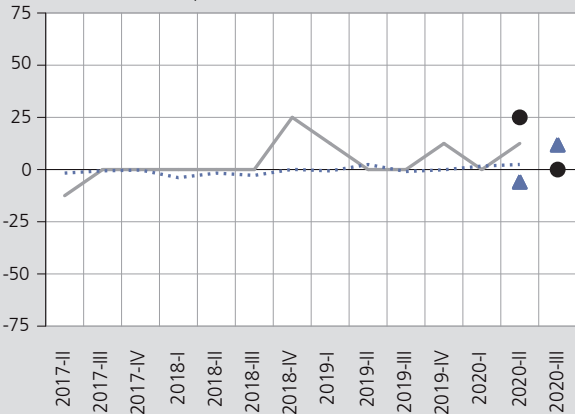


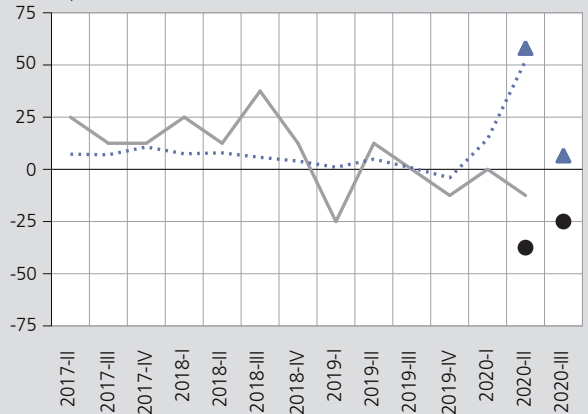
MAIN RESULTS OF THE BANK LENDING SURVEY FOR THE EURO AREA AND BELGIUM

(evolution expressed as diffusion index*)

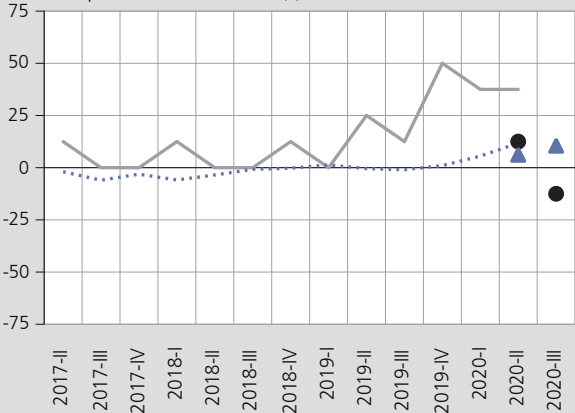
Credit standards as applied to the approval of loans or credit lines to non-financial corporations (a)



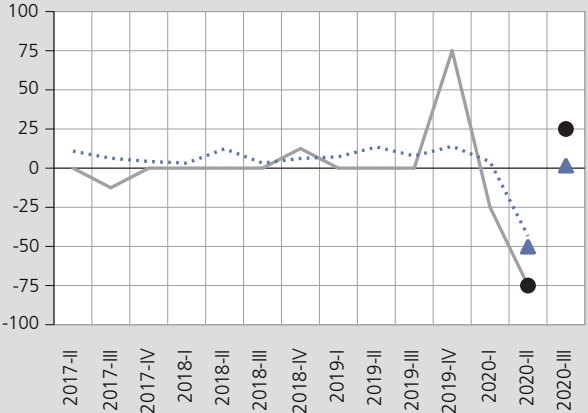
Demand for loans (or credit lines) to non-financial corporations (b)



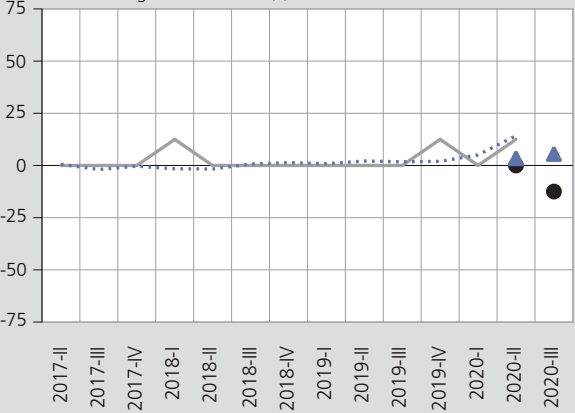
Credit standards as applied to the approval of loans for house purchase to households (a)



Demand for loans for house purchase to households (b)



Credit standards as applied to the approval of consumer credit and other lending to households (a)



Demand for consumer credit and other lending to households (b)



Belgium:

- observed results
- expectations expressed to the previous quarter by the respondents

Euro area:

- observed results
- ▲ expectations expressed to the previous quarter by the respondents

(a) indicator

- = % of institutions reporting "tightened considerably" *1,0
- + % of institutions reporting "tightened somewhat" *0,5
- % of institutions reporting "eased somewhat" *0,5
- % of institutions reporting "eased considerably" *1,0

(b) indicator

- = % of institutions reporting "increased considerably" *1,0
- + % of institutions reporting "increased somewhat" *0,5
- % of institutions reporting "decreased somewhat" *0,5
- % of institutions reporting "decreased considerably" *1,0