

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

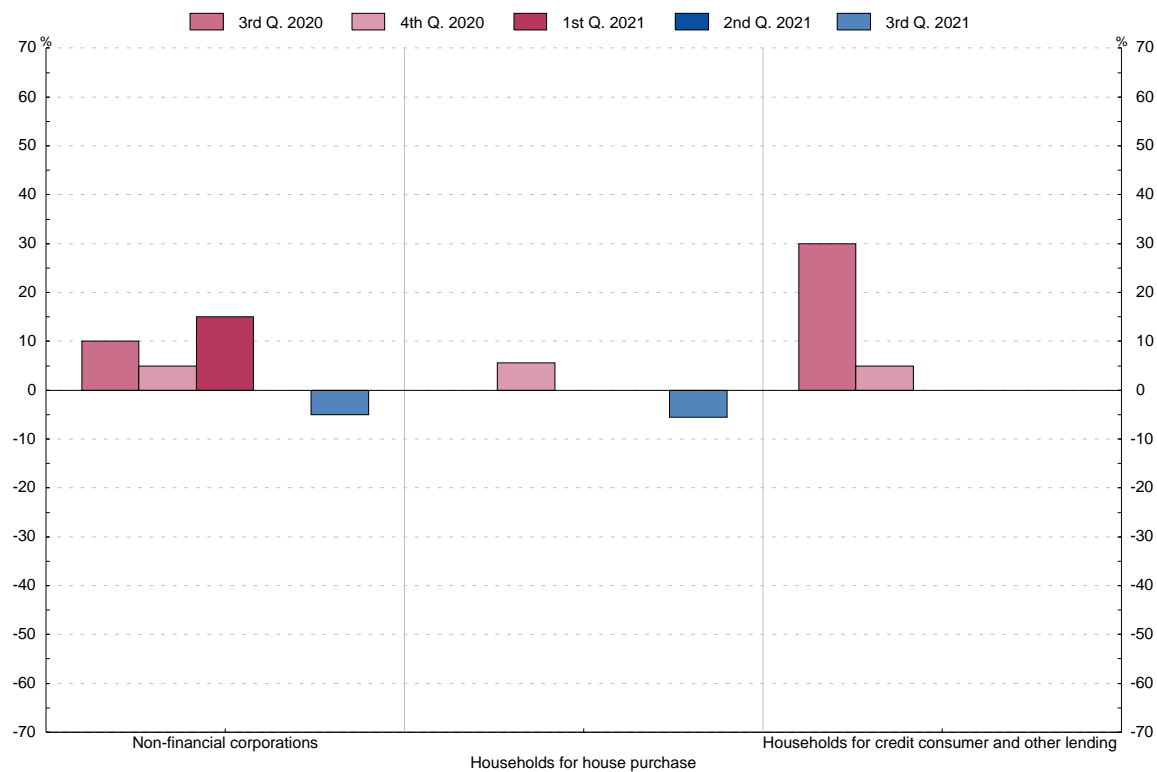
**2.18 Changes in the proportion of loan applications rejected outright (questions 5 and 17)**

■ Series depicted in chart.

Diffusion Index(1)

|              | To non-financial corporations |      | To households      |      |                                   |
|--------------|-------------------------------|------|--------------------|------|-----------------------------------|
|              | 1                             | (2)  | 2                  | (2)  | 3                                 |
|              | Loans or credit lines         |      | For house purchase |      | Credit consumer and other lending |
| <b>17</b> Q4 |                               | -5.0 |                    | -5.6 | -10.0                             |
| <b>18</b> Q1 |                               | 0.0  |                    | -5.6 | -10.0                             |
| Q2           |                               | 5.0  |                    | -5.6 | -10.0                             |
| Q3           |                               | 0.0  |                    | -5.6 | 0.0                               |
| Q4           |                               | 5.0  |                    | 5.6  | 0.0                               |
| <b>19</b> Q1 |                               | 0.0  |                    | 5.6  | 5.0                               |
| Q2           |                               | 0.0  |                    | 5.6  | 10.0                              |
| Q3           |                               | 0.0  |                    | 5.6  | 10.0                              |
| Q4           |                               | 0.0  |                    | -5.6 | 5.0                               |
| <b>20</b> Q1 |                               | 15.0 |                    | -5.6 | 5.0                               |
| Q2           |                               | -5.0 |                    | -5.6 | 10.0                              |
| Q3           |                               | 10.0 |                    | 0.0  | 30.0                              |
| Q4           |                               | 5.0  |                    | 5.6  | 5.0                               |
| <b>21</b> Q1 |                               | 15.0 |                    | 0.0  | 0.0                               |
| Q2           |                               | 0.0  |                    | 0.0  | 0.0                               |
| Q3           |                               | -5.0 |                    | -5.6 | 0.0                               |

**Changes in the proportion of loan applications rejected outright**



(1) Proportion of banks reporting a considerable increase x 1 + proportion of banks reporting some increase x 1/2 - proportion of banks reporting some reduction x 1/2 - proportion of banks reporting a considerable decrease x 1.

(2) Available from the first quarter 2015 due to the introduction of a new questionnaire.