

1. BANK LENDING SURVEY.
Net percentage

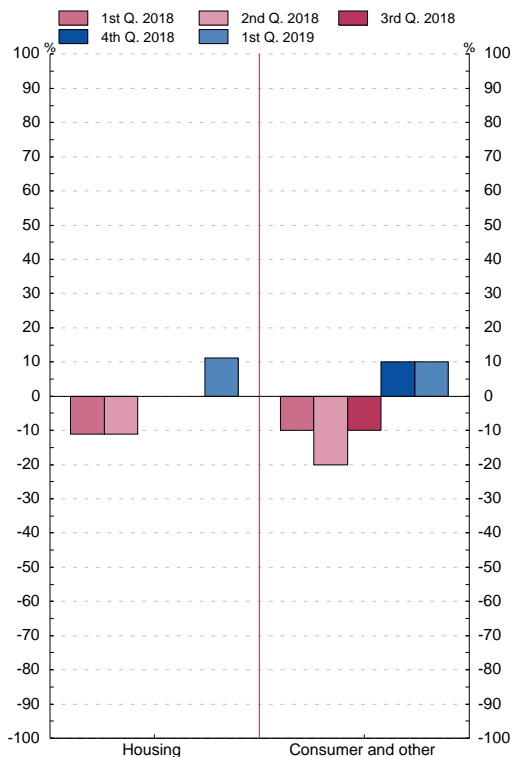
1.11 Changes in credit standards for approving loans to households (questions 10 and 21)

■ Series depicted in chart.

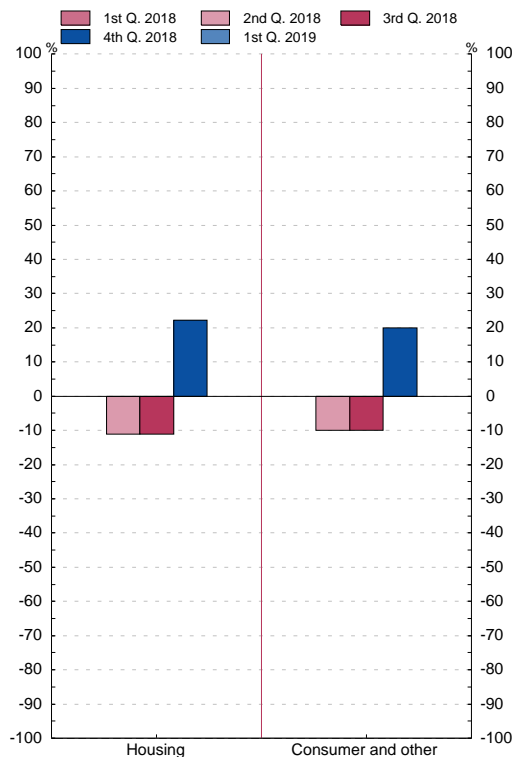
Net percentage(1)

	Loans for house purchase		Consumer credit and other lending	
	Past three months	Next three months	Past three months	Next three months
15 Q2	0.0	0.0	-10.0	0.0
Q3	-11.1	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0
16 Q1	-11.1	0.0	-20.0	-10.0
Q2	-11.1	0.0	-10.0	0.0
Q3	-11.1	0.0	-10.0	0.0
Q4	0.0	11.1	-10.0	0.0
17 Q1	0.0	11.1	-30.0	0.0
Q2	0.0	11.1	0.0	10.0
Q3	-11.1	0.0	-10.0	0.0
Q4	-11.1	0.0	-10.0	0.0
18 Q1	-11.1	0.0	-10.0	0.0
Q2	-11.1	-11.1	-20.0	-10.0
Q3	0.0	-11.1	-10.0	-10.0
Q4	0.0	22.2	10.0	20.0
19 Q1	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.