

## BANK LOANS TENDENCY SURVEY

4<sup>th</sup> QUARTER OF 2020

### Data Governance and Statistics Department

Surveys and Indices Division

## CONTENTS

### 1 TABLES

- Table 1 Loans to Enterprises - Credit Standards
- Table 2 Loans to Enterprises - Factors Affecting Credit Standards
- Table 3 Loans to Enterprises - Conditions and Terms for Loans and Credit Lines
- Table 4 Loans to Enterprises - Demand for Loans and Credit Lines
- Table 5 Loans to Enterprises - Factors Affecting Demand for Loans and Credit Lines
- Table 6 Consumer Loans - Housing Loans - Credit Standards
- Table 7 Consumer Loans - Housing Loans - Factors Affecting Credit Standards
- Table 8 Consumer Loans - Housing Loans - Conditions and Terms for Credit Lines
- Table 9 Consumer Loans - Housing Loans - Demand for Loans and Credit Lines
- Table 10 Consumer Loans - Housing Loans - Factors Affecting Demand for Loans
- Table 11 Consumer Loans - Vehicle Loans - Credit Standards
- Table 12 Consumer Loans - Vehicle Loans - Factors Affecting Credit Standards
- Table 13 Consumer Loans - Vehicle Loans - Conditions and Terms for Credit Lines
- Table 14 Consumer Loans - Vehicle Loans - Demand for Loans and Credit Lines
- Table 15 Consumer Loans - Vehicle Loans - Factors Affecting Demand for Loans
- Table 16 Consumer Loans - Other Consumer Loans - Credit Standards
- Table 17 Consumer Loans - Other Consumer Loans - Factors Affecting Credit Standards
- Table 18 Consumer Loans - Other Consumer Loans - Conditions and Terms for Credit Lines
- Table 19 Consumer Loans - Other Consumer Loans - Demand for Loans and Credit Lines
- Table 20 Consumer Loans - Other Consumer Loans - Factors Affecting Demand for Loans
- Table 21 Funding Conditions
- Table 22 Funding Conditions - Factors Affecting Funding Conditions in International Markets

**Table 1. Loans to Enterprises - Credit Standards**

[Contents](#)

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

	OVERALL				Loans to Small and Medium-Sized Enterprises				Loans to Large Enterprises				Short-Term Loans				Long-Term Loans				Turkish Lira Loans				Foreign Currency Loans			
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>OVER THE PAST THREE MONTHS</b>																												
Tightened considerably	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tightened somewhat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	21	0	0	0	0	0	6	4	4	
Remained basically unchanged	79	48	68	99	79	48	54	99	79	83	65	100	79	77	65	100	79	43	85	78	79	47	50	100	83	94	96	95
Eased somewhat	21	52	32	1	21	52	46	1	21	17	35	0	17	23	35	0	21	52	15	1	17	53	50	0	17	0	0	1
Eased considerably	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0
<b>Realized Net Change % (*)</b>	<b>21</b>	<b>52</b>	<b>32</b>	<b>1</b>	<b>21</b>	<b>52</b>	<b>46</b>	<b>1</b>	<b>21</b>	<b>17</b>	<b>35</b>	<b>0</b>	<b>21</b>	<b>23</b>	<b>35</b>	<b>0</b>	<b>21</b>	<b>47</b>	<b>15</b>	<b>-19</b>	<b>21</b>	<b>53</b>	<b>50</b>	<b>0</b>	<b>17</b>	<b>-6</b>	<b>-4</b>	<b>-2</b>
<b>Number of Banks Responding</b>	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
<b>OVER THE NEXT THREE MONTHS</b>																												
Tighten considerably	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tighten somewhat	1	0	15	0	0	0	14	0	1	0	15	0	0	0	15	0	1	0	14	17	0	0	14	0	1	5	15	0
Remain basically unchanged	82	83	85	99	78	83	86	98	82	83	85	100	83	83	85	100	82	83	85	82	83	83	81	99	82	95	85	100
Ease somewhat	17	17	0	1	22	17	0	2	17	17	0	0	17	17	0	0	17	17	1	1	17	17	5	1	16	0	0	0
Ease considerably	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Expected Net Change % (*)</b>	<b>15</b>	<b>17</b>	<b>-15</b>	<b>1</b>	<b>22</b>	<b>17</b>	<b>-14</b>	<b>2</b>	<b>15</b>	<b>17</b>	<b>-15</b>	<b>0</b>	<b>17</b>	<b>17</b>	<b>-15</b>	<b>0</b>	<b>15</b>	<b>17</b>	<b>-13</b>	<b>-16</b>	<b>17</b>	<b>17</b>	<b>-9</b>	<b>1</b>	<b>15</b>	<b>-5</b>	<b>-15</b>	<b>0</b>
<b>Number of Banks Responding</b>	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15

(\*) Net Percentage Change : (Eased Somewhat + Eased Considerably) - (Tightened Somewhat + Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

**Table 2. Loans to Enterprises - Factors Affecting Credit Standards**

[Contents](#)

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

	Contributed Considerably to Tightening of Credit Standarts				Contributed Somewhat to Tightening of Credit Standarts				Contributed to Basically Unchanged Credit Standards				Contributed Somewhat to Easing of Credit Standarts				Contributed Considerably to Easing of Credit Standarts				Not Applicable				Net Change %							
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>FACTORS</b>																																
<b>A-COST OF FUNDS AND BALANCE SHEET CONSTRAINTS</b>																																
Costs Related to Your Bank's Capital Position	0	0	0	0	0	0	0	0	67	68	86	100	15	32	14	0	0	0	0	0	18	0	0	0	<b>15</b>	<b>32</b>	<b>14</b>	<b>0</b>				
Your Bank's Ability to Access Money or Bond Market Financing	0	0	0	0	0	0	0	0	67	55	86	86	15	31	0	0	0	0	0	0	18	14	14	14	<b>15</b>	<b>31</b>	<b>0</b>	<b>0</b>				
Your Bank's Liquidity Position	0	0	0	0	0	0	17	17	81	51	69	69	15	19	0	0	0	16	0	0	4	14	14	14	<b>15</b>	<b>35</b>	<b>-17</b>	<b>-17</b>				
<b>B- PRESSURE FROM COMPETITION</b>																																
Competition From Other Banks	0	0	0	0	0	0	0	0	80	63	67	84	16	22	18	1	4	0	0	0	0	15	15	15	<b>20</b>	<b>22</b>	<b>18</b>	<b>1</b>				
Competition From Non-Banks	0	0	0	0	0	0	0	0	81	69	67	85	15	16	17	0	0	0	1	0	4	15	15	15	<b>15</b>	<b>16</b>	<b>18</b>	<b>0</b>				
Competition From Market Financing	0	0	0	0	0	0	0	0	51	55	53	72	31	16	18	0	0	0	0	0	18	29	29	28	<b>31</b>	<b>16</b>	<b>18</b>	<b>0</b>				
<b>C- PERCEPTION OF RISK</b>																																
Expectations Regarding General Economic Activity	0	0	0	0	0	1	0	21	48	56	93	78	37	22	7	1	15	15	0	0	0	6	0	0	<b>52</b>	<b>36</b>	<b>7</b>	<b>-19</b>				
Industry or Firm-Specific Outlook	0	0	0	0	0	4	0	21	65	59	93	78	20	0	7	1	15	31	0	0	0	6	0	0	<b>35</b>	<b>28</b>	<b>7</b>	<b>-19</b>				
Risk on the Collateral Demanded	0	0	0	0	0	0	0	0	85	79	94	100	15	0	6	0	0	15	0	0	0	6	0	0	<b>15</b>	<b>15</b>	<b>6</b>	<b>0</b>				

**Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)**

**Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.**

**Table 3. Loans to Enterprises - Conditions and Terms for Loans and Credit Lines**

Contents

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

FACTORS	Tightened Considerably/Increased				Tightened Somewhat/Increased				Remained Basically Unchanged				Eased Somewhat/Decreased				Eased Considerably/Decreased				Not Applicable				Net Change %			
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>A- PRICE</b>																												
Margin on Average Loans*	0	0	0	0	0	0	35	17	26	42	35	68	59	26	16	1	0	18	0	0	14	14	14	14	<i>59</i>	<i>44</i>	<i>-20</i>	<i>-16</i>
Margin on Riskier Loans*	0	0	0	0	0	0	35	18	67	45	36	68	19	40	14	0	0	1	0	0	14	14	14	14	<i>19</i>	<i>41</i>	<i>-21</i>	<i>-18</i>
<b>B- OTHER CONDITIONS AND TERMS</b>																												
Non-Interest Rate Charges	0	0	0	0	0	0	0	1	60	34	56	70	25	18	14	0	1	19	1	0	14	29	29	28	<i>26</i>	<i>37</i>	<i>16</i>	<i>-1</i>
Collateral Requirements	0	0	0	0	0	0	0	17	81	50	100	83	19	49	0	0	0	1	0	0	0	0	0	0	<i>19</i>	<i>50</i>	<i>0</i>	<i>-17</i>
Special Conditions of Loan Covenants	0	0	0	0	0	0	0	17	83	66	100	83	17	34	0	0	0	0	0	0	0	0	0	0	<i>17</i>	<i>34</i>	<i>0</i>	<i>-17</i>
Maturity	0	0	0	0	18	1	1	17	50	49	83	63	32	50	16	19	0	0	0	0	0	0	0	0	<i>15</i>	<i>48</i>	<i>14</i>	<i>2</i>
Size of the Loan or Credit Line	0	0	0	0	1	1	0	17	81	49	100	83	17	50	0	0	0	0	0	0	0	0	0	0	<i>16</i>	<i>48</i>	<i>0</i>	<i>-17</i>

Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

\* (wider margin=tightened, narrower margin=eased)

**Table 4. Loans to Enterprises - Demand for Loans and Credit Lines**

[Contents](#)

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

	OVERALL				Loans to Small and Medium-Sized Enterprises				Loans to Large Enterprises				Short-Term Loans				Long-Term Loans				Turkish Lira Loans				Foreign Currency Loans							
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec				
<b>OVER THE PAST THREE MONTHS</b>																																
Decreased Considerably	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Decreased Somewhat	0	0	6	18	0	0	6	0	0	0	6	17	0	0	6	17	0	4	10	21	0	0	0	0	1	20	11	18				
Remained Basically Unchanged	34	28	29	63	34	15	25	81	34	29	25	66	50	38	21	65	37	41	20	78	32	9	24	82	66	40	41	80				
Increased Somewhat	66	55	65	18	66	68	69	19	66	53	70	17	50	45	73	18	63	38	71	1	68	73	76	18	32	22	48	1				
Increased Considerably	0	17	0	0	0	17	0	0	0	17	0	0	0	17	0	0	0	17	0	0	0	17	0	0	0	17	0	0	0	17	0	0
<b>Realized Net Change % (*)</b>	<b>66</b>	<b>72</b>	<b>59</b>	<b>0</b>	<b>66</b>	<b>85</b>	<b>63</b>	<b>19</b>	<b>66</b>	<b>71</b>	<b>64</b>	<b>0</b>	<b>50</b>	<b>62</b>	<b>67</b>	<b>1</b>	<b>63</b>	<b>51</b>	<b>61</b>	<b>-20</b>	<b>68</b>	<b>91</b>	<b>76</b>	<b>18</b>	<b>31</b>	<b>19</b>	<b>37</b>	<b>-17</b>				
<b>Number of Banks Responding</b>	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
<b>OVER THE NEXT THREE MONTHS</b>																																
Decrease Considerably	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Decrease Somewhat	4	0	6	0	4	0	6	0	4	0	6	0	4	0	0	0	4	0	6	4	4	0	14	0	5	20	22	36				
Remain Basically Unchanged	26	40	44	67	11	41	29	46	26	60	60	69	13	42	61	64	26	65	45	95	10	41	35	63	26	61	60	64				
Increase Somewhat	70	59	50	33	85	59	65	54	70	40	34	31	83	58	39	36	70	35	50	1	86	59	51	37	69	18	17	0				
Increase Considerably	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Expected Net Change % (*)</b>	<b>67</b>	<b>59</b>	<b>45</b>	<b>33</b>	<b>81</b>	<b>59</b>	<b>59</b>	<b>54</b>	<b>67</b>	<b>40</b>	<b>28</b>	<b>31</b>	<b>80</b>	<b>58</b>	<b>39</b>	<b>36</b>	<b>67</b>	<b>35</b>	<b>44</b>	<b>-2</b>	<b>83</b>	<b>59</b>	<b>37</b>	<b>37</b>	<b>64</b>	<b>-2</b>	<b>-5</b>	<b>-36</b>				
<b>Number of Banks Responding</b>	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15

(\*) Net Percentage Change : (Increase Somewhat+Increase Considerably)-(Decrease Somewhat+Decrease Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

**Table 5. Loans to Enterprises - Factors Affecting Demand for Loans and Credit Lines**

[Contents](#)

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

	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				Net Change %							
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>FACTORS</b>																																
<b>A- FINANCING NEEDS</b>																																
Fixed Investment	0	1	0	0	1	23	44	23	65	69	39	77	34	1	17	0	0	0	0	0	0	6	0	0	32	-23	-27	-23				
Inventories and Working Capital	0	0	0	0	0	17	17	0	48	44	45	67	52	17	37	33	0	16	0	0	0	6	0	0	52	16	20	33				
Mergers/Acquisitions and Corporate Restructuring	0	1	0	0	1	4	11	0	66	54	52	99	32	18	20	1	0	17	17	0	0	6	0	0	31	30	26	1				
Debt Restructuring	0	0	0	0	0	4	0	0	51	45	37	62	49	10	31	38	0	35	33	0	0	6	0	0	49	41	63	38				
<b>B- USE OF ALTERNATIVE FINANCE</b>																																
Internal Financing	0	0	0	0	0	0	0	1	69	62	65	67	31	0	2	17	0	17	18	0	0	21	15	15	31	17	20	16				
Loans From Other Banks	0	0	0	0	15	0	1	1	51	63	78	67	16	0	6	17	17	16	0	0	0	21	15	15	19	16	4	16				
Loans From Non-Banks	0	0	0	0	0	0	0	0	96	63	80	68	4	16	6	17	0	0	0	0	0	21	15	15	4	16	6	17				
Issuance of Debt Securities	0	0	0	0	0	0	1	0	100	79	84	68	0	0	0	17	0	0	0	0	0	21	15	15	0	0	-1	17				
Issuance of Equity	0	0	0	0	0	0	1	0	82	64	70	54	0	0	0	17	0	0	0	0	18	36	29	28	0	0	-1	17				
<b>C-TAX AND SIMILAR BURDENS ON LOANS</b>	0	0	0	0	15	0	0	0	71	79	86	86	0	2	0	0	0	0	0	0	14	20	14	14	-15	2	0	0				
<b>D- OTHER FACTORS</b>																																
Discounts and Facilities for Cash Payments	0	0	0	0	0	0	0	0	79	77	91	82	21	0	9	18	0	17	0	0	0	6	0	0	21	17	9	18				

Net Percentage Change : (Higher Somewhat+Higher Considerably)-(Lower Somewhat+Lower Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

## Table 6. Consumer Loans - Housing Loans - Credit Standards

Contents

### QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020

	Mar	June	Sep	Dec
<b>OVER THE PAST THREE MONTHS</b>				
Tightened considerably	0	0	0	0
Tightened somewhat	0	0	0	0
Remained basically unchanged	100	61	100	100
Eased somewhat	0	39	0	0
Eased considerably	0	0	0	0
<b>Realized Net Change % (*)</b>	<b>0</b>	<b>39</b>	<b>0</b>	<b>0</b>
<b>Number of Banks Responding</b>	14	14	14	14
<b>OVER THE NEXT THREE MONTHS</b>				
Tighten considerably	0	0	0	0
Tighten somewhat	0	0	0	0
Remain basically unchanged	100	89	100	100
Ease somewhat	0	11	0	0
Ease considerably	0	0	0	0
<b>Expected Net Change % (*)</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>0</b>
<b>Number of Banks Responding</b>	14	14	14	14

(\*) Net Percentage Change : (Eased Somewhat + Eased Considerably) - (Tightened Somewhat + Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

**Table 7. Consumer Loans - Housing Loans - Factors Affecting Credit Standards**

Contents

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

FACTORS	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				Net Change %							
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS</b>	0	0	0	0	0	0	0	1	95	66	100	99	0	30	0	0	0	0	0	0	5	4	0	0	0	30	0	-1				
<b>B- PRESSURE FROM COMPETITION</b>																																
Competition From Other Banks	0	0	0	0	0	0	0	0	100	69	100	100	0	20	0	0	0	0	0	0	0	11	0	0	0	20	0	0				
Competition From Non-Banks	0	0	0	0	0	0	0	0	100	89	100	100	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0				
<b>C- PERCEPTION OF RISK</b>																																
Expectations Regarding General Economic Activity	0	0	0	0	0	5	0	5	88	63	100	95	11	31	0	0	0	0	0	0	0	0	0	0	11	26	0	-5				
Housing Market Prospects	0	0	0	0	0	5	0	5	100	83	100	95	0	11	0	0	0	0	0	0	0	0	0	0	0	6	0	-5				

Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.



## Table 8. Consumer Loans - Housing Loans - Conditions and Terms for Credit Lines

Contents

QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020

FACTORS	Tightened Considerably/Increased				Tightened Somewhat/Increased				Remained Basically Unchanged				Eased Somewhat/Decreased				Eased Considerably/Decreased				Not Applicable				Net Change %			
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>A- PRICE</b>																												
Margin on Average Loans*	0	0	0	0	0	0	0	0	44	61	55	100	56	39	25	0	0	0	20	0	0	0	0	0	<i>56</i>	<i>39</i>	<i>45</i>	<i>0</i>
Margin on Riskier Loans*	0	0	0	0	0	0	0	5	94	81	100	95	6	19	0	0	0	0	0	0	0	0	0	0	<i>5</i>	<i>19</i>	<i>0</i>	<i>-5</i>
<b>B- OTHER CONDITIONS AND TERMS</b>																												
Collateral Requirements	0	0	0	0	0	0	0	5	100	100	100	95	0	0	0	0	0	0	0	0	0	0	0	0	<i>0</i>	<i>0</i>	<i>0</i>	<i>-5</i>
Loan-to-Value Ratio	0	0	0	0	0	0	0	0	100	97	100	100	0	3	0	0	0	0	0	0	0	0	0	0	<i>0</i>	<i>3</i>	<i>0</i>	<i>0</i>
Maturity	0	0	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Non-Interest Rate Charges	0	0	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

\* (wider margin=tightened, narrower margin=eased)

## Table 9. Consumer Loans - Housing Loans - Demand for Loans and Credit Lines

Contents

### QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020

	Mar	June	Sep	Dec
<b>OVER THE PAST THREE MONTHS</b>				
Decreased Considerably	0	5	11	29
Decreased Somewhat	0	23	0	18
Remained Basically Unchanged	63	49	18	44
Increased Somewhat	25	20	71	9
Increased Considerably	11	3	0	0
<b>Realized Net Change % (*)</b>	<b>36</b>	<b>-6</b>	<b>61</b>	<b>-38</b>
<b>Number of Banks Responding</b>	14	14	14	14
<b>OVER THE NEXT THREE MONTHS</b>				
Decrease Considerably	0	0	0	0
Decrease Somewhat	1	19	38	42
Remain Basically Unchanged	63	35	62	58
Increase Somewhat	36	47	0	0
Increase Considerably	0	0	0	0
<b>Expected Net Change % (*)</b>	<b>35</b>	<b>28</b>	<b>-38</b>	<b>-42</b>
<b>Number of Banks Responding</b>	14	14	14	14

(\*) Net Percentage Change : (Increase Somewhat+ Increase Considerably)-(Decrease Somewhat+Decrease Considerably)  
 Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

**Table 10. Consumer Loans - Housing Loans - Factors Affecting Demand for Loans**[Contents](#)**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

	<b>Contributed Considerably to Lower Demand</b>				<b>Contributed Somewhat to Lower Demand</b>				<b>Contributed to Basically Unchanged Demand</b>				<b>Contributed Somewhat to Higher Demand</b>				<b>Contributed Considerably to Higher Demand</b>				<b>Not Applicable</b>				<b>Net Change %</b>							
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>A- FINANCING NEEDS</b>																																
Housing Market Prospects	0	5	11	0	0	19	0	51	49	49	14	36	40	24	55	12	11	3	20	0	0	0	0	0	0	0	0	0	51	2	64	-39
Consumer Confidence	0	5	0	0	0	23	0	23	68	65	65	65	32	6	35	12	0	0	0	0	0	0	0	0	0	0	0	0	32	-22	35	-10
Non-Housing Related Consumption Expenditure	0	5	0	0	0	19	0	23	100	73	75	77	0	3	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-21	25	-23
Taxes and Funds	0	0	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>B- USE OF ALTERNATIVE FINANCE</b>																																
Household Savings	0	5	11	0	0	4	0	5	64	90	89	95	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	-10	-11	-5
Loans From Other Banks	0	5	0	0	0	0	11	5	99	94	69	95	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	-5	9	-5
Other Sources of Finance	0	5	0	0	0	0	11	5	100	95	89	95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-5	-11	-5
<b>C-TAX AND SIMILAR BURDENS ON LOANS</b>																																
	0	0	0	0	12	0	0	0	68	80	80	81	0	0	0	0	0	0	0	0	20	20	20	19	-12	0	0	0				

Net Percentage Change : (Higher Somewhat+Higher Considerably)-(Lower Somewhat+Lower Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

**Table 11. Consumer Loans - Vehicle Loans - Credit Standards**

[Contents](#)

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

	Mar	June	Sep	Dec
<b>OVER THE PAST THREE MONTHS</b>				
Tightened considerably	0	0	0	0
Tightened somewhat	0	0	0	0
Remained basically unchanged	100	45	100	100
Eased somewhat	0	55	0	0
Eased considerably	0	0	0	0
<b>Realized Net Change % (*)</b>	<b>0</b>	<b>55</b>	<b>0</b>	<b>0</b>
<b>Number of Banks Responding</b>	14	14	14	14
<b>OVER THE NEXT THREE MONTHS</b>				
Tighten considerably	0	0	0	0
Tighten somewhat	0	0	0	0
Remain basically unchanged	100	86	100	100
Ease somewhat	0	14	0	0
Ease considerably	0	0	0	0
<b>Expected Net Change % (*)</b>	<b>0</b>	<b>14</b>	<b>0</b>	<b>0</b>
<b>Number of Banks Responding</b>	14	14	14	14

(\*) Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

**Table 12. Consumer Loans - Vehicle Loans - Factors Affecting Credit Standards**

[Contents](#)

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

FACTORS	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				Net Change %							
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS</b>	0	0	0	0	0	0	0	0	58	84	100	100	41	14	0	0	0	0	0	0	0	2	0	0	<i>41</i>	<i>14</i>	<i>0</i>	<i>0</i>				
<b>B- PRESSURE FROM COMPETITION</b>																																
Competition From Other Banks	0	0	0	0	0	0	0	0	100	58	100	100	0	41	0	0	0	0	0	0	0	1	0	0	<i>0</i>	<i>41</i>	<i>0</i>	<i>0</i>				
Competition From Non-Banks	0	0	0	0	0	0	0	0	100	99	100	100	0	0	0	0	0	0	0	0	0	1	0	0	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>				
<b>C- PERCEPTION OF RISK</b>																																
Expectations Regarding General Economic Activity	0	0	0	0	0	10	0	9	87	49	100	91	13	41	0	0	0	0	0	0	0	0	0	0	<i>13</i>	<i>31</i>	<i>0</i>	<i>-9</i>				
Creditworthiness of Consumers	0	0	0	0	0	10	0	9	100	90	100	91	0	0	0	0	0	0	0	0	0	0	0	0	<i>0</i>	<i>-10</i>	<i>0</i>	<i>-9</i>				
Risk on the Collateral Demanded	0	0	0	0	0	10	0	9	100	90	100	91	0	0	0	0	0	0	0	0	0	0	0	0	<i>0</i>	<i>-10</i>	<i>0</i>	<i>-9</i>				

Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)

**Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.**

**Table 13. Consumer Loans - Vehicle Loans - Conditions and Terms for Credit Lines**

Contents

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

FACTORS	Tightened Considerably/Increased				Tightened Somewhat/Increased				Remained Basically Unchanged				Eased Somewhat/Decreased				Eased Considerably/Decreased				Not Applicable				Net Change %							
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>A- PRICE</b>																																
Margin on Average Loans*	0	0	0	0	0	0	0	0	21	36	51	62	79	64	49	0	0	0	0	38	0	0	0	0	<i>79</i>	<i>64</i>	<i>49</i>	<i>38</i>				
Margin on Riskier Loans*	0	0	0	0	0	0	0	9	90	100	100	53	10	0	0	0	0	0	0	38	0	0	0	0	<i>10</i>	<i>0</i>	<i>0</i>	<i>29</i>				
<b>B- OTHER CONDITIONS AND TERMS</b>																																
Collateral Requirements	0	0	0	0	0	0	0	9	100	100	100	91	0	0	0	0	0	0	0	0	0	0	0	0	<i>0</i>	<i>0</i>	<i>0</i>	<i>-9</i>				
Maturity	0	0	0	0	0	0	0	9	100	100	100	91	0	0	0	0	0	0	0	0	0	0	0	0	<i>0</i>	<i>0</i>	<i>0</i>	<i>-9</i>				
Non-Interest Rate Charges	0	0	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>				

Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

\* (wider margin=tightened, narrower margin=eased)

**Table 14 - Consumer Loans - Vehicle Loans - Demand for Loans and Credit Lines**

Contents

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

	Mar	June	Sep	Dec
<b>OVER THE PAST THREE MONTHS</b>				
Decreased Considerably	0	10	0	0
Decreased Somewhat	0	14	0	25
Remained Basically Unchanged	70	34	41	34
Increased Somewhat	18	42	59	42
Increased Considerably	13	0	0	0
<b>Realized Net Change % (*)</b>	<b>30</b>	<b>18</b>	<b>59</b>	<b>17</b>
<b>Number of Banks Responding</b>	14	14	14	14
<b>OVER THE NEXT THREE MONTHS</b>				
Decrease Considerably	0	0	0	0
Decrease Somewhat	0	14	14	62
Remain Basically Unchanged	77	12	79	27
Increase Somewhat	23	74	7	11
Increase Considerably	0	0	0	0
<b>Expected Net Change % (*)</b>	<b>23</b>	<b>60</b>	<b>-7</b>	<b>-52</b>
<b>Number of Banks Responding</b>	14	14	14	14

(\*) Net Percentage Change : (Increase Somewhat+Increase Considerably)-(Decrease Somewhat+Decrease Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

**Table 15. Consumer Loans - Vehicle Loans - Factors Affecting Demand for Loans**

[Contents](#)

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

	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				Net Change %						
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep
<b>A- FINANCING NEEDS</b>																															
Vehicle Market Prospects	0	0	0	0	3	24	0	9	35	34	41	49	49	41	59	42	13	1	0	0	0	0	0	0	59	18	59	32			
Consumer Confidence	0	0	0	0	0	24	0	15	87	67	43	74	13	9	57	11	0	0	0	0	0	0	0	0	13	-15	57	-5			
Non-Vehicle Related Consumption Expenditure	0	0	0	0	0	24	0	15	100	74	41	85	0	1	59	0	0	0	0	0	0	0	0	0	0	-23	59	-15			
<b>B- USE OF ALTERNATIVE FINANCE</b>																															
Household Savings	0	0	0	0	0	11	0	0	77	89	81	100	23	0	19	0	0	0	0	0	0	0	0	0	23	-11	19	0			
Loans From Other Banks	0	0	0	0	13	19	7	7	87	81	83	93	0	0	10	0	0	0	0	0	0	0	0	0	-13	-19	3	-7			
Other Sources of Finance	0	0	0	0	0	11	0	0	100	89	90	100	0	0	10	0	0	0	0	0	0	0	0	0	0	-11	10	0			
<b>C-TAX AND SIMILAR BURDENS ON LOANS</b>	0	0	0	0	13	8	7	7	87	52	93	93	0	0	0	0	0	0	0	0	0	41	0	0	-13	-8	-7	-7			

Net Percentage Change : (Higher Somewhat+Higher Considerably)-(Lower Somewhat+Lower Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.



## Table 16 - Consumer Loans - Other Consumer Loans - Credit Standards

Contents

### QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020

	Mar	June	Sep	Dec
<b>OVER THE PAST THREE MONTHS</b>				
Tightened considerably	0	0	0	0
Tightened somewhat	0	0	0	6
Remained basically unchanged	92	56	75	83
Eased somewhat	8	44	25	11
Eased considerably	0	0	0	0
<b>Realized Net Change % (*)</b>	<b>8</b>	<b>44</b>	<b>25</b>	<b>6</b>
<b>Number of Banks Responding</b>	14	14	14	14
<b>OVER THE NEXT THREE MONTHS</b>				
Tighten considerably	0	0	0	0
Tighten somewhat	13	0	0	15
Remain basically unchanged	86	79	100	85
Ease somewhat	0	21	0	0
Ease considerably	0	0	0	0
<b>Expected Net Change % (*)</b>	<b>-13</b>	<b>21</b>	<b>0</b>	<b>-15</b>
<b>Number of Banks Responding</b>	14	14	14	14

(\*) Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

**Table 17. Consumer Loans - Other Consumer Loans - Factors Affecting Credit Standards**

Contents

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

FACTORS	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				Net Change %			
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS</b>	0	0	0	0	0	0	0	0	69	75	84	100	21	16	16	0	0	0	0	0	10	10	0	0	<i>21</i>	<i>16</i>	<i>16</i>	<i>0</i>
<b>B- PRESSURE FROM COMPETITION</b>																												
Competition From Other Banks	0	0	0	0	13	0	0	0	79	56	100	89	0	44	0	11	0	0	0	0	8	0	0	0	<i>-13</i>	<i>44</i>	<i>0</i>	<i>11</i>
Competition From Non-Banks	0	0	0	0	0	0	0	0	77	85	85	85	0	0	0	0	0	0	0	0	23	15	15	15	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<b>C- PERCEPTION OF RISK</b>																												
Expectations Regarding General Economic Activity	0	0	0	0	0	6	0	21	92	94	91	79	8	0	9	0	0	0	0	0	0	0	0	0	<i>8</i>	<i>-6</i>	<i>9</i>	<i>-21</i>
Creditworthiness of Consumers	0	0	0	0	0	6	0	6	92	94	100	94	8	0	0	0	0	0	0	0	0	0	0	0	<i>8</i>	<i>-6</i>	<i>0</i>	<i>-6</i>
Risk on the Collateral Demanded	0	0	0	0	0	6	0	6	92	79	85	79	0	0	0	0	0	0	0	0	8	15	15	15	<i>0</i>	<i>-6</i>	<i>0</i>	<i>-6</i>

Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.



**Table 19.** Consumer Loans - Other Consumer Loans - Demand for Loans and Credit Lines

Contents

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

	Mar	June	Sep	Dec
<b>OVER THE PAST THREE MONTHS</b>				
Decreased Considerably	0	6	0	0
Decreased Somewhat	0	23	9	34
Remained Basically Unchanged	56	45	45	50
Increased Somewhat	11	19	30	16
Increased Considerably	34	8	16	0
<b>Realized Net Change % (*)</b>	<b>44</b>	<b>-2</b>	<b>37</b>	<b>-18</b>
<b>Number of Banks Responding</b>	14	14	14	14
<b>OVER THE NEXT THREE MONTHS</b>				
Decrease Considerably	0	0	0	0
Decrease Somewhat	0	0	29	22
Remain Basically Unchanged	79	19	61	67
Increase Somewhat	21	81	10	11
Increase Considerably	0	0	0	0
<b>Expected Net Change % (*)</b>	<b>20</b>	<b>81</b>	<b>-20</b>	<b>-11</b>
<b>Number of Banks Responding</b>	14	14	14	14

(\*) Net Percentage Change : (Increase Somewhat+Increase Considerably)-(Decrease Somewhat+Decrease Consi

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.



## Table 21. Funding Conditions

Contents

### QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020

	Local Funding Conditions				Funding Conditions in International Markets			
	Mar	June	Sep	Dec	Mar	June	Sep	Dec
<b>OVER THE PAST THREE MONTHS</b>								
Tightened considerably	0	0	0	35	16	0	0	0
Tightened somewhat	0	1	71	50	0	16	32	1
Remained basically unchanged	28	42	27	13	30	63	52	48
Eased somewhat	54	54	0	0	54	6	16	51
Eased considerably	18	3	2	2	0	15	0	0
<b>Realized Net Change % (*)</b>	<b>72</b>	<b>55</b>	<b>-69</b>	<b>-84</b>	<b>38</b>	<b>5</b>	<b>-16</b>	<b>50</b>
<b>Number of Banks Responding</b>	15	15	15	15	15	15	15	15
<b>OVER THE NEXT THREE MONTHS</b>								
Tighten considerably	0	0	0	0	0	0	0	0
Tighten somewhat	0	0	84	84	15	1	16	1
Remain basically unchanged	24	84	15	15	35	65	66	52
Ease somewhat	59	16	2	2	49	33	18	47
Ease considerably	16	0	0	0	1	0	0	0
<b>Expected Net Change % (*)</b>	<b>76</b>	<b>16</b>	<b>-82</b>	<b>-82</b>	<b>35</b>	<b>32</b>	<b>2</b>	<b>46</b>
<b>Number of Banks Responding</b>	15	15	15	15	15	15	15	15

(\*) Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)

Note: Since rounded numbers are used, sum of the ratios may not add up to 100 percent.

**Table 22. Funding Conditions - Factors Affecting Funding Conditions in International Markets**

[Contents](#)

**QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020**

FACTORS	Tightened Considerably/Increased				Tightened Somewhat/Increased				Remained Basically Unchanged				Eased Somewhat/Decreased				Eased Considerably/Decreased				Not Applicable				Net Change %						
	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep
International Funding Costs	0	0	0	0	0	16	32	1	30	63	66	62	54	6	2	37	16	15	0	0	0	0	0	0	70	5	-30	36			
International Funding Other Conditions and Terms	16	0	0	0	0	16	16	1	65	63	69	48	19	6	16	51	0	15	0	0	0	0	0	0	2	5	0	50			

**Net Percentage Change : (Eased Somewhat+Eased Considerably)-(Tightened Somewhat+Tightened Considerably)**

**Note:** Since rounded numbers are used, sum of the ratios may not add up to 100 percent.