

1. BANK LENDING SURVEY.
Net percentage

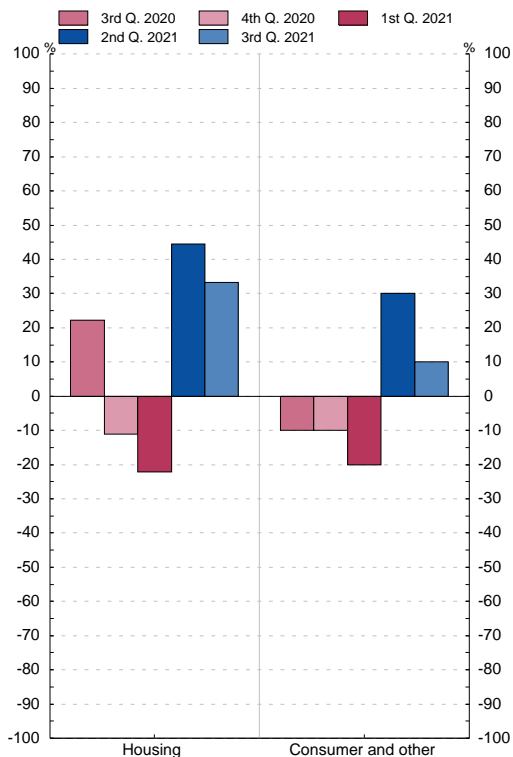
1.16 Changes in demand for loans to households, apart from normal seasonal fluctuations (questions 18 and 22)

■ Series depicted in chart.

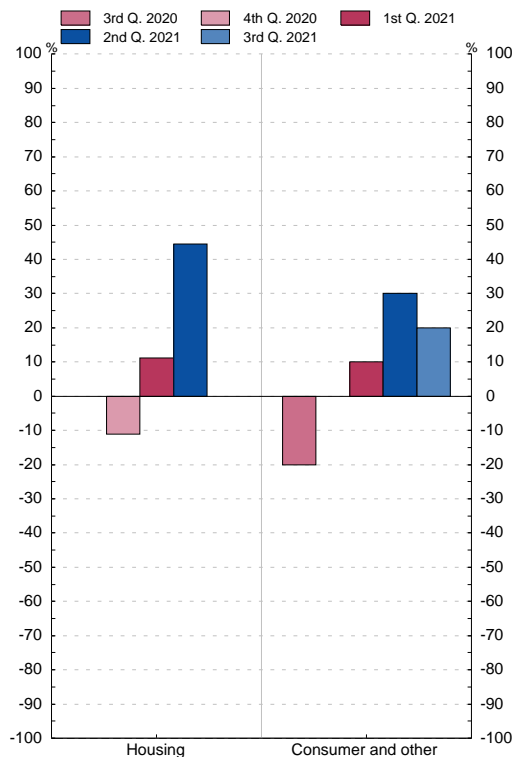
Net percentage(1)

	Loans for house purchase		Consumer credit and other lending	
	Past three months	Next three months	Past three months	Next three months
17 Q4	11.1	22.2	10.0	20.0
18 Q1	22.2	33.3	20.0	30.0
Q2	22.2	33.3	60.0	20.0
Q3	22.2	33.3	40.0	10.0
Q4	-11.1	22.2	0.0	0.0
19 Q1	11.1	22.2	-20.0	10.0
Q2	0.0	0.0	-10.0	0.0
Q3	-33.3	11.1	-10.0	0.0
Q4	-33.3	0.0	-10.0	0.0
20 Q1	-44.4	-100.0	-50.0	-80.0
Q2	-100.0	22.2	-100.0	20.0
Q3	22.2	0.0	-10.0	-20.0
Q4	-11.1	-11.1	-10.0	0.0
21 Q1	-22.2	11.1	-20.0	10.0
Q2	44.4	44.4	30.0	30.0
Q3	33.3	0.0	10.0	20.0

Past three month



Next three month



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