

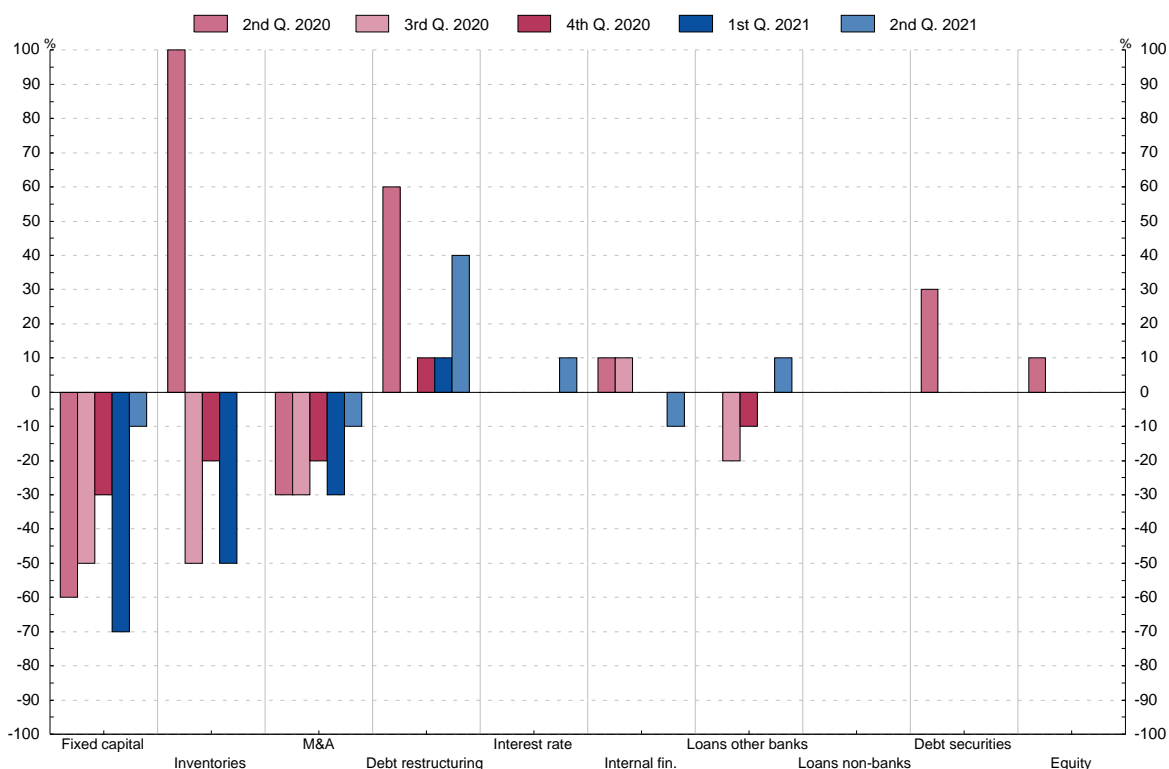
1. BANK LENDING SURVEY.
Net percentage

1.10 Contribution of different factors to changes in the demand for loans or credit lines to enterprises ('Overall'; question 7)

■ Series depicted in chart.

Net percentage(1)

	Financing needs, causes or purpose of demand					Use of alternative finance				
	1 Fixed investment	2 Inventories and working capital	3 Mergers, acquisitions and corporate restructuring	4 Debt restructuring	5 General level of interest rates (2)	6 Internal financing	7 Loans from other banks	8 Loans from non-banks	9 Issuance of debt securities	10 Issuance of equity
17 Q3	10.0	40.0	0.0	-10.0	20.0	0.0	-20.0	10.0	10.0	10.0
Q4	10.0	20.0	-10.0	0.0	20.0	-10.0	-20.0	0.0	0.0	10.0
18 Q1	0.0	10.0	0.0	-10.0	20.0	-20.0	-10.0	0.0	10.0	10.0
Q2	-20.0	30.0	0.0	-20.0	30.0	0.0	-10.0	0.0	0.0	10.0
Q3	-20.0	20.0	0.0	-10.0	20.0	-20.0	-10.0	0.0	0.0	0.0
Q4	-20.0	0.0	-10.0	-10.0	20.0	-20.0	-10.0	0.0	-10.0	-10.0
19 Q1	-20.0	0.0	-10.0	0.0	0.0	-10.0	-20.0	0.0	-10.0	-10.0
Q2	-10.0	-10.0	0.0	0.0	10.0	-10.0	-20.0	0.0	0.0	0.0
Q3	-30.0	-10.0	0.0	10.0	10.0	-20.0	-20.0	-20.0	-20.0	-10.0
Q4	-30.0	-20.0	10.0	10.0	10.0	-10.0	-20.0	-20.0	-20.0	-10.0
20 Q1	-40.0	30.0	-20.0	0.0	0.0	-10.0	-10.0	-10.0	-10.0	-10.0
Q2	-60.0	100.0	-30.0	60.0	0.0	10.0	0.0	0.0	30.0	10.0
Q3	-50.0	-50.0	-30.0	0.0	0.0	10.0	-20.0	0.0	0.0	0.0
Q4	-30.0	-20.0	-20.0	10.0	0.0	0.0	-10.0	0.0	0.0	0.0
21 Q1	-70.0	-50.0	-30.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0
Q2	-10.0	0.0	-10.0	40.0	10.0	-10.0	10.0	0.0	0.0	0.0



(1) Share of banks reporting that the factor has contributed to increasing demand minus share of banks reporting that it has contributed to decreasing demand.

(2) Available from the first quarter 2015 due to the introduction of a new questionnaire.