

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

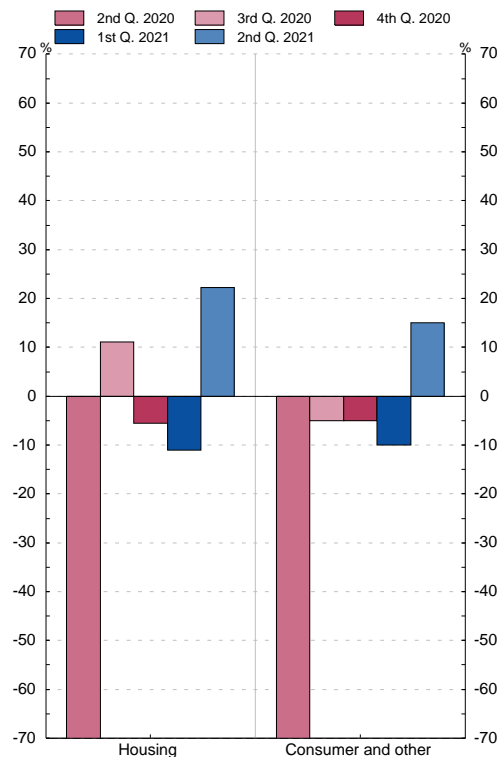
**2.16 Changes in demand for loans to households, apart from normal seasonal fluctuations (questions 18 and 22)**

■ Series depicted in chart.

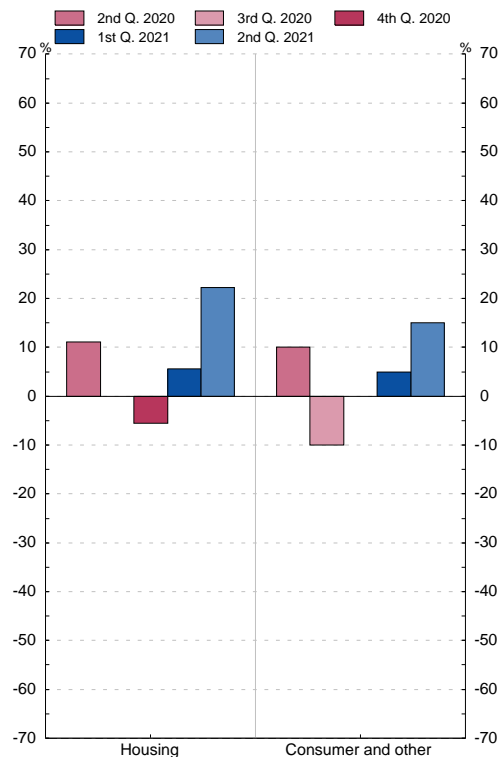
Diffusion Index(1)

	Loans for house purchase		Consumer credit and other lending		Diffusion Index(1)
	Past three months	Next three months	Past three months	Next three months	
<b>17</b> Q3	5.6	5.6	16.7	10.0	15.0
Q4	5.6		11.1	5.0	10.0
<b>18</b> Q1	11.1		16.7	15.0	15.0
Q2	11.1		16.7	30.0	10.0
Q3	11.1		16.7	25.0	5.0
Q4	-5.6		11.1	0.0	0.0
<b>19</b> Q1	5.6		11.1	-10.0	5.0
Q2	0.0		0.0	-5.0	0.0
Q3	-16.7		5.6	-5.0	0.0
Q4	-22.2		0.0	-5.0	0.0
<b>20</b> Q1	-22.2		-77.8	-25.0	-65.0
Q2	-77.8		11.1	-100.0	10.0
Q3	11.1		0.0	-5.0	-10.0
Q4	-5.6		-5.6	-5.0	0.0
<b>21</b> Q1	-11.1		5.6	-10.0	5.0
Q2	22.2		22.2	15.0	15.0

Past three month



Next three month



(1) Share of banks reporting considerably increased demand x 1 + share of banks reporting somewhat increased demand x 1/2 - share of banks reporting somewhat reduced demand x 1/2 - share of banks reporting considerably reduced demand x 1.