

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

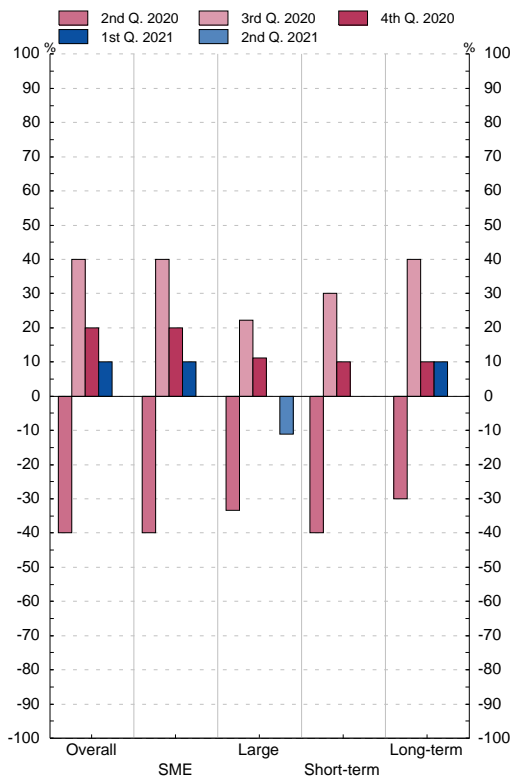
**1.1 Changes in bank's credit standards for approving loans or credit lines to enterprises (questions 1 and 8)**

■ Series depicted in chart.

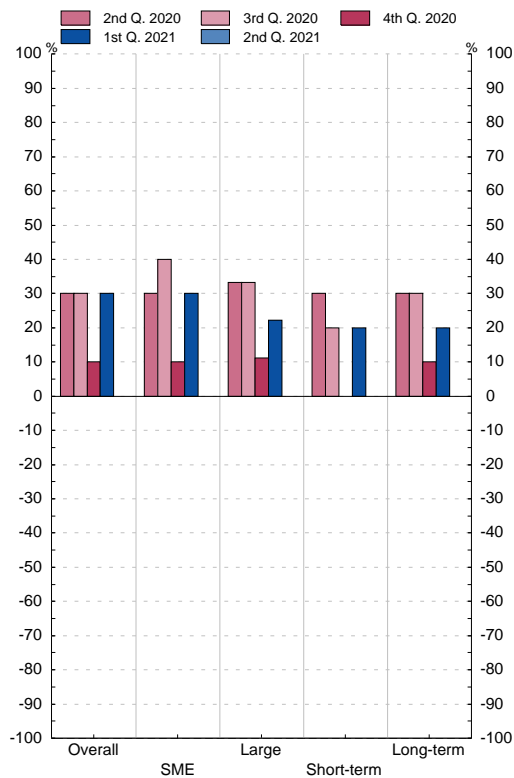
Net percentage(1)

	Overall		Loans to small and medium-sized enterprises		Loans to large enterprises		Short-term loans		Long-term loans	
	Past three months	Next three months	Past three months	Next three months	Past three months	Next three months	Past three months	Next three months	Past three months	Next three months
	1	2	3	4	5	6	7	8	9	10
<b>17</b> Q3	10.0	0.0	10.0	0.0	11.1	0.0	10.0	0.0	10.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>18</b> Q1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q2	-10.0	-10.0	0.0	0.0	-11.1	-11.1	-10.0	-10.0	-10.0	-10.0
Q3	-10.0	0.0	0.0	10.0	-22.2	-22.2	-10.0	0.0	-10.0	-10.0
Q4	0.0	10.0	0.0	10.0	-22.2	0.0	0.0	0.0	0.0	20.0
<b>19</b> Q1	0.0	-10.0	10.0	-10.0	-22.2	-11.1	0.0	-10.0	0.0	0.0
Q2	0.0	0.0	20.0	0.0	-11.1	0.0	0.0	0.0	0.0	0.0
Q3	0.0	0.0	20.0	10.0	0.0	-11.1	0.0	0.0	10.0	-10.0
Q4	10.0	0.0	20.0	10.0	11.1	-11.1	0.0	0.0	10.0	-10.0
<b>20</b> Q1	10.0	-40.0	10.0	-40.0	11.1	-33.3	0.0	-30.0	10.0	-30.0
Q2	-40.0	30.0	-40.0	30.0	-33.3	33.3	-40.0	30.0	-30.0	30.0
Q3	40.0	30.0	40.0	40.0	22.2	33.3	30.0	20.0	40.0	30.0
Q4	20.0	10.0	20.0	10.0	11.1	11.1	10.0	0.0	10.0	10.0
<b>21</b> Q1	10.0	30.0	10.0	30.0	0.0	22.2	0.0	20.0	10.0	20.0
Q2	0.0	0.0	0.0	0.0	-11.1	0.0	0.0	0.0	0.0	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.