

BANK LOANS TENDENCY SURVEY

1 - Over the past three months, how have your bank's **credit standards** as applied to the approval of loans or credit lines to enterprises changed?

	Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably
OVERALL					
Loans to Small and Medium-Sized Enterprises					
Loans to Large Enterprises					
Short-Term Loans					
Long-Term Loans					
Turkish Lira Loans					
Foreign Currency Loans					

2- Over the past three months, how have the following factors affected your bank's **credit standards** as applied to the approval of loans or credit lines to enterprises? [As described in question 1 in the row headed "Overall"]

	Contributed Considerably to Tightening of Credit Standards	Contributed Somewhat to Tightening of Credit Standards	Contributed to Basically Unchanged Credit Standards	Contributed Somewhat to Easing of Credit Standards	Contributed Considerably to Easing of Credit Standards	Not Applicable
A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS						
Costs Related to Your Bank's Capital Position						
Your Bank's Ability to Access Money or Bond Market Financing						
Your Bank's Liquidity Position						
B-PRESSURE FROM COMPETITION						
Competition from Other Banks						
Competition from Non-Banks						
Competition from Market Financing						
C-PERCEPTION OF RISK						
Expectations Regarding General Economic Activity						
Industry or Firm-Specific Outlook						
Risk on the Collateral Demanded						

3- Over the past three months, how have your bank's **conditions and terms** for approving loans or credit lines to enterprises changed?

	Tightened Considerably	Tightened Somewhat	Remained Basically Unchanged	Eased Somewhat	Eased Considerably	Not Applicable
A- PRICE						
Margin on Average Loans*						
Margin on Riskier Loans*						
* (wider margin=tightened, narrower margin=eased)						
B- OTHER CONDITIONS AND TERMS						
Non-Interest Rate Charges						
Collateral Requirements						
Special Conditions of Loan Covenants						
Maturity						
Size of the Loan or Credit Line						

4- Over the past three months, how has the **demand for loans or credit lines** to enterprises changed at your bank, apart from normal seasonal fluctuations?

	Decreased Considerably	Decreased Somewhat	Remained Basically Unchanged	Increased Somewhat	Increased Considerably
OVERALL					
Loans to Small and Medium-Sized Enterprises					
Loans to Large Enterprises					
Short-Term Loans					
Long-Term Loans					
Turkish Lira Loans					
Foreign Currency Loans					

5- Over the past three months, how have the following **factors affected the demand for loans or credit lines** to enterprises? [As described in question 4 in the row headed "Overall"]

	Contributed Considerably to Lower Demand	Contributed Somewhat to Lower Demand	Contributed to Basically Unchanged Demand	Contributed Somewhat to Higher Demand	Contributed Considerably to Higher Demand	Not Applicable
A- FINANCING NEEDS						
Fixed Investment						
Inventories and Working Capital						
Mergers/Acquisitions and Corporate Restructuring						
Debt Restructuring						
B-USE OF ALTERNATIVE FINANCE						
Internal Financing						
Loans from Other Banks						
Loans from Non-Banks						
Issuance of Debt Securities						
Issuance of Equity						
C-TAX AND SIMILAR BURDENS ON LOANS						
D-OTHER FACTORS						
Discounts and Facilities for Cash Payments						

6- Please indicate how you expect your bank's **credit standards** as applied to the approval of loans or credit lines to enterprises to change over the next three months.

	Tighten considerably	Tighten somewhat	Remain basically unchanged	Ease somewhat	Ease considerably
OVERALL					
Loans to Small and Medium-Sized Enterprises					
Loans to Large Enterprises					
Short-Term Loans					
Long-Term Loans					
Turkish Lira Loans					
Foreign Currency Loans					

7- Please indicate how you expect **demand for loans or credit lines** to enterprises to change at your bank over the next three months. [Apart from normal seasonal fluctuations]

	Decrease Considerably	Decrease Somewhat	Remain Basically Unchanged	Increase Somewhat	Increase Considerably
OVERALL					
Loans to Small and Medium-Sized Enterprises					
Loans to Large Enterprises					
Short-Term Loans					
Long-Term Loans					
Turkish Lira Loans					
Foreign Currency Loans					

8- Over the past three months, how have your bank's **credit standards** as applied to the approval of loans to households changed?

	Tightened considerably	Tightened somewhat	Remained basically unchanged	Eased somewhat	Eased considerably
Housing Loans					
Vehicle Loans					
Other Consumer Loans					

9- Over the past three months, how have the following **factors affected your bank's credit standards** as applied to the approval of loans to households for house purchase?[As described in question 8]?

	Contributed Considerably to Tightening of Credit Standards	Contributed Somewhat to Tightening of Credit Standards	Contributed to Basically Unchanged Credit Standards	Contributed Somewhat to Easing of Credit Standards	Contributed Considerably to Easing of Credit Standards	Not Applicable
A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS						
B-PRESSURE FROM COMPETITION						
Competition from Other Banks						
Competition from Non-Banks						
C-PERCEPTION OF RISK						
Expectations Regarding General Economic Activity						
Housing Market Prospects						

10- Over the past three months, how have your bank's **conditions and terms** for approving loans to households for house purchase changed? Please rate each factor using the scale provided next to it.

	Tightened Considerably	Tightened Somewhat	Remained Basically Unchanged	Eased Somewhat	Eased Considerably	Not Applicable
A- PRICE						
Margin on Average Loans*						
Margin on Riskier Loans*						
* (wider margin=tightened, narrower margin=eased)						
B- OTHER CONDITIONS AND TERMS						
Collateral Requirements						
Loan-to-Value Ratio						
Maturity						
Non-Interest Rate Charges						

11- Over the past three months, how have the following **factors affected your bank's credit standards** as applied to the approval of loans to households for vehicle purchase? [As described in question 8]

	Contributed Considerably to Tightening of Credit Standards	Contributed Somewhat to Tightening of Credit Standards	Contributed to Basically Unchanged Credit Standards	Contributed Somewhat to Easing of Credit Standards	Contributed Considerably to Easing of Credit Standards	Not Applicable
A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS						
B-PRESSURE FROM COMPETITION						
Competition from Other Banks						
Competition from Non-Banks						
C-PERCEPTION OF RISKS						
Expectations Regarding General Economic Activity						
Creditworthiness of Consumers						
Risk on the Collateral Demanded						

12- Over the past three months, how have your bank's **conditions and terms** for approving loans to households for vehicle purchase changed? Please rate each factor using the scale provided next to it.

	Tightened Considerably	Tightened Somewhat	Remained Basically Unchanged	Eased Somewhat	Eased Considerably	Not Applicable
A- PRICE						
Margin on Average Loans*						
Margin on Riskier Loans*						
* (wider margin=tightened, narrower margin=eased)						
B- OTHER CONDITIONS AND TERMS						
Collateral Requirements						
Maturity						
Non-Interest Rate Charges						

13- Over the past three months, how have the following **factors affected your bank's credit standards** as applied to the approval of other consumer loans? [As described in question 8]

	Contributed Considerably to Tightening of Credit Standards	Contributed Somewhat to Tightening of Credit Standards	Contributed to Basically Unchanged Credit Standards	Contributed Somewhat to Easing of Credit Standards	Contributed Considerably to Easing of Credit Standards	Not Applicable
A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS						
B-PRESSURE FROM COMPETITION						
Competition from Other Banks						
Competition from Non-Banks						
C-PERCEPTION OF RISKS						
Expectations Regarding General Economic Activity						
Creditworthiness of Consumers						
Risk on the Collateral Demanded						

14- Over the past three months, how have your bank's **conditions and terms** for approving other consumer loans changed? Please rate each factor using the scale provided next to it.

	Tightened Considerably	Tightened Somewhat	Remained Basically Unchanged	Eased Somewhat	Eased Considerably	Not Applicable
A- PRICE						
Margin on Average Loans*						
Margin on Riskier Loans*						
* (wider margin=tightened, narrower margin=eased)						
B- OTHER CONDITIONS AND TERMS						
Collateral Requirements						
Maturity						
Non-Interest Rate Charges						

15- Over the past three months, how has the **demand for loans to households** changed at your bank, apart from seasonal fluctuations?

	Decreased Considerably	Decreased Somewhat	Remained Basically Unchanged	Increased Somewhat	Increased Considerably
Housing Loans					
Vehicle Loans					
Other Consumer Loans					

16- Over the past three months, how have the following **factors affected the demand for loans to households** for house purchase? [As described in question 15]

	Contributed Considerably to Lower Demand	Contributed Somewhat to Lower Demand	Contributed to Basically Unchanged Demand	Contributed Somewhat to Higher Demand	Contributed Considerably to Higher Demand	Not Applicable
A-FINANCING NEEDS						
Housing Market Prospects						
Consumer Confidence						
Non-Housing Related Consumption Expenditure						
Taxes and Funds						
B-USE OF ALTERNATIVE FINANCE						
Household Savings						
Loans from Other Banks						
Other Sources of Finance						
C-TAX AND SIMILAR BURDENS ON LOANS						

17- Over the past three months, how have the following **factors affected the demand for loans to household** for vehicle purchase? [As described in question 15]

	Contributed Considerably to Lower Demand	Contributed Somewhat to Lower Demand	Contributed to Basically Unchanged Demand	Contributed Somewhat to Higher Demand	Contributed Considerably to Higher Demand	Not Applicable
A-FINANCING NEEDS						
Vehicle Market Prospects						
Consumer Confidence						
Non-Vehicle Related Consumption Expenditure						
B-USE OF ALTERNATIVE FINANCE						
Household Savings						
Loans from Other Banks						
Other Sources of Finance						
C-TAX AND SIMILAR BURDENS ON LOANS						

18- Over the past three months, how have the following **factors affected the demand for other consumer loans**? [As described in question 15]

	Contributed Considerably to Lower Demand	Contributed Somewhat to Lower Demand	Contributed to Basically Unchanged Demand	Contributed Somewhat to Higher Demand	Contributed Considerably to Higher Demand	Not Applicable
A-FINANCING NEEDS						
Spending on Durable Consumer Goods						
Consumer Confidence						
Non-Vehicle Related Consumption Expenditure						
B-USE OF ALTERNATIVE FINANCE						
Household Savings						
Loans from Other Banks						
Securities Purchases						
C-TAX AND SIMILAR BURDENS ON LOANS						

19- Please indicate how you expect your bank's **credit standards** as applied to the approval of loans to households to change over the next three months.

	Tighten considerably	Tighten somewhat	Remain basically unchanged	Ease somewhat	Ease considerably
Housing Loans					
Vehicle Loans					
Other Consumer Loans					

20- Please indicate how you expect **demand for loans to households** to change over the next three months at your bank. [Apart from normal seasonal fluctuations]

	Decrease Considerably	Decrease Somewhat	Remain Basically Unchanged	Increase Somewhat	Increase Considerably
Housing Loans					
Vehicle Loans					
Other Consumer Loans					

21- Over the past three months, how have **local funding conditions** changed?

Tightened considerably	
Tightened somewhat	
Remained basically unchanged	
Eased somewhat	
Eased considerably	

22- Please indicate how you expect **funding conditions to change in local markets** over the next three months.

Tighten considerably	
Tighten somewhat	
Remain basically unchanged	
Ease somewhat	
Ease considerably	

23- Over the past three months, how have **funding conditions in international markets** changed?

Tightened considerably	
Tightened somewhat	
Remained basically unchanged	
Eased somewhat	
Eased considerably	

24- Over the past three months, how have the **factors affecting the funding conditions in international markets** changed? [As described in question 23]

	Tightened Considerably/Increased	Tightened Somewhat/Increased	Remained Basically Unchanged	Eased Somewhat/Decreased	Eased Considerably/ Decreased	Not Applicable
International Funding Costs						
International Funding Other Conditions and Terms						

25- Please indicate how you expect **funding conditions to change in international markets** over the next three months.

Tighten considerably	
Tighten somewhat	
Remain basically unchanged	
Ease somewhat	
Ease considerably	

26- Over the past three months, have there been any other issues of importance for bank lending behaviour in our country or region which are not covered by this survey?

