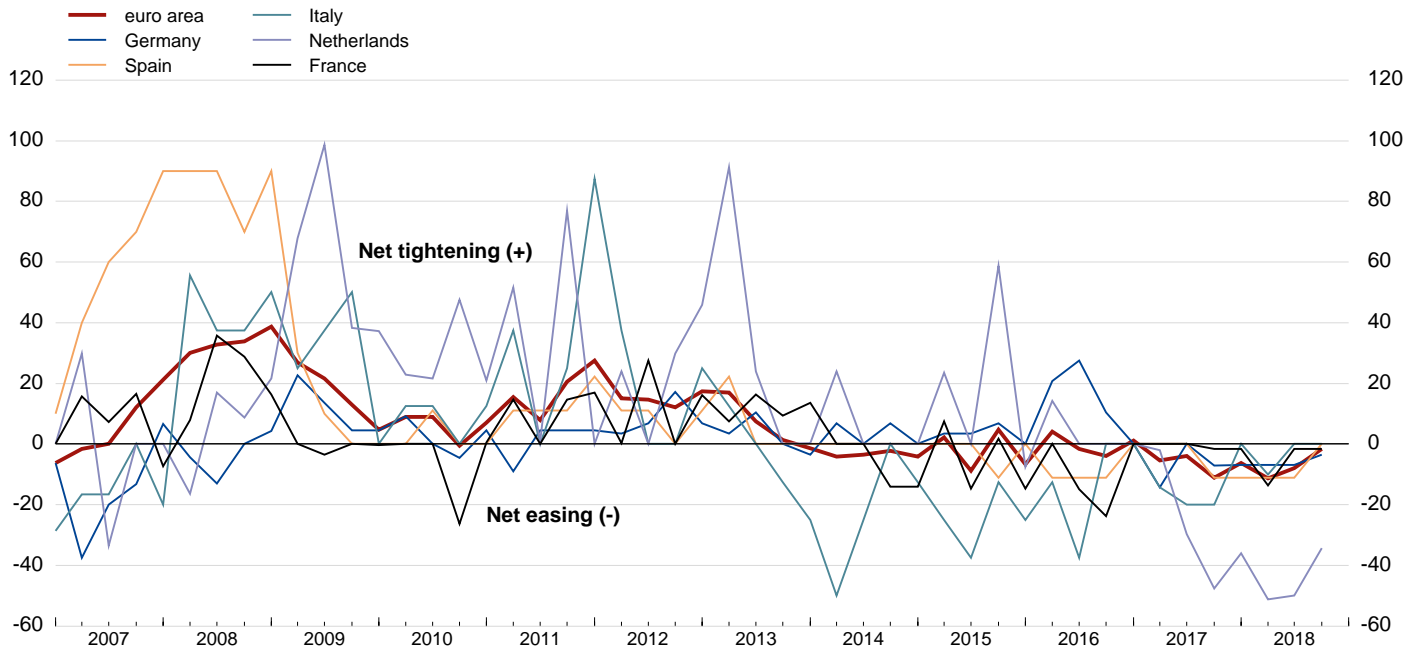


### 3. Credit risk

#### 3.7 Changes in credit standards for loans to households (for house purchase)

(Sample of euro area countries; net percentages; last observation: Q4 2018)

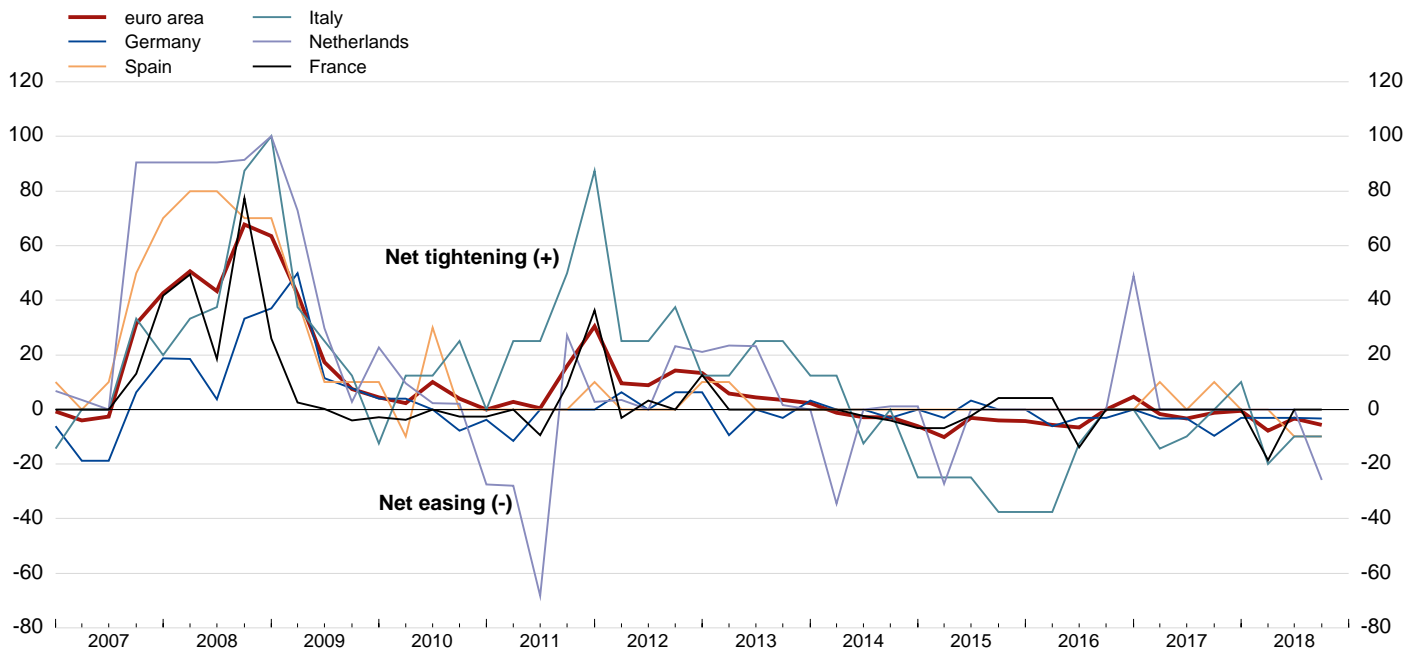


Source: ECB.

Notes: Net percentages of banks contributing to the tightening of standards over the previous three months. The last observation refers to the quarter in which the most recent BLS was published.

#### 3.8 Changes in credit standards for loans to NFCs

(Sample of euro area countries; net percentages; last observation: Q4 2018)



Source: ECB.

Notes: Net percentages of banks contributing to the tightening of standards over the previous three months. The last observation refers to the quarter in which the most recent BLS was published.