

# **BANK LOANS TENDENCY SURVEY**

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

## **Data Governance and Statistics Department**

Surveys and Indices Division

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 Table 1. Loans to Enterprises - Credit Standards

		OVEF	RALL		Me	ns to S edium Enterp	-Size	ed			o Larç orises	•	Sho	rt-Ter	m Lo	ans	Lon	g-Ter	m Loa	ans	Turk	ish Li	ra Loa	ans	Fore	eign C Loai		ісу
	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
OVER THE PAST THREE MONTHS																												
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	0
Tightened somewhat	0	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
Realized Net Change % (*)	21	52	32	1	21	52	46	1	21	17	35	0	21	23	35	0	21	47	15	-19	21	53	50	0	17	-6	-4	-2
Number of Banks Responding	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
OVER THE NEXT THREE MONTHS	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 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
Expected Net Change % (*)	15	17	-15	1	22	17	-14	2	15	17	-15	0	17	17	-15	0	15	17	-13	-16	17	17	-9	1	15	-5	-15	0
Number of Banks Responding	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

<sup>(\*)</sup> 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

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

	Cons Tighte		bly to		So Tighte	ontrik mew ening Stand	hat to	0	Unc	ntribu Basic hange Stand	ally d Cre	_	So Eas		hat to Credi		Con Easi	ontribo sidera ng of standa	ably t	to	Not	t App	licable	e	Ne	et Cha	inge %	%
FACTORS	Mar J	une	Sep I	Эес	Mar J	une	Sep	Dec	Mar	June	Sep	Dec	Mar .	June	Sep D	ес	Mar J	une S	Sep	Dec	Mar J	une	Sep	Dec	Mar	June	Sep	Dec
A-COST OF FUNDS AND BALANCE SHEET CONSTRAINTS																												
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	15	32	14	0
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	15	31	0	0
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	15	35	-17	-17
B- PRESSURE FROM COMPETITION																												
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	20	22	18	1
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	15	16	18	0
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	31	16	18	0
C- PERCEPTION OF RISK																												
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	52	36	7	-19
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	35	28	7	-19
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	15	15	6	0

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

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

	Cons	-	tened ly/Incre	eased	Som	-	ened /Incre	ased	Rer	mained Uncha		ally	Some	Eas ewhat	sed /Decre	ased	Cons	Ease iderably		ased	ı	Not App	olicable	•	Ne	t Cha	nge %
FACTORS	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
A- PRICE																											
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	59	44	-20 -16
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	19	41	-21 -18
B- OTHER CONDITIONS AND TERMS																											
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	26	37	16 -1
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	19	50	0 -17
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	17	34	0 -17
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	15	48	14 2
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	16	48	0 -17

<sup>\* (</sup>wider margin=tightened, narrower margin=eased)

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

		OVE	RALL			ans to S Mediun Enterp	n-Sized		I	Loans to Enterp		•	Sh	ort-Ter	m Loar	าร	Lo	ong-Ter	m Loar	าร	Tu	rkish L	ira Loa	ns	Forei	gn Curr	ency L	oans
	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
OVER THE PAST THREE MONTHS																												
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
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
Realized Net Change % (*)	66	72	59	0	66	85	63	19	66	71	64	0	50	62	67	1	63	51	61	-20	68	91	76	18	31	19	37	-17
Number of Banks Responding	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
OVER THE NEXT THREE MONTHS																												
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
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
Expected Net Change % (*)	67	59	45	33	81	59	59	54	67	40	28	31	80	58	39	36	67	35	44	-2	83	59	37	37	64	-2	-5	-36
Number of Banks Responding	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

<sup>(\*)</sup> 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

## QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020

	Con	ontrib Isider Ver De	ably t		-	Contril ewhat Dem	to Lo			ontrib Basic ange	cally		Some	Contril what Dem	to Hi		Coi	nside	buted rably Demar	to	No	t App	licabl	е	N	et Cha	ange '	%
FACTORS	Mar J	lune S	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
A- FINANCING NEEDS																												
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- USE OF ALTERNATIVE FINANCE																												
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
C-TAX AND SIMILAR BURDENS ON LOANS	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
D- OTHER FACTORS																												
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

	Mar	June	Sep	Dec
OVER THE PAST THREE MONTHS				
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
Realized Net Change % (*)	0	39	0	0
Number of Banks Responding	14	14	14	14
OVER THE NEXT THREE MONTHS				
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
Expected Net Change % (*)	0	11	0	0
Number of Banks Responding	14	14	14	14

<sup>(\*)</sup> 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

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

	C	onsid Itenir	ribute erably ng of C ndards	to redit		Cont Some Tight Credit	ewha enin	at to		Unch	Basic	d Cre		So Eas	ome sing	ibute what of Cre dards	to edit	Cc	Contrib Insider Sing o	rably f Cre	y to edit	No	ot App	licabl	е	Ne	t Char	ıge 🤉	%
FACTORS	Mar	June	e Sep	Dec	: N	/lar Jun	ie Se	ep De	c I	Mar .	June	Sep	Dec	Mar	June	e Sep	Dec	Mai	June	Sep	Dec	Mar	June	Sep I	Dec	Mar	June S	ер	Dec
A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS	C	. (	) (	) (	)	0	0	0	1	95	66	100	99	0	30	0	0	C	0	0	0	5	4	0	0	0	30	0	-1
B- PRESSURE FROM COMPETITION																													
Competition From Other Banks	0	(	) (	) (	)	0	0	0	0	100	69	100	100	0	20	0	0	(	0 (	0	0	0	11	0	0	0	20	0	0
Competition From Non-Banks	C	(	) (	) (	)	0	0	0	0	100	89	100	100	0	0	0	0	(	0 (	0	0	0	11	0	0	0	0	0	0
C- PERCEPTION OF RISK																													
Expectations Regarding General Economic Activity	C	(	) (	) (	)	0	5	0	5	88	63	100	95	11	31	0	0	(	0	0	0	0	0	0	0	11	26	0	-5
Housing Market Prospects	C	(	) (	) (	)	0	5	0	5	100	83	100	95	0	11	0	0	(	0	0	0	0	0	0	0	0	6	0	-5

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

Contents

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

	Cons	Tighto iderably		eased	Som	•	ened /Increa	ased		ained Jncha		•			sed /Decre	eased	Consi	Eas derably		eased	No	t Appl	icable	9	Ne	t Chai	nge 🤄	%
FACTORS	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June S	Sep [	Эес	Mar .	June :	Sep	Dec
A- PRICE																												
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	56	39	45	0
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	5	19	0	-5
<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	0	0	0	-5
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	0	3	0	0
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	0	0	0	0
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	0	0	0	0

<sup>\* (</sup>wider margin=tightened, narrower margin=eased)

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

	Mar	June	Sep	Dec
OVER THE PAST THREE MONTHS			-	
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
Realized Net Change % (*)	36	-6	61	-38
Number of Banks Responding	14	14	14	14
OVER THE NEXT THREE MONTHS				
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
Expected Net Change % (*)	35	28	-38	-42
Number of Banks Responding	14	14	14	14

<sup>(\*)</sup> Net Percentage Change: (Increase Somewhat+Increase Considerably)-(Decrease Somewhat+Decrease Co 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

	Con	Contributed Considerably to Lower Demand lar June Sep Dec M			So	mev	buted hat to emar	<b>o</b>		Basic	nged		So	mew	buted hat to emar	<b>o</b>	Cons	sider	outed ably teman	to	Not	t Appl	icabl	е	Ne	t Cha	ınge '	%
	Mar J	lune	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar .	June	Sep	Dec	Mar Ju	une	Sep I	Dec	Mar J	June S	ер	Dec	Mar	June	Sep	Dec
A- FINANCING NEEDS																												
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	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	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	-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
B- USE OF ALTERNATIVE FINANCE																												
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	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	-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	-5	-11	-5
C-TAX AND SIMILAR BURDENS ON LOANS	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

 ${\bf Net\ Percentage\ Change: (Higher\ Somewhat+Higher\ Considerably)-(Lower\ Somewhat+Lower\ Considerably)}.$ 

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

	Mar	June	Sep	Dec
OVER THE PAST THREE MONTHS				
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
Realized Net Change % (*)	0	<i>55</i>	0	0
Number of Banks Responding	14	14	14	14
OVER THE NEXT THREE MONTHS				
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
Expected Net Change % (*)	0	14	0	0
Number of Banks Responding	14	14	14	14

<sup>(\*)</sup> 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

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

	Co	contrib nsider ghteni dit Sta	ably t	.	Son Tigl	ntribut newha ntenin t Stan	t to g of	Ur	B ncha	tribut Basica angec tanda	illy d Cre		So Easi		nat to Credi		Cons Easir	ntribute iderabl ng of Cr andard	y to edit	N	ot App	licat	ole	I	Net Ch	ange 🤉	%
FACTORS	Mar	June 9	Sep [	Эес	Mar Ju	ıne Se	p De	Ma	ır Ju	une S	ер Г	Dec I	Mar J	lune S	Sep D	ес	Mar Ju	ıne Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec
A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS	0	0	0	0	0	0	0	0 5	8	84	100	100	41	14	0	0	0	0 (	) (	) (	2	0	0	41	14	0	0
B- PRESSURE FROM COMPETITION Competition From Other Banks	0	0	0	0	0	0	0	0 10	00	58	100	100	0	41	0	0	0	0 (	) (	) (	1	0	0	0	41	0	О
Competition From Non-Banks	0	0	0	0	0	0	0	0 10	00			100	0	0	0	0	0	0 (	) (	0	1	0	0	0	0	0	0
C- PERCEPTION OF RISK  Expectations Regarding General Economic Activity	0	0	0	0	0	10	0	9 8	37	49	100	91	13	41	0	0	0	0 (	) (		0	0	0	13	31	0	-9
Creditworthiness of Consumers	0	0	0	0	0	10	0	9 10	00	90	100	91	0	0	0	0	0	0 (	) (	) (	0	0	0	0	-10	0	-9
Risk on the Collateral Demanded	0	0	0	0	0	10	0	9 10	00	90 1	100	91	0	0	0	0	0	0 (	) (	) (	0	0	0	0	-10	0	-9

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

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

	Cons	Tight iderabl	tened y/Incr	eased	Som	Tight ewhat		ased	Rer	mained Uncha		ally	Some	Eas ewhat/		ased	Cons		ised ly/Dec	reased	No	t App	licabl	е	Net	: Chai	nge 9	6
FACTORS	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep I	Dec	Mar J	lune :	Sep	Dec
A- PRICE																												
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>	64	49	38
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	10	0	0	29
<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	0	0	0	-9
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	0	0	0	-9
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	0	0	0	0

<sup>\* (</sup>wider margin=tightened, narrower margin=eased)

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

	Mar	June	Sep	Dec
OVER THE PAST THREE MONTHS				
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
Realized Net Change % (*)	30	18	59	17
Number of Banks Responding	14	14	14	14
OVER THE NEXT THREE MONTHS				
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
Expected Net Change % (*)	23	60	-7	-52
Number of Banks Responding	14	14	14	14

<sup>(\*)</sup> 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

	Cor	ontrik Isider Ver Do	ably	to	Sc	ontrik omew wer D	hat t	0		ntribu Basic Incha Dema	ally nged		So	mew	outed hat to emar	)	Cons		ited bly to mand		Not	Applica	able	Ī	Net Ch	ange '	%
	Mar .	June	Sep	Dec	Mar	June	Sep	Dec	Mar .	June	Sep	Dec	Mar J	une	Sep	Dec	Mar Ju	ne S	ep De	ec l	Mar J	une Se	De	Ma	r June	Sep	Dec
A- FINANCING NEEDS																											
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 (	<b>5</b> :	9 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 (	<b>1</b> .	3 -15	<i>57</i>	-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 -23	59	-15
B- USE OF ALTERNATIVE FINANCE																											
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 (	<i>2</i> .	3 -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 (	-1.	3 -19	3	<i>-7</i>
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 -11	10	0
C-TAX AND SIMILAR BURDENS ON LOANS	0	0	0	0	13	8	7	7	87	52	93	93	0	0	0	0	0	0	0	0	0	41	0 (	-1.	3 -8	<i>-7</i>	-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

	Mar	June	Sep	Dec
OVER THE PAST THREE MONTHS				
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
Realized Net Change % (*)	8	44	25	6
Number of Banks Responding	14	14	14	14
OVER THE NEXT THREE MONTHS				
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
Expected Net Change % (*)	-13	21	0	-15
Number of Banks Responding	14	14	14	14

<sup>(\*)</sup> 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

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

	Co T	Contri Inside Ighter	rabl ning	y to of	1	Some Tight	tribut ewhat ening Stand	to of		Ba char	ribute isically nged ( indarc	redit		Son Easir		at to Credi		Cons Easir	ntribu ideral ng of ( andar	bly to Credit		Not	Appli	cab	le	7	Net Cha	ange 9	6
FACTORS	Mar	June	Sep	Dec	Mai	r Jun	ne Sej	Dec	Mar	Jur	ne Se <sub>l</sub>	Dec	M	lar Ju	une S	Sep D	Эес	Mar Ju	ıne Se	ep D	ec l	Mar J	une S	ер	Dec	Mar	June	Sep	Dec
A- COST OF FUNDS AND BALANCE SHEET CONSTRAINTS B- PRESSURE FROM COMPETITION	0	0	(	0 0	(	0	0	0 0	69	7	75 8	4 100	)	21	16	16	0	0	0	0	0	10	10	0	0	21	16	16	0
Competition From Other Banks	0	0	(	0 C	13	3	0	0 0	79	5	56 10	O 89	9	0	44	0	11	0	0	0	0	8	0	0	0	-13	44	0	11
Competition From Non-Banks C- PERCEPTION OF RISK	0	0	(	0 0	(	0	0	0 0	77	' 8	35 8	5 85	5	0	0	0	0	0	0	0	0	23	15	15	15	0	0	0	0
Expectations Regarding General Economic Activity	0	0	(	0 0	(	0	6	0 21	92	9	94 9	1 79	)	8	0	9	0	0	0	0	0	0	0	0	0	8	-6	9	-21
Creditworthiness of Consumers	0	0	(	0 C	(	0	6	0 6	92	9	94 10	) 94	1	8	0	0	0	0	0	0	0	0	0	0	0	8	-6	0	-6
Risk on the Collateral Demanded	0	0	(	0 0	(	0	6	0 6	92	. 7	79 8	5 79	)	0	0	0	0	0	0	0	0	8	15	15	15	0	-6	0	-6

Table 18. Consumer Loans - Other Consumer Loans - Conditions and Terms for Credit Lines

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

	Cons	Tight iderabl	ened y/Incre	eased	Some	Tight ewhat	ened /Increa	ased		nained Uncha		•	Some	Eas ewhat/		eased	Cons	Eas iderably		eased	No	t App	licab	le	Ne	et Cha	nge '	%
FACTORS	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
A- PRICE																												
Margin on Average Loans*	0	0	0	0	0	0	0	0	57	69	85	100	43	31	15	0	0	0	0	0	0	0	0	0	43	31	15	0
Margin on Riskier Loans*	0	0	0	0	0	0	0	6	95	100	91	94	5	0	9	0	0	0	0	0	0	0	0	0	5	0	9	-6
<b>B- OTHER CONDITIONS AND TERMS</b>																												
Collateral Requirements	0	0	0	0	0	0	0	6	100	100	100	79	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	-6
Maturity	0	0	0	0	0	0	10	33	100	87	75	67	0	13	15	0	0	0	0	0	0	0	0	0	0	13	6	-33
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	0	0	0	0

<sup>\* (</sup>wider margin=tightened, narrower margin=eased)

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

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

	Mar	June	Sep	Dec
OVER THE PAST THREE MONTHS				
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
Realized Net Change % (*)	44	-2	37	-18
Number of Banks Responding	14	14	14	14
OVER THE NEXT THREE MONTHS				
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
Expected Net Change % (*)	20	81	-20	-11
Number of Banks Responding	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 20.** Consumer Loans - Other Consumer Loans - Factors Affecting Demand for Loans

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

	Co	nsid	ribute erabl Dema	y to		So	ontrik mew ver Do	hat t	0		ntribi Basid Incha Dem	ally nged		S	Contril omew gher D	hat to	)	Con	ontribu sideral ner Dei	bly t		Not	: Appli	cabl	е	Ne	t Cha	nge '	%
	Mar	Jun	e Sep	De	ec	Mar J	lune	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar J	une S	ер [	Эес	Mar J	une S	ep I	Dec	Mar	June	Sep	Dec
A- FINANCING NEEDS																													
Spending on Durable Consumer Goods	0		5 (	)	0	0	14	0	6	66	58	24	79	21	23	76	0	13	0	0	0	0	0	0	15	34	4	76	-6
Consumer Confidence	0		6 (	)	0	0	25	9	22	86	43	46	75	14	26	45	3	0	0	0	0	0	0	0	0	14	-4	36	-19
Securities Purchases	0		5 (	)	0	0	0	0	22	86	94	76	63	0	0	24	0	0	0	0	0	13	0	0	15	0	-6	24	-22
B- USE OF ALTERNATIVE FINANCE																													
Household Savings	0		5 (	)	0	0	17	20	6	81	33	58	79	19	44	22	0	0	0	0	0	0	0	0	15	19	21	2	-6
Loans From Other Banks	0		5 (	)	0	13	8	0	17	71	58	94	83	15	28	6	0	0	0	0	0	0	0	0	0	2	15	6	-17
Other Sources of Finance	0		5 (	)	0	0	8	0	6	100	87	79	94	0	0	6	0	0	0	0	0	0	0	15	0	0	-13	6	-6
C-TAX AND SIMILAR BURDENS ON LOANS	0	(	) (	)	0	14	0	0	0	86	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	-14	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 21. Funding Conditions

Contents

## QUARTERLY PERCENTAGE DISTRIBUTIONS - March 2020 - December 2020

	1	Local Funding	g Condition	s	Funding C	onditions in	Internationa	Markets
	Mar	June	Sep	Dec	Mar	June	Sep	Dec
OVER THE PAST THREE MONTHS								
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
Realized Net Change % (*)	72	55	-69	-84	38	5	-16	50
Number of Banks Responding	15	15	15	15	15	15	15	15
OVER THE NEXT THREE MONTHS								
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
Expected Net Change % (*)	76	16	-82	-82	35	32	2	46
Number of Banks Responding	15	15	15	15	15	15	15	15

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

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

	Cons	Tigh siderabl	tened ly/Incr	eased	Som	-	ened /Incre	ased			Basic nged	ally	Some	Eas ewhat/	ed 'Decrea	ised	Consi	Eas derably		ased	Not	Appli	icable	•	Net	Chai	nge '	%
FACTORS	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar Ju	une S	ep D	ec I	Mar Ju	ıne s	Sep	Dec
International Funding Costs	C	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