

**1. BANK LENDING SURVEY.**  
**Net percentage**

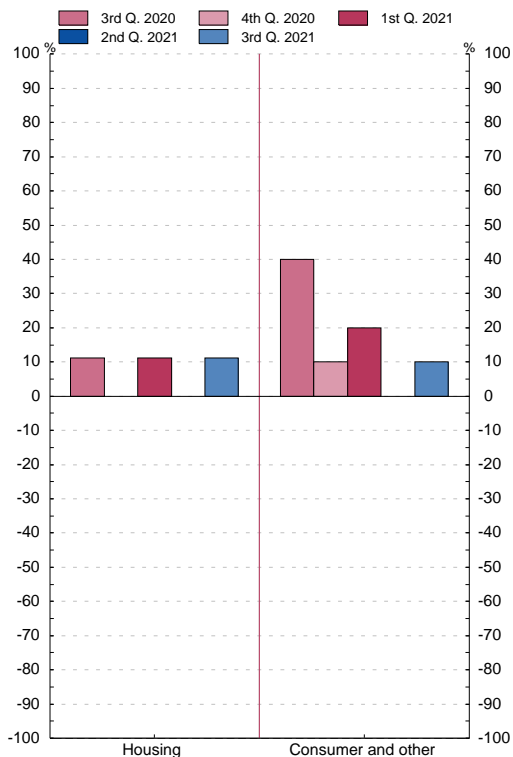
**1.11 Changes in credit standards for approving loans to households (questions 10 and 21)**

■ Series depicted in chart.

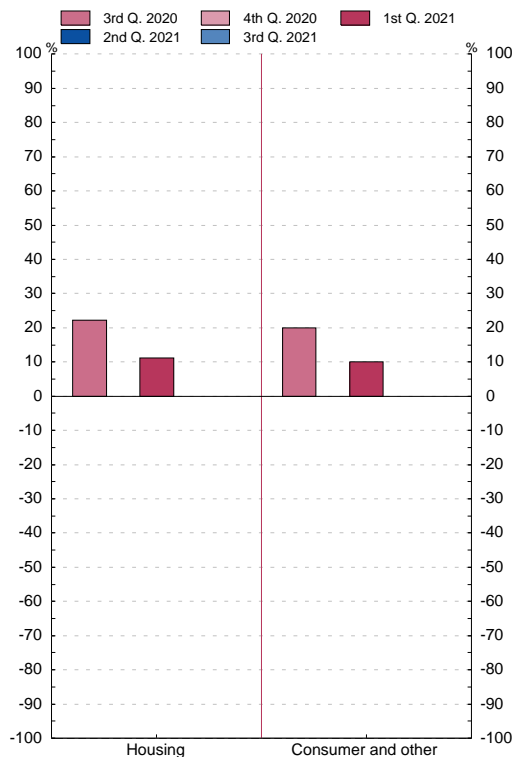
Net percentage(1)

	Loans for house purchase		Consumer credit and other lending	
	Past three months	Next three months	Past three months	Next three months
<b>17</b> Q4	-11.1	-11.1	0.0	-10.0
<b>18</b> Q1	-11.1	-11.1	0.0	-10.0
Q2	-11.1	-11.1	-11.1	-20.0
Q3	0.0	-11.1	-11.1	-10.0
Q4	0.0	22.2	10.0	20.0
<b>19</b> Q1	11.1	0.0	10.0	0.0
Q2	11.1	11.1	20.0	0.0
Q3	0.0	0.0	20.0	0.0
Q4	11.1	0.0	30.0	10.0
<b>20</b> Q1	0.0	0.0	30.0	0.0
Q2	33.3	22.2	90.0	60.0
Q3	11.1	22.2	40.0	20.0
Q4	0.0	0.0	10.0	0.0
<b>21</b> Q1	11.1	11.1	20.0	10.0
Q2	0.0	0.0	0.0	0.0
Q3	11.1	0.0	10.0	0.0

Past three months



Next three months



(1) Share of banks reporting that credit standards have been tightened minus share of banks reporting that they have been eased.