Central Bank of Nigeria



Credit Conditions Survey Report

Q2 2020

Statistics Department July 2020

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Executive Summary

Supply of Credit: The availability of secured credit to households increased in Q2 2020 and is expected to increase in the Q3 2020. The "Changing appetite for risk" was the major factor for the increase in supply of secured credit.

Lenders reported that the availability of unsecured credit to households increased in Q2 2020, which is expected to further increase in Q3. Most lenders cited increased availability of funds for this increase.

The overall availability of credit to the Corporate sector increased in Q2 2020 and is expected to increase in Q3 2020, due to "Changing sector specific risk".

Demand for Credit: Request for secured lending for house purchase increased in Q2 2020 but lenders expect demand for such lending to decrease in Q3 2020. The proportion of secured loan applications approved decreased as lenders tightened the credit scoring criteria.

Demand for total unsecured lending from households increased in Q2 2020 and is expected to increase in the Q3 2020. Lenders' resolve to tighten the credit scoring criterion decreased the proportion of approved unsecured loan applications in Q2 2020.

Lenders reported increased **demand for corporate credit** from all firm sizes in Q2 2020 and expect demand to rise further in Q3 2020. **Defaults:** Secured loan performance, measured by default rates, improved in the review period, lenders however expect higher default rates in Q3 2020.

The performance of total unsecured loan to households, measured by default rates, improved in Q2 2020 but it is expected to deteriorate in Q3 2020.

Corporate loan performance improved across all sizes of firm except small business and medium PNFCs in Q2 2020. Lenders expect lower default rates for all firm sizes except small business in the Q3 2020.

Loan pricing: Lenders reported that the overall spread on secured lending rates on approved new loans to households relative to MPR narrowed in Q2 2020 and is expected to further contract in Q3 2020.

The overall spread on unsecured lending narrowed in Q2 2020 and were expected to decline further in Q3 2020.

Changes in spreads between bank lending rates and MPR on approved new loan applications narrowed for all firm sizes except for small businesses in Q2 2020 but were expected to narrow for all business sizes in Q3 2020.

Credit Conditions Survey Report

1.0 Introduction

Part of the mandate of the Central Bank of Nigeria (CBN) is to nurture an efficient monetary and financial system towards promoting macroeconomic stability in Nigeria. To achieve this, the Bank needs to, among others, understand trends and developments in credit conditions, information on which is collected through a quarterly survey of bank lenders. The survey covers secured and unsecured lending to households, lending to Public Non-Financial Corporations (PNFCs), small businesses and Other Financial Corporations (OFCs). This edition of the survey report presents trends and developments in credit conditions in the second quarter and its expectation in the third quarter of 2020. The survey was conducted in July 2020, the results are based on lenders' own responses and do not reflect the Bank's views on credit conditions in the economy.

To determine the 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 changed "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 lenders reporting than demand was lower. The net percentage balances are scaled to lie between ± 100 .

The Q2 2020 credit condition survey for households, small businesses and corporate entities indicated increased availability of both secured and unsecured credit to households, as well as corporates entities. Spreads on overall secured lending to households and all firm sizes except for small business narrowed in Q2 2020 and were expected to further narrow in Q3 2020. Lenders reported that demand for total secured and unsecured lending from households increased in Q2 2020 and is expected to increase in Q3 2020. Demand for corporate lending increased across all firm sizes in the review period.

2.0 Secured lending to households

Lenders reported an increase in the availability of secured credit to households in Q2 2020 relative to the previous quarter. The Changing appetite for risk and changing liquidity position were major factors responsible for the increase. Availability of secured credit is expected to increase in Q3 2020 as well, with increased market share objectives and tighter wholesale funding conditions outlook as the likely contributory factors (Table 1, Item 6; Figs. 2.1 & 2.2).

The proportion of loan applications approved in the Q2 2020 decreased, as lenders tightened their credit scoring criteria. Lenders expect to further tighten the credit scoring criteria but preempt the proportion of approved households' loan applications in Q3 2020 to increase (Table 1, Items 3 & 4).

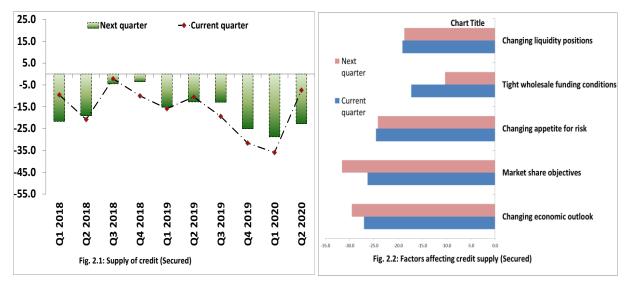
Maximum Loan to Value (LTV) ratios decreased in Q2 2020 and is expected to remain unchanged in Q3 2020 (Table 1, Item 5c). Lenders were not willing to lend at low LTV ratios (75% or less) in both Q2 and Q3 2020. However, they were willing to lend at high LTV (more than 75%) in Q2 and Q3 2020 (Table 1, Item 10). The average credit quality on new secured lending improved in Q2 2020 and is expected to improve further in Q3 2020 (Table 1, Item 9).

Lenders reported that the overall spreads on secured lending rates to households relative to MPR narrowed in Q2 2020 and were expected to contract further in Q3 2020. Similarly, spreads for all lending types narrowed in the Q2 2020 and were expected to also narrow in the Q3 2020 (Table 1, Item 5a; Fig. 2.7).

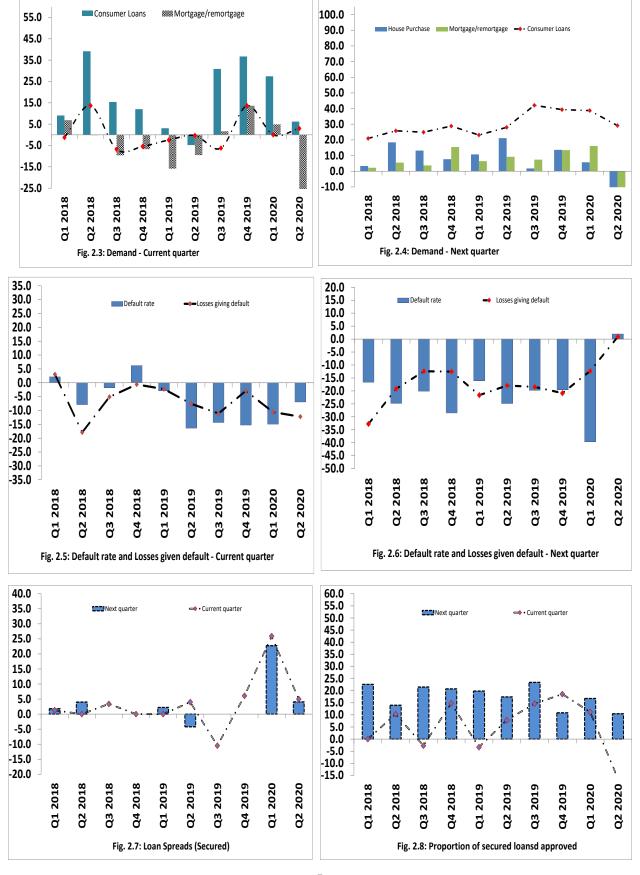
Household demand for house purchase loans decreased in Q2 2020 but it is expected to increase in Q3 2020. For Q2 2020, households demand for all lending types increased, but in Q3 2020, only prime and other lending to households were expected to increase while buy to let lending would decrease (Table 1, Item 1a; Figs. 2.3 & 2.4).

Household demand for consumer loans rose in Q2 2020 and it is expected to rise in Q3 2020. However, demand for mortgage/remortgaging from households fell in Q2 2020 and expected to further decline in Q3 2020 (Table 1, Items 1b, 1c & 2).

Secured loan performance, measured by default rates, improved in Q2 2020 but it is expected to decline in Q3 2020. Similarly, bank lenders reported lower loss given default by households in Q2 2020, but they expect higher losses in Q3 2020 (Table 1, Items 7 & 8; Figs. 2.5 & 2.6).



4



3.0 Unsecured lending to households

The availability of unsecured credit provided to households increased in Q2 2020 and it is expected to increase further in Q3, 2020. Increased availability of funds and improving economic outlook are contributory factors for the increase (Table 2, Item 6; Figs. 3.1 and 3.2).

As lenders' resolve to tighten the credit scoring criterion for total unsecured loan applications in Q2 2020, the proportion of approved total loan applications for households decreased. Lenders expect to loosen the credit scoring criteria in Q3 2020 and anticipate that the proportion of approved loan applications will increase (Table 2, Items 3c & 4c; Fig. 3.8).

The proportion of approved credit card loans increased in Q2 2020, though the credit scoring criteria for granting credit card loans was tightened (Table 2, Items 3a & 4a). However, the proportion of approved overdraft/personal loan applications decreased, as lenders tightened the credit scoring criteria (Table 2, Items 3b & 4b).

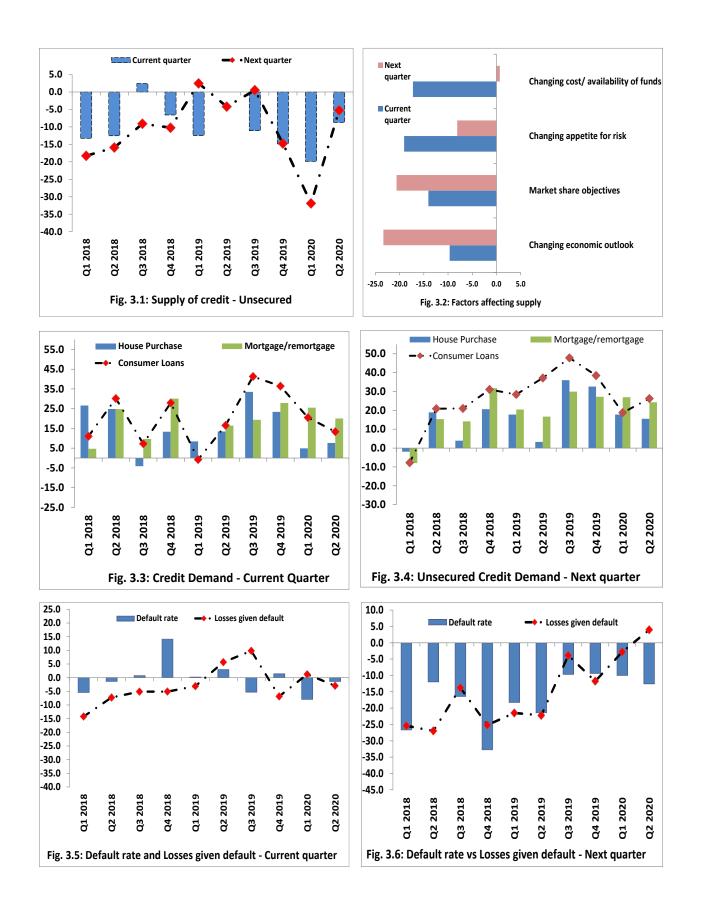
Lenders reported that while spread on credit card lending narrowed, the spread on unsecured approved overdrafts/personal loans widened and overall unsecured lending narrowed in Q2 2020. However, they expect the spread on unsecured approved credit card lending, overdrafts/personal loans and overall unsecured lending to narrow in Q3 2020 (Table 2, Items 5a - 5c; Fig. 3.7).

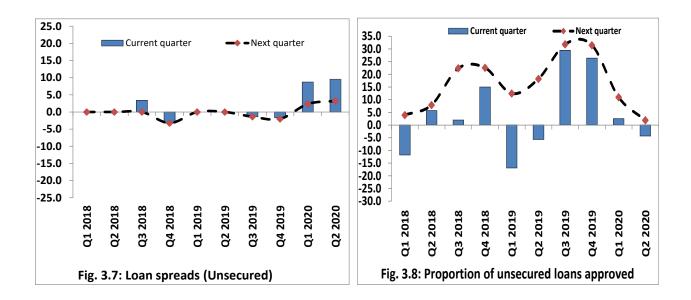
The limit on unsecured credit card loan and approved new loan applications decreased in Q2 2020, and it is expected to decline further in Q3. The minimum proportion of credit card balances on approved new loan applications increased in the Q2 but it is expected to decrease in Q3 2020 (Table 2, Items 5d & 5e).

Maximum maturities on approved unsecured new loan applications lengthened in Q2 2020 and a similar pattern is expected in Q3 2020 (Table 2, Item 5f).

Demand for unsecured credit card lending from households increased in Q2 2020, and a further increase is expected in Q3 2020. Similarly, demand for unsecured overdraft/personal loans from households increased in Q2 2020 and is expected to further increase in Q3 2020 (Table 2, Items 1a & 1b; Figs. 3.3 and 3.4).

Lenders experienced lower default rates on credit card and overdrafts/personal lending to households in Q2 2020 and expect similar rates in Q3 2020 (Table 2, Items 7a & 7b). Losses given default on total unsecured loans to households and overdraft/personal loans to households both improved in Q2 2020. Similarly, default on total unsecured loans to households was expected to improve while default on overdraft/personal loans to households would worsen in Q3 2020 (Table 2, Item 8c; 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 Q2 2020 and is expected to increase in Q3 2020. This was driven by changing sector-specific risks, changing economic conditions, changing appetite for risk, tight wholesale funding condition and market share objectives (Table 3, Items 4a & 4b). Lenders reported that the prevailing commercial property prices positively influenced credit availability for the commercial real estate sector in Q2 2020 and would continue in Q3 2020. Similarly, the prevailing commercial property prices is expected to positively influence secured lending to PNFCs in Q2 and Q3 2020 (Table 3, Items 4c1 & 4c2).

Availability of credit increased for all business sizes in Q2 2020, while the same trend is expected in Q3 2020 (Table 3, Item 1; Fig. 4.1).

Spreads between bank lending rates and MPR on approved new loan applications narrowed for all firm sizes except small sized businesses in Q2 2020. Similarly, spread on rates for all business sizes in Q3 2020 were expected to narrow (Table 3, Items 6a1, 6b1, 6c1 & 6d1; Figs. 4.7 and 4.8).

¹ Small businesses are defined as those with an annual turnover of under H5 million. Medium-size corporates are defined as those with an annual turnover of between H5 million and H100 million. Large corporates are defined as those with an annual turnover of more than H100 million

The proportion of loan applications approved for all business sizes increased in the Q2 2020 and were expected to further increase in Q3 2020 (Table 3, Items 5a-c).

Lenders required stronger loan covenants from all firm sizes in Q2 2020, a stronger loan covenant is expected in Q3 2020 (Table 3, Items 6a5, 6b5, 6c5 & 6d5).

Fees/commissions on approved new loan applications rose for all firm sizes, except for small businesses in Q2 2020. However, while lenders expect fees/commissions on approved new loan applications to fall for all businesses, they expect a rise for medium PNFCs in Q3 2020 (Table 3, Items 6a2, 6b2, 6c2 & 6d2).

All firm sizes benefitted from an increase in maximum credit lines on approved new loan applications in Q2 2020. However, while the small sized businesses and medium PNFCs were expected to benefit from an increase in maximum credit lines on approved new loan applications in Q3 2020, the large PNFCs and OFCs are not expected to benefit (Table 3, Items 6a4, 6b4, 6c4 & 6d4).

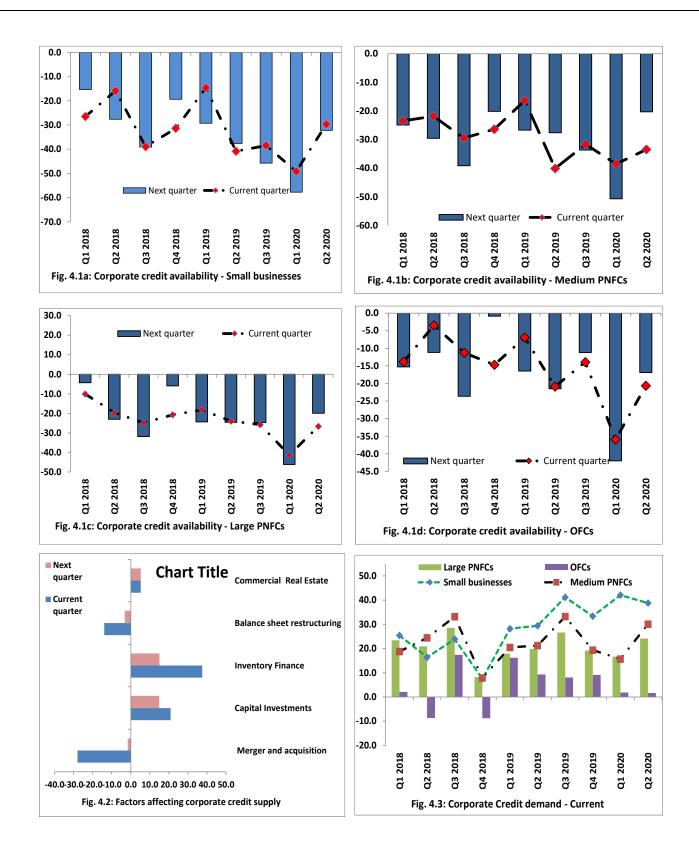
More collateral requirements were demanded from all firm sizes on approved new loan applications in Q2 2020 and lenders expect to demand higher collateral from all firm sizes in the Q3 2020 (Table 3, Items 6a3, 6b3, 6c3 & 6d3).

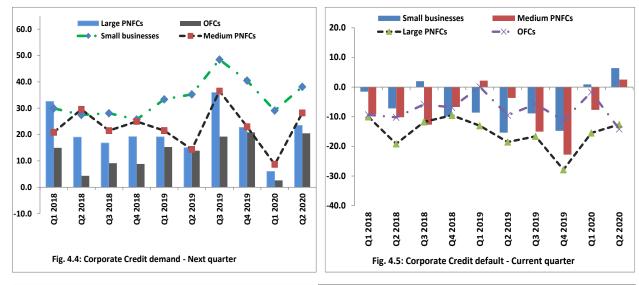
Demand for corporate lending increased for all business sizes in Q2 2020 and would further increase in Q3 2020. The most significant factors that influenced demand for lending in the review period was the increase in inventory finance. Similarly, inventory finance and capital investment were expected to drive demand in Q3 2020 (Table 3, Items 2 & 3; Figs. 4.3 and 4.4).

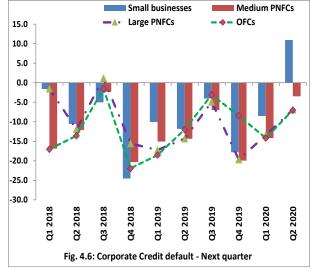
Corporate loan performance as measured by the default rates improved for all businesses in Q2 2020 except for small businesses and medium PNFCs. However, lenders expect lower default rates on lending to all sized businesses except small businesses in Q3 2020 (Table 3, Item 7; Figs. 4.5 and 4.6).

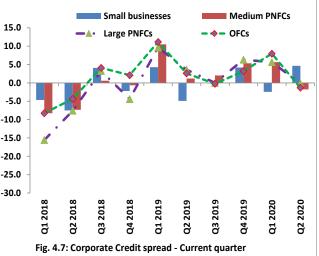
The average credit quality on newly arranged PNFCs borrowing improved in Q2 2020 and would improve further in Q3 2020. The target hold levels² associated with corporate lending improved in Q2 2020 and are expected to improve further in Q3 2020. Loan tenors on new corporate loans improved in Q2 2020 and would improve further in Q3 2020. Draw down on committed lines by PNFCs improved in Q2 2020 and is expected to improve in Q3 2020 (Table 3, Item 9).

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









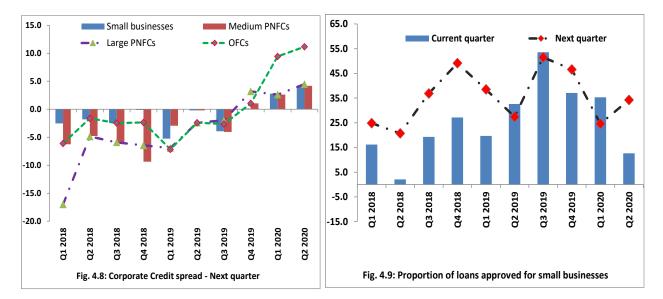


Table 1: Analysis on Secured Lending to Households

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i. How has the propertion of HOUSEHOLD lean applications being approved Current quarter 32 -22 7.5 4.4 -1.1 10.1 17.7 -0.9 0.0 10.3 -7.7 14.8 -3.8 7.8 14.6 18.6 11.2 14.8 -1.8 7.1 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 14.8 12.7 12.7 14.8 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7 12.7	3. How have credit scoring creteria for granting loan applications by HOUSEHOLDS	Current quarter	3.8	11.9	11.9	20.4	6.4	13.4	7.1	-3.8	0.0	0.0	0.0	0.0	7.7	0.0	0.0	0.0	0.0	3.6
hanged Next quarter 1.30 -2.7 7.5 7.17 1.2 2.6 1.00 1.80 1.00 1.80 1.00 1.80 1.00 1.80 1.00 1.00 1.10 1.20 1.10 1.20 1.10 1.20 1.10 1.20 1.10 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20	changed?	Next quarter	0.5	12.8	10.4	29.9	9.4	9.7	-6.1	6.1	9.0	0.0	8.8	-4.0	0.0	13.4	0.0	-6.8	8.8	8.7
(ja). How have the overall secured lending spreads changed? Current quarter 0.0 1.2 5.1.5 3.1 1.7 6.2 0.0 4.2 2.3 4.0 0.0 0.0 2.2 6.1 0.0 2.2 4.3 3.0 1.8 0.0 0.0 2.2 4.0 0.0 0.2 2.4 0.0 0.0 2.2 4.0 0.0 0.2 2.4 0.0 0.0 2.2 4.0 0.0 0.0 2.2 4.0 0.0 0.0 2.2 4.0 0.0 0.0 2.2 4.0 0.0 0.0 2.2 4.0 0.0 0.0 2.5 2.1 0.0 0.0 1.0 0.0 0.0 2.5 3.0 0.0 0.0 2.5 4.0 0.0 0.0 2.5 4.0 0.0 0.0 2.5 3.0 0.0 0.0 2.5 3.0 0.0 0.0 2.5 3.0 0.0 0.0 0.0 2.5 3.0 0.0 0.0 0.0 0.0 2.5 3.0 0.0 0.0 0.0 0.0 0.0 0.0 <td>How has the proportion of HOUSEHOLD loan applications being approved</td> <td>Current quarter</td> <td></td> <td>-16.</td>	How has the proportion of HOUSEHOLD loan applications being approved	Current quarter																		-16.
igh, how have the overall sourced lending spreads changed? Next quarter 66 67 45 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 76 <td>changed?</td> <td>•</td> <td></td> <td>10.5</td>	changed?	•																		10.5
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of which: Spreads on other kinding Next quarter 7.3 3.1 0.2 4.5 9.2 0.0 0.0 2.5 5.4 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 <td< td=""><td>••••••••••••••••••••••••••••••••••••••</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	••••••••••••••••••••••••••••••••••••••																			
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(b). How have fees on secured lending changed? Current quarter 0.0 0.0 0.2 7.1 2.1 1.6 5.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	of which: Spreads on other lending																			
No. Now have tees on secure 0 lending changed? Next quarter 0.0 0.7.1 2.1 4.3 5.7 1.1 0.0 0.0 0.0 0.0 0.0 0.1 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0<											-	-			-	-			-	-
g(a). How have the maximum loan to value ratios changed? Current quarter 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	5(b). How have fees on secured lending changed?																			
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g(d). How have the maximum loan to income ratios change? Current quarter 3.6 0.0 0.0 -1.1 0.0 -3.3 -1.1 -1.3 -1.5 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 <td>5(c). How have the maximum loan to value ratios changed?</td> <td>•</td> <td></td>	5(c). How have the maximum loan to value ratios changed?	•																		
(a). How have the maximum loan to income ratios changed? Next quarter 3.0 0.0 0.0 -1.1 0.0 -1.1 0.0 -1.1 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0																				
5. How has the availability of secured credit provided to households changed? Current quarter -32.9 -2.2 -2.0 -1.0 -1.5 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0 -1.0	5(d). How have the maximum loan to income ratios changed?	•																		
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Changing economic outlook Current quarter 54. -0.3 -50. -48.4 -32.7 -17.7 -19.1 -20.9 -26.6 -11.1 -7.3 -12.1 -15.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0 -27.0	Factors contributing to changes in credit availability																			
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Market share objectives Next quarter 19.8 -31.3 3.0 -8.4 -19.4 -8.1 -27.7 -12.2 -13.3 -19.9 -8.1 -6.0 -14.8 -12.9 -24.8 -12.6 -27.7 -12.2 -13.3 -19.9 -8.1 -6.0 -14.8 -12.9 -24.8 -12.6 -27.8 -27.9 -12.2 -13.8 -15.2 -16.4 -17.1 -15.6 -18.2 -16.6 -18.2 -16.6 -18.2 -17.8 -17.8 -27.7 -23.0 -23.1 -13.1 -13.2 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -13.8 -14.8 -14.8 -14.8 -15.7 -16.3 14.8	Changing economic outlook	Next quarter	-18.0	-21.8	-24.8	-22.7	-27.9	-30.5	-16.1	-20.0	-20.2	-23.6	-4.5	-6.3	-21.1	-7.6	-9.0	-2.7	-29.5	-11.
Next quarter 19.8 3.1.3 3.0 8.4 -17.7 -12.7 -13.3 -19.9 -8.1 -14.8 -12.9 -24.8 -31.6 -17.7 Changing appetite for risk Current quarter -10.6 -21.2 -6.5 -28.2 -23.1 -12.1 -15.6 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.2 -18.3 -18.3 -18.3 -18.3 -18.3 -18.2 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 -18.3 18.3 -18.3 18.3		Current quarter	-30.4	-19.3	-22.7	-23.8	-21.1	-0.7	-24.0	-12.8	-5.4	-21.1	5.6	-6.8	-4.7	-5.6	-34.9	-24.8	-26.3	-2.7
Changing appetite for risk Next quarter -10.6 -21.2 -6.5 -28.2 -23.1 -19.3 -37.1 -22.0 -23.5 -8.8 -8.1 -0.6 -8.4 -1.2 -1.5 -8.0 -24.2 -2.0 -23.5 -8.8 -8.1 -0.6 -8.4 -1.2 -1.5 -8.0 -24.2 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0 -2.0	Market share objectives	Next quarter	-19.8	-31.3	3.0	-8.4	-19.4	-8.1	-27.7	-12.2	-13.3	-19.9	-8.1	-6.0	-14.9	-14.8	-12.9	-24.8	-31.6	-17.
Next quarter -10.6 -21.2 -6.5 -28.2 -23.1 -12.0 -23.5 -18.4 -10.6 -8.4 -14.2 -15.7 -8.0 -4.2 -1.2 -11.3 -11.3 -11.3 -21.0 0.0 -30.5 -8.1 -10.6 -8.4 -11.2 -15.7 -8.0 -4.2 -1.2 -11.3 -11.2 -11.2 -11.2 -11.2 -11.2 -11.3 -11.3 -11.3 -11.3 -11.3 -11.3 -11.3 -11.3 -11.3 -11.3 -11.3 -11.4 -11.3 -11.4 -11.3 -11.4 -11.3 -11.4 -11.3 -11.4 -11.3 -11.4 -11.3 -11.4 -11.3 -11.4 -11.3 -11.4 -11.3 -11.4 -11.3 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.4 -11.	Changing annetite for rick	Current quarter	-28.2	-35.1	-33.7	-23.0	-25.0	-23.1	-21.2	4.8	-15.2	-16.4	-2.1	-15.6	-18.2	-25.9	-23.1	-8.0	-24.6	-29.
Next quarter -6.3 -1.8.4 -1.9.9 -3.1.5 -2.6.4 -3.2.8 -3.4 -1.3.6 -5.9 -4.5 -1.7 -5.3 -8.7 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 -1.0.5 <th< td=""><td>changing appende for fisk</td><td>Next quarter</td><td>-10.6</td><td>-21.2</td><td>-6.5</td><td></td><td>-23.1</td><td>-19.3</td><td>-37.1</td><td>-22.0</td><td>-23.5</td><td>-18.3</td><td>-8.1</td><td>-0.6</td><td>-8.4</td><td>-14.2</td><td>-15.7</td><td>-8.0</td><td>-24.2</td><td>-2.2</td></th<>	changing appende for fisk	Next quarter	-10.6	-21.2	-6.5		-23.1	-19.3	-37.1	-22.0	-23.5	-18.3	-8.1	-0.6	-8.4	-14.2	-15.7	-8.0	-24.2	-2.2
Next quarter -6.3 -18.4 -19.9 -33.1 -31.5 -26.4 -32.8 -34.5 -1.6 -5.3 -8.7 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5 -10.5	Tight wholesale funding conditions	Current quarter																		-12.3
Changing liquidity positions Next quarter -12.6 -19.8 -21.2 -28.2 -17.5 -31.2 -44.3 -24.9 -23.3 -14.9 -4.5 -3.7 -8.4 -16.9 -15.7 -16.3 -18.7 -8. 7. Has the default rate on secured loans to households changed? Current quarter -5.0 22.9 10.9 33.0 -11.3 -12.1 -3.5 12.7 2.2 -7.9 -1.8 6.2 -2.9 -16.4 -14.4 -15.3 -14.9 -24.0 -28.6 -30.9 -21.6 -34.1 -16.7 -24.8 -20.1 -28.5 -16.1 -24.9 -18.6 -24.9 -10.6 -23.0 -24.0 -28.6 -20.9 -21.6 -34.1 -16.7 -24.8 -20.1 -28.5 -16.1 -24.9 -10.6 -23.0 -10.6 -23.0 -10.6 -23.0 -10.6 -23.0 -10.6 -23.0 -10.6 -20.0 -20.5 -21.6 -10.7 -10.6 -21.6 -11.0 -20.9 -20.0 -20.7 -25.1 15.0 14.0 -10.9 -20.5 -11.0 </td <td></td> <td>Next quarter</td> <td></td> <td>-14.4</td>		Next quarter																		-14.4
Next quarter -12.6 -19.8 -21.2 -21.2 -21.2 -21.3 -14.3 -24.9 -14.5 -3.7 -8.4 -16.9 -15.7 -16.3 -15.7 -18.7 -8.4 -16.9 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -15.7 -16.3 -16.7 -24.8 -20.1 -28.5 -16.1 -24.9 -21.8 -20.1 -28.5 -16.1 -24.9 -28.5 -16.1 -16.7 -24.8 -20.1 -28.5 -16.1 -24.9 -21.8 -20.1	Changing liquidity positions																			-13.9
Nast the default rate on secured loans to households changed? Next quarter -18.0 18.8 -4.9 -24.0 -28.6 -30.9 -21.6 -34.1 -16.7 -24.8 -20.1 -28.5 -16.1 -24.9 -19.8 -19.6 -39.6 -2.0 8. How have losses given default to households changed? Current quarter -7.6 6.5 3.0 11.4 -11.5 -14.5 -8.4 15.5 3.0 -12.4 -28.6 -10.6 -2.3 -7.6 -11.1 -2.9 -10.6 -2.0 -2.0 -2.1 -2.1 -2.1 -12.4 -12.4 -12.4 -18.7 -24.0 -28.6 -10.6 -2.1 -7.6 -11.1 -2.9 -10.6 -2.3 -7.6 -11.1 -2.9 -12.4 -2.0 -2.1 -10.7 -11.5 -10.6 -2.1 -11.5 -10.6 -2.1 -11.1 -2.9 -12.4 -2.0 -2.1 -2.1 -12.5 -11.1 -2.0 -2.1 -2.0 2.1 -13.5 -10.6 -2.1 -10.5 11.7 2.1 -13.5 -10.5 -10.5 -10.8<							-	-							-					-8.4
Next quarter -18.0 18.8 -4.9 -24.0 -28.6 -30.9 -11.6 -24.8 -20.1 -28.5 -16.1 -24.9 -19.8 -19.6 -39.6 -21.0 8. How have losses given default to households changed? Current quarter -7.6 6.5 3.0 11.4 -11.5 -14.5 -8.4 15.5 3.0 -17.9 -5.1 -0.6 -23.3 -2.6 12.8 -12.4 -12.8 -11.1 -24.9 -11.1 -24.9 -11.1 -24.9 -11.1 -24.9 -11.1 -24.9 -11.1 -24.9 -11.1 -24.9 -11.1 -24.9 -11.1 -24.9 -11.1 -24.9 -11.1 -24.9 -11.3 -24.9 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4 -12.4	7. Has the default rate on secured loans to households changed?																			-6.9
Next quarter -23.2 -0.4 -12.4 -28.4 -17.6 -23.6 -26.1 3.7 -32.7 -19.2 -12.4 -12.5 -21.6 -17.9 -18.5 -20.9 -12.3 0.5 20. How has the average credit quality of new secured lending to HOUSEHOLDS Mext quarter 25.3 22.7 20.9 27.7 25.1 15.0 14.0 -0.5 7.4 19.1 10.9 15.9 11.7 15.5 25.4 22.5 24.6 18. hanged? Next quarter 28.5 17.9 11.4 2.9 34.3 12.2 1.1 -8.4 -5.7 18.4 12.2 20.1 23.6 15.7 23.8 9.3 15.4 28.5 10. How has the availability of households secured credit to the following types of borrowers -11.4 2.9 34.3 12.2 1.1 -8.4 -5.7 18.4 12.2 20.1 23.6 15.7 23.8 9.3 15.4 28.5 10. How has the availability of households secured credit to the following types of borrowers -11.4 2.9 -4.8 2.00 4.8 -6.1 <t< td=""><td></td><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>		•																		
Deck How has the average credit quality of new secured lending to HOUSEHOLDS Current quarter 25.3 22.7 20.9 27.7 25.1 15.0 14.0 -0.5 7.4 19.1 10.9 15.9 11.7 15.5 25.4 22.5 24.6 18. changed? Next quarter 28.5 17.9 11.4 2.9 34.3 12.2 1.1 -8.4 -5.7 18.4 12.2 20.1 23.6 15.7 23.8 9.3 15.4 28. 10. How has the availability of households secured credit to the following types of borrowers current quarter 9.3 -12.1 -13.5 -16.2 -9.4 8.2 0.0 4.8 -6.1 7.1 4.5 14.7 -0.9 21.2 -9.8 14.0 -3.4 -10. Borrowers with low loan to value ratios (75% or less) Next quarter 12.3 -13.3 -22.3 -2.9 -6.2 11.6 15.1 9.6 4.4 10.9 16.4 14.7 17.4 21.3 5.3 14.0 -11.3 -22. Current quarter 12.9 -5.0 -5.0	8. How have losses given default to households changed?																			
changed? Next quarter 28.5 17.9 11.4 2.9 34.3 12.2 1.1 -8.4 -5.7 18.4 12.2 20.1 23.6 15.7 23.8 9.3 15.4 28. 10. How has the availability of households secured credit to the following types of borrowers	9 How bas the average gradit quality of new secured lending to HOUSSUOLDS	•																		
10. How has the availability of households secured credit to the following types of borrowers thanged: Current quarter 9.3 -12.1 -13.5 -16.2 -9.4 8.2 0.0 4.8 -6.1 7.1 4.5 14.7 -0.9 21.2 -9.8 14.0 -3.4 -10. Borrowers with low loan to value ratios (75% or less) Next quarter 12.3 -13.3 -22.3 -2.9 -6.2 11.6 15.1 9.6 4.4 10.9 16.4 14.7 17.4 21.3 5.3 14.0 -11.3 -22.3 Current quarter 12.3 -13.3 -22.3 -2.9 -6.2 11.6 15.1 9.6 4.4 10.9 16.4 14.7 17.4 21.3 5.3 14.0 -11.3 -22.4 Current quarter 12.9 -15.0 -5.0 -11.8 -7.5 -2.1 -19.0 -2.03 4.7 -5.4 -8.6 3.0 -1.3 10.8 -2.3 17.0 -7.6 10.		•																		
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Current quarter 9.3 -12.1 -13.5 -16.2 -9.4 8.2 0.0 4.8 -6.1 7.1 4.5 14.7 -0.9 21.2 -9.8 14.0 -3.4 -10.0 Borrowers with low loan to value ratios (75% or less) Next quarter 12.3 -13.3 -22.3 -2.9 -6.2 11.6 15.1 9.6 4.4 10.9 16.4 14.7 17.4 21.3 5.3 14.0 -11.3 -22.3 Current quarter 12.9 -15.0 -5.0 -11.8 -7.5 -2.1 -19.0 -20.3 4.7 -5.4 -8.6 3.0 -1.3 10.8 -2.3 17.0 -7.6 10.		bollowers																		
Borrowers with low loan to value ratios (75% or less) Next quarter 12.3 -13.3 -22.3 -2.9 -6.2 11.6 15.1 9.6 4.4 10.9 16.4 14.7 17.4 21.3 5.3 14.0 -11.3 -22. Current quarter 12.9 -15.0 -5.0 -11.8 -7.5 -2.1 -19.0 -20.3 4.7 -5.4 -8.6 3.0 -1.3 10.8 -2.3 17.0 -7.6 10.	unangeu.	Current quarter	0 2	-17 1	-12 5	-16 7	-0.4	gn	0.0	10	-61	71	1 5	1/1 7	-0.9	21.2	_0 °	14.0	_2 /	_10
Current quarter 12.9 -15.0 -5.0 -11.8 -7.5 -2.1 -19.0 -20.3 4.7 -5.4 -8.6 3.0 -1.3 10.8 -2.3 17.0 -7.6 10.	Borrowers with low loan to value ratios (75% or less)	•																		
	Bonowers with low loan to value factos (75% of less)	•																		
	Borrowers with high loan to value ratios (more than 75%)	Next quarter	-2.6	-15.0	-5.0 -7.7	-11.8 -3.4	-7.5 -3.1	-2.1 -2.8	-19.0	-20.3 -8.9	4.7 9.2	-5.4 -5.4	-8.6 3.2	3.0 5.3	-1.3 9.4	10.8	-2.3 -2.4	17.0	-7.6	23.1

Table 2: Analysis on Unsecured Lending to Households

OUESTIONS	uscholus		20	16			20)17			20	18			20	19		202	-
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
1(a). How has demand for unsecured credit cards lending from	Current quarter	10.2	33.9	20.4	-21.8	-5.6	20.3	13.4	-11.1	26.6	24.9	-4.1	13.3	8.4	13.4	33.5	23.4	4.9	7.6
HOUSEHOLDS changed? 1(b). How has demand for unsecured overdraft/personal loans from	Next quarter Current quarter	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	20.6 27.9	17.7 -0.8	3.3 16.6	36.0 41.3	32.6 36.4	17.8 20.5	15.5 13.3
HOUSEHOLDS changed?	Next quarter	3.2 16.4	18.7	24.3	-1.1 9.8	7.2 5.4	32.1	10.6	-4.0 8.2	-7.7	30.2 20.9	7.3 21.0	27.9	-0.8 28.4	37.1	41.3	36.4	20.5 18.8	26.2
1(c). How has demand for total unsecured lending from HOUSEHOLDS	Current quarter	1.2	19.6	15.1	3.8	-3.5	14.0	14.5	-20.0	4.7	24.8	9.7	30.1	0.1	16.4	19.4	27.9	25.5	20.2
changed?	Next quarter	7.2	22.3	24.3	9.8	1.0	18.0	6.8	-23.4	-8.0	15.4	14.1	31.8	20.4	16.7	29.9	27.2	27.0	24.3
2(a). How has demand for unsecured credit cards lending from SMALL	Current quarter	22.6	28.3	10.9	9.1	-6.8	23.3	5.5	21.2	12.9	20.7	4.0	14.1	16.5	-0.7	12.1	25.9	9.5	8.1
BUSINESSES changed?	Next quarter	17.4	22.4	19.0	16.0	-16.0	20.1	13.4	-5.9	-1.2	24.0	4.5	22.5	25.1	-4.6	19.9	33.6	7.4	6.2
2(b). How has demand for unsecured overdraft/ personal loans from SMALL	Current quarter	28.0	28.3	17.3	-3.7	9.5	29.3	16.5	12.0	23.6	30.0	2.1	21.2	7.0	8.5	38.8	28.6	8.6	5.8
BUSINESSES changed?	Next quarter	26.6	27.5	16.5	9.8	4.5	37.9	22.3	-17.9	4.7	33.0	19.5	45.7	24.0	16.5	35.1	30.0	12.0	14.6
2(c). How has demand for total unsecured lending from SMALL BUSINESSES	Current quarter	23.2	27.5	10.5	2.0	0.1	21.8	13.6	-2.7	10.6	26.5	17.5	32.7	3.7	25.6	28.5	22.7	16.8	19.3
changed?	Next quarter	23.3	29.8	16.5	9.8	-0.3	28.2	2.1	-15.1	8.9	18.6	10.2	34.5	17.2	16.5	29.4	29.5	12.6	14.6
3(a). How have credit scoring creteria for granting credit card loan	Current quarter	4.8	13.8	20.8	28.6	2.5	14.6	0.0	18.7	0.8	0.0	0.0	0.7	0.0	-0.2	0.0	0.0	0.0	3.6
applications by HOUSEHOLDS changed? 3(b). How have credit scoring creteria for granting overdraft/personal loan	Next quarter Current quarter	7.6 3.8	14.7 13.9	-4.8 22.7	31.5 32.6	7.9 8.3	32.0 22.3	5.9 6.3	26.5 16.4	14.7 0.0	7.5 9.5	0.0 0.0	4.4 -10.2	0.0 8.5	0.0 -0.1	-0.2 -7.9	-0.2 0.0	0.3 0.0	1.2 12.2
applications by HOUSEHOLDS changed?	Next guarter	5.8 6.8	13.9	-3.7	28.0	6.9	22.5	11.0	0.0	13.4	9.5 15.9	0.0	3.8	0.0	6.3	2.4	2.5	2.7	12.2
3(c). How have credit scoring creteria for granting total unsecured loan	Current quarter	3.8	14.9	22.7	32.6	3.0	24.6	7.2	5.3	7.0	10.4	6.4	0.0	2.5	-0.1	0.0	0.0	0.0	12.2
applications by HOUSEHOLDS changed?	Next quarter	11.9	16.4	-3.7	28.6	7.6	32.5	12.5	-12.9	14.4	17.4	0.0	4.2	-9.0	19.4	3.3	3.5	7.3	-15.3
4(a). How has the proportion of HOUSEHOLD credit card loan applications	Current quarter	-13.2	11.1	-15.0	-12.6	-14.1	-2.9	-1.0	0.0	-3.8	0.0	4.7	9.0	-15.2	-17.7	21.3	18.8	0.2	4.0
being approved changed?	Next quarter	1.7	11.1	3.5	-2.5	-2.9	-2.9	-13.9	13.3	6.5	2.7	18.4	14.8	9.7	3.6	21.3	18.8	9.1	11.4
4(b). How has the proportion of HOUSEHOLD overdraft/personal loan	Current quarter	-22.7	13.2	-18.9	-14.8	-18.3	-16.7	-16.6	-1.3	-11.2	5.3	8.2	16.4	-8.0	7.3	26.2	23.1	10.3	-3.7
applications being approved changed?	Next quarter	-15.9	12.7	-1.7	-17.5	-6.0	-7.9	-9.1	10.3	4.0	7.9	22.4	22.6	12.5	18.2	31.9	31.5	11.0	1.9
4(c). How has the proportion of HOUSEHOLD total loan applications being	Current quarter	-26.0	10.0	-18.9	-26.5	-15.3	-13.4	-14.0	-4.0	-11.8	5.7	2.0	15.0	-16.9	-5.7	29.5	26.4	2.5	-4.4
approved changed?	Next quarter	-15.9	12.7	-1.7	-17.5	-6.0	-7.9	-9.1	10.3	4.0	7.9	22.4	22.6	12.5	18.2	31.9	31.5	11.0	1.9
5(a). How have spreads on credit cards changed?	Current quarter	-12.9	-1.0	-8.1	6.5	-5.5	-9.1	3.3	0.0	-5.3	-7.8	0.0	-4.2	0.0	0.0	-1.4	-1.4	0.0	6.1
	Next quarter Current quarter	-2.9 -5.7	14.2 4.3	-3.7 -2.8	21.2 -0.1	-2.6 -9.1	5.7 -11.6	12.8 1.7	13.3 0.0	10.4 0.0	0.0 0.0	0.0 -5.2	0.0 -10.9	0.0 -14.0	0.0 -14.3	-1.4 -1.2	-2.0 -1.2	0.0 -17.7	3.4 -2.9
5(b). How have spreads on overdraft/personal loans changed?	Next guarter	-3.1	4.5 9.0	-2.8	-0.1 18.9	-9.1	5.1	-2.2	23.3	0.0	0.0	-5.2	-10.9	0.0	0.0	-1.2	-1.2	-17.7	1.3
	Current guarter	-4.9	10.1	-2.8	-0.1	-2.2	-5.4	6.6	0.0	0.0	0.0	3.4	-3.2	0.0	0.0	-1.2	-1.7	8.7	9.6
5(c). How have spreads on overall unsecured lending changed?	Next quarter	-2.3	15.3	-9.2	18.9	-2.4	5.2	8.9	25.8	0.0	0.0	0.0	-3.2	0.0	0.0	-1.4	-2.0	2.3	3.2
	Current quarter	3.8	11.5	-3.7	4.4	-2.5	2.9	10.2	5.5	0.0	0.0	0.0	0.0	0.0	0.0	-1.6	-3.4	1.4	10.2
5(d). How have unsecured credit card limits changed?	Next quarter	10.9	16.6	-11.6	21.5	2.8	6.2	13.6	5.5	-5.3	7.8	0.0	0.0	0.0	0.0	-1.6	-3.4	-0.4	11.7
5(e). How has the minimum proportion of credit cards balances to be paid	Current quarter	2.3	11.4	0.4	-1.2	-0.8	1.0	3.4	0.0	15.0	5.6	2.5	3.3	0.0	0.2	6.6	0.0	0.0	1.6
changed?	Next quarter	6.3	11.4	-6.1	4.9	5.0	9.4	20.9	11.6	10.5	11.6	2.5	7.0	5.6	0.0	6.6	0.0	0.0	-9.0
5(f). How have maximum maturities on loans changed?	Current quarter	2.3	11.6	3.0	3.4	4.7	7.0	6.4	2.4	12.9	-0.2	3.6	0.4	3.4	-13.6	-6.5	-6.6	0.4	-11.1
	Next quarter	2.3	16.7	3.1	6.6	8.7	-9.1	6.4	25.7	21.7	0.1	3.6	0.6	-2.2	-13.8	-6.5	-6.6	0.0	-3.4
6. How has the availability of unsecured credit provided to households	Current quarter Next quarter	-13.5 -9.2	-33.1 -27.9	-11.3 -14.5	-34.3 -35.5	-27.6 -32.7	-19.2 -21.3	-15.0 -11.0	-4.7 -20.2	-13.3 -18.3	-12.6 -15.9	2.4 -9.1	-6.6 -10.2	-12.5 2.5	0.0 -4.2	-11.1 0.5	-14.9 -14.7	-19.9 -31.9	-8.7 -5.3
changed? Factors contributing to changes in credit availability	Next quarter	-9.2	-27.9	-14.5	-55.5	-32.7	-21.5	-11.0	-20.2	-10.5	-15.9	-9.1	-10.2	2.5	-4.2	0.5	-14.7	-51.9	-5.5
	Current quarter	-25.7	-45.8	-10.6	-38.6	-44.9	-23.9	-20.3	-13.8	-35.2	-12.0	-11.0	-10.7	-8.1	-2.5	8.8	-1.7	-9.7	-13.4
Changing economic outlook	Next quarter	-13.4	-24.3	-10.2	-41.6	-43.3	-30.6	-0.2	-8.6	-27.2	-5.9	-5.0	-11.0	-8.9	-4.2	0.5	-1.5	-23.4	-18.0
	Current quarter	-15.0	-27.1	-18.0	-5.8	-22.4	11.5	-11.5	-1.1	-9.4	-10.7	-20.5	-22.1	-12.5	-16.2	-17.4	-17.7	-14.1	-12.7
Market share objectives	Next quarter	-20.4	-26.9	-15.4	-7.4	-29.6	-14.4	4.3	-21.4	-15.3	-10.9	-19.4	-10.9	5.8	-14.8	-5.6	-17.5	-20.6	-17.6
Changing appetite for risk	Current quarter	-29.2	-32.0	-24.6	-29.2	-33.4	-14.0	-14.2	-17.3	-17.4	-16.5	-9.5	-15.2	-17.4	-10.3	-9.9	-5.5	-19.1	-1.8
	Next quarter	-17.9	-27.9	-24.1	-30.1	-32.4	-19.2	16.9	-21.4	-18.2	-10.8	-12.0	-6.3	-11.3	-4.2	-2.8	-5.5	-8.1	-5.9
Changing cost/ availability of funds	Current quarter	0.8	-24.1	-8.2	-19.0	-15.6	-19.2	-10.0	-5.4	-16.8	-14.7	-3.4	-7.6	-6.6	0.0	5.5	-5.5	-17.3	-13.9
	Next quarter	-9.2	-18.4	-8.3	-22.2	-20.4	-29.7	1.8	-28.2	-26.2	-15.0	-8.5	-3.1	-3.1	-4.2	-2.8	-5.5	0.7	26.6
7(a). How has the default rate on credit card loans to households changed?	Current quarter	-10.1 -12.5	5.2 2.7	-8.4	19.1 -16.8	-13.3 -32.5	1.6 -21.6	0.6 -21.2	12.6 -25.9	11.1 -17.7	3.4 -15.1	7.4 -9.4	16.2 -31.8	-8.5	5.7 -4.4	-6.8 -8.1	-0.1 -5.5	-8.7 -11.6	-0.9 -20.2
7(b). How has the default rate on overdraft/ personal loans to households	Next quarter Current quarter	3.1	12.9	-12.2 1.3	12.8	-52.5	-21.6	-21.2	-25.9	-17.7	-15.1	-9.4	3.3	-15.5 0.2	-4.4	-8.1	-5.5	-11.6	-20.2
changed?	Next quarter	-8.9	3.7	-7.0	-16.1	-25.3	-14.2	-13.1	-29.7	-16.7	-11.9	-16.4	-25.0	-18.3	-17.0	-4.1	-7.3	-13.7	-12.6
7(c). How has the default rate on total unsecured loans to households	Current quarter	-0.7	13.1	1.3	12.8	-1.0	3.4	14.4	13.4	-5.5	-1.4	0.7	14.1	0.2	3.0	-5.3	1.4	-7.9	-1.5
changed?	Next quarter	-12.7	1.4	-6.7	-16.1	-3.6	-15.9	-13.1	-32.9	-26.7	-12.0	-16.4	-32.8	-18.3	-21.4	-9.7	-9.4	-10.0	-12.6
8(a). How have losses given default on credit card loans to households	Current quarter	6.5	15.6	1.7	13.6	1.2	0.7	3.7	19.6	-10.7	1.8	4.3	0.1	5.7	9.3	1.6	5.2	4.1	-3.0
changed?	Next quarter	-14.0	-2.4	-12.2	-27.7	-8.1	-23.8	-14.5	-41.9	-28.6	-21.5	-8.9	-19.2	-6.2	-4.4	-3.1	-7.6	2.0	4.6
8(b). How have losses given default on overdraft/personal loans to	Current quarter	-7.6	8.9	-3.5	-0.3	-7.6	-15.2	-1.8	2.0	-15.7	-7.9	-5.1	2.5	-3.7	6.1	7.7	-5.3	1.0	2.6
households changed?	Next quarter	-30.8	-8.7	-20.5	-7.5	-13.2	-34.6	-26.4	-26.4	-28.8	-24.8	-13.8	-28.6	-25.6	-22.2	-3.1	-9.1	1.5	-0.7
8(c). How have losses given default on total unsecured loans to households		-7.6	8.9	-3.5	-0.3	-8.3	-17.0	-2.0	2.3	-14.2	-7.3	-5.1	-5.1	-3.1	5.7	9.8	-6.9	1.2	-3.0
changed?	Next quarter	-25.7	-3.6	-13.6	-2.6	-9.2	-33.3	-24.0	-30.0	-25.4	-27.0	-13.8	-25.2	-21.5	-22.2	-3.9	-11.7	-2.8	4.0
9(a). How has the average credit quality of new credit card lending to	Current quarter	6.2	10.2	9.2	5.8	11.5	26.9	11.4	18.7	12.4	-4.4	11.5	7.0	10.6	28.5	8.4	8.0	8.7	8.9
HOUSEHOLDS changed?	Next quarter	12.3	20.7 2.2	6.9 -4.3	2.8	9.7	-5.0 0.4	5.7	7.6 1.2	9.2	10.6 -3.5	0.0 11.1	18.0 21.2	1.3 -2.1	6.8 -4.8	8.4 0.7	9.1 15.0	4.1 16.6	1.6 8.9
9(b). How has the average credit quality of new overdraft/personal lending	Current quarter Next quarter	13.5 13.0	2.2 9.8	-4.3 -5.2	-2.8 -1.1	-2.9 -2.7	-8.9	-0.1 0.0	1.2	10.1 3.7	-3.5 7.4	2.5	21.2 12.7	-2.1 11.5	-4.8 8.0	0.7 7.2	15.0	16.6 9.8	8.9 10.9
to HOUSEHOLDS changed? 9(c). How has the average credit quality of new total unsecured lending to	Current quarter	13.0	9.8 7.4	-5.2	-1.1 1.9	-2.7	-8.9 11.2	0.0 4.9	1.0	3.7 8.2	7.4 2.6	2.5	24.9	-2.1	8.0	0.9	10.4 19.4	9.8 16.6	8.9
HOUSEHOLDS changed?	Next quarter	18.1	7.4 15.1	1.3	3.6	2.1	13.2	4.9 5.0	1.5	8.3	13.6	8.4	24.9 8.6	-2.1 11.5	8.0	17.4	13.4	9.8	3.6

Table 3: Analysis on Corporate Lending

QUESTION		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
1(a). How has availability of credit provided to small businesses changed?	Current quarter	25.0	-19.7	-5.2	15.2	-10.5	-20.1	-6.7	-17.2	-26.5	-15.9	-38.9	-31.4	-14.7	-40.9	-38.5	-49.2	-29.7	-19.4
	Next quarter	41.6	-23.6	-10.3	13.0	-13.5	-14.5	-13.0	-22.5	-15.3	-27.6	-39.1	-19.4	-29.3	-37.6	-45.8	-57.8	-32.2	-33.9
1(b). How has availability of credit provided to medium PNFCs changed?	Current quarter	14.9	-28.2	-3.4	9.9	-12.7	-10.4	-3.1	-28.6	-23.4	-21.8	-29.5	-26.4	-16.4	-40.1	-31.6	-38.5	-33.4	-26.4
(.,	Next quarter	29.2	-26.3	-10.2	9.3	-13.4	-9.0	-9.7	-18.1	-24.9	-29.5	-39.1	-20.2	-26.7	-27.6	-33.6	-50.7	-20.3	-25.5
1(c). How has availability of credit provided to large PNFCs changed?	Current quarter	12.2	-26.0	-5.7	-15.1	-10.6	-12.1	0.6	-18.7	-10.1	-19.6	-24.9	-20.7	-18.2	-24.0	-25.7	-41.3	-26.7	-16.3
	Next quarter	26.9	-29.2	-7.7	-14.4	-7.4	6.4	6.6	-19.7	-4.3	-23.0	-31.8	-5.9	-24.4	-24.6	-24.7	-46.2	-19.9	-20.3
1(d). How has availability of credit provided to OFCs changed?	Current quarter	4.0	-17.2	10.4	-13.5	0.6	5.5	6.3	-17.2	-13.8	-3.5	-11.3	-14.7	-6.9	-20.9	-13.9	-35.9	-20.7	-6.7
	Next quarter	22.3	-21.1	5.8	-20.3	-2.7	23.5	13.6	-18.9	-15.3	-11.2	-23.7	-0.9	-16.5	-21.5	-11.2	-42.0	-16.9	-17.6
2(a). How has demand for credit cards lending from SMALL BUSINESSES changed?	Current quarter	3.9	22.7	17.2	1.0	8.3	1.7	-0.3	4.9	20.0	20.7	15.3	-8.1	17.2	8.7	10.6	20.2	13.6	10.6
2(b). How has demand for overdraft/ personal loans from SMALL BUSINESSES	Next quarter	17.6 24.2	25.3 32.7	24.4 21.8	15.5 26.8	9.2 21.1	9.4 18.4	12.6 22.0	11.4 29.5	13.5 31.9	17.3 35.9	4.7 21.9	12.8 28.9	16.8 36.8	9.9 36.7	13.4 48.3	13.7 42.4	-0.2 36.0	10.7 29.8
changed?	Current quarter Next quarter	24.2	24.7	25.3	20.8 32.8	19.3	10.4	22.0	35.2	28.8	30.4	30.8	32.6	40.7	38.6	40.3 50.3	42.4 35.8	40.2	34.2
changed:	Current quarter	24.9 9.7	29.0	15.3	26.5	19.3	11.4	10.4	22.6	25.4	16.4	23.9	7.5	28.2	29.4	41.2	33.4	40.2	38.8
2(c). How has demand for secured lending from SMALL BUSINESSES changed?	Next quarter	26.5	34.0	25.8	20.3	23.5	21.9	30.6	45.3	29.9	27.4	23.5	25.7	33.4	35.3	48.4	40.5	29.1	38.1
	Current quarter	11.0	12.8	14.2	16.0	23.5 9.0	17.9	4.8	13.5	18.8	27.4	33.2	7.8	20.5	21.2	33.2	40.5 19.4	15.7	30.1
2(d). How has demand for lending from Medium PNFCs changed?	Next quarter	17.4	21.0	9.2	13.6	16.6	15.9	13.6	16.9	20.8	29.5	21.5	25.0	21.5	14.4	36.5	23.0	8.7	28.2
	Current quarter	0.5	14.9	14.2	6.0	7.0	9.0	4.7	7.2	23.4	20.9	28.5	8.2	17.9	19.9	26.6	19.1	16.7	24.2
2(e). How has demand for lending from Large PNFCs changed?	Next quarter	11.1	14.4	8.8	5.4	15.1	-5.9	4.3	12.3	32.6	19.0	16.8	19.2	19.2	15.1	36.0	22.7	6.0	23.5
	Current quarter	-17.8	-0.7	-9.5	0.9	-6.7	-3.9	-5.7	-0.5	2.1	-8.7	17.4	-8.8	16.2	9.3	8.0	9.1	1.8	1.6
2(f). How has demand for lending from OFCs changed?	Next quarter	4.6	9.4	9.2	6.8	14.1	-8.9	-2.3	9.3	15.0	4.3	9.1	8.9	15.3	13.9	19.2	20.8	2.6	20.5
3. What have been the main factors contributing to changes in demand for lending?	Current quarter	-58.7	7.2	-26.4	8.3	-40.6	-12.8	-23.5	-49.1	-20.8	-35.7	-15.7	-14.8	-26.6	-26.1	-27.7	-29.2	-28.0	-37.
(a1)Merger and acquisition	Next quarter	-8.8	7.5	0.0	-4.9	0.0	0.0	0.0	0.0	0.0	0.0	4.2	-2.2	14.3	0.0	-3.8	-1.9	-1.7	-18.9
	Current quarter	8.4	16.8	16.4	21.5	15.2	15.2	14.3	13.3	7.0	22.8	4.2 13.3	13.4	14.3	15.9	-3.8 24.5	22.2	20.9	-18.
(a2)Capital Investments	Next quarter	8.4 19.4	27.3	24.9	31.8	19.4	19.7	21.8	13.0	16.0	22.8	22.5	0.2	20.6	17.3	24.5	25.2	14.9	1.3
	Current quarter	35.0	27.3	32.3	16.2	11.4	31.5	32.0	36.1	38.3	30.7	30.5	35.3	20.0	35.0	46.4	33.4	37.5	1.5
(a3) Inventory Finance	Next quarter	20.1	23.7	30.7	44.3	30.1	25.6	30.0	28.6	38.1	40.4	21.3	31.7	32.9	34.3	33.1	36.5	15.0	16.
	Current quarter	-7.0	-14.0	-20.4	-18.9	-9.1	0.6	-8.9	-11.8	-23.9	-22.7	-6.4	-24.8	-25.0	-40.4	-25.5	-28.4	-14.0	-27.
(a4) Balance sheet restructuring	Next quarter	7.1	-8.6	-8.3	3.5	-1.1	-6.2	-8.9	-6.9	-13.0	-0.7	6.9	-16.3	-16.5	-25.2	-2.9	-19.7	-3.2	-7.2
	Current quarter	0.1	7.5	-10.0	-20.3	-12.1	-17.7	-7.2	-4.7	-12.5	-17.5	3.1	-10.5	-8.3	-3.6	-6.8	13.2	5.2	-3.1
(a5) Commercial Real Estate	Next quarter	0.1	7.5	-10.0	-20.3	-12.1	-17.7	-7.2	-4.7	-12.5	-17.5	3.1	-10.5	-8.3	-3.6	-6.8	13.2	5.2	-3.1
	Current quarter	-47.6	-8.0	-9.3	19.2	-29.5	-30.7	-27.1	-7.0	-27.3	-26.1	-38.3	-18.4	-23.6	0.1	3.4	-22.9	-21.0	-17.2
4(a). How has the overall availability of credit to the corporate sector changed?	Next quarter	-29.4	-25.0	-14.6	13.7	-24.1	-31.7	-12.4	-15.1	-41.3	-17.0	-17.9	-28.9	-24.5	-2.3	-7.9	-19.4	-7.1	-2.4
	Current quarter	-40.5	8.8	-23.8	36.7	-24.9	-20.8	-22.5	-17.2	26.8	-11.4	3.9	14.2	-6.8	5.9	29.0	-4.8	-8.2	31.0
Of which: Commercial real estate sector	Next quarter	-28.1	-11.7	-25.3	24.5	-22.6	-50.6	-6.9	7.5	25.9	-7.3	1.9	-0.4	-5.7	8.5	13.8	3.5	5.3	20.8
4(b). Factors contributing to changes in credit availability.																			
Chan a time a second second second	Current quarter	-65.8	-55.5	-58.2	-60.4	-54.9	-43.7	-40.5	-33.3	-37.1	-41.3	-37.1	-49.5	-28.9	-34.6	-39.2	-27.1	-54.8	-46.
Changing economic outlook	Next quarter	-57.0	-40.2	-47.1	-26.0	-48.2	-26.8	-17.0	-19.4	-42.9	-25.5	-23.7	-34.4	-21.8	-13.9	-22.5	-34.4	-50.2	-39.
	Current quarter	-56.4	-57.8	-50.7	-64.5	-40.1	-28.5	-37.7	-17.4	-30.8	-46.5	-50.3	-48.4	-16.9	-22.7	-29.2	-29.7	-40.5	-47.
Changing sector specific risks	Next quarter	-31.6	-40.3	-44.3	-53.5	-32.0	-27.0	-12.1	-22.7	-43.6	-21.1	-33.5	-31.9	-24.8	-14.1	-16.4	-13.0	-28.8	-40.
	Current quarter	-32.3	-40.6	-37.4	-26.9	-23.6	-18.7	-27.3	-26.3	-19.4	-25.6	-28.3	-24.8	-30.0	-18.2	-41.7	-37.9	-27.4	-23.4
Market share objectives	Next quarter	-28.4	-31.8	-20.9	-15.7	-25.7	-16.7	-15.2	-19.3	-22.7	-9.9	-26.3	-11.0	-0.7	-4.3	-18.1	-35.5	-26.7	-23.4
	Current quarter	-23.4	-17.2	-17.0	-14.4	-4.9	-6.0	2.6	10.9	3.5	6.7	-6.9	-14.5	23.2	17.4	11.4	-3.7	9.6	2.9
Market pressures from capital markets	Next quarter	-26.2	-4.2	-14.3	-18.8	-15.0	2.5	12.7	-13.8	-6.7	1.6	-9.6	-9.7	6.5	11.1	-0.2	-22.2	-7.0	-17.
Chan aire ann atta fa airl	Current quarter	-31.6	-36.8	-28.2	-33.9	-26.3	-27.1	-32.1	-12.1	-29.2	-25.5	-17.7	-23.7	-19.3	-18.3	-22.4	-17.9	-35.7	-39.
Changing appetite for risk	Next quarter	-32.9	-31.2	-39.9	-24.2	-36.7	-30.6	-26.8	-22.9	-45.2	-28.2	-15.6	-24.2	-12.4	-11.9	-3.0	-36.2	-35.2	-37.
The base of a sector from the same life	Current quarter	-36.2	-25.0	-35.8	-36.0	-36.9	-33.4	-30.1	-18.1	-9.0	-9.8	-13.3	-17.5	-6.7	-5.3	-3.6	-0.8	-25.0	-27.
Tight wholesale funding conditions	Next quarter	-29.8	-29.8	-39.9	-63.1	-38.0	-23.9	-30.1	-23.9	-25.5	-9.7	-8.1	-32.0	-8.5	-10.3	-21.1	-26.6	-32.2	-27.
	Current quarter	-41.9	-45.3	-38.1	-48.4	-42.3	-42.3	-29.6	-18.4	-16.6	-31.5	-32.5	-29.4	-16.5	-14.5	-2.8	-13.3	-27.5	-20.
Changing liquidity conditions																			-19.

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

QUESTION			20	016			20	17			2018				20	19		20	020
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
4(c1). How have commercial property prices affected credit availability to the	Current quarter	7.2	-13.8	10.1	7.6	-0.9	7.1	-0.7	-18.8	3.2	13.5	29.4	16.9	6.4	-3.9	17.8	20.1	3.5	-16.8
commercial real estate sector ?	Next quarter	2.7	-13.8	0.7	7.2	-14.1	6.0	12.6	6.6	18.1	5.9	5.5	3.9	4.8	-4.7	14.9	7.8	-18.0	-17.8
4(c2). How have commercial property prices affected secured lending to PNFCs?	Current quarter	-14.3	-13.9	-5.7	-0.7	-0.7	17.0	-0.2	-6.6	-6.7	-14.1	-17.9	-15.9	-14.5	-2.5	10.3	-14.6	-19.7	-17.8
	Next quarter	-14.3	-13.9	-14.1	1.6	-6.1	19.8	17.1	-10.2	10.2	-13.3	-14.3	-13.2	-6.8	-9.4	-11.7	-9.9	-14.9	-14.7
5(a). How has the proportion of loan applications from small businesses being	Current quarter	0.2	26.1	-12.7	-3.7	0.2	10.9	9.9	25.9	16.2	2.1	19.3	27.2	19.7	32.6	53.6	37.1	35.3	12.6
approved changed?	Next quarter	17.8	23.9	-2.5	11.6	2.2	23.1	22.5	25.2	24.9	20.7	36.9	49.1	38.5	27.4	51.5	46.6	24.6	34.2
5(b). How has the proportion of loan applications from medium PNFCs being	Current quarter	-2.3	21.0	-6.9	-4.4	-4.5	-3.2	1.3	11.3	8.7	14.2	28.3	21.7	11.5	25.1	31.5	32.3	32.0	24.4 20.0
approved changed? 5(c). How has the proportion of loan applications from large PNFCs being approved	Next quarter	3.5	12.4	-16.4	-2.1	2.4 -5.8	-4.9	2.7	10.3	6.5	9.8	21.5 23.5	18.6	16.6	14.3	38.4	28.6 27.0	33.9 25.8	20.0
changed?	Current quarter Next quarter	-6.3 -6.5	15.1 7.1	-12.6 -16.5	7.8 -1.3	-5.8 -17.2	-14.9 -23.6	-2.4 -15.3	10.4 -6.2	13.5 7.6	14.6 12.9	23.5 21.3	5.2 10.9	9.8 10.7	15.9 8.3	23.8 26.1	27.0	25.8 15.4	20.8 18.3
0	Current quarter	-2.2	1.5	-9.0	-11.9	5.3	-8.5	-0.4	4.6	-4.7	-7.5	4.1	-2.2	4.3	-4.9	-0.1	4.2	-2.4	4.7
6(a1). How have spreads on loans to small businesses changed?	Next quarter	-6.6	3.6	-11.9	-10.1	-7.5	1.5	1.8	0.0	-2.5	-1.8	-2.5	-0.1	-5.3	-0.2	-3.9	0.1	2.8	4.2
	Current quarter	-5.5	6.5	3.1	-2.4	4.1	0.0	0.4	-2.6	-11.8	0.2	4.1	-2.1	-2.9	2.6	1.0	4.3	3.0	1.5
6(a2). How have fees/commissions on loans to small businesses changed?	Next quarter	-5.2	-0.3	-5.0	-3.8	-9.2	4.0	-0.9	-5.1	-9.8	-0.2	-2.5	0.0	-5.3	-0.2	-3.1	0.1	0.0	1.5
	Current quarter	-41.6	-10.7	-21.1	-32.0	-12.8	-16.1	-11.5	-18.4	-21.2	-30.4	-12.2	-13.9	-2.5	-17.7	-14.2	-6.5	-12.5	-14.3
6(a3). How have collataral requirements for loans to small businesses changed?	Next quarter	-20.8	-10.4	-26.1	-34.6	-20.2	-20.0	-24.7	-2.9	-25.0	-17.8	-2.5	-3.2	-2.1	-6.4	-23.6	-2.2	0.0	-4.7
	Current quarter	9.9	-5.0	7.7	-7.7	5.3	-2.8	-5.7	2.4	-0.4	-9.3	-7.0	-15.2	-6.0	-6.7	-5.2	-10.0	-5.8	-4.8
6(a4). How have maximum credit lines for loans to small businesses changed?	Next quarter	4.6	-4.0	7.6	-5.2	-1.2	-5.7	-7.6	11.3	3.6	-12.0	-4.3	-3.2	-2.1	-6.4	-8.3	-7.8	-2.6	-4.8
	Current quarter	19.9	-18.3	-16.7	17.9	-14.1	-24.2	-15.1	-8.7	13.6	-23.9	-12.2	-10.7	-4.7	-13.6	0.5	-4.3	-15.7	-11.2
6(a5). How have Loan convenants for loans to small businesses changed?	Next quarter	18.4	-14.7	-17.9	25.2	-19.6	-18.2	-15.1	-12.9	10.0	-17.9	0.0	0.0	0.0	0.0	-15.2	0.0	0.0	-1.5
6(b1). How have spreads on loans to medium PNFCs changed?	Current quarter	-8.6	-0.3	-13.5	-12.2	-11.3	-6.0	-1.5	-8.1	-8.3	-7.3	0.6	-0.6	10.5	1.2	2.0	5.3	5.7	-1.8
o(b1). Now have spreads on loans to medium energy changed?	Next quarter	-8.5	-4.1	-12.2	-16.3	-19.3	-5.0	-0.3	-23.8	-6.3	-4.8	-6.0	-9.4	-2.9	-0.2	-4.1	1.1	2.6	4.2
6(b2). How have fees/commissions on loans to medium PNFCs changed?	Current quarter	-11.1	-3.8	-3.7	-3.6	-2.8	2.4	0.4	7.5	-5.0	0.2	6.8	2.1	5.7	5.3	3.0	7.5	6.1	-4.9
	Next quarter	-20.3	-15.5	1.3	-11.7	-4.5	1.8	-3.1	-11.7	-10.4	-10.2	-11.8	-7.2	-7.8	-9.1	-8.3	-6.6	-10.8	-9.6
6(b3). How have collataral requirements for loans tomedium PNFCs changed?	Current quarter	-23.7	-10.5	-21.8	-34.0	-18.1	-17.9	-13.1	-12.6	-14.2	-21.4	-13.0	-11.4	-19.8	-11.0	-3.7	-1.1	-12.5	-17.7
	Next quarter	-20.2	-10.9	-21.8	-35.2	-23.2	-13.9	-25.7	-2.6	-21.5	-8.8	-6.0	-15.9	-5.2	-2.4	-11.0	1.1	0.0	-1.5
6(b4). How have maximum credit lines for loans to medium PNFCs changed?	Current quarter	15.5	-12.9	5.3	1.9	1.0	7.7	-2.6	5.0	10.9	-15.3	-10.6	-8.2	-16.3	-13.4	-8.4	-14.4	-16.4	-20.6
	Next quarter	5.1	-4.3	6.4	2.2	6.2	5.1	-0.4	11.6	7.4	-4.8	-10.1	1.1	-5.8	-6.7	-4.1	1.1	-5.6	-2.1
6(b5). How have Loan convenants for loans to medium PNFCs changed?	Current quarter	31.6	-16.4	-19.9	21.8	-26.8	-11.6	-20.9	-21.7	14.8	-17.4	-22.5	-21.3	-16.0	-17.6	-8.9	-6.6	1.4	-30.2
	Next quarter	13.8	-14.2	-15.4	21.5	-23.3	-9.8	-18.6	-15.4	6.9	-4.0	-8.7	-8.6	-2.2	-2.4	-11.0	1.1	0.0	-1.6
6(c1). How have spreads on loans to large PNFCs changed?	Current quarter Next quarter	-5.0 -3.5	1.0 1.2	-6.3 -10.1	-1.8 9.7	-5.7 -12.0	-2.5 1.5	-1.5 -0.5	-11.0 -6.8	-15.6 -17.0	-7.6 -4.9	3.2 -5.9	-4.4 -6.5	9.7 -6.9	3.6 -2.4	0.0 -2.0	6.3 3.2	5.6 2.6	-0.2 4.5
	Current quarter	-17.8	1.2	-4.8	-8.2	-12.0	0.1	-5.5	-9.3	-19.2	-4.9	-2.5	-0.5	3.4	-2.4	-2.0	-2.3	-7.8	-3.8
6(c2). How have fees/commissions on loans to large PNFCs changed?	Next quarter	-5.9	1.0	-4.0	-8.5	-3.8	3.9	-5.5 1.4	-2.6	-19.2	0.4	-2.5	0.0	-4.9	0.0	1.0	3.2	-7.8	-3.8
	Current quarter	-16.1	-12.2	-14.3	-22.1	-17.1	-15.8	-11.3	-12.7	-10.4	-5.7	-3.3	-13.6	-21.6	5.5	-10.9	-1.1	-12.5	-16.3
6(c3). How have collataral requirements for loans to large PNFCs changed?	Next quarter	-15.0	-5.0	-18.8	-34.0	-15.6	-13.8	-16.7	-8.5	-17.6	-5.7	-5.9	-9.2	-2.1	-5.0	-10.8	1.0	-3.0	-1.5
	Current quarter	-6.0	-1.2	6.2	2.7	11.0	1.4	13.2	8.7	4.4	-7.9	-9.6	4.4	-11.7	-4.7	1.1	-7.7	-5.6	-10.7
6(c4). How have maximum credit lines for loans tolarge PNFCs changed?	Next quarter	7.3	-2.6	14.7	-3.8	7.7	2.5	9.4	4.0	-7.2	-7.7	-10.0	2.0	-7.1	-9.2	1.2	-6.6	-5.6	1.0
	Current quarter	-15.5	-16.9	-9.6	-13.0	-19.2	-19.9	-13.2	-12.7	-7.0	-14.5	-8.8	-20.0	-11.8	-0.2	-10.0	1.0	-9.6	-23.4
6(c5). How have Loan convenants for loans to large PNFCs changed?	Next quarter	13.3	-12.7	-5.2	20.1	-18.5	-9.8	-18.6	-13.0	-3.1	-20.9	-5.9	-9.2	-2.1	-2.4	-11.0	3.2	-0.2	-1.5
	Current quarter	-5.9	1.5	-5.4	-13.2	-5.9	-6.0	-0.5	2.2	-8.3	-4.4	4.1	2.1	11.2	2.6	-0.2	3.2	8.0	-1.3
6(d1). How have spreads on loans to OFCs changed?	Next quarter	-5.0	1.5	-12.2	-6.1	-10.3	4.0	-4.3	-0.9	-6.1	-1.6	-2.5	-2.4	-7.2	-2.4	-2.6	1.1	9.4	11.2
(d2) How have face (commissions on loops to OECs shanged)	Current quarter	-10.5	-2.5	3.2	-1.4	-1.5	6.6	1.4	-9.3	-4.5	0.2	4.1	2.1	3.7	2.6	-1.3	3.2	12.5	-1.8
6(d2). How have fees/commissions on loans toOFCs changed?	Next quarter	-7.5	-2.5	-6.8	-4.0	-4.1	4.0	-2.4	3.3	-2.3	5.7	0.2	0.2	0.2	-5.1	-1.4	-3.3	6.4	8.1
6(d3). How have collataral requirements for loans to OFCs changed?	Current quarter	-17.5	-7.9	-11.4	-19.2	-14.8	-14.9	-16.3	-6.7	-3.1	-7.0	-25.7	-26.3	-25.4	-13.4	-13.2	-1.1	-3.0	-20.7
olus). Now have contacted requirements for roans to or to thenged?	Next quarter	-14.6	-3.9	-18.2	-30.5	-15.3	-12.9	-7.8	-2.5	-3.1	-4.0	-18.7	-2.4	-2.3	-5.1	-13.7	-3.3	-3.0	-4.6
6(d4). How have maximum credit lines for loans to OFCs changed?	Current quarter	-4.8	1.9	18.4	4.2	8.4	2.4	2.0	0.1	4.4	-2.1	-1.8	6.5	4.7	2.4	4.9	1.1	0.0	-15.0
olary. now have maximum dealt mes for loans to ores changed:	Next quarter	-1.6	-2.3	8.2	2.0	2.0	-1.9	-3.4	-14.2	0.0	-7.8	-4.4	-4.9	-4.7	0.0	1.3	-1.1	0.0	1.5
6(d5). How have Loan convenants for loans toOFCs changed?	Current quarter	-14.3	-15.2	-8.6	-11.7	-18.8	-18.9	-16.9	-9.2	-7.0	-7.2	-14.6	-24.5	-5.5	-8.5	-8.9	1.1	0.0	-16.6
olash non nare compendits for found toor es changear	Next quarter	-8.0	-15.8	-7.2	-19.2	-19.4	-16.9	-9.7	-16.7	-6.9	-4.0	-14.4	-2.4	-2.3	-2.4	-13.5	-1.1	0.0	-1.5

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

NFCs borrowing facilities? (b). Has there been any change in target hold levels associated with corpora ending? (c). How have loan tenors on new corporate loans changed?		2016					20	17			20	18			20	2020			
QUESTIONS		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
7(a) How bas the default rate on loans to small businesses changed?	Current quarter	6.6	13.1	18.3	4.1	-9.8	2.1	-9.0	7.2	-1.6	-7.2	2.0	-9.9	-8.6	-15.4	-8.9	-14.8	0.9	6.4
(a). Now has the default face of foars to small businesses changed:	Next quarter	-1.2	11.2	15.5	7.2	-15.6	4.1	-14.5	-18.5	-1.6	-10.5	-5.0	-24.5	-10.0	-11.8	-4.1	-17.8	-8.5	10.9
7(b) How has the default rate on loans to medium PNECs changed?	Current quarter	-1.2	12.6	9.6	12.9	-0.3	2.1	-7.4	-1.0	-9.2	-10.2	-12.7	-6.7	2.2	-3.7	-15.0	-22.8	-7.7	2.5
(b) now has the default fate on loans to mean in the schanged:	Next quarter	0.8	7.7	7.8	-1.5	-19.4	-5.4	-4.2	-18.1	-16.9	-12.1	-2.3	-20.3	-15.1	-14.4	-7.0	-20.0	-14.2	-3.5
7(c) How has the default rate on loans to large PNECs changed?	Current quarter	-6.1	3.1	3.8	0.4	-1.0	-11.2	-7.3	-11.9	-10.0	-19.2	-11.8	-9.5	-13.1	-18.6	-16.6	-27.9	-15.5	-12.7
	Next quarter	-0.8	5.7	5.8	-2.7	-11.1	-26.8	-27.9	-7.7	-1.5	-11.9	1.2	-15.6	-17.2	-14.3	-4.9	-19.7	-13.4	-6.9
7(d) How has the default rate on loans to OECs changed?	Current quarter	3.3	11.7	1.9	1.2	-4.0	-20.7	-7.5	-6.3	-9.4	-10.2	-5.8	-6.9	0.1	-9.6	-5.7	-11.3	-1.7	-14.2
Aug. now has the default face on loans to of eschanged:	Next quarter	0.5	7.8	2.5	2.5	-20.6	-21.5	-16.1	-6.6	-17.0	-13.6	-1.5	-21.9	-18.5	-12.0	-3.1	-8.5	-14.2	-7.0
8(a) How have losses given default on loans to small husinesses changed?	Current quarter	-2.3	17.0	15.4	5.2	-2.8	10.3	-2.2	14.8	-2.1	-2.8	-1.4	-7.4	-10.9	-3.3	-4.5	-2.1	5.3	-0.4
	Next quarter	-22.1	-0.1	-7.8	-5.1	-12.6	-22.7	-11.8	-22.0	-15.9	-20.9	-22.5	-23.9	-28.5	-25.5	-16.4	-20.5	-17.6	-18.5
8(b) How have losses given default on loans to medium PNECs changed?	Current quarter	-1.7	15.6	9.6	-3.8	-2.5	6.1	-2.2	5.4	-4.6	-2.9	-8.4	-12.1	-10.9	4.8	-6.8	-6.6	4.5	-2.3
oloj. How have losses given actual of loans to meatain the estimation.	Next quarter	-22.3	-2.3	-7.0	-14.2	-12.9	-20.3	-20.7	-22.3	-20.1	-25.0	-28.3	-19.4	-28.5	-25.5	-16.4	-27.6	-20.2	-21.2
8(c) How have losses given default on loans to large PNECs changed?	Current quarter	-9.4	8.0	1.4	-10.1	-10.2	-0.9	-8.2	-7.7	-12.9	-6.0	-16.5	-12.4	-13.9	-12.5	-14.0	-14.0	-6.3	-13.1
	Next quarter	-14.3	4.2	-0.9	-10.8	-7.7	-16.3	-14.8	-25.5	-4.8	-10.7	-15.3	-12.0	-20.5	-16.2	-9.1	-19.9	-9.4	-10.0
8(d) How have losses given default on loans to OECs changed?	Current quarter	2.8	13.9	8.3	-3.1	-3.9	1.3	-2.3	-1.0	-12.1	1.4	-7.3	-9.3	-8.4	-3.3	-3.7	-6.6	4.5	-2.3
	Next quarter	-11.0	6.5	0.8	-10.6	-7.5	-16.8	-15.2	-5.4	-19.4	-6.1	-15.5	-12.1	-21.8	-16.4	-9.2	-20.1	-9.4	-10.1
9(a). Has there been a changed in average credit quality on newly aranged	Current quarter	11.3	21.7	11.3	17.9	3.4	2.7	9.7	12.8	9.6	19.2	16.9	21.2	9.0	18.1	20.3	20.4	12.5	22.7
PNFCs borrowing facilities?	Next quarter	16.8	13.8	8.1	5.5	4.4	-3.9	7.7	4.5	11.3	15.7	23.8	21.7	11.1	19.1	5.1	11.0	3.0	12.3
9(b). Has there been any change in target hold levels associated with corporate	Current quarter	14.4	19.7	8.3	15.4	8.4	6.4	7.9	10.7	15.5	13.0	22.0	15.8	3.1	9.0	16.1	17.0	10.8	23.8
lending?	Next quarter	13.7	17.5	3.1	5.7	2.3	1.9	5.9	6.5	10.8	13.0	14.8	17.7	12.3	11.4	9.2	7.6	10.8	17.5
0(a) How have lean tonors on new corporate leans changed?	Current quarter	-15.8	13.7	3.8	-1.1	8.7	-13.0	-2.4	-3.7	1.6	16.0	4.1	3.2	9.8	2.3	9.3	7.6	-20.2	11.7
S(c). How have loan tenors on new corporate loans changeu?	Next quarter	-0.1	15.8	6.1	-10.6	0.2	-29.7	2.4	2.4	8.3	13.7	11.0	10.3	9.2	12.9	20.2	7.6	-13.3	16.6
Q(d) . Has there been a change in draw down on committed lines by DNECc2	Current quarter	-3.2	11.5	-10.7	1.6	-0.4	8.9	-3.8	4.2	-2.8	3.7	4.1	5.5	7.8	7.0	25.6	12.5	5.6	9.5
9(d). Has there been a change in draw down on committed lines by PNFCs?	Next quarter	0.1	9.8	-4.0	1.5	-3.4	-4.9	-3.8	0.0	1.5	6.1	15.3	7.4	18.3	16.5	16.7	0.5	15.3	12.6