

1. BANK LENDING SURVEY.
Net percentage

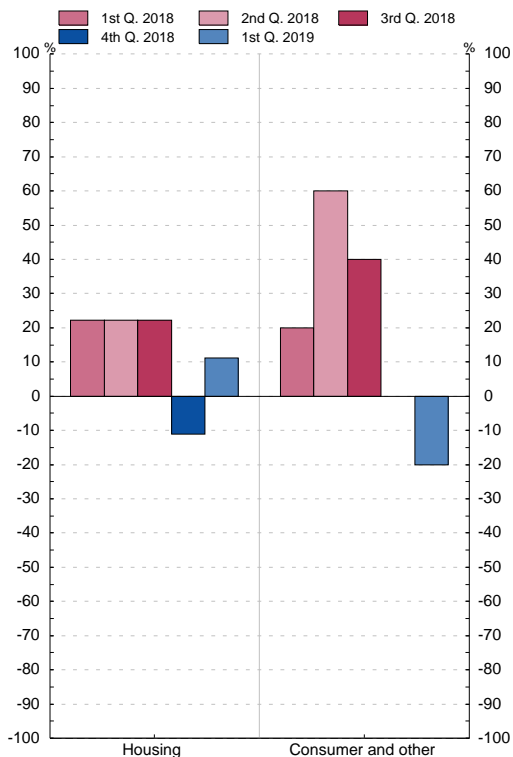
1.16 Changes in demand for loans to households, apart from normal seasonal fluctuations (questions 18 and 22)

■ Series depicted in chart.

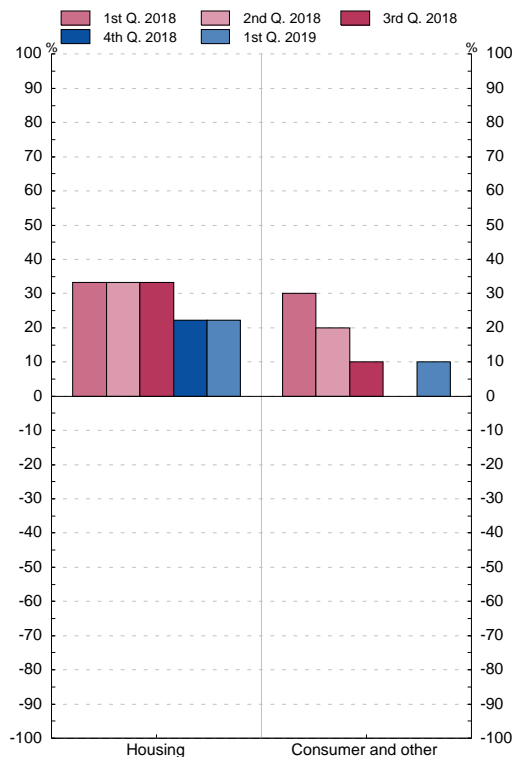
Net percentage(1)

	Loans for house purchase		Consumer credit and other lending		
	Past three months	Next three months	Past three months	Next three months	
	1	2	3	4	
15 Q2	0.0		44.4	60.0	60.0
Q3	22.2		44.4	30.0	60.0
Q4	33.3		66.7	50.0	70.0
16 Q1	-11.1	33.3	33.3	20.0	50.0
Q2	-11.1	22.2	22.2	0.0	30.0
Q3	-11.1	44.4	44.4	0.0	40.0
Q4	0.0	22.2	22.2	-10.0	20.0
17 Q1	11.1	33.3	33.3	10.0	10.0
Q2	11.1	22.2	22.2	10.0	30.0
Q3	11.1	33.3	33.3	20.0	30.0
Q4	11.1	22.2	22.2	10.0	20.0
18 Q1	22.2	33.3	33.3	20.0	30.0
Q2	22.2	33.3	33.3	60.0	20.0
Q3	22.2	33.3	33.3	40.0	10.0
Q4	-11.1	22.2	22.2	0.0	0.0
19 Q1	11.1	22.2	22.2	-20.0	10.0

Past three month



Next three month



(1) Share of banks reporting increasing demand minus share of banks reporting decreasing demand.