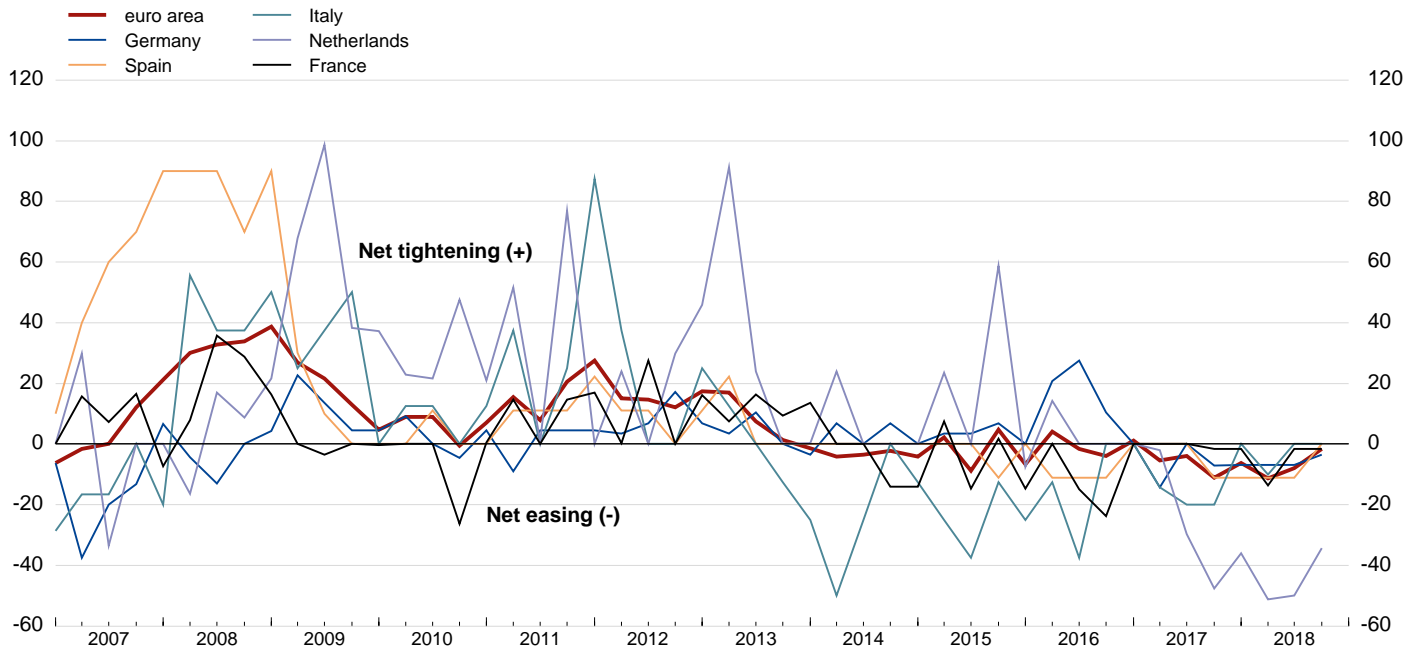


3. Credit risk

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

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

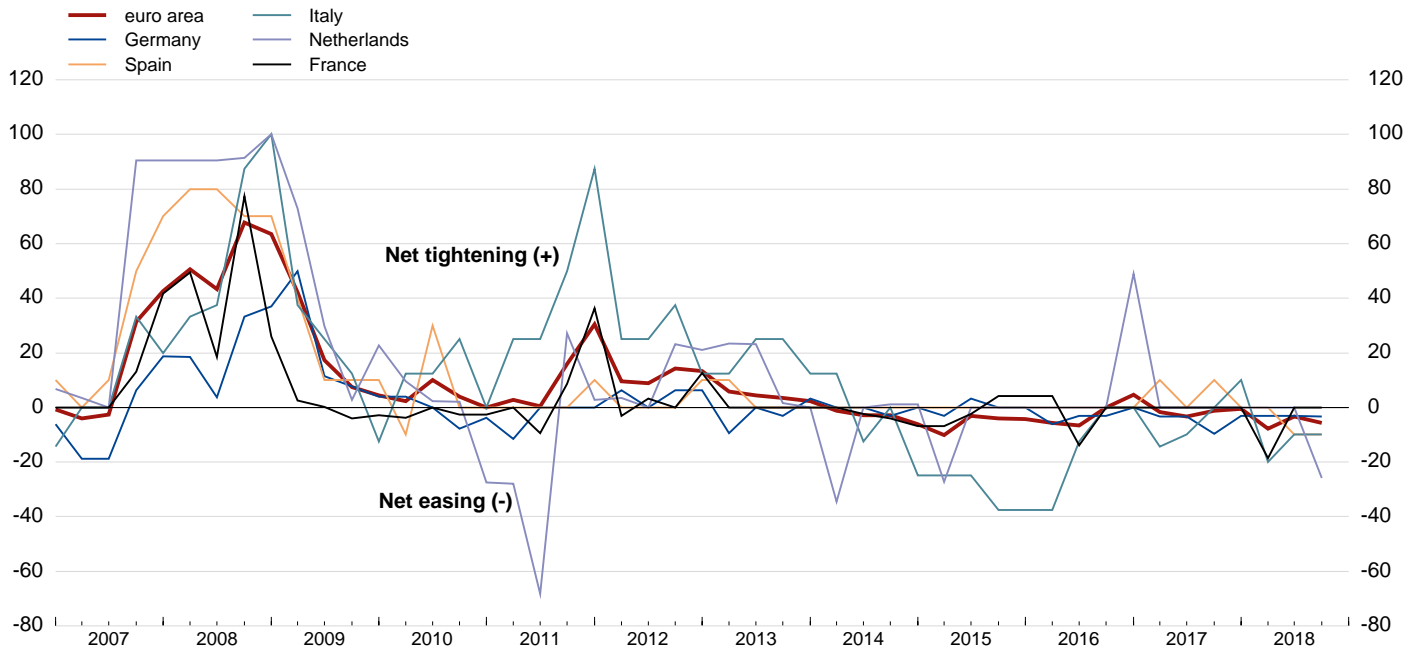


Source: ECB.

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.