

BANK OF ENGLAND CREDIT CONDITIONS SURVEY
SECURED LENDING CONDITIONS

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Respondent name:

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Please type in the name of your organisation and press enter.

Please use the most commonly used shortform.

**BANK OF ENGLAND CREDIT CONDITIONS SURVEY
SECURED LENDING CONDITIONS**

SECURED LOAN DEMAND: HOUSEHOLDS

1 How has demand for the following types of secured lending from HOUSEHOLDS changed over the LATEST 3 MONTHS relative to the previous 3 months? And what do you expect over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

	Latest 3 Months	Next 3 Months
House purchase:	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
<i>of which</i>		
Prime lending:	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
Buy to let:	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
Other:	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
Re-mortgaging:	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
Other lending secured on dwellings:	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	<input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
Do you have additional comments?	<input type="radio"/> Yes <input type="radio"/> No	

Other Comments (optional)

PARTS OF THIS QUESTION ARE UNANSWERED. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND CREDIT CONDITIONS SURVEY
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SECURED LOAN DEMAND: SMALL BUSINESSES

2 How has demand for secured lending from SMALL BUSINESSES changed over the LATEST 3 MONTHS relative to the previous 3 months? And what do you expect over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Do you have additional comments? Yes No

Other Comments (optional)

PARTS OF THIS QUESTION ARE UNANSWERED. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND CREDIT CONDITIONS SURVEY
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SECURED CREDIT SCORING CRITERIA: HOUSEHOLDS

3 How have your credit scoring criteria for granting loan applications by HOUSEHOLDS changed over the LATEST 3 MONTHS relative to the previous 3 months? And how do you expect them to change over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months: Implications for getting credit

Latest 3 Months

Much harder A little harder Same A little easier Much easier N/A

Next 3 Months: Implications for getting credit

Next 3 Months

Much harder A little harder Same A little easier Much easier N/A

Do you have additional comments?

Additional Comments

Yes No

Other Comments (optional)

PARTS OF THIS QUESTION ARE UNANSWERED. PLEASE FILL IN THE ORANGE BOXES.

**BANK OF ENGLAND CREDIT CONDITIONS SURVEY
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SECURED LOAN APPROVALS: HOUSEHOLDS

4 How has the proportion of HOUSEHOLD loan applications being approved changed over the LATEST 3 MONTHS relative to the previous 3 months? And how do you expect your approval rate to change over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Do you have additional comments?

Additional Comments

Yes No

Other Comments (optional)

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**BANK OF ENGLAND CREDIT CONDITIONS SURVEY
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SECURED LOAN TERMS: HOUSEHOLDS

5 How have the following price and non-price terms on approved new loan applications by HOUSEHOLDS changed over the LATEST 3 MONTHS relative to the previous 3 months? And what do you expect for the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

	Latest 3 Months	Next 3 Months
Spreads:	<input type="radio"/> Latest 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A	<input type="radio"/> Next 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A
<i>Of which:</i>		
Prime lending:	<input type="radio"/> Latest 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A	<input type="radio"/> Next 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A
Buy to let:	<input type="radio"/> Latest 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A	<input type="radio"/> Next 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A
Other:	<input type="radio"/> Latest 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A	<input type="radio"/> Next 3 Months <input type="radio"/> Much narrower <input type="radio"/> A little narrower <input type="radio"/> Same <input type="radio"/> A little wider <input type="radio"/> Much wider <input type="radio"/> N/A
Fees:	<input type="radio"/> Latest 3 Months <input type="radio"/> Much lower <input type="radio"/> A little lower <input type="radio"/> Same <input type="radio"/> A little higher <input type="radio"/> Much higher <input type="radio"/> N/A	<input type="radio"/> Next 3 Months <input type="radio"/> Much lower <input type="radio"/> A little lower <input type="radio"/> Same <input type="radio"/> A little higher <input type="radio"/> Much higher <input type="radio"/> N/A
Maximum LTVs:	<input type="radio"/> Latest 3 Months <input type="radio"/> Much lower <input type="radio"/> A little lower <input type="radio"/> Same <input type="radio"/> A little higher <input type="radio"/> Much higher <input type="radio"/> N/A	<input type="radio"/> Next 3 Months <input type="radio"/> Much lower <input type="radio"/> A little lower <input type="radio"/> Same <input type="radio"/> A little higher <input type="radio"/> Much higher <input type="radio"/> N/A
Maximum LTIs:	<input type="radio"/> Latest 3 Months <input type="radio"/> Much lower <input type="radio"/> A little lower <input type="radio"/> Same <input type="radio"/> A little higher <input type="radio"/> Much higher <input type="radio"/> N/A	<input type="radio"/> Next 3 Months <input type="radio"/> Much lower <input type="radio"/> A little lower <input type="radio"/> Same <input type="radio"/> A little higher <input type="radio"/> Much higher <input type="radio"/> N/A
Do you have additional comments?	<input type="radio"/> Additional Comments <input type="radio"/> Yes <input type="radio"/> No	

Other Comments (optional)

PARTS OF THIS QUESTION ARE UNANSWERED. PLEASE FILL IN THE ORANGE BOXES.

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SECURED CREDIT AVAILABILITY: HOUSEHOLDS

6 Has the availability of credit you provide to HOUSEHOLDS become tighter or looser over the LATEST 3 MONTHS relative to the previous 3 months? What are the prospects for the NEXT 3 MONTHS relative to the latest 3 months? Which of the following factors have been/are likely to be important reasons for change?

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	Latest 3 Months: Credit available	Next 3 Months: Credit available
Overall credit availability:	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A
Changing economic outlook:	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A
Market share objectives:	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A
Changing appetite for risk:	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A
Changing cost/availability of funds:	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A	<input type="radio"/> Much less <input type="radio"/> A little less <input type="radio"/> Same <input type="radio"/> A little more <input type="radio"/> Much more <input type="radio"/> N/A

Do you have additional comments? Yes No

Other Comments (optional)

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SECURED LOAN DEFAULTS: HOUSEHOLDS

7 Has there been any change in the default rate on secured loans to HOUSEHOLDS over the LATEST 3 MONTHS relative to the previous 3 months? What do you expect over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months

Latest 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Next 3 Months

Next 3 Months Up a lot Up a little Same Down a little Down a lot N/A

Do you have additional comments?

Additional Comments Yes No

Other Comments (optional)

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SECURED LOAN LOSS GIVEN DEFAULT: HOUSEHOLDS

8 Has there been any change in Loss Given Default on secured lending to HOUSEHOLDS over the LATEST 3 MONTHS relative to the previous 3 months? What do you expect over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

Latest 3 Months

Next 3 Months

Latest 3 Months <input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	Next 3 Months <input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
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Do you have additional comments? Yes No

Other Comments (optional)

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SECURED LENDING RISK-MANAGEMENT: HOUSEHOLDS

9 Has there been any change in your use of risk-management tools in your HOUSEHOLD portfolio over the LATEST 3 MONTHS relative to the previous 3 months? What do you expect over the NEXT 3 MONTHS relative to the latest 3 months?

[Help](#)

	Latest 3 Months	Next 3 Months
Use of securitisations:	Latest 3 Months <input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A	Next 3 Months <input type="radio"/> Up a lot <input type="radio"/> Up a little <input type="radio"/> Same <input type="radio"/> Down a little <input type="radio"/> Down a lot <input type="radio"/> N/A
Target hold levels:	Latest 3 Months <input type="radio"/> Much higher <input type="radio"/> A little higher <input type="radio"/> Same <input type="radio"/> A little lower <input type="radio"/> Much lower <input type="radio"/> N/A	Next 3 Months <input type="radio"/> Much higher <input type="radio"/> A little higher <input type="radio"/> Same <input type="radio"/> A little lower <input type="radio"/> Much lower <input type="radio"/> N/A
Do you have additional comments?	Additional Comments <input type="radio"/> Yes <input type="radio"/> No	

Other Comments (optional)

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