

Q2 2010 BSP SENIOR BANK LOAN OFFICERS' SURVEY

ANNEX 1

I. Loans or credit lines to enterprises

Questions 1-5 ask about loans or credit lines to enterprises. Questions 1-3 deal with changes in your bank's lending policies in Q2 2010 relative to the previous quarter (Q1 2010). Questions 4-5 deal with changes in demand for loans or credit lines.

1. In Q2 2010, how have your bank's credit standards, in general (in terms of enforcement and policies), changed relative to Q1 2010, apart from the normal seasonal fluctuations? (In the categories of enterprises, please use your own definitions and indicate what they are.)

	Overall	Top Corporations	Middle Market		Micro* Enterprises
			Large Middle Market Enterprises	Small* and Medium* Enterprises	
Tightened considerably	0.0	0.0	0.0	0.0	0.0
Tightened somewhat	4.5	8.7	14.3	11.1	12.5
Remained basically unchanged	95.5	91.3	85.7	88.9	87.5
Eased somewhat	0.0	0.0	0.0	0.0	0.0
Eased considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	4.5	8.7	14.3	11.1	12.5
Total (No. of banks responding)	22.0	23.0	21.0	18.0	8.0

2. In Q2 2010, how have your bank's specific credit standards changed relative to Q1 2010?

a. Your bank's margin on loans	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Widened considerably	0.0	0.0	0.0	0.0	0.0
Widened somewhat	4.3	4.2	4.5	0.0	0.0
Remained basically unchanged	78.3	75.0	81.8	88.9	87.5
Narrowed somewhat	17.4	20.8	13.6	11.1	12.5
Narrowed considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	(13.0)	(16.7)	(9.1)	(11.1)	(12.5)
Total (No. of banks responding)	23.0	24.0	22.0	18.0	8.0

b. Size of credit lines	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Reduced considerably	0.0	0.0	0.0	5.6	12.5
Reduced somewhat	0.0	0.0	9.1	11.1	0.0
Remained basically unchanged	86.4	75.0	72.7	77.8	87.5
Increased somewhat	13.6	20.8	18.2	5.6	0.0
Increased considerably	0.0	4.2	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	(13.6)	(25.0)	(9.1)	11.1	12.5
Total (No. of banks responding)	22.0	24.0	22.0	18.0	8.0

c. Collateral requirements	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Tightened considerably	0.0	0.0	0.0	0.0	0.0
Tightened somewhat	4.8	0.0	13.6	15.8	12.5
Remained basically unchanged	95.2	100.0	86.4	84.2	87.5
Eased somewhat	0.0	0.0	0.0	0.0	0.0
Eased considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	4.8	0.0	13.6	15.8	12.5
Total (No. of banks responding)	21.0	24.0	22.0	19.0	8.0

d. Loan covenants	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Tightened considerably	0.0	0.0	0.0	0.0	0.0
Tightened somewhat	10.0	13.6	10.0	6.3	0.0
Remained basically unchanged	85.0	77.3	85.0	93.8	100.0
Eased somewhat	5.0	9.1	5.0	0.0	0.0
Eased considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	5.0	4.5	5.0	6.3	0.0
Total (No. of banks responding)	20.0	22.0	20.0	16.0	7.0

e. Maturity	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Shortened considerably	0.0	0.0	0.0	0.0	0.0
Shortened somewhat	13.6	12.5	9.1	5.6	0.0
Remained basically unchanged	86.4	75.0	90.9	94.4	100.0
Lengthened somewhat	0.0	12.5	0.0	0.0	0.0
Lengthened considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	13.6	0.0	9.1	5.6	0.0
Total (No. of banks responding)	22.0	24.0	22.0	18.0	8.0

3. In Q2 2010, how have the following factors affected your bank's credit standards?

a. Economic outlook	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to tightening	4.5	4.2	4.5	0.0	0.0
Contributed somewhat to tightening	13.6	12.5	9.1	11.1	28.6
Contributed to basically unchanged credit standards	77.3	79.2	86.4	88.9	71.4
Contributed somewhat to easing	4.5	4.2	0.0	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	13.6	12.5	13.6	11.1	28.6
Total (No. of banks responding)	22.0	24.0	22.0	18.0	7.0

b. Financial system regulation(s)	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to tightening	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to tightening	13.6	8.3	9.1	11.1	14.3
Contributed to basically unchanged credit standards	86.4	91.7	90.9	88.9	85.7
Contributed somewhat to easing	0.0	0.0	0.0	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	13.6	8.3	9.1	11.1	14.3
Total (No. of banks responding)	22.0	24.0	22.0	18.0	7.0

c. Tolerance for risk	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to tightening	0.0	0.0	4.5	5.6	0.0
Contributed somewhat to tightening	13.6	12.5	13.6	16.7	14.3
Contributed to basically unchanged credit standards	86.4	87.5	81.8	77.8	85.7
Contributed somewhat to easing	0.0	0.0	0.0	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	13.6	12.5	18.2	22.2	14.3
Total (No. of banks responding)	22.0	24.0	22.0	18.0	7.0

d. Access to market financing (e.g., money or bond market financing)	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to tightening	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to tightening	5.0	9.1	15.8	18.8	28.6
Contributed to basically unchanged credit standards	90.0	86.4	78.9	81.3	71.4
Contributed somewhat to easing	5.0	4.5	5.3	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	0.0	4.5	10.5	18.8	28.6
Total (No. of banks responding)	20.0	22.0	19.0	16.0	7.0

e. Competition from other banks or nonbank lenders (other financial intermediaries or the capital markets)	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to tightening	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to tightening	4.8	8.3	4.5	10.5	25.0
Contributed to basically unchanged credit standards	90.5	87.5	86.4	89.5	75.0
Contributed somewhat to easing	4.8	4.2	9.1	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	0.0	4.2	(4.5)	10.5	25.0
Total (No. of banks responding)	21.0	24.0	22.0	19.0	8.0

4. In Q2 2010, how has the demand for loans or credit lines to enterprises changed relative to Q1 2010, apart from the normal seasonal fluctuations?

	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Decreased considerably	0.0	0.0	0.0	0.0	0.0
Decreased somewhat	9.1	8.7	9.1	10.5	14.3
Remained basically unchanged	68.2	60.9	59.1	57.9	57.1
Increased somewhat	22.7	26.1	27.3	26.3	28.6
Increased considerably	0.0	4.3	4.5	5.3	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	13.6	21.7	22.7	21.1	14.3
Total (No. of banks responding)	22.0	23.0	22.0	19.0	7.0

5. In Q2 2010, how have the following factors affected the demand for loans or credit lines to enterprises?

a. Economic outlook	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	18.2	13.0	13.6	10.5	12.5
Contributed to basically unchanged demand	72.7	65.2	68.2	73.7	62.5
Contributed somewhat to higher demand	9.1	17.4	13.6	15.8	12.5
Contributed considerably to higher demand	0.0	4.3	4.5	0.0	12.5
No information	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	(9.1)	8.7	4.5	5.3	12.5
Total (No. of banks responding)	22.0	23.0	22.0	19.0	8.0

b. Interest rates	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	4.8	4.5	0.0	0.0	0.0
Contributed to basically unchanged demand	76.2	63.6	71.4	77.8	75.0
Contributed somewhat to higher demand	14.3	31.8	28.6	16.7	12.5
Contributed considerably to higher demand	0.0	0.0	0.0	5.6	0.0
No information	4.8	0.0	0.0	0.0	12.5
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	9.5	27.3	28.6	22.2	12.5
Total (No. of banks responding)	21.0	22.0	21.0	18.0	8.0

c. Terms of financing offered by your bank	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	4.5	4.3	9.1	10.5	0.0
Contributed to basically unchanged demand	81.8	73.9	81.8	78.9	75.0
Contributed somewhat to higher demand	13.6	21.7	9.1	10.5	25.0
Contributed considerably to higher demand	0.0	0.0	0.0	0.0	0.0
No information	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	9.1	17.4	0.0	0.0	25.0
Total (No. of banks responding)	22.0	23.0	22.0	19.0	8.0

<i>d. Cash flow of enterprises</i>	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed to basically unchanged demand	85.7	68.2	71.4	77.8	62.5
Contributed somewhat to higher demand	9.5	22.7	23.8	16.7	37.5
Contributed considerably to higher demand	4.8	9.1	4.8	5.6	0.0
No information	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	14.3	31.8	28.6	22.2	37.5
Total (No. of banks responding)	21.0	22.0	21.0	18.0	8.0

<i>e. Other sources of financing</i>	Overall	Top Corporations	Middle Market		Micro Enterprises
			Large Middle Market Enterprises	Small and Medium Enterprises	
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	0.0	9.1	0.0	0.0	0.0
Contributed to basically unchanged demand	81.0	63.6	81.0	83.3	75.0
Contributed somewhat to higher demand	9.5	18.2	9.5	5.6	0.0
Contributed considerably to higher demand	0.0	0.0	0.0	0.0	0.0
No information	9.5	9.1	9.5	11.1	25.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	9.5	9.1	9.5	5.6	0.0
Total (No. of banks responding)	21.0	22.0	21.0	18.0	8.0

II. Loans to households

Questions 6-10 ask about loans to households. Questions 6-8 deal with changes in your bank's lending policies in Q2 2010 relative to the previous quarter (Q1 2010). Questions 9-10 deal with changes in the demand for loans.

6. In Q2 2010, how have your bank's credit standards, in general (in terms of enforcement and policies), changed relative to Q1 2010, apart from the normal seasonal fluctuations?

	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Tightened considerably	0.0	0.0	0.0	0.0	0.0
Tightened somewhat	23.1	20.0	40.0	15.4	30.8
Remained basically unchanged	69.2	73.3	50.0	84.6	69.2
Eased somewhat	7.7	6.7	10.0	0.0	0.0
Eased considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	15.4	13.3	30.0	15.4	30.8
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

7. In Q2 2010, how have your bank's specific credit standards changed relative to Q1 2010?

a. Your bank's margin on loans	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Widened considerably	0.0	0.0	0.0	0.0	0.0
Widened somewhat	0.0	0.0	0.0	0.0	0.0
Remained basically unchanged	76.9	86.7	80.0	92.3	76.9
Narrowed somewhat	23.1	13.3	20.0	7.7	23.1
Narrowed considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	(23.1)	(13.3)	(20.0)	(7.7)	(23.1)
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

b. Size of credit lines	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Reduced considerably	0.0	0.0	0.0	0.0	0.0
Reduced somewhat	0.0	0.0	0.0	0.0	0.0
Remained basically unchanged	100.0	100.0	100.0	100.0	100.0
Increased somewhat	0.0	0.0	0.0	0.0	0.0
Increased considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	0.0	0.0	0.0	0.0	0.0
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

c. Collateral requirements	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Tightened considerably	0.0	0.0	0.0	0.0	0.0
Tightened somewhat	0.0	6.7	0.0	0.0	0.0
Remained basically unchanged	100.0	93.3	100.0	100.0	100.0
Eased somewhat	0.0	0.0	0.0	0.0	0.0
Eased considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	0.0	6.7	0.0	0.0	0.0
Total (No. of banks responding)	11.0	15.0	9.0	13.0	11.0

d. Loan covenants	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Tightened considerably	0.0	0.0	0.0	0.0	0.0
Tightened somewhat	0.0	6.7	0.0	0.0	0.0
Remained basically unchanged	100.0	93.3	100.0	100.0	92.3
Eased somewhat	0.0	0.0	0.0	0.0	7.7
Eased considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	0.0	6.7	0.0	0.0	(7.7)
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

e. Maturity	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Shortened considerably	0.0	0.0	0.0	0.0	0.0
Shortened somewhat	0.0	0.0	0.0	0.0	0.0
Remained basically unchanged	100.0	100.0	100.0	100.0	100.0
Lengthened somewhat	0.0	0.0	0.0	0.0	0.0
Lengthened considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	0.0	0.0	0.0	0.0	0.0
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

8. In Q2 2010, how have the following factors affected your bank's credit standards?

a. Economic outlook	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to tightening	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to tightening	7.7	0.0	10.0	0.0	15.4
Contributed to basically unchanged credit standards	84.6	93.3	80.0	100.0	84.6
Contributed somewhat to easing	7.7	6.7	10.0	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	0.0	(6.7)	0.0	0.0	15.4
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

b. Financial system regulation(s)	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to tightening	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to tightening	0.0	0.0	0.0	0.0	0.0
Contributed to basically unchanged credit standards	100.0	100.0	100.0	100.0	100.0
Contributed somewhat to easing	0.0	0.0	0.0	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	0.0	0.0	0.0	0.0	0.0
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

c. Tolerance for risk	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Considerably contributed to tightening	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to tightening	7.7	6.7	10.0	15.4	15.4
Contributed to basically unchanged credit standards	92.3	93.3	90.0	84.6	84.6
Contributed somewhat to easing	0.0	0.0	0.0	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	7.7	6.7	10.0	15.4	15.4
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

d. Borrowers' profile	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to tightening	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to tightening	7.7	6.7	20.0	7.7	23.1
Contributed to basically unchanged credit standards	92.3	86.7	80.0	92.3	76.9
Contributed somewhat to easing	0.0	6.7	0.0	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	7.7	0.0	20.0	7.7	23.1
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

e. Access to market financing (e.g., money or bond market financing)	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to tightening	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to tightening	0.0	0.0	0.0	0.0	0.0
Contributed to basically unchanged credit standards	100.0	100.0	100.0	100.0	100.0
Contributed somewhat to easing	0.0	0.0	0.0	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	0.0	0.0	0.0	0.0	0.0
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

f. Competition from other banks or nonbank lenders (other financial intermediaries or the capital markets)	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to tightening	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to tightening	0.0	0.0	0.0	0.0	0.0
Contributed to basically unchanged credit standards	92.3	86.7	90.0	100.0	100.0
Contributed somewhat to easing	7.7	13.3	10.0	0.0	0.0
Contributed considerably to easing	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Diffusion Index	(7.7)	(13.3)	(10.0)	0.0	0.0
Total (No. of banks responding)	13.0	15.0	10.0	13.0	13.0

9. In Q2 2010, how has the demand for loans to households changed relative to Q1 2010, apart from the normal seasonal fluctuations?

	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Decreased considerably	0.0	0.0	0.0	0.0	0.0
Decreased somewhat	0.0	0.0	10.0	0.0	9.1
Remained basically unchanged	75.0	71.4	90.0	83.3	81.8
Increased somewhat	25.0	28.6	0.0	16.7	9.1
Increased considerably	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	25.0	28.6	(10.0)	16.7	0.0
Total (No. of banks responding)	12.0	14.0	10.0	12.0	11.0

10. In Q2 2010, how have the following factors affected the demand for consumer credit and other lending to households?

a. Economic outlook	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed to basically unchanged demand	84.6	86.7	100.0	92.3	90.9
Contributed somewhat to higher demand	15.4	13.3	0.0	7.7	9.1
Contributed considerably to higher demand	0.0	0.0	0.0	0.0	0.0
No information	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	15.4	13.3	0.0	7.7	9.1
Total (No. of banks responding)	13.0	15.0	10.0	13.0	11.0

b. Interest rates	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	8.3	6.7	0.0	7.7	9.1
Contributed to basically unchanged demand	75.0	66.7	100.0	76.9	81.8
Contributed somewhat to higher demand	16.7	26.7	0.0	15.4	9.1
Contributed considerably to higher demand	0.0	0.0	0.0	0.0	0.0
No information	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	8.3	20.0	0.0	7.7	0.0
Total (No. of banks responding)	12.0	15.0	10.0	13.0	11.0

c. Terms of financing offered by your bank	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed to basically unchanged demand	92.3	80.0	100.0	92.3	100.0
Contributed somewhat to higher demand	7.7	20.0	0.0	7.7	0.0
Contributed considerably to higher demand	0.0	0.0	0.0	0.0	0.0
No information	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	7.7	20.0	0.0	7.7	0.0
Total (No. of banks responding)	13.0	15.0	10.0	13.0	11.0

d. Cash flow/savings of households	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed to basically unchanged demand	100.0	93.3	90.0	92.3	100.0
Contributed somewhat to higher demand	0.0	6.7	10.0	7.7	0.0
Contributed considerably to higher demand	0.0	0.0	0.0	0.0	0.0
No information	0.0	0.0	0.0	0.0	0.0
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	0.0	6.7	10.0	7.7	0.0
Total (No. of banks responding)	13.0	15.0	10.0	13.0	11.0

e. Other sources of financing	Overall	Housing Loans	Credit Card Loans	Auto Loans	Personal/ Salary Loans
Contributed considerably to lower demand	0.0	0.0	0.0	0.0	0.0
Contributed somewhat to lower demand	0.0	0.0	0.0	0.0	9.1
Contributed to basically unchanged demand	92.3	93.3	100.0	92.3	81.8
Contributed somewhat to higher demand	0.0	0.0	0.0	0.0	0.0
Contributed considerably to higher demand	0.0	0.0	0.0	0.0	0.0
No information	7.7	6.7	0.0	7.7	9.1
<i>Total (%)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Net Demand	0.0	0.0	0.0	0.0	(9.1)
Weighted Diffusion Index	0.0	0.0	0.0	0.0	(4.5)
Mean	3.0	3.0	3.0	3.0	2.9
Total (No. of banks responding)	13.0	15.0	10.0	13.0	11.0

*As defined under Small and Medium Enterprise Development (SMED) Council Resolution No. 01 Series of 2003 dated 16 January 2003 in terms of asset size:

Micro: Up to Php 3,000,000
Small: Php 3,000,001 -- Php 15,000,000
Medium: Php 15,000,001 -- Php 100,000,000