Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

Bank Lending Survey for BH

(Report for the second quarter of 2026)

Contents

Introduction

The results of the Bank Lending Survey refer to changes in the second quarter of 2026 and expectations for the third quarter of 2026. A representative sample of banks consists of the eight largest banks in Bosnia and Herzegovina. The total of eight banks were surveyed in this round, and the response rate was 100%.

1. General information

The Survey questionnaire contains 16 standard questions about realised and expected changes on the supply and demand of loans: 12 questions refer to realised changes and 4 questions to future changes. The questions cover three categories of loans: loans or credit lines to corporates, housing loans to households, and consumer and non-purpose loans to households. For all the three categories, questions are asked about the credit standards that apply to loan approval, then about changes in loan approval terms, demand for loans, factors affecting the supply and demand for loans, as well as the percentage of rejected loan applications. Survey questions are generally formulated in terms of changes in the last three months and the expected changes in the next three months. Survey participants are asked to qualitatively indicate the degree of tightening or easing (for standards and terms) or the degree of reduction or increase (for demand), using the following five-point scale to report changes: (1) significant tightening /decrease, (2) moderate tightening/decrease, (3) basically no change, (4) moderate easing/increase or (5) substantial easing/increase.

The individual answers of the banks participating in the Survey were compiled and processed in order to provide a picture of the entire banking sector in Bosnia and Herzegovina.

The results of the Survey are presented in the form of a net percentage. The net percentage for the answers to questions about credit standards is defined as the difference between the sum of the shares of banks that answered that credit standards have been "substantially relaxed" and "moderately relaxed" and the sum of the shares of banks that answered that they have been "significantly tightened" and "moderately tightened".

A negative value of the net percentage indicates that the majority of banks have tightened credit standards ("net tightening"), while a positive value of the net percentage indicates that a majority of banks have relaxed credit standards ("net easing").

Likewise, the term "net demand" refers to the difference between the percentage of banks that answered that there was an increase in demand and the percentage of banks that answered that there was a decrease in demand for loans. Net demand will therefore be positive if a larger share of banks reported an increase in loan demand, while a negative net demand indicates that a larger share of banks reported a decline in loan demand.

In addition to the "net percentage" indicator, the CBBH also publishes the "diffusion index" as an alternative measure of banks' responses to the questions related to changes in credit standards and net demand. The diffusion index is constructed as follows: if the respondent answers "significantly", the answers are assigned a numerical value of 1, which is twice the value assigned to the answers "to a certain degree" (score 0.5). The interpretation of the diffusion index follows the same logic as the interpretation of the net percentage.

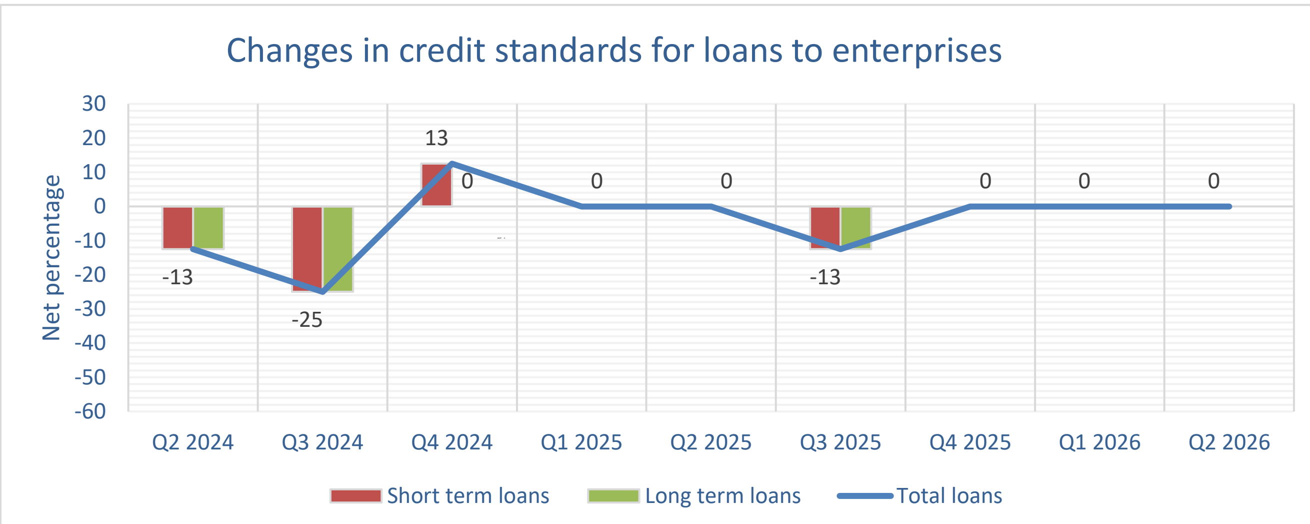
2. Corporates loans

2.1 Supply

2.1.1 Credit standards for corporates loans

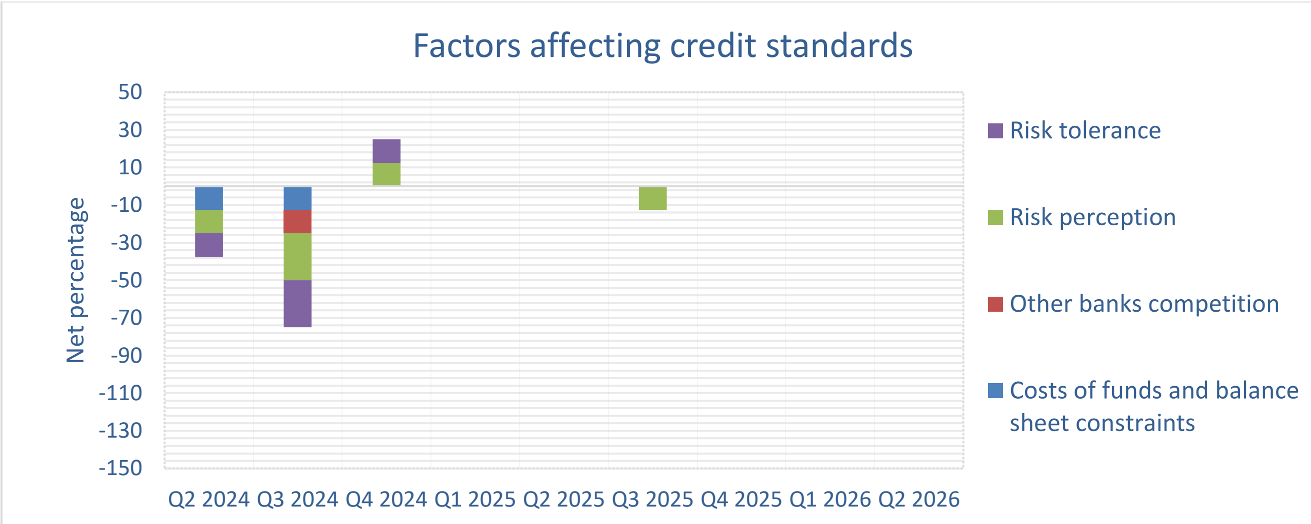
On the basis of the results of the conducted Bank Lending Survey, trends of credit standards for corporate loans in the second quarter of 2026 were analysed.

The Survey results show that there were no changes of credit standards for approving the corporate loans in the second quarter of 2026, the same as in the previous two quarters (see Appendix, question 1).



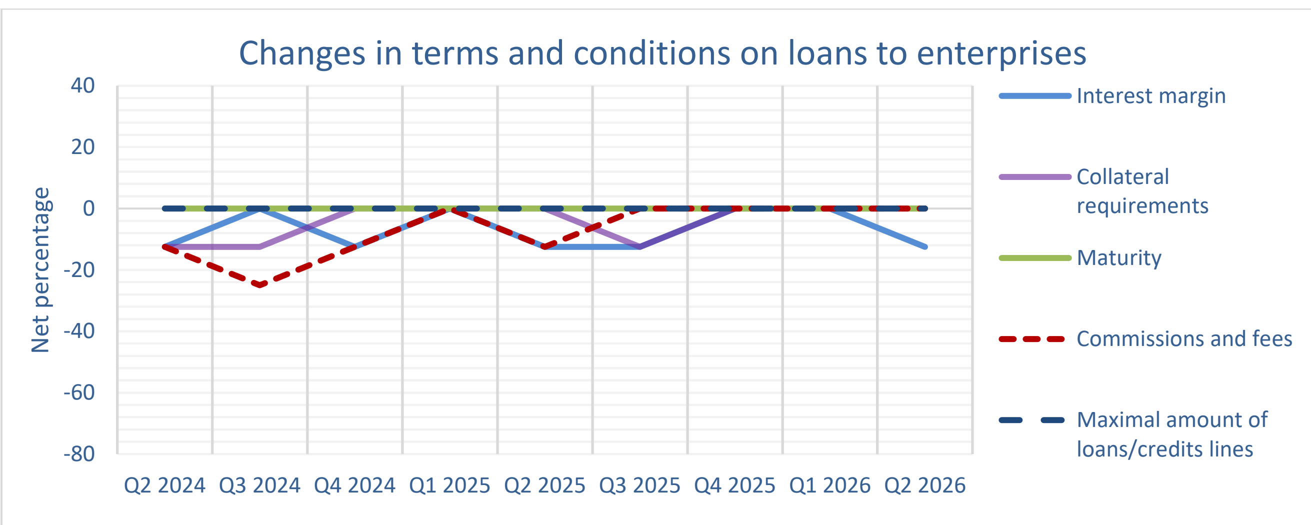
** The net percentage does not measure the intensity of the change. A lower (higher) value of the net percentage shows that a larger number of banks tightened (eased) credit standards compared to the previous quarter. In all Graphs, the comparison is made in relation to the previous quarter.*

The graph below shows the net percentage of contributions of factors which impacted a change of credit standards of banks applied in the process of approving loans and/or credit lines to corporates. During periods in which credit standards remained unchanged, the net percentage of contributions of individual factors was 0% (see Appendix, question 2).



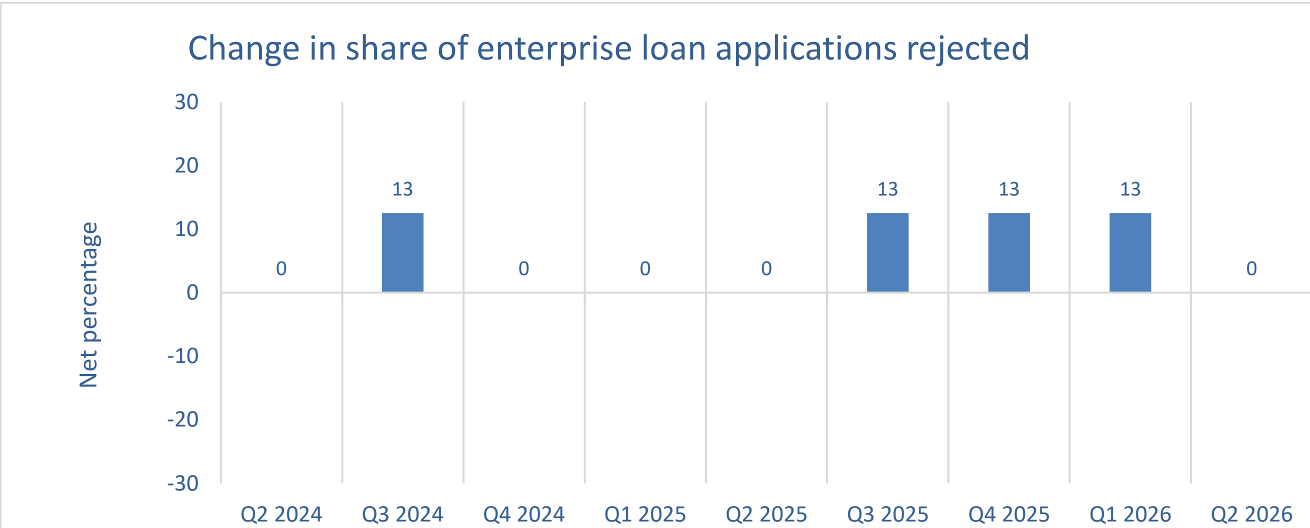
2.1.2 *Terms and conditions of approving the corporate loans*

With regard to terms and conditions of approving the corporate loans in the second quarter of 2026, interest margins had the net tightening effect, while commissions and fees, collateral requirements, maturity, and maximum amount of loans remained unchanged compared to the previous quarter (see Appendix, question 3).



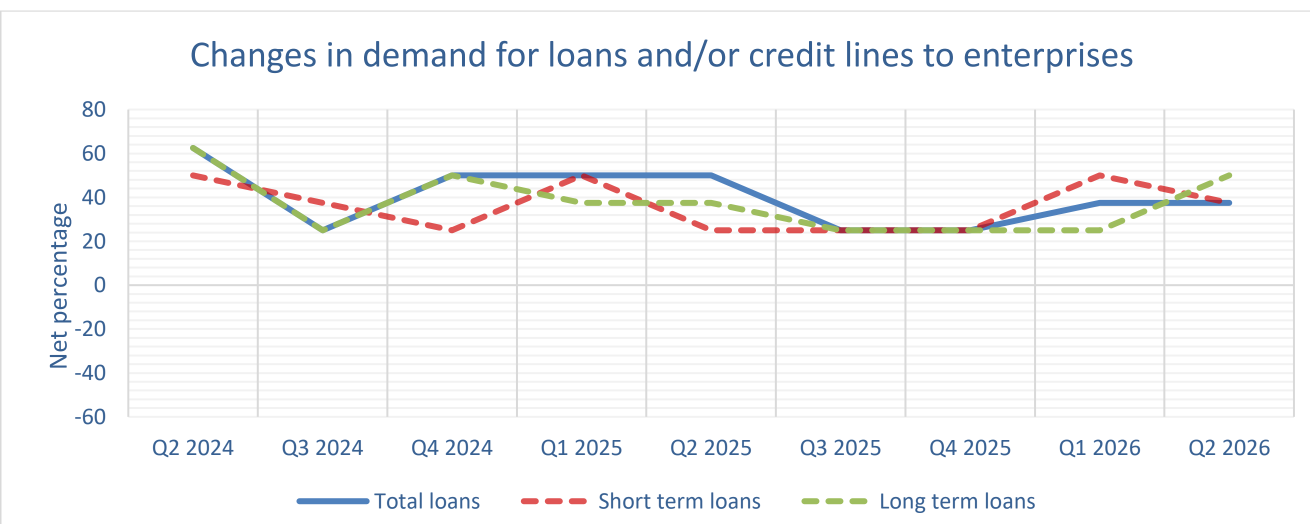
2.1.3 Share of rejected applications for corporates loans

In the second quarter of 2026, the net result from compiled responses shows that there was no change with regard to the share of rejected applications for loans to corporates compared to the previous quarter (see Appendix, Question 4).

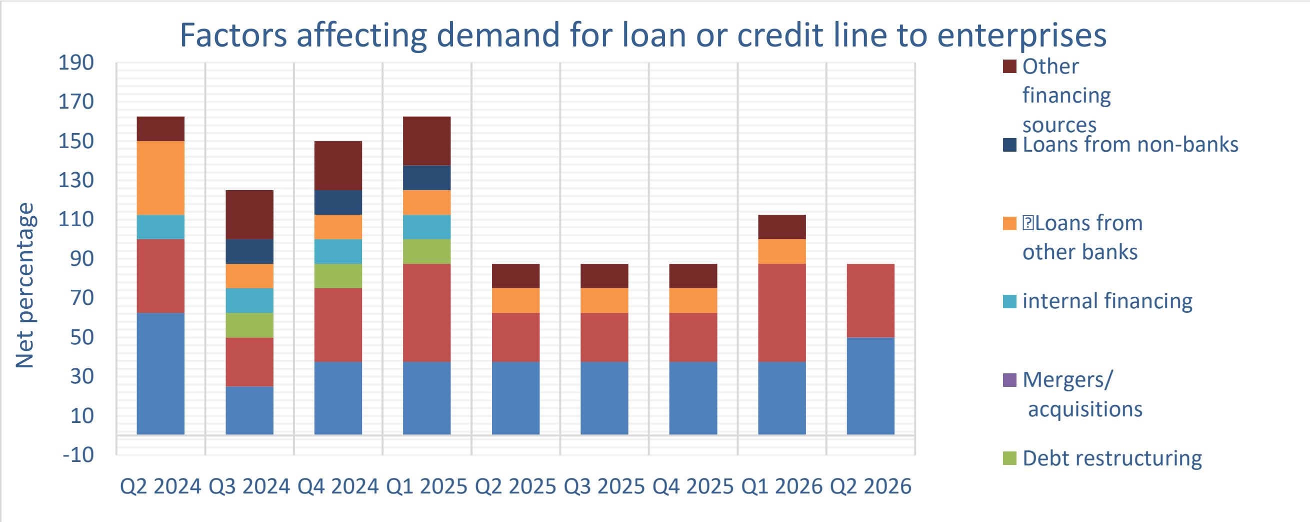


2.2 Demand for corporate loans and/or credit lines

On the basis of the results of the conducted Bank Lending Survey, trends of corporate demand for loans in the second quarter of 2026 and also the factors impacting the trends were analysed. The Survey results show that corporate demand for loans continued to grow in the observed period. By maturity, the growth of demand was recorded both in the segment of short-term and in the segment of long-term loans, with the growth observed in the segment of long-term loans being slightly stronger (see Appendix, question 5).



The graph below shows the net percentage of the contributions of factors that influenced the change of the corporate demand for loans and/or credit lines (see Appendix, question 6).



Expectations for the third quarter of 2026

On the basis of the results of the conducted Bank Lending Survey, expectations related to the trend of credit standards and corporate demand for loans in the third quarter of 2026 have been analysed.

The Survey results show that the net percentage of responses with regard to the standards for approving corporate loans indicates an expected tightening of credit standards in the third quarter of 2026 (see Appendix, Question 7).

At the same time, the Survey results show that the net percentage of responses indicates an expected increase of the corporate demand for loans in the period to come, with expectations regarding its growth being considerably moderate compared to the previous quarter, as fewer banks expect an increase in credit demand (see Appendix, question 8).

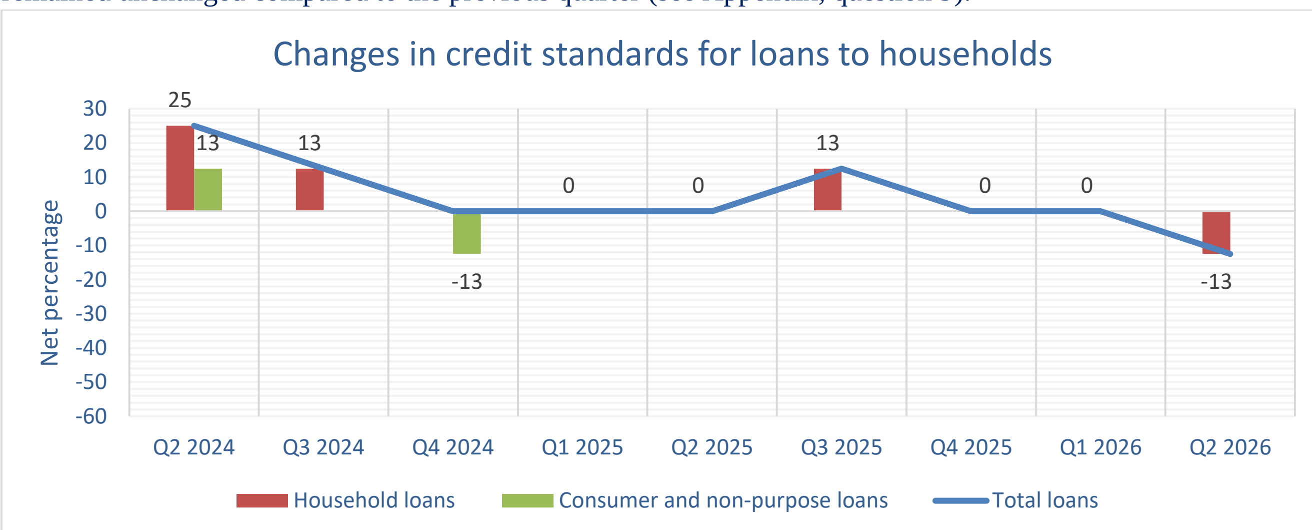
3. Loans to households

3.1 Supply

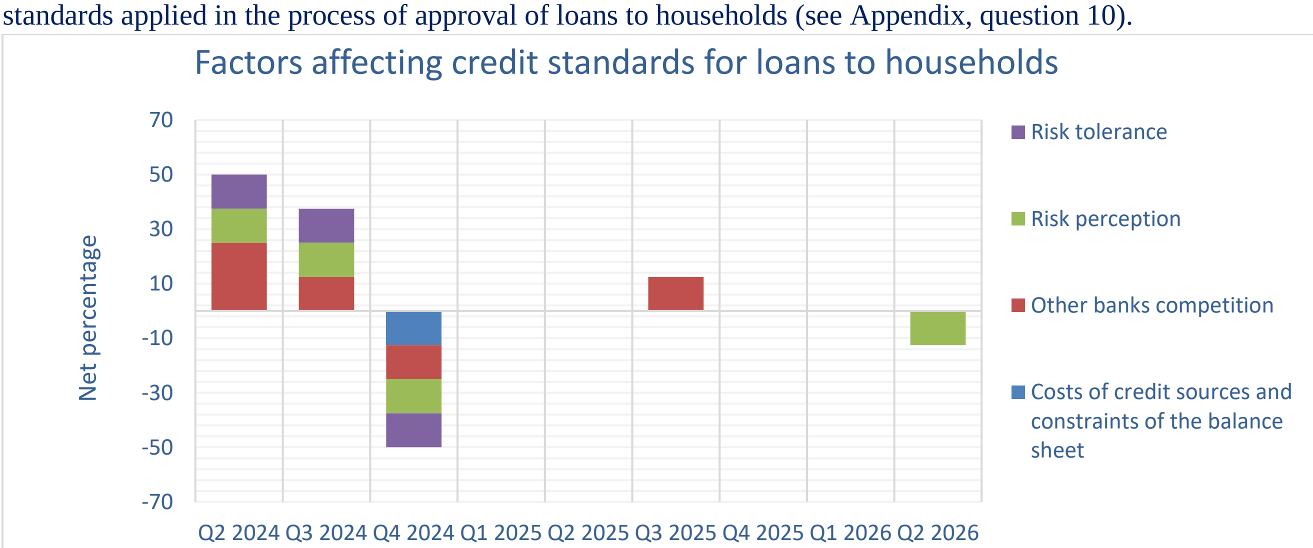
3.1.1 Credit standards for loans to households

The Bank Landing Survey was conducted in the second quarter of 2026, through which trends in credit standards for loans to households were analysed, as well as the factors affecting potential changes in these standards.

The Survey results show that credit standards for approving loans to households in the observed period had a net tightening effect on the approval of housing loans, while credit standards for consumer and non-purpose loans remained unchanged compared to the previous quarter (see Appendix, question 9).

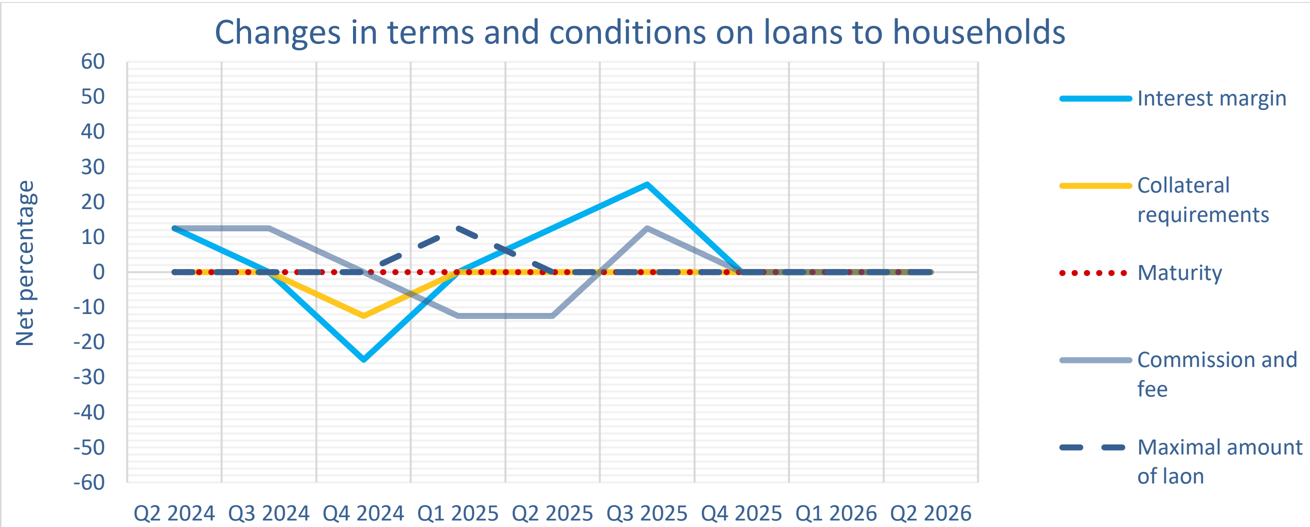


The graph below shows a net percentage of contributions of the factors impacting a change of bank credit standards applied in the process of approval of loans to households (see Appendix, question 10).



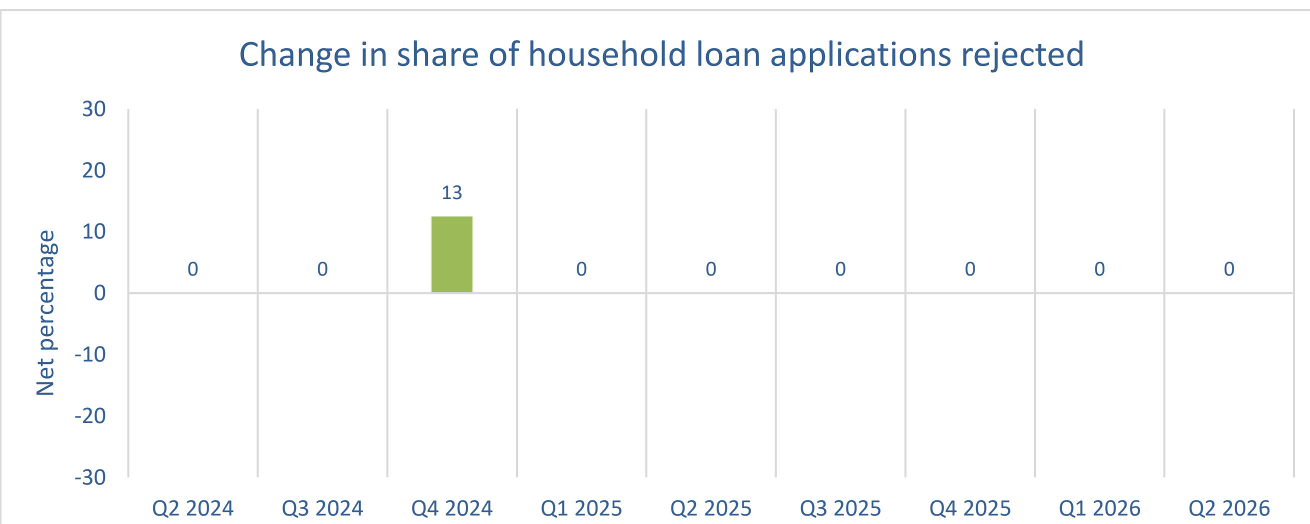
3.1.2 Terms and conditions of approving loans to households

The terms and conditions on loans to households in the second quarter of 2026 remained unchanged, just like in the previous quarters (see Appendix, question 11).



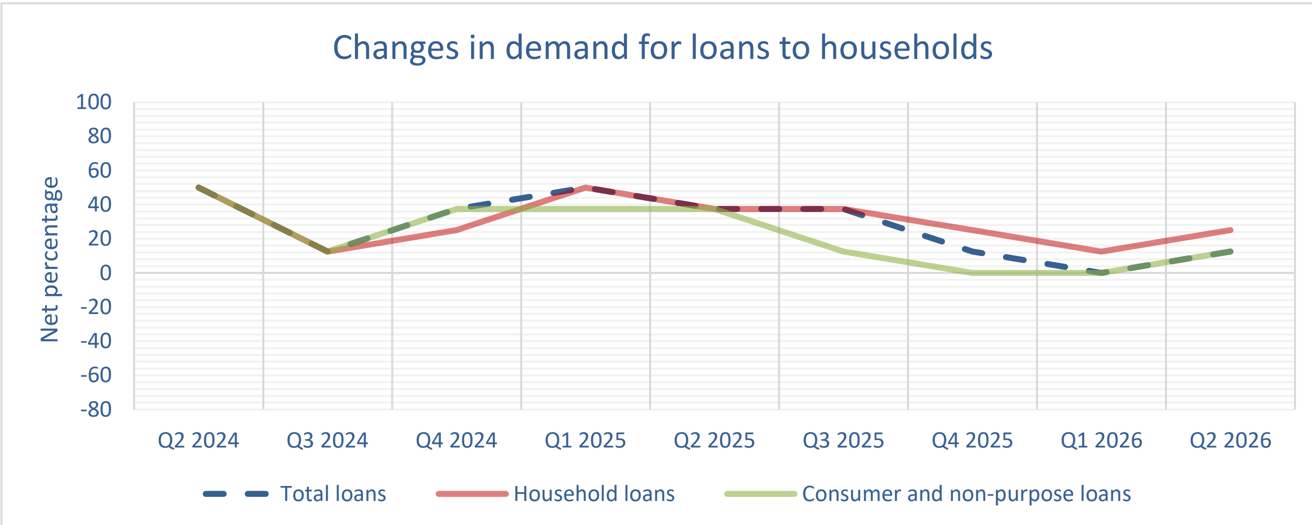
3.1.3 Share of rejected applications for loans to households

In the second quarter of 2026, the net result from compiled responses indicates that there was no change of the share of rejected applications for approval of loans to households compared to the previous quarter (see Appendix, question 12).

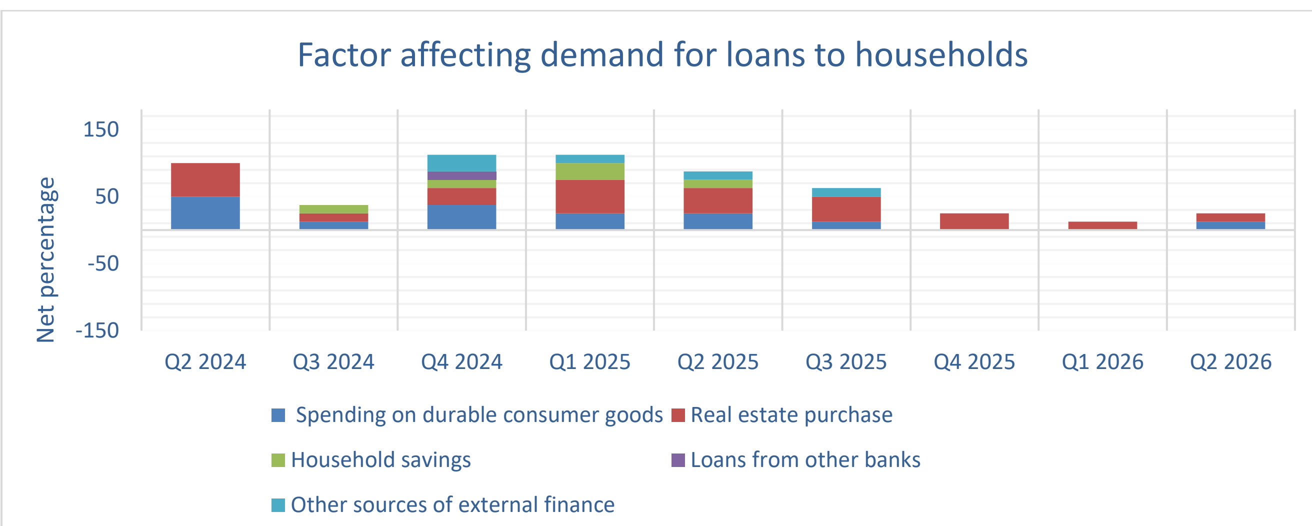


3.2 Demand for loans to households

On the basis of the results of the conducted Bank Lending Survey, trends of household demand for loans in the second quarter of 2026 and also the factors impacting the trend were analysed. The Survey results show that household demand for housing loans recorded the growth in the second quarter of 2026, both in the housing loan segment and in the segment of consumer and non-purpose loan (see Appendix, question 13).



The graph below shows the net percentage of the contributions of the factors that influenced a change of demand for loans to households (see Appendix, question 14).



Expectations for the third quarter of 2026

On the basis of the results of the conducted Bank Lending Survey, expectations related to the trend of credit standards and household demand for loans in the third quarter of 2026 have been estimated.

The Survey results show that the net percentage of responses with regard to standards for approving household loans indicate an expected easing of credit standards for housing loans approval in the third quarter of 2026 (see Appendix, Question 15).

At the same time, the Survey results show an expected increase of demand for housing loans, mainly in the segments of consumer and non-purpose loans in the third quarter of 2026 (see Appendix, question 16).

APPENDIX

Consolidated answers of banks for the second quarter of 2026, related to the questions from the Survey questionnaire

I. Loans and credit lines to corporates

1. Over the past three months, how have your bank's credit standards as applied to the approval of loans and/or credit lines to corporates, changed?

(in per cents)

Periods	Overall		Short-term loans		Long-term loans	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	-29	-14	-29	-14	-29	-14
Q3 2022	-29	-21	-29	-21	-43	-29
Q4 2022	-14	-7	-14	-7	-29	-14
Q1 2023	-14	-7	-14	-7	-29	-14
Q2 2023	0	0	0	0	0	0
Q3 2023	-13	-6	-13	-6	-13	-6
Q4 2023	-25	-13	-25	-13	-25	-13
Q1 2024	0	0	0	0	0	0
Q2 2024	-13	-6	-13	-6	-13	-6
Q3 2024	-25	-13	-25	-13	-25	-13
Q4 2024	13	6	13	6	0	0
Q1 2025	0	0	0	0	0	0
Q2 2025	0	0	0	0	0	0
Q3 2025	-13	-6	-13	-6	-13	-6
Q4 2025	0	0	0	0	0	0
Q1 2026	0	0	0	0	0	0
Q2 2026	0	0	0	0	0	0

2. Over the past three months, how have the following factors affected your bank's credit standards as applied to the approval of loans and/or credit lines to corporates?

(in per cents)

Periods	Cost of funds and balance sheet constraints		Pressure from competition		Perception of risk		Risk tolerance	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	-14	-7	0	0	-29	-14	-29	-14
Q3 2022	-29	-21	-14	-7	-43	-29	-29	-21
Q4 2022	-43	-21	-14	-7	-43	-21	-29	-14
Q1 2023	-14	-7	-14	-7	-43	-21	-29	-14
Q2 2023	-13	-6	-13	-6	-13	-6	13	6
Q3 2023	-13	-6	-13	-6	-25	-19	0	0
Q4 2023	-38	-19	0	0	-25	-13	0	0
Q1 2024	0	0	0	0	0	0	0	0
Q2 2024	-13	-6	0	0	-13	-6	-13	-6
Q3 2024	-13	-6	-13	-6	-25	-13	-25	-13
Q4 2024	0	0	0	0	13	6	13	6
Q1 2025	0	0	0	0	0	0	0	0
Q2 2025	0	0	0	0	0	0	0	0
Q3 2025	0	0	0	0	-13	-6	0	0
Q4 2025	0	0	0	0	0	0	0	0
Q1 2026	0	0	0	0	0	0	0	0
Q2 2026	0	0	0	0	0	0	0	0

3. Over the past three months, how have your bank's terms and conditions of approving loans and/ or credit lines to corporates changed?

(in per cents)

Periods	Interest margin (higher margins =tightening, lower margins = easing)		Collateral requirements		Maturity		Commissions and fees		Maximum amount of loans and/or credit lines	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	-29	-14	-14	-7	0	0	0	0	0	0
Q3 2022	-57	-36	-29	-14	0	0	-14	-7	-29	-14
Q4 2022	-43	-21	-29	-14	0	0	-14	-7	0	0
Q1 2023	-71	-36	-14	-7	0	0	-14	-7	0	0
Q2 2023	-25	-13	0	0	13	6	-13	-6	13	6
Q3 2023	-25	-13	-13	-6	0	0	-25	-13	13	6
Q4 2023	-50	-25	-25	-13	25	13	-13	-6	0	0
Q1 2024	-25	-13	0	0	13	6	0	0	0	0
Q2 2024	-13	-6	-13	-6	0	0	-13	-6	0	0
Q3 2024	0	0	-13	-6	0	0	-25	-13	0	0
Q4 2024	-13	-6	0	0	0	0	-13	-6	0	0
Q1 2025	0	0	0	0	0	0	0	0	0	0
Q2 2025	-13	-6	0	0	0	0	-13	-6	0	0
Q3 2025	-13	-6	0	0	0	0	-13	-6	0	0
Q4 2025	0	0	0	0	0	0	0	0	0	0
Q1 2026	0	0	0	0	0	0	0	0	0	0
Q2 2026	-13	-6	0	0	0	0	0	0	0	0

4. Over the past three months (apart from normal seasonal fluctuations), has the share of corporate loan applications that were completely rejected by your bank decreased, remained unchanged or increased in relation to the total amount of corporates' loan applications?*

(in per cents)

Periods	Share of rejected applications	
	Net percentage	Diffusion index
Q2 2022	0	0
Q3 2022	14	7
Q4 2022	-14	-7
Q1 2023	14	7
Q2 2023	13	6
Q3 2023	13	6
Q4 2023	0	0
Q1 2024	-13	-6
Q2 2024	0	0
Q3 2024	13	6
Q4 2024	0	0
Q1 2025	0	0
Q2 2025	0	0
Q3 2025	13	6
Q4 2025	13	6
Q1 2026	13	6
Q2 2026	0	0

**Since the second quarter of 2021, there were changes in the analysis of the share of rejected loan applications compared to previous quarters. Instead of the number of rejected loan applications, an information on the change of the amount of rejected loans applications during the observed quarter is provided.*

5. Over the past three months (apart from normal seasonal fluctuations), how has the demand for loans and/or credit lines to corporates changed at your bank?

(in per cents)

Periods	Overall		Short-term loans		Long-term loans	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	14	7	14	7	14	7
Q3 2022	-14	-14	-29	-21	-29	-21
Q4 2022	-14	-7	-14	-7	-29	-14
Q1 2023	14	14	14	14	14	14
Q2 2023	25	19	25	19	50	31
Q3 2023	50	31	38	25	63	38
Q4 2023	50	31	38	25	50	31
Q1 2024	75	44	50	31	75	44
Q2 2024	63	31	50	25	63	31
Q3 2024	25	13	38	19	25	13
Q4 2024	50	25	25	13	50	25
Q1 2025	50	25	50	25	38	19
Q2 2025	50	25	25	13	38	19
Q3 2025	25	13	25	13	25	13
Q4 2025	25	13	25	13	25	13
Q1 2026	38	19	50	25	25	13
Q2 2026	38	19	38	19	50	25

6. Over the past three months (apart from normal seasonal fluctuations), how have the following factors affected the overall demand for loans and/or credit lines to corporates?

(in per cents)

Periods	FINANCING NEEDS							
	Capital investment		Working capital		Debt restructuring		Mergers/ acquisitions	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	14	7	14	7	14	7	-14	-7
Q3 2022	0	-7	0	-7	0	0	-29	-21
Q4 2022	-14	-7	0	0	0	0	-14	-7
Q1 2023	14	7	14	7	0	0	0	0
Q2 2023	25	6	25	13	-13	-6	0	0
Q3 2023	50	19	50	25	-13	-6	0	0
Q4 2023	50	31	50	31	25	13	25	13
Q1 2024	50	25	63	38	13	13	0	0
Q2 2024	63	31	38	19	0	0	0	0
Q3 2024	25	13	25	13	13	6	0	0
Q4 2024	38	19	38	19	13	6	0	0
Q1 2025	38	19	50	25	13	6	0	0
Q2 2025	38	19	25	13	0	0	0	0
Q3 2025	38	19	25	13	0	0	0	0
Q4 2025	38	19	25	13	0	0	0	0
Q1 2026	38	19	50	25	0	0	0	0
Q2 2026	50	25	38	19	0	0	0	0

(in per cents)

Periods	USE OF ALTERNATIVE FINANCE							
	Internal financing		Loans from other banks		Loans from non-banks		Other financing sources	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	14	7	29	14	0	0	14	7
Q3 2022	0	0	-14	-7	0	0	14	7
Q4 2022	0	0	14	7	0	0	14	7
Q1 2023	0	0	29	14	0	0	14	7
Q2 2023	0	0	25	13	0	0	13	6
Q3 2023	0	0	25	13	0	0	13	6
Q4 2023	0	0	25	13	0	0	13	6
Q1 2024	0	0	0	0	0	0	0	0
Q2 2024	13	6	38	19	0	0	13	6
Q3 2024	13	6	13	6	13	6	25	13
Q4 2024	13	6	13	6	13	6	25	13
Q1 2025	13	6	13	6	13	6	25	13
Q2 2025	0	0	13	6	0	0	13	6
Q3 2025	0	0	13	6	0	0	13	6
Q4 2025	0	0	13	6	0	0	13	6
Q1 2026	0	0	13	6	0	0	13	6
Q2 2026	0	0	0	0	0	0	0	0

7. Please indicate how you expect your bank's credit standards as applied to the approval of loans and/or credit lines to corporates to change over the next three months?

(in per cents)

Periods	Overall		Short-term loans		Long-term loans	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	-43	-29	-43	-29	-43	-29
Q3 2022	-14	-7	-14	-7	-14	-7
Q4 2022	-14	-7	-14	-7	-14	-7
Q1 2023	-14	-7	-14	-7	-14	-7
Q2 2023	13	6	13	6	13	6
Q3 2023	0	0	0	0	0	0
Q4 2023	13	6	25	13	13	6
Q1 2024	13	6	25	13	13	6
Q2 2024	0	0	0	0	0	0
Q3 2024	0	0	0	0	0	0
Q4 2024	-13	-6	-13	-6	-13	-6
Q1 2025	13	6	13	6	13	6
Q2 2025	0	0	0	0	0	0
Q3 2025	0	0	0	0	0	0
Q4 2025	0	0	0	0	0	0
Q1 2026	0	0	0	0	0	0
Q2 2026	-13	-6	-13	-6	-13	-6

* The table shows the answers of the current quarter for the next quarter.

8. Please indicate how you expect demand for loans and/or credit lines to corporates to change over the next three months at your bank (apart from normal seasonal fluctuations)?

(in per cents)

Periods	Overall		Short-term loans		Long-term loans	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	-14	-7	-14	-7	-29	-14
Q3 2022	-29	-14	-29	-14	-29	-14
Q4 2022	-29	-14	-29	-14	-29	-14
Q1 2023	0	0	14	7	0	0
Q2 2023	13	6	13	6	13	6
Q3 2023	63	31	38	19	63	31
Q4 2023	38	19	13	6	38	19
Q1 2024	50	31	25	19	50	31
Q2 2024	25	13	13	6	25	19
Q3 2024	25	13	0	0	25	13
Q4 2024	25	13	25	13	25	13
Q1 2025	25	13	25	13	25	13
Q2 2025	13	6	13	6	13	6
Q3 2025	25	13	13	6	38	19
Q4 2025	25	13	13	6	38	19
Q1 2026	50	25	38	19	63	31
Q2 2026	13	6	13	6	13	6

* The table shows the answers of the current quarter for the next quarter.

II. Loans to households

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

(in per cents)

Periods	Overall		Housing loans		Consumer and non-purpose loans	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	-29	-14	-29	-14	-29	-14
Q3 2022	-57	-36	-57	-36	-43	-29
Q4 2022	-29	-14	-29	-14	-14	-7
Q1 2023	-14	-7	-14	-7	-14	-7
Q2 2023	0	0	13	6	-13	-6
Q3 2023	-13	-6	0	0	-25	-13
Q4 2023	13	6	25	13	0	0
Q1 2024	25	13	25	13	13	6
Q2 2024	25	13	25	13	13	6
Q3 2024	13	6	13	6	0	0
Q4 2024	0	0	0	0	-13	-6
Q1 2025	0	0	0	0	0	0
Q2 2025	0	0	0	0	0	0
Q3 2025	13	6	13	6	0	0
Q4 2025	0	0	0	0	0	0
Q1 2026	0	0	0	0	0	0
Q2 2026	-13	-6	-13	-6	0	0

10. 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?

(in per cents)

Periods	Cost of funds and balance sheet constraints		Pressure from competition		Perception of risk		Risk tolerance	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	-14	-7	0	0	-43	-21	-29	-14
Q3 2022	-43	-21	14	7	-43	-29	-29	-21
Q4 2022	-57	-29	14	7	-43	-21	-29	-14
Q1 2023	-14	-7	14	7	-29	-14	-14	-7
Q2 2023	-25	-13	25	13	-13	-6	13	6
Q3 2023	-25	-13	0	0	-13	-13	0	0
Q4 2023	-13	-6	13	6	-13	-13	0	0
Q1 2024	0	0	13	6	0	0	0	0
Q2 2024	0	0	25	13	13	6	13	6
Q3 2024	0	0	13	6	13	6	13	6
Q4 2024	-13	-6	-13	-6	-13	-6	-13	-6
Q1 2025	0	0	0	0	0	0	0	0
Q2 2025	0	0	0	0	0	0	0	0
Q3 2025	0	0	13	6	0	0	0	0
Q4 2025	0	0	0	0	0	0	0	0
Q1 2026	0	0	0	0	0	0	0	0
Q2 2026	0	0	0	0	-13	-6	0	0

11. Over the past three months, how have your bank's terms and conditions of approving loans to households changed?

(in per cents)

Periods	Interest margin (higher margins =tightening, lower margins = easing)		Collateral requirements		Maturity		Commissions and fees		Maximum amount of loans and/or credit lines	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	0	0	-14	-7	0	0	29	14	0	0
Q3 2022	-14	0	-14	-7	-14	-7	0	0	-14	-7
Q4 2022	-14	0	-29	-14	0	0	0	0	0	0
Q1 2023	-14	-7	-14	-7	0	0	14	-7	0	0
Q2 2023	-13	-6	-13	-6	25	13	25	13	25	13
Q3 2023	0	0	-13	-6	13	6	13	6	0	0
Q4 2023	0	0	-13	-6	13	6	13	6	0	0
Q1 2024	0	0	-13	-6	13	13	13	6	13	13
Q2 2024	13	6	0	0	0	0	13	6	0	0
Q3 2024	0	0	0	0	0	0	13	6	0	0
Q4 2024	-25	-13	-13	-6	0	0	0	0	0	0
Q1 2025	0	0	0	0	0	0	-13	-6	13	6
Q2 2025	13	6	0	0	0	0	-13	-6	0	0
Q3 2025	25	13	0	0	0	0	13	6	0	0
Q4 2025	0	0	0	0	0	0	0	0	0	0
Q1 2026	0	0	0	0	0	0	0	0	0	0
Q2 2026	0	0	0	0	0	0	0	0	0	0
Q2 2022	0	0	-14	-7	0	0	29	14	0	0

12. Over the past three months (apart from normal seasonal fluctuations), has the share of household loan applications, that were completely rejected by your bank decreased, remained unchanged or increased compared to the total number of loan applications of households?*

(in per cents)

Periods	Share of rejected applications	
	Net percentage	Diffusion index
Q2 2022	0	0
Q3 2022	14	7
Q4 2022	0	0
Q1 2023	0	0
Q2 2023	25	13
Q3 2023	25	13
Q4 2023	13	6
Q1 2024	13	6
Q2 2024	0	0
Q3 2024	0	0
Q4 2024	13	6
Q1 2025	0	0
Q2 2025	0	0
Q3 2025	0	0
Q4 2025	0	0
Q1 2026	0	0
Q2 2026	0	0

**Since the second quarter of 2021, there were changes in the analysis of the share of rejected loan applications, compared to previous quarters. Instead of the number of rejected loan applications, an information on the change of the amount of rejected loans applications during the observed quarter is provided.*

13. Over the past three months (apart from normal seasonal fluctuations), how has the demand for household loans changed at your bank?

(in per cents)

Periods	Overall		Housing loans		Consumer and non-purpose loans	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	57	29	57	29	57	29
Q3 2022	-14	-14	-43	-29	-14	-14
Q4 2022	-14	-7	-29	-14	-14	-7
Q1 2023	14	7	14	7	14	7
Q2 2023	25	13	13	6	25	13
Q3 2023	13	6	13	6	13	6
Q4 2023	0	0	13	6	-13	-6
Q1 2024	63	38	50	25	63	38
Q2 2024	50	25	50	25	50	25
Q3 2024	13	6	13	6	13	6
Q4 2024	38	19	25	13	38	19
Q1 2025	50	25	50	25	38	19
Q2 2025	38	19	38	19	38	19
Q3 2025	38	19	38	19	13	6
Q4 2025	13	6	25	13	0	0
Q1 2026	0	0	13	6	0	0
Q2 2026	13	6	25	13	13	6

14. Over the past three months (apart from normal seasonal fluctuations), how have the following factors affected the overall household demand for loans?

(in per cents)

Periodi	FINANCING NEEDS				USE OF ALTERNATIVE FINANCE					
	Spending on durable consumer goods, such as cars, furniture, etc		Spending on durable consumer goods, such as cars, furniture, etc		Household saving		Loans from other banks		Other sources of external finance	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	57	29	57	29	0	0	14	7	14	7
Q3 2022	-14	-14	-29	-21	-14	-7	-29	-14	-14	-7
Q4 2022	-43	-21	-43	-21	-14	-7	0	0	-14	-7
Q1 2023	-14	-7	14	7	-14	-7	14	7	-14	-7
Q2 2023	13	6	25	13	-13	-6	0	0	0	0
Q3 2023	13	6	13	6	-13	-6	0	0	13	6
Q4 2023	-13	-6	13	6	13	6	-13	-6	13	6
Q1 2024	63	38	50	25	13	13	13	6	13	6
Q2 2024	50	25	50	25	0	0	0	0	0	0
Q3 2024	13	6	13	6	13	6	0	0	0	0
Q4 2024	38	19	25	13	13	6	13	6	25	13
Q1 2025	25	13	50	25	25	13	0	0	13	6
Q2 2025	25	13	38	19	13	6	0	0	13	6
Q3 2025	13	6	38	19	0	0	0	0	13	6
Q4 2025	0	0	25	13	0	0	0	0	0	0
Q1 2026	0	0	13	6	0	0	0	0	0	0
Q2 2026	13	6	13	6	0	0	0	0	0	0

15. Please indicate how you expect your bank's credit standards as applied to the approval of household loans to change over the next three months?

(in per cents)

Periods	Overall		Housing loans		Consumer and non-purpose loans	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	-71	-43	-57	-36	-71	-43
Q3 2022	-14	-7	-14	-7	0	0
Q4 2022	-14	-7	-29	-14	-14	-7
Q1 2023	14	7	14	7	14	7
Q2 2023	-13	-6	-13	-6	-13	-6
Q3 2023	-38	-19	-38	-19	-38	-25
Q4 2023	-25	-13	-25	-13	-25	-19
Q1 2024	-13	-6	0	0	-13	-6
Q2 2024	0	0	0	0	0	0
Q3 2024	0	0	0	0	0	0
Q4 2024	13	6	25	13	13	6
Q1 2025	13	6	25	13	0	0
Q2 2025	25	13	25	13	25	13
Q3 2025	13	6	13	6	13	6
Q4 2025	0	0	0	0	0	0
Q1 2026	0	0	0	0	0	0
Q2 2026	13	6	13	6	0	0

* The table shows the answers of the current quarter for the next quarter.

16. Please indicate how you expect demand for household loans to change over the next three months at your bank (apart from normal seasonal fluctuations)?

(in per cents)

Periods	Overall		Housing loans		Consumer and non-purpose loans	
	Net percentage	Diffusion index	Net percentage	Diffusion index	Net percentage	Diffusion index
Q2 2022	-29	-14	0	0	-29	-14
Q3 2022	-14	-7	-29	-14	-14	-7
Q4 2022	43	21	29	14	43	21
Q1 2023	43	21	29	14	43	21
Q2 2023	13	6	50	25	13	6
Q3 2023	-25	-13	-38	-19	-25	-13
Q4 2023	-13	-6	0	0	-13	-6
Q1 2024	50	31	50	25	50	31
Q2 2024	50	25	38	19	50	25
Q3 2024	25	13	25	13	38	19
Q4 2024	38	19	38	19	25	13
Q1 2025	25	13	38	19	13	6
Q2 2025	25	13	25	13	25	13
Q3 2025	13	6	0	0	25	13
Q4 2025	0	0	0	0	0	0
Q1 2026	0	0	0	0	13	6
Q2 2026	13	6	0	0	13	6

* The table shows the answers of the current quarter for the next quarter.