

**2. BANK LENDING SURVEY.**  
**Diffusion Index**

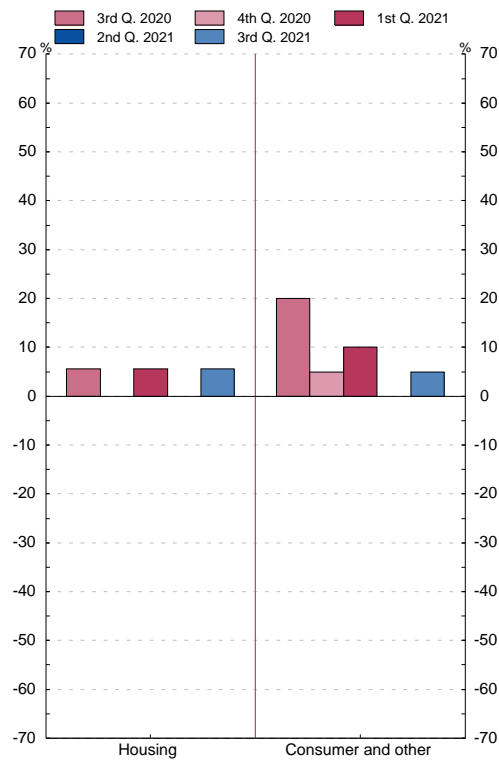
**2.11 Changes in credit standards for approving loans to households (questions 10 and 21)**

■ Series depicted in chart.

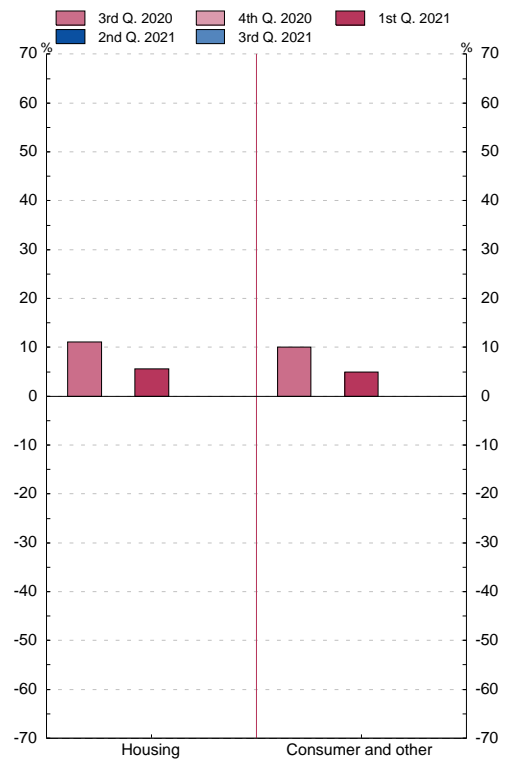
Diffusion Index(1)

	Loans for house purchase		Consumer credit and other lending	
	Past three months	Next three months	Past three months	Next three months
<b>17</b> Q4	-5.6	-5.6	0.0	-5.0
<b>18</b> Q1	-5.6	-5.6	0.0	-5.0
Q2	-5.6	-5.6	-5.6	-10.0
Q3	0.0	0.0	-5.6	-5.0
Q4	0.0	0.0	11.1	5.0
<b>19</b> Q1	5.6	5.6	0.0	5.0
Q2	5.6	5.6	5.6	10.0
Q3	0.0	0.0	10.0	10.0
Q4	5.6	0.0	0.0	15.0
<b>20</b> Q1	0.0	0.0	0.0	15.0
Q2	16.7	11.1	11.1	50.0
Q3	5.6	11.1	20.0	10.0
Q4	0.0	0.0	5.0	0.0
<b>21</b> Q1	5.6	5.6	5.6	10.0
Q2	0.0	0.0	0.0	0.0
Q3	5.6	0.0	5.0	0.0

Past three months



Next three months



(1) Share of banks that have tightened considerably x 1 + share of banks that have tightened somewhat x 1/2 - share of banks that have eased somewhat + 1/2 - share of banks that have eased considerably x 1.