3	1.7	0.3	-2.1	0.0	-4.4	-5.9	1.3	-4.9	-8.5	-3.8	3.9	1.4	-2.6	-2.3	0.6	-2.5	
6(c3). How have collataral requirements for loans to large PNFCs changed?	Current quarter	4.2	-1.4	-2.9	-1.4	-10.5	-8.3	-0.6	-24.5	-16.1	-12.2	-14.3	-22.1	-17.1	-15.8	-11.3	-12.7	-10.4	-5.7	-3.3	
o(cs). Now have constant requirements for loans to large rive cs changes:	Next quarter	-2.5	-1.0	-0.9	-3.6	-10.7	-3.5	1.3	-3.6	-15.0	-5.0	-18.8	-34.0	-15.6	-13.8	-16.7	-8.5	-17.6	-5.7	-5.9	
6(c4). How have maximum credit lines for loans tolarge PNFCs changed?	Current quarter	-6.0	-11.1	-5.3	-0.2	-19.4	-5.0	1.1	0.4	-6.0	-1.2	6.2	2.7	11.0	1.4	13.2	8.7	4.4	-7.9	-9.6	
	Next quarter	-7.5	-9.0	-0.4	-2.4	-1.6	-2.2	-2.5	1.7	7.3	-2.6	14.7	-3.8	7.7	2.5	9.4	4.0	-7.2	-7.7	-10.0	
6(c5). How have Loan convenants for loans to large PNFCs changed?	Current quarter	-2.4	-9.2	-2.9	-1.0	-1.8	-8.0	-1.6	16.8	-15.5	-16.9	-9.6	-13.0	-19.2	-19.9	-13.2	-12.7	-7.0	-14.5	-8.8	
	Next quarter	-2.8	-8.5	-0.9	-3.6	-4.4	-5.6	-1.1	-3.3	13.3	-12.7	-5.2	20.1	-18.5	-9.8	-18.6	-13.0		-20.9	-5.9	
6(d1). How have spreads on loans to OFCs changed?	Current quarter	5.7	8.6	9.3	0.0	0.1	4.8	0.8	-1.4	-5.9	1.5	-5.4	-13.2	-5.9	-6.0	-0.5	2.2			4.1	
		1.2	0.0	0.0	-0.5	-8.4	0.0	-2.2	-13.8	-5.0	1.5	-12.2	-6.1	-10.3	4.0	-4.3	-0.9			-2.5	
6(d2). How have fees/commissions on loans toOFCs changed?		1.3	-1.9	0.2	0.0	0.0	-3.4	-2.1	-1.5	-10.5	-2.5	3.2	-1.4	-1.5	6.6	1.4	-9.3			4.1	
-	- · · ·	0.8	0.0	0.0	-0.6	-1.4	-2.3	0.0	-6.1	-7.5	-2.5	-6.8	-4.0	-4.1	4.0	-2.4	3.3			0.2	
6(d3). How have collataral requirements for loans to OFCs changed?		-9.6	-0.4	1.2	-1.6	-10.4	-4.0	-5.0	-8.1	-17.5	-7.9	-11.4	-19.2	-14.8	-14.9	-16.3	-6.7			-25.7	
		-2.9	0.0	0.0	-1.6	-8.9	-4.0	-4.4	-8.6	-14.6	-3.9	-18.2	-30.5	-15.3	-12.9	-7.8	-2.5			-18.7	
6(d4). How have maximum credit lines for loans to OFCs changed?		-2.2	-5.7	-1.7	-1.6	-4.3	-1.2	3.8	-0.3	-4.8	1.9	18.4	4.2	8.4	2.4	2.0	0.1			-1.8	
		2.8	-4.4	0.0	-4.1	1.4	-2.5	-1.6	-2.0	-1.6	-2.3	8.2	2.0	2.0	-1.9	-3.4	-14.2	0.0		-4.4	
6(d5). How have Loan convenants for loans toOFCs changed?	Current quarter	-2.7	-4.7	-0.4	-4.1	-4.2	-4.0	-5.1	-3.5	-14.3	-15.2	-8.6	-11.7	-18.8	-18.9	-16.9	-9.2	-7.0		-14.6	
	Next quarter	-3.2	-4.4	0.0	-4.1	-6.9	-5.8	-1.6	-4.0	-8.0	-15.8	-7.2	-19.2	-19.4	-16.9	-9.7	-16.7	-6.9	-4.0	-14.4	

Table 3 (cont'd): Analysis on Corporate Lending

OUTSTIONS		1	20	14			20)15			20	16		1	20	17				
QUESTIONS		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
7(a). How has the default rate on loans to small businesses changed?	Current quarter	-11.5	14.3	-11.8	-21.0	-7.4	4.7	5.7	-8.9	6.6	13.1	18.3	4.1	-9.8	2.1	-9.0	7.2	-1.6	-7.2	2.0
/a). Now has the default face of loans to small businesses changed:	Next quarter	-10.6	-2.7	1.8	-22.8	-14.0	-13.0	-6.9	-6.1	-1.2	11.2	15.5	7.2	-15.6	4.1	-14.5	-18.5	-1.6	-10.5	-5.0
7(b) How has the default rate on loans to medium PNFCs changed?	Current quarter	-21.6	-5.7	-21.6	-24.1	-11.3	-0.8	0.6	1.3	-1.2	12.6	9.6	12.9	-0.3	2.1	-7.4	-1.0	-9.2	-10.2	-12.7
To The what the default rate on loans to medium the eschanged:	Next quarter	-10.6	-2.7	1.8	-27.7	-14.0	-17.4	-5.5	-6.1	0.8	7.7	7.8	-1.5	-19.4	-5.4	-4.2	-18.1	-16.9	-12.1	-2.3
7(c). How has the default rate on loans to large PNFCs changed?	Current quarter	-25.8	-21.7	-26.8	-23.0	-17.2	-21.6	-7.2	-1.1	-6.1	3.1	3.8	0.4	-1.0	-11.2	-7.3	-11.9	-10.0	-19.2	-11.8
rej. now has the default fate of roans to large rive es changed:	Next quarter	-14.7	-12.4	-3.9	-25.8	-15.5	-10.4	-0.6	-2.0	-0.8	5.7	5.8	-2.7	-11.1	-26.8	-27.9	-7.7	-1.5	-11.9	1.2
7(d). How has the default rate on loans to OFCs changed?	Current quarter	-16.9	-10.9	-13.9	-24.1	-10.3	-7.7	3.2	-6.0	3.3	11.7	1.9	1.2	-4.0	-20.7	-7.5	-6.3	-9.4	-10.2	-5.8
	Next quarter	-10.7	-12.9	-3.9	-27.7	-14.2	-6.1	-4.8	-3.4	0.5	7.8	2.5	2.5	-20.6	-21.5	-16.1	-6.6	-17.0	-13.6	-1.5
8(a). How have losses given default on loans to small businesses changed?	Current quarter	-16.1	-3.4	-5.3	-16.1	-9.4	-0.6	-1.1	-19.6	-2.3	17.0	15.4	5.2	-2.8	10.3	-2.2	14.8	-2.1	-2.8	-1.4
	Next quarter	-17.0	-14.2	-21.0	-14.2	-14.1	-8.6	-13.3	-10.2	-22.1	-0.1	-7.8	-5.1	-12.6	-22.7	-11.8	-22.0	-15.9	-20.9	-22.5
8(b). How have losses given default on loans to medium PNFCs changed?	Current quarter	-22.3	-15.0	-16.2	-15.3	-11.4	1.5	0.8	-9.6	-1.7	15.6	9.6	-3.8	-2.5	6.1	-2.2	5.4	-4.6	-2.9	-8.4
	Next quarter	-23.3	-11.7	-18.0	-15.2	-13.4	-6.4	-13.2	-10.1	-22.3	-2.3	-7.0	-14.2	-12.9	-20.3	-20.7	-22.3	-20.1	-25.0	-28.3
8(c). How have losses given default on loans to large PNFCs changed?	Current quarter	-28.9	-19.1	-21.6	-14.4	-17.3	-11.5	-11.5	3.2	-9.4	8.0	1.4	-10.1	-10.2	-0.9	-8.2	-7.7	-12.9	-6.0	-16.5
	Next quarter	-25.7	-16.3	-18.7	-15.8	-7.5	-6.0	-10.9	-3.6	-14.3	4.2	-0.9	-10.8	-7.7	-16.3	-14.8	-25.5	-4.8	-10.7	-15.3
8(d). How have losses given default on loans to OFCs changed?	Current quarter	-19.0	-24.3	-13.4	-9.3	-1.2	-0.6	-1.0	-1.2	2.8	13.9	8.3	-3.1	-3.9	1.3	-2.3	-1.0	-12.1	1.4	-7.3
	Next quarter	-18.5	-14.7	-7.9	-11.5	-1.2	-6.1	-1.6	-5.1	-11.0	6.5	0.8	-10.6	-7.5	-16.8	-15.2	-5.4	-19.4	-6.1	-15.5
9(a). Has there been a changed in average credit quality on newly aranged PNFCs borrowing	Current quarter	8.3	10.3	14.5	9.8	10.0	0.1	15.0	0.2	11.3	21.7	11.3	17.9	3.4	2.7	9.7	12.8	9.6	19.2	16.9
facilities?	Next quarter	15.1	13.7	2.1	12.1	7.2	6.0	9.8	15.2	16.8	13.8	8.1	5.5	4.4	-3.9	7.7	4.5	11.3	15.7	23.8
9(b). Has there been any change in target hold levels associated with corporate lending?	Current quarter	12.6	16.2	10.5	3.5	13.9	6.2	14.7	-2.0	14.4	19.7	8.3	15.4	8.4	6.4	7.9	10.7	15.5	13.0	22.0
	Next quarter	15.1	11.2	-4.6	7.4	15.0	9.7	12.1	7.8	13.7	17.5	3.1	5.7	2.3	1.9	5.9	6.5	10.8	13.0	14.8
9(c). How have loan tenors on new corporate loans changed?	Current quarter	11.1	11.5	6.7	0.7	5.0	5.5	10.7	15.5	-15.8	13.7	3.8	-1.1	8.7	-13.0	-2.4	-3.7	1.6	16.0	4.1
Sich now nave loan tenors on new corporate loans changed?	Next quarter	13.3	3.7	-7.6	-0.2	9.8	2.5	10.7	4.7	-0.1	15.8	6.1	-10.6	0.2	-29.7	2.4	2.4	8.3	13.7	11.0
9(d). Has there been a change in draw down on committed lines by PNFCs?	Current quarter	2.4	7.3	5.0	10.3	6.5	-1.0	6.3	-12.5	-3.2	11.5	-10.7	1.6	-0.4	8.9	-3.8	4.2	-2.8	3.7	4.1
Star mas there been a thange in that to will on continuited lines by PNFCS?	Next quarter	11.2	2.3	-3.4	11.2	15.8	4.4	2.3	-0.1	0.1	9.8	-4.0	1.5	-3.4	-4.9	-3.8	0.0	1.5	6.1	15.3