

2. BANK LENDING SURVEY.
Diffusion Index

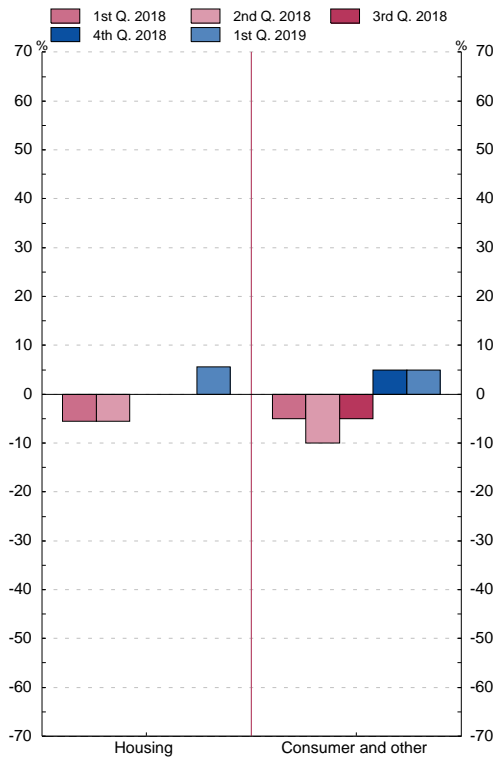
2.11 Changes in credit standards for approving loans to households (questions 10 and 21)

■ Series depicted in chart.

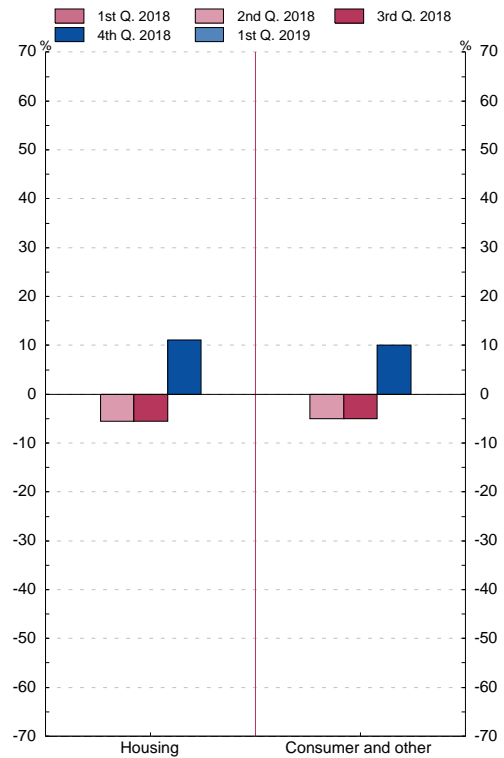
Diffusion Index(1)

	Loans for house purchase		Consumer credit and other lending	
	Past three months	Next three months	Past three months	Next three months
15 Q2	0.0	0.0	0.0	-5.0
Q3	-5.6	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0
16 Q1	-5.6	0.0	-10.0	-5.0
Q2	-5.6	0.0	-5.0	0.0
Q3	-5.6	0.0	-5.0	0.0
Q4	5.6	5.6	-5.0	0.0
17 Q1	0.0	5.6	-15.0	0.0
Q2	0.0	5.6	0.0	5.0
Q3	-5.6	0.0	-5.0	0.0
Q4	-5.6	0.0	-5.0	0.0
18 Q1	-5.6	0.0	-5.0	0.0
Q2	-5.6	-5.6	-10.0	-5.0
Q3	0.0	-5.6	-5.0	-5.0
Q4	0.0	11.1	5.0	10.0
19 Q1	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.