

**1. BANK LENDING SURVEY.
Net Percentage**

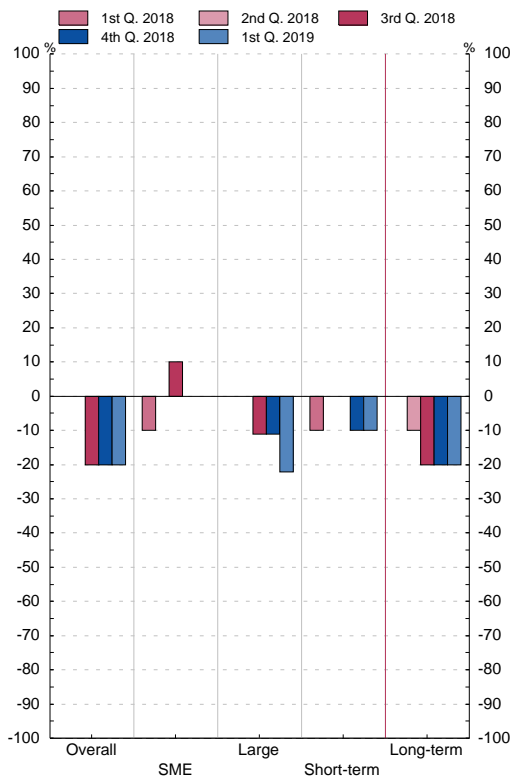
■ Series depicted in chart.

**1.9 Changes in demand for loans or credit lines
to enterprises, apart from normal seasonal
fluctuations (questions 6 and 9)**

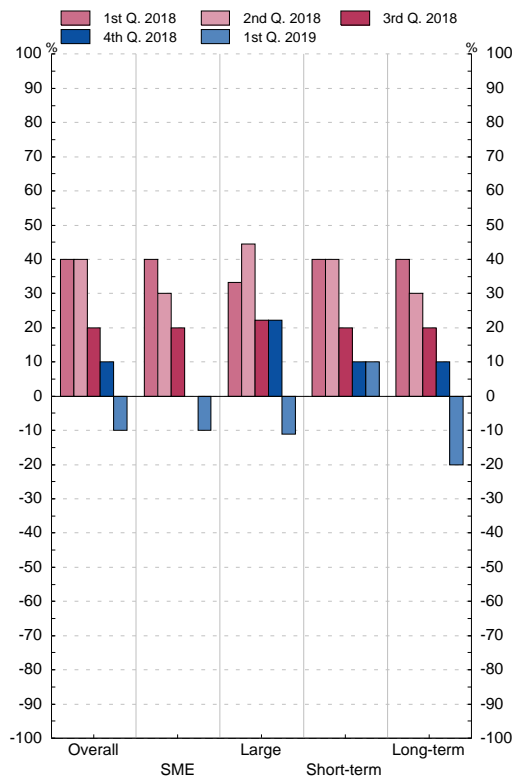
Net percentage(1)

	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
15 Q2	20.0	70.0	30.0	80.0	0.0	55.6	20.0	70.0	10.0	70.0
Q3	0.0	30.0	0.0	40.0	-22.2	11.1	10.0	40.0	0.0	30.0
Q4	40.0	40.0	50.0	60.0	0.0	22.2	30.0	50.0	40.0	40.0
16 Q1	-10.0	40.0	20.0	60.0	-22.2	44.4	10.0	60.0	-10.0	40.0
Q2	0.0	20.0	30.0	30.0	-22.2	22.2	20.0	30.0	0.0	20.0
Q3	-20.0	30.0	0.0	40.0	-44.4	22.2	-10.0	40.0	-30.0	30.0
Q4	-10.0	30.0	10.0	40.0	-11.1	22.2	-10.0	40.0	-10.0	20.0
17 Q1	10.0	10.0	30.0	20.0	0.0	0.0	40.0	20.0	0.0	10.0
Q2	0.0	40.0	0.0	40.0	-11.1	22.2	0.0	40.0	-10.0	10.0
Q3	10.0	40.0	10.0	40.0	-22.2	33.3	10.0	40.0	-10.0	30.0
Q4	0.0	20.0	0.0	20.0	0.0	11.1	0.0	20.0	-20.0	10.0
18 Q1	0.0	40.0	-10.0	40.0	0.0	33.3	-10.0	40.0	0.0	40.0
Q2	0.0	40.0	0.0	30.0	0.0	44.4	0.0	40.0	-10.0	30.0
Q3	-20.0	20.0	10.0	20.0	-11.1	22.2	0.0	20.0	-20.0	20.0
Q4	-20.0	10.0	0.0	0.0	-11.1	22.2	-10.0	10.0	-20.0	10.0
19 Q1	-20.0	-10.0	0.0	-10.0	-22.2	-11.1	-10.0	10.0	-20.0	-20.0

Past three months



Next three months



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