

Bank Lending Survey

Q3 2025



The survey results for Q2 2025 indicate that the banks have optimistic expectations about the growth in the volume of clients' loan portfolio, and that the quality of the portfolio has improved somewhat. The respondents said demand for corporate and retail loans continued to grow. Demand from corporations for loans is expected to rise, as is demand from households for consumer loans and mortgages. The banks have relaxed their lending standards for households for the fifth straight quarter and for businesses for the first time since Q3 2024. Loan application approval rates have risen for both households and companies. In Q3, the financial institutions expect an easing of lending standards for businesses and households. In April–June, credit risk increased. During Q3, FX, credit, and liquidity risks are expected to rise.

Outlook for the next 12 months

The banks remain optimistic about the growth in their corporate and retail loan portfolios, the results of the current survey show. For the first time since Q1 2024, the respondents anticipate the quality of both corporate and retail loans will improve. The banks project an inflow of client deposits in the next 12 months.

Demand

Q2 saw an increase in demand for corporate loans. For the first time since the full-scale invasion, demand for long-term loans and loans to large enterprises increased the most. Demand from corporate clients for both hryvnia and FX loans also rose. The banks attributed the uptick in demand to the need for capital investment and working capital. Meanwhile, access to loans from other banks and the growth in domestic financing restrained the demand for loans to large businesses. For the second quarter in a row, the banks have noted that interest rates are a factor that holds back demand.

The respondents project a rise in demand for all types of loans to businesses in July–September.

In Q2, households' demand increased for both mortgages and consumer loans. The respondents cited improved consumer sentiment as a driver of the growth in demand for consumer loans. Meantime, the growth in household savings and the availability of loans from other banks reduced the demand for consumer loans, the polled financial institutions said. Demand for mortgages was being fueled by an upbeat outlook for the real-estate market and by improved consumer sentiment, according to a number of banks. Some of the large financial institutions pointed out that household demand for their mortgage products was boosted by the lack of competition from other banks.

In Q3, the respondents expect an increase in demand from households for both mortgages and consumer loans.

The vast majority of the banks said the debt burden of businesses remained moderate in Q2. Meanwhile, the share

of financial institutions that assessed the debt burden of households as low shrank slightly.

Lending conditions

An overall easing of lending standards for businesses took place in Q2. It was primarily large banks that relaxed their standards for short-term loans, FX loans, and loans to large enterprises. Increased competition from other banks encouraged the financial institutions to loosen their lending standards for corporations. For SMEs, better inflation expectations were an additional driver in the easing of standards. However, this easing was held back by a worsening of expectations for overall economic activity and the exchange rate.

In Q3, the respondents plan to ease their lending standards for corporations. It is expected that standards will be relaxed to a greater extent for short-term and hryvnia loans, as well as for loans to SMEs.

The approval rate of corporate loan applications edged higher. The impact of pricing conditions was mixed and generally less than decisive, the banks said.

In April–June, the banks continued to ease lending standards for mortgages as well as consumer loans. This trend has been ongoing for five consecutive quarters. As with the previous survey, the easing of consumer lending standards was said to have been driven by active rivalry between the banks and non-bank financial institutions. Better prospects for the real-estate market contributed to the loosening of mortgage standards.

In Q3, the respondents expect to continue to relax their lending standards for consumer loans and mortgages.

In Q2, household loan application approvals edged higher. The banks relaxed their requirements for mortgage collateral while also increasing the sizes of consumer loans.

Risks

In the current survey, the banks highlighted a visible increase in credit risk, with a smaller share of respondents reporting

higher operational risk. For the first time since mid-2023, the banks have detected no increase in FX risk. In Q3, the respondents project FX and credit risks will rise and liquidity risk will also grow slightly.

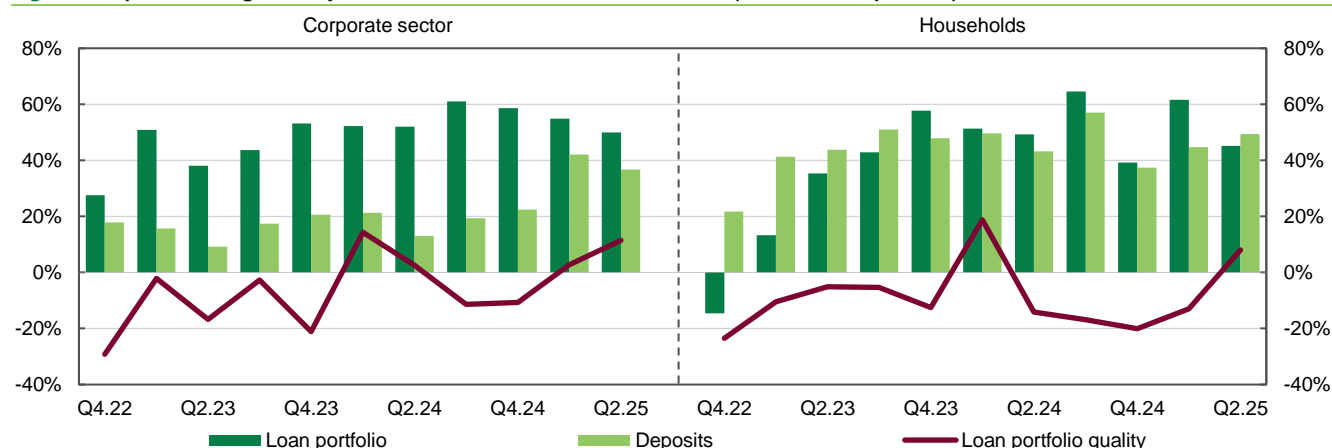
About the Survey

The NBU highly appreciates the banks' participation in the survey while under martial law.

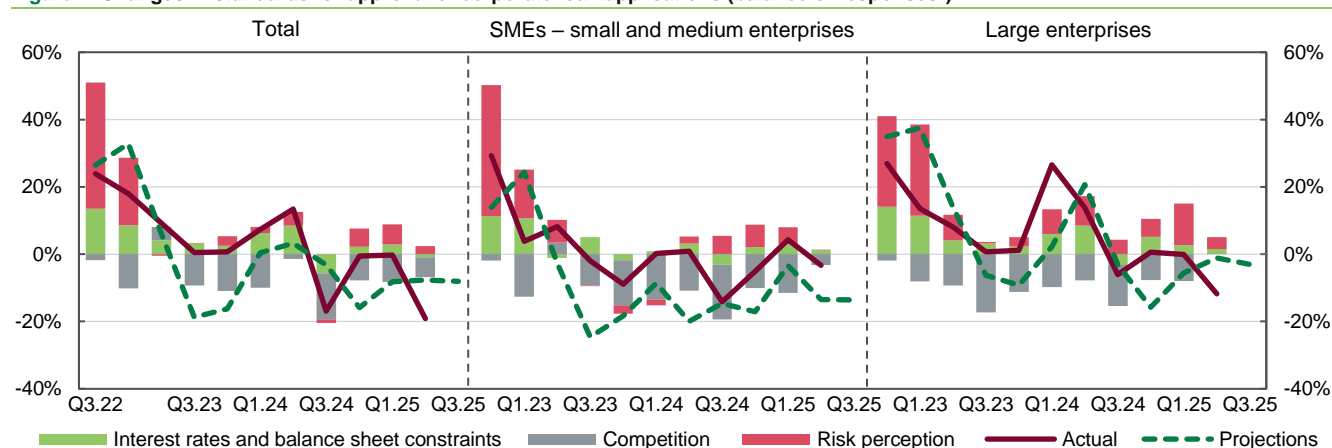
The Bank Lending Survey is an analytical report based on the results of a quarterly survey of banks conducted by the NBU. The purpose of the survey is to deepen the understanding, by the NBU and banking sector participants, of lending market conditions and development trends. The report covers generalized estimates and forecasts of changes in the standards and conditions of lending to the corporate sector and households, changes in loan demand, and more.

This report contains an assessment of the state of the bank credit market in Q2 2025 and expectations for Q3 2025. This survey was conducted from 16 June through 7 July 2025 among bank liability managers. The answers were provided by 26 financial institutions, which together held 96% of the banking system's total assets. The survey's results reflect the views of the respondents and are not assessments or forecasts by the NBU.

The next Bank Lending Survey, featuring expectations for Q3, will be published in October 2025.

Figure 1. Expected changes in key bank indicators over the next 12 months (balance of responses*)

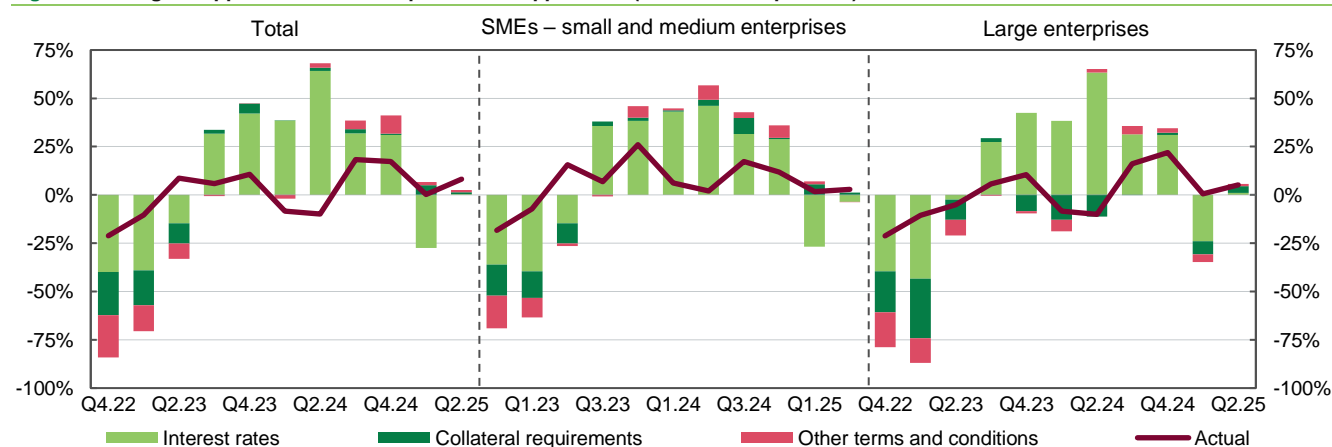
* A positive balance of responses indicates expectations of growth for the respective indicator.

Figure 2. Changes in standards for approval of corporate loan applications (balance of responses*)

Note. The lines represent actual values and projections, with the factors that prompted the change in the indicator shown in the columns (overall reading of the indicator may differ from the total of individual factors).

Interest rates and balance sheet constraints are the mean of the bank's capitalization and the bank's liquidity position; *Competition* is the mean of competition with other banks and competition with non-banks; *Risk perception* is the mean of such factors, as expectations of overall economic activity, expectations of the development of industry or an enterprise, inflation expectations, exchange rate expectations, and collateral risk.

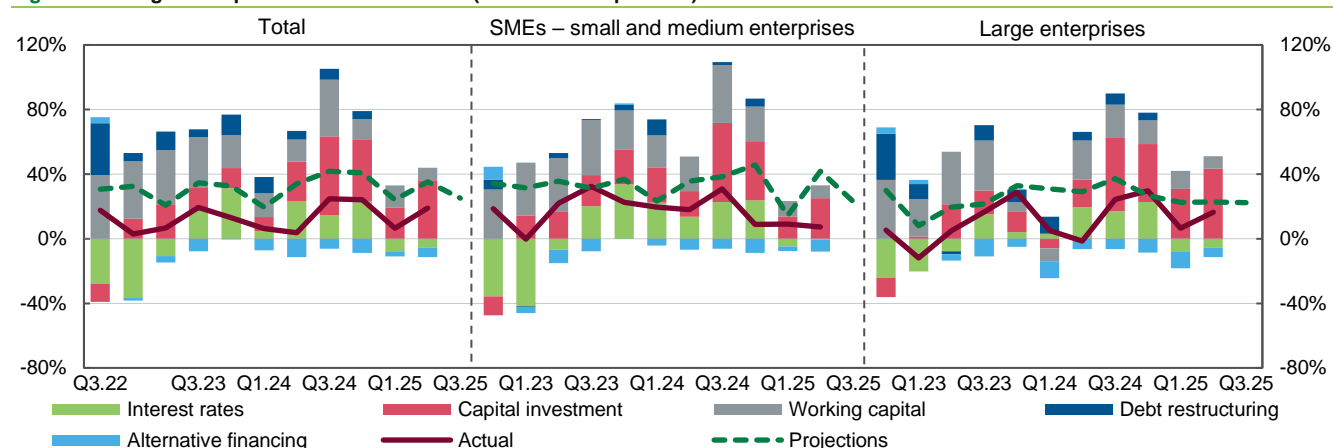
* A positive balance indicates a tightening of standards for approval of loan applications.

Figure 3. Change in approval rates for corporate loan application (balance of responses*)

Note. The line represents actual values and projections, with the factors that prompted the change in the indicator shown in the columns (overall reading of the indicator may differ from the total of individual factors).

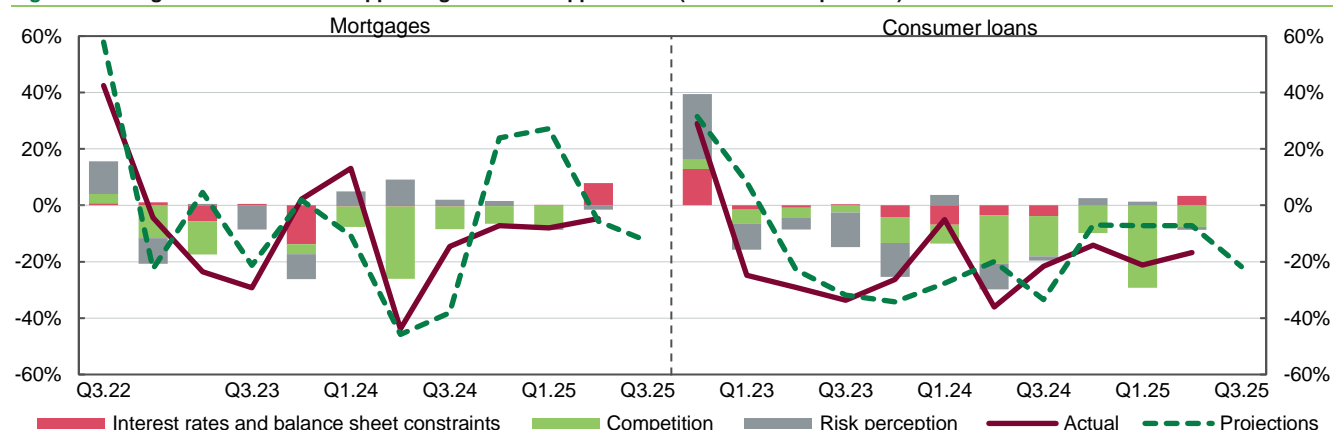
Interest rates mean the interest rates; *Collateral requirements* mean the collateral requirements; *Other terms and conditions* are mean of the following factors: change in non-interest payments, volume of a loan or a line of credit, loan-agreement-related restrictions for borrowers, and loan term.

* A positive balance of responses indicates an increase in the approval rate for loan applications.

Figure 4. Change in corporate demand for loans (balance of responses*)

Note. The lines represent actual values and projections, with the factors that prompted the change in the indicator shown in the columns (overall reading of the indicator may differ from the total of individual factors). *Interest rates* mean the change in interest rates; *Capital investment* means the need for capital investment; *Working capital* means the need for working capital; *Debt restructuring* means the debt restructuring; *Alternative financing* is the mean of the following factors: internal financing, loans from other banks, and asset sales.

* A positive balance of responses indicates an increase in demand.

Figure 5. Changes in the criteria for approving retail loan applications (balance of responses*)

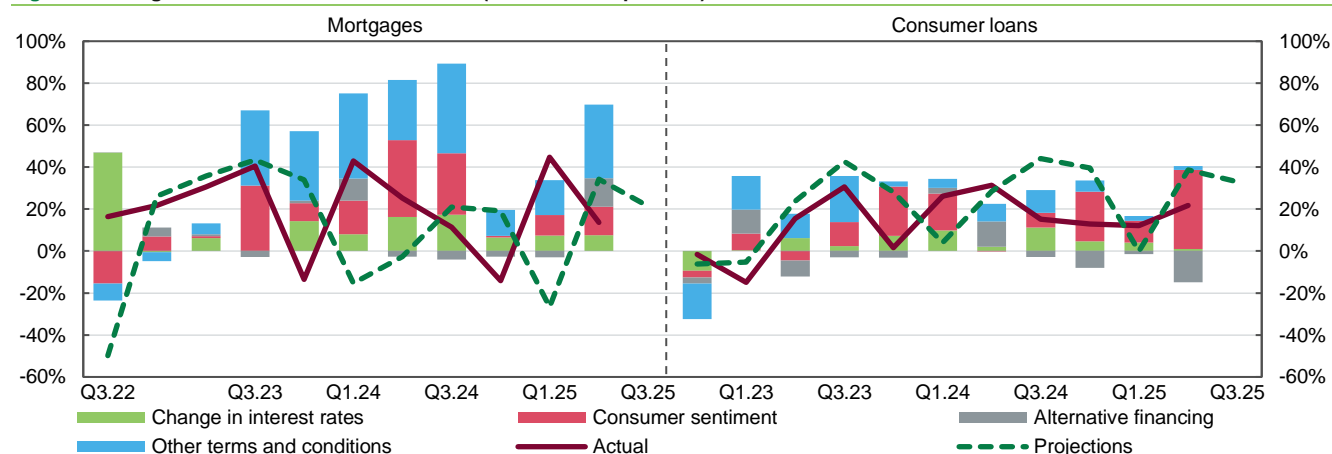
Note. The lines represent actual values and projections, with the factors that prompted the change in the indicator shown in the columns (overall reading of the indicator may differ from the total of individual factors). *Interest rates and balance sheet constraints* mean the interest rates and balance sheet constraints factor; *Competition* is the mean of the competition with other banks and competition with non-banks; *Risk perception* is the mean of the following factors: expectations of overall economic activity, inflation expectations, exchange rate expectations, and expectations on the real estate market (for mortgages) or expectations of borrower solvency and collateral risk (for consumer loans).

* A positive balance indicates a tightening of standards for approval of loan applications.

Figure 6. Change in the number of approved household loan applications (balance of responses*)

Note. The line represents actual values and projections, with the factors that prompted the change in the indicator shown in the columns (overall reading of the indicator may differ from the total of individual factors). *Interest rates* mean the loan rates factor; *Collateral requirements* mean the collateral requirements factor; *Other terms and conditions* are defined as the mean of the following factors: loan term, change in non-interest payments, and the loan-to-value ratio (LTV) (for mortgages) and loan size (for consumer loans).

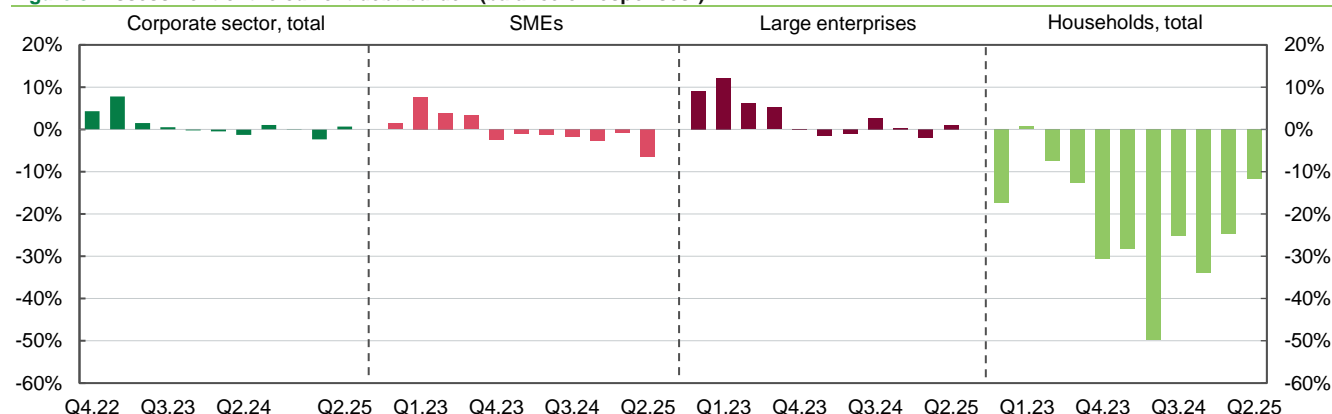
* A positive balance of responses indicates an increase in the number of approved loan applications.

Figure 7. Change in household demand for loans (balance of responses*)

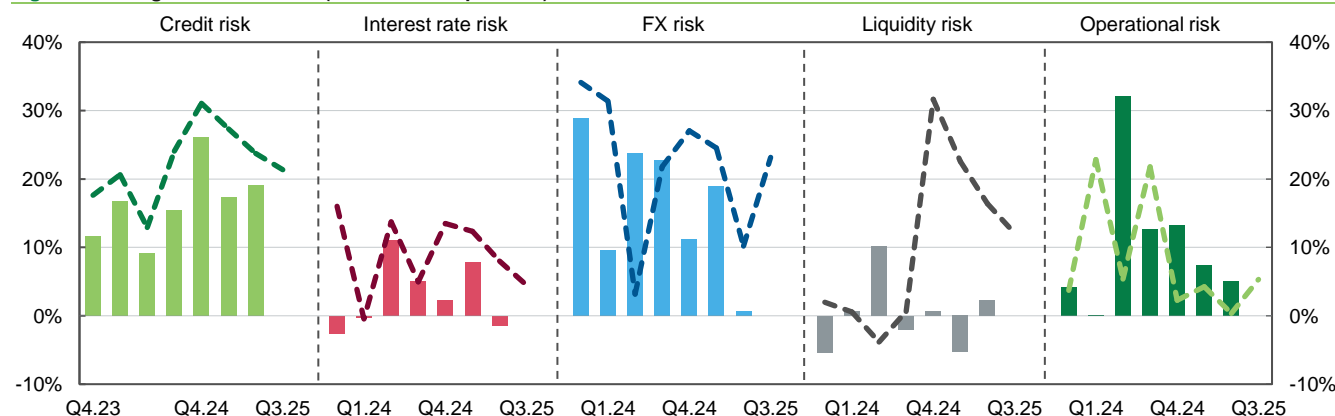
Note. The lines represent actual values and projections, with the factors that prompted the change in the indicator shown in the columns (overall reading of the indicator may differ from the total of individual factors).

Change in interest rates means the change in the interest rates factor; *Consumer sentiment* means the consumer sentiment factor; *Alternative financing* is the non-weighted mean of households' savings and loans from other banks; *Other terms and conditions* (for mortgage loans) mean the development prospects of the real estate market factor; other terms and conditions (for consumer loans) are defined as the non-weighted mean of the following factors: spending on durable goods and purchase of foreign currency.

* A positive balance of responses indicates an increase in demand.

Figure 8. Assessment of the current debt burden (balance of responses*)

* Higher values for the balance of responses correlate with higher debt loads. A positive value indicates a high debt load, while a negative value indicates a lower debt load.

Figure 9. Change in banks' risks (balance of responses*)

The columns represent quarterly data, with the lines showing expectations for the next quarter.

* A positive balance of responses indicates an increase in risks.

Annex: Survey Findings

Each respondent bank was represented by a credit manager who filled out an electronic questionnaire. The questionnaire included three types of questions:

- questions with open responses (response options are not limited)
- multiple choice questions
- multiple choice questions where responses are presented on an ordinal scale.

For questions where responses were on an ordinal scale (e.g., from “significantly increased” to “significantly decreased”), the indicator “balance of responses” was calculated (BR). For the purposes of the survey, the terms used shall mean:

- lending standards are the internal regulations and criteria governing the lending policies of a bank
- lending conditions are the lending terms and conditions agreed on between a bank and a borrower.

The questionnaire covers changes in the past three months and expected changes over the next three months (i.e. for the quarter following the reporting quarter).

To calculate aggregated results for all respondents, each response is assigned a score based on a bank's answers and

its weight in the total sample. The scores are presented on a range from -1 to 1 depending on the direction of indicator change. Responses indicating a significant change of the indicator are assigned a higher score than responses reflecting an insignificant change. The response “grew considerably” will have a score of 1, and the response “grew slightly” – a score of 0.5. Each score is weighted on the share of the respective respondent in the total sample depending on its share in assets or the portfolio of corporate/retail loans of this sample.

The aggregate score for all banks is the BR that can also be interpreted as the difference between the weighted share of respondents reporting an “increase” in a certain index and the weighted share of respondents reporting a “decrease” in the index. The BR can vary within the range of $\pm 100\%$. A positive balance indicates that respondents generally assess/expect a change in the index (of the standards of loan applications approval/loan applications approval rate/demand for loans/risks, etc.) toward an increase/strengthening compared with the previous quarter/next quarter. Detailed information about how to interpret the balance of responses to each question is provided in the notes to the relevant Figures.

Table. Survey Findings, %

Balance of responses	2022		2023				2024				2025	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
1	2	3	4	5	6	7	8	9	10	11	12	13
I. Expectations for the next 12 months												
How, in your opinion, will the following corporate readings change at your bank over the next 12 months?												
Loan portfolio	10.2	27.6	50.8	38.0	43.7	53.1	52.2	52.1	61.0	58.7	54.8	49.9
Deposits	2.6	17.9	15.6	9.2	17.4	20.6	21.3	13.1	19.4	22.4	42.1	36.7
Loan portfolio quality	-56.2	-29.2	-2.1	-16.7	-2.7	-21.1	14.4	2.6	-11.3	-10.7	2.8	11.5
How, in your opinion, will the following retail readings change at your bank over the next 12 months?												
Loan portfolio	-21.0	-14.5	13.2	35.3	42.8	57.8	51.4	49.2	64.6	39.2	61.6	45.2
Deposits	16.2	21.7	41.2	43.8	51.0	47.9	49.6	43.2	57.1	37.4	44.7	49.4
Loan portfolio quality	-41.7	-23.5	-10.5	-5.1	-5.4	-12.6	18.8	-14.1	-16.9	-20.1	-13.0	8.1
II. Risk assessment												
How did the risks for your bank change within the last quarter?												
Credit risk	79.7	68.4	17.8	16.7	17.2	11.7	16.7	9.1	15.4	26.1	17.4	19.1
Interest rate risk	33.5	37.4	14.6	4.1	-0.9	-2.6	-0.2	11.0	5.0	2.2	7.8	-1.4
FX risk	49.1	22.7	3.7	-3.1	-0.8	28.9	9.6	23.8	22.7	11.1	18.9	0.6
Liquidity risk	1.9	-33.8	-9.4	-9.2	-1.5	-5.4	0.7	10.2	-2.0	0.6	-5.3	2.2
Operational risk	40.2	66.9	17.8	2.6	1.6	4.1	0.0	32.1	12.7	13.2	7.3	5.1
What changes do you expect in the risks for your bank over the next quarter?												
Credit risk	57.6	53.6	21.7	23.4	17.6	20.6	12.9	24.1	31.1	27.3	23.7	21.4
Interest rate risk	43.6	37.0	27.9	2.5	16.0	-0.5	13.7	5.0	13.5	12.3	8.0	4.5
FX risk	39.4	41.1	7.8	2.7	34.1	31.4	3.2	21.8	27.0	24.5	10.2	23.2
Liquidity risk	8.2	14.1	5.0	0.5	2.0	0.6	-3.8	0.6	31.6	22.6	16.4	12.1
Operational risk	54.9	51.4	4.0	5.1	3.7	22.8	5.4	21.8	2.3	4.2	0.4	5.3

	1	2	3	4	5	6	7	8	9	10	11	12	13
III. Corporate Loans													
How did the standards for approval of corporate loan applications change within the last quarter?													
Total	54.8	23.8	18.0	9.2	0.5	0.7	7.3	13.4	-16.9	-0.5	-0.2	-19.1	
Loans to SMEs	24.0	29.3	3.9	8.2	-2.0	-8.9	0.2	0.9	-14.2	-5.1	4.3	-3.3	
Loans to large enterprises	42.6	26.9	13.6	8.1	0.7	1.1	26.6	13.8	-6.0	0.6	-0.1	-11.8	
Short-term loans	29.3	18.0	11.9	1.9	2.1	1.7	6.2	8.9	-18.5	-0.7	-5.9	-16.0	
Long-term loans	72.6	48.9	29.9	8.2	0.7	-5.2	12.4	8.1	-6.6	4.8	4.3	-7.1	
Loans in domestic currency	35.8	22.6	17.5	3.2	2.9	0.3	6.2	4.1	-17.3	1.1	-4.7	-7.8	
Loans in foreign currency	61.3	42.6	20.6	7.9	1.0	3.4	13.7	23.1	-4.9	9.2	4.7	-11.2	
What was the impact of the factors listed below on changes in standards for approval of corporate loan applications within the last quarter?													
Bank's capitalization	22.1	20.3	13.2	9.9	8.8	8.7	14.5	16.5	-7.6	5.3	5.1	-2.7	
Bank's liquidity position	14.5	6.7	3.9	-1.7	-2.4	-3.8	-1.9	0.5	-3.8	-0.9	0.6	0.9	
Competition with other banks	-2.4	-3.6	-18.3	8.0	-18.7	-21.8	-19.8	-2.8	-27.3	-15.6	-16.6	-11.8	
Competition with non-bank institutions	0.0	0.0	-2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Expectations of general economic activity	56.0	45.2	20.7	-2.9	-13.3	-24.4	0.6	-5.0	2.4	5.9	8.9	6.7	
Inflation expectations	41.4	34.8	9.9	2.3	-1.7	9.3	2.9	0.0	1.9	-4.1	0.2	0.5	
Exchange rate expectations	53.0	32.3	11.5	2.8	5.7	11.8	9.1	17.5	2.2	13.2	6.7	6.5	
Expectations of development in an industry or in an individual enterprise	69.6	46.6	23.2	-9.5	6.6	19.1	-3.5	2.3	-12.7	5.1	5.6	0.4	
Collateral risk	65.1	28.3	35.2	4.8	3.4	-1.2	0.1	5.5	0.7	7.1	8.8	-2.1	
What changes do you expect in the standards for approval of corporate loan applications over the next quarter?													
Total	26.5	32.8	6.1	-18.7	-16.2	0.4	3.2	-3.2	-15.9	-8.1	-7.7	-8.1	
Loans to SMEs	13.9	24.4	-2.7	-24.6	-18.4	-8.6	-20.0	-14.6	-17.1	-3.4	-13.5	-13.5	
Loans to large enterprises	34.9	37.5	14.0	-6.3	-9.2	2.2	20.7	-3.1	-15.8	-5.6	-1.1	-3.0	
Short-term loans	16.9	28.4	1.6	-18.7	-15.8	0.0	-5.7	-5.9	-16.7	-5.6	-24.3	-8.4	
Long-term loans	36.2	40.4	12.8	7.5	-13.2	7.6	3.0	-11.1	-8.5	-1.6	-2.3	-25.1	
Loans in domestic currency	21.7	20.6	0.9	-18.7	-15.8	0.0	-2.4	-3.4	-17.2	-6.6	-24.7	-14.0	
Loans in foreign currency	37.7	53.1	7.5	7.7	-2.6	13.4	8.4	17.1	-7.9	5.7	4.9	-1.7	
How did the approval rate of corporate loan applications change within the past quarter?													
Total	-40.2	-21.1	-10.4	8.6	5.8	10.6	-8.4	-10.0	18.3	17.3	0.3	8.2	
Loans to SMEs	-28.4	-18.3	-7.3	15.6	6.9	26.0	6.2	2.0	17.3	11.8	1.6	2.9	
Loans to large enterprises	-51.8	-21.2	-10.5	-5.1	5.7	10.5	-8.4	-10.1	16.1	21.9	0.6	5.2	
Short-term loans	-25.4	-13.0	-5.8	9.0	6.9	17.3	-4.8	-9.6	18.2	21.6	0.5	7.3	
Long-term loans	-54.0	-46.0	-22.1	3.7	0.0	5.5	-9.6	-9.4	10.7	8.5	-0.4	8.8	
Loans in domestic currency	-37.9	-17.7	-5.8	14.5	0.5	16.3	-4.7	-3.8	20.0	17.3	-0.4	8.2	
Loans in foreign currency	-50.0	-38.3	-19.3	-6.7	5.4	7.1	-10.0	-10.2	4.7	4.0	1.2	7.4	
How did price and non-price terms of corporate loans change within the past quarter?													
Total													
Interest rates (increase – stricter conditions)	80.0	39.9	39.1	14.7	-31.7	-42.1	-38.4	-64.1	-31.8	-31.0	27.4	-0.4	
Changes in non-interest payments	16.9	6.4	16.1	-1.3	-5.0	-1.5	-13.0	-12.9	-0.5	-16.4	0.0	0.0	
Loan or facility amount	46.0	34.8	24.7	7.5	1.7	1.7	8.0	8.6	-15.8	-16.5	-1.5	0.1	
Collateral eligibility requirements	41.7	22.4	18.1	10.4	-1.9	-5.1	-0.3	-1.8	-2.2	-0.7	-5.0	0.1	
Restrictions imposed by the loan agreement on the borrower	26.6	23.4	11.7	17.3	0.3	0.2	12.9	0.0	-0.2	-3.3	-5.7	-4.6	
Loan maturity	43.3	22.8	0.9	8.3	5.7	-1.1	0.0	-4.4	-1.8	-1.5	0.2	0.0	
Small- and medium-sized enterprises (SMEs)													
Interest rates (increase – stricter conditions)	74.9	36.0	39.5	14.7	-35.7	-38.2	-43.1	-46.0	-31.5	-28.9	26.8	3.5	
Changes in non-interest payments	15.8	6.5	16.6	-1.3	-5.0	-6.0	-13.0	-13.0	-0.5	-16.5	0.0	0.0	
Loan or facility amount	35.7	29.8	15.5	-5.8	4.1	-18.2	-4.1	-7.2	-10.7	0.4	-0.4	0.1	
Collateral eligibility requirements	28.6	16.1	13.8	10.5	-2.2	-1.7	-0.6	-3.1	-8.4	-0.7	-5.5	-1.2	
Restrictions imposed by the loan agreement on the borrower	25.9	21.5	7.3	17.4	0.3	0.2	12.9	0.0	-0.2	-7.8	-6.1	0.7	
Loan maturity	33.6	9.5	0.9	-5.1	3.9	0.3	0.0	-10.0	-0.5	-2.0	0.2	0.0	
Large enterprises													
Interest rates (increase – stricter conditions)	80.0	39.5	43.4	2.5	-27.5	-42.4	-38.3	-63.3	-31.4	-31.0	23.9	-1.0	
Changes in non-interest payments	16.9	6.7	13.7	-1.3	-5.0	-1.5	0.2	-13.1	-0.5	-4.2	0.0	0.0	
Loan or facility amount	58.5	21.5	24.7	8.0	1.7	6.5	10.2	8.7	-16.4	-12.1	-1.4	0.1	
Collateral eligibility requirements	41.7	21.2	30.7	10.4	-1.9	8.4	13.0	11.3	0.1	-1.3	6.9	-3.5	

	1	2	3	4	5	6	7	8	9	10	11	12	13
Restrictions imposed by the loan agreement on the borrower		26.6	22.2	11.7	17.3	0.3	0.3	12.9	0.0	-0.5	8.7	17.8	-4.7
Loan maturity		43.2	21.7	1.0	8.4	4.9	-1.0	0.0	-3.1	0.5	-1.5	-0.4	-0.5
How the corporate sector's demand changed within the last quarter, disregarding the seasonal changes?													
Total		9.5	17.5	3.0	6.7	19.4	12.9	6.3	3.7	24.7	24.1	6.6	19.0
Loans to SMEs		-5.3	18.6	-0.3	22.0	32.4	22.6	19.6	18.0	30.9	8.9	9.2	7.3
Loans to large enterprises		9.1	5.4	-11.9	4.8	16.6	28.6	5.1	-1.5	24.2	29.7	6.6	16.4
Short-term loans		19.2	23.5	1.8	1.1	17.0	17.1	11.6	4.0	10.2	-1.2	7.8	12.2
Long-term loans		-28.3	-30.6	-6.8	3.7	13.4	11.8	19.8	-5.2	24.3	18.3	3.5	29.8
Loans in domestic currency		21.7	23.5	0.7	6.7	18.7	17.9	11.8	5.0	24.7	11.0	11.3	14.1
Loans in foreign currency		-24.7	-46.1	-4.5	0.3	-1.6	24.3	1.2	-5.3	9.5	2.3	-2.5	13.0
What was the impact of the factors listed below on changes in corporate demand for loans within the last quarter?													
Interest rates		-45.5	-27.8	-36.7	-10.7	17.3	31.4	4.8	23.4	14.6	23.2	-7.7	-5.4
Capital investment needs		-25.8	-11.3	12.5	21.4	14.6	12.5	8.7	24.3	48.7	38.3	19.4	36.2
Working capital needs		58.1	39.5	35.5	33.4	31.2	20.3	14.7	13.7	35.2	12.6	13.2	7.8
Debt restructuring		19.8	32.1	5.1	11.6	4.7	12.7	10.0	5.4	6.7	4.9	0.1	0.0
Internal financing		10.5	10.6	2.4	-3.0	-6.8	2.0	-8.4	-10.9	-1.7	2.6	-2.2	-8.7
Loans from other banks		-4.5	2.2	-7.4	-10.7	-17.9	-3.6	-13.5	-22.9	-17.0	-29.0	-7.3	-9.4
Assets sale		0.0	-1.6	0.0	1.3	1.4	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
How will the corporate demand for loans change over the next quarter, disregarding the seasonal changes, in your opinion?													
Total		30.6	32.5	20.7	34.7	32.6	19.6	34.1	41.7	40.8	24.2	35.2	25.1
Loans to SMEs		34.3	31.5	35.6	31.2	36.7	23.3	35.7	38.3	45.7	14.4	41.7	23.2
Loans to large enterprises		30.0	8.1	19.5	21.5	32.9	30.9	29.1	37.3	26.7	22.6	22.7	22.3
Short-term loans		31.0	32.1	33.3	19.9	39.0	18.8	32.5	38.4	18.8	3.7	24.5	17.2
Long-term loans		-21.9	-0.3	6.9	19.5	8.4	5.9	25.8	37.6	36.8	26.2	16.1	32.9
Loans in domestic currency		30.5	30.0	25.1	33.1	36.2	21.3	34.5	40.0	41.2	22.9	31.4	24.7
Loans in foreign currency		-28.8	-20.6	13.3	10.2	11.2	6.9	13.3	8.8	5.2	5.5	8.2	24.9
How do you assess corporates' leverage in the past quarter?													
Total		9.1	4.3	7.8	1.5	0.5	-0.2	-0.4	-1.3	1.0	-0.1	-2.3	0.7
SMEs		5.3	1.4	7.6	3.9	3.3	-2.4	-1.1	-1.2	-1.8	-2.8	-0.9	-6.6
Large enterprises		13.7	9.1	12.2	6.1	5.2	-0.2	-1.6	-1.0	2.7	0.3	-2.0	1.1
IV. Loans to households													
How did the standards for approval of retail loan applications changed within the last quarter?													
Mortgages		61.0	42.5	-4.3	-23.5	-29.2	2.2	13.1	-43.8	-14.6	-7.2	-8.0	-4.7
Consumer loans		28.2	29.0	-24.8	-29.1	-33.6	-26.3	-5.1	-36.1	-21.6	-14.1	-21.2	-16.8
What was the impact of the factors listed below on changes in standards for approval of retail loan applications within the last quarter?													
Cost of funding and balance sheet restrictions		15.2	12.5	-1.2	-1.2	0.4	-4.4	-7.1	-3.5	0.0	-0.2	0.3	3.6
Competition with other banks		-1.8	2.1	-22.5	-19.5	-2.1	-26.1	-8.2	-29.0	-19.2	-10.3	-40.7	-19.2
Competition with non-bank institutions		0.0	3.3	-1.9	-2.0	-2.4	-0.2	-6.1	-5.0	-9.1	-9.3	-12.9	-10.0
Expectations of general economic activity		38.1	14.8	-17.7	-3.5	-19.6	-21.0	9.3	13.8	1.0	8.0	17.1	3.1
Inflation expectations		35.4	6.4	-19.8	-1.2	-1.0	-3.4	-1.1	7.9	4.8	5.1	0.4	-0.1
Exchange rate expectations		43.9	12.3	0.4	-1.2	0.3	1.3	4.7	9.1	5.0	4.8	0.2	0.0
Real estate market expectations		37.5	12.6	5.1	0.3	-4.0	-4.2	-9.0	4.2	-5.4	-5.4	-5.0	-0.2
Borrowers' solvency expectations		60.0	18.7	-15.5	-20.5	-20.1	-33.5	-8.1	-25.8	-9.2	4.3	-10.7	-6.9
What changes do you expect in the standards for approval of retail loan applications over the next quarter?													
Mortgages		57.9	-22.5	4.6	-21.3	1.9	-10.7	-45.8	-38.1	23.9	27.2	-5.7	-12.8
Consumer loans		31.5	8.2	-22.8	-31.8	-34.3	-27.7	-19.9	-33.5	-7.0	-7.2	-7.2	-21.7
How did the rate of approval of retail loan applications change within the past quarter?													
Mortgages		-61.2	16.8	5.8	30.1	9.0	43.1	17.1	53.0	-13.3	-20.1	7.8	7.9
Consumer loans		-49.2	-18.1	13.8	23.8	37.1	39.9	-4.4	32.0	10.5	5.7	11.1	4.5
How did price and non-price terms of retail loans change within the past quarter?													
Mortgages													
Interest rates on loans		60.0	2.6	2.0	-6.2	0.0	-14.3	-0.7	-1.7	-11.5	-6.5	-8.0	1.3
Collateral eligibility requirements		54.3	7.6	1.7	6.7	0.1	0.1	-6.9	-16.3	-7.6	-5.6	0.4	-7.0
Loan maturity		5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2
Changes in non-interest payments		5.5	0.4	2.7	0.0	0.0	0.0	0.0	0.0	27.7	0.0	0.0	-1.4
Loan-to-value ratio (LTV)		35.4	7.2	-4.9	-23.5	0.0	0.0	0.2	-1.1	-0.3	0.1	-7.9	0.2

	1	2	3	4	5	6	7	8	9	10	11	12	13
Consumer loans													
Interest rates on loans		12.5	25.5	0.3	-6.1	-5.0	-7.2	-6.7	-5.3	-9.9	-6.4	-5.1	-1.8
Collateral eligibility requirements		0.7	4.4	4.1	8.3	0.0	0.0	-4.7	-1.4	0.4	0.2	0.0	0.0
Loan maturity		12.9	-6.0	-8.9	-1.6	-1.3	-0.3	-1.3	-1.0	-0.9	0.0	-4.6	-1.0
Changes in non-interest payments		2.8	1.1	-4.2	-1.3	0.0	-1.6	-0.2	-5.0	-2.3	0.8	16.8	0.0
Loan amount		34.1	-7.6	-16.3	-13.9	-11.8	-16.2	-5.9	-17.9	-17.3	-10.6	-17.7	-30.8
How did households' demand for loans change in the past quarter (not seasonally adjusted)?													
Mortgages		-63.5	16.4	21.8	30.5	40.4	-13.6	43.0	25.3	11.3	-14.1	44.7	13.6
Consumer loans		-51.0	-1.7	-14.9	15.4	30.6	1.6	26.2	31.4	15.2	12.8	12.1	21.8
What was the impact of the factors listed below on changes in households' demand for loans in the past quarter?													
Mortgages													
Interest rates		-58.9	46.8	-0.5	6.2	0.0	14.3	8.0	16.2	17.4	6.5	7.5	7.5
Real estate market outlook		-57.4	-8.1	-4.2	5.2	35.9	33.1	40.5	28.7	42.7	12.4	16.6	35.1
Consumer confidence		-58.2	-15.5	6.9	0.9	31.1	8.5	15.9	36.7	29.2	0.8	9.8	13.6
Households' savings		-11.6	-10.9	8.8	1.8	2.5	2.3	2.1	2.8	0.3	1.0	2.4	0.2
Loans from other banks		-5.1	11.3	0.0	0.0	-8.1	0.0	19.0	-8.3	-8.3	-6.5	-8.4	27.1
Consumer loans													
Interest rates		-12.1	-9.3	0.4	6.2	2.3	7.2	9.9	2.1	11.2	4.6	4.1	1.0
Consumer confidence		-42.3	-3.3	8.0	-4.5	11.4	23.5	17.5	-0.3	7.0	23.6	10.4	37.6
Spending on durable goods		-46.0	-31.8	26.8	7.7	25.8	0.5	2.1	21.8	15.8	15.7	9.5	3.7
Purchases of foreign currency		-1.9	-2.2	5.4	15.3	18.2	4.4	6.5	-5.1	6.0	-4.8	-5.0	0.0
Households' savings		-10.2	3.7	26.9	-8.3	-1.3	1.1	1.4	18.8	-0.6	-9.2	-2.3	-11.7
Loans from other banks		-0.2	-9.5	-4.2	-6.8	-4.6	-7.5	4.1	5.3	-5.1	-6.7	-0.7	-18.2
How will households' demand for loans change over the next quarter (not seasonally adjusted), in your opinion?													
Mortgages		-49.8	26.1	35.8	43.4	34.0	-15.3	-2.7	21.0	19.1	-26.7	34.2	21.4
Consumer loans		-6.2	-5.3	23.7	42.7	28.1	4.0	28.5	44.1	39.6	-0.1	38.6	32.9
How do you assess debt burden on households in the past quarter?													
Total		11.9	-17.4	0.7	-7.5	-12.7	-30.7	-28.2	-49.7	-25.1	-34.1	-24.8	-11.8