

2. BANK LENDING SURVEY.
Diffusion Index

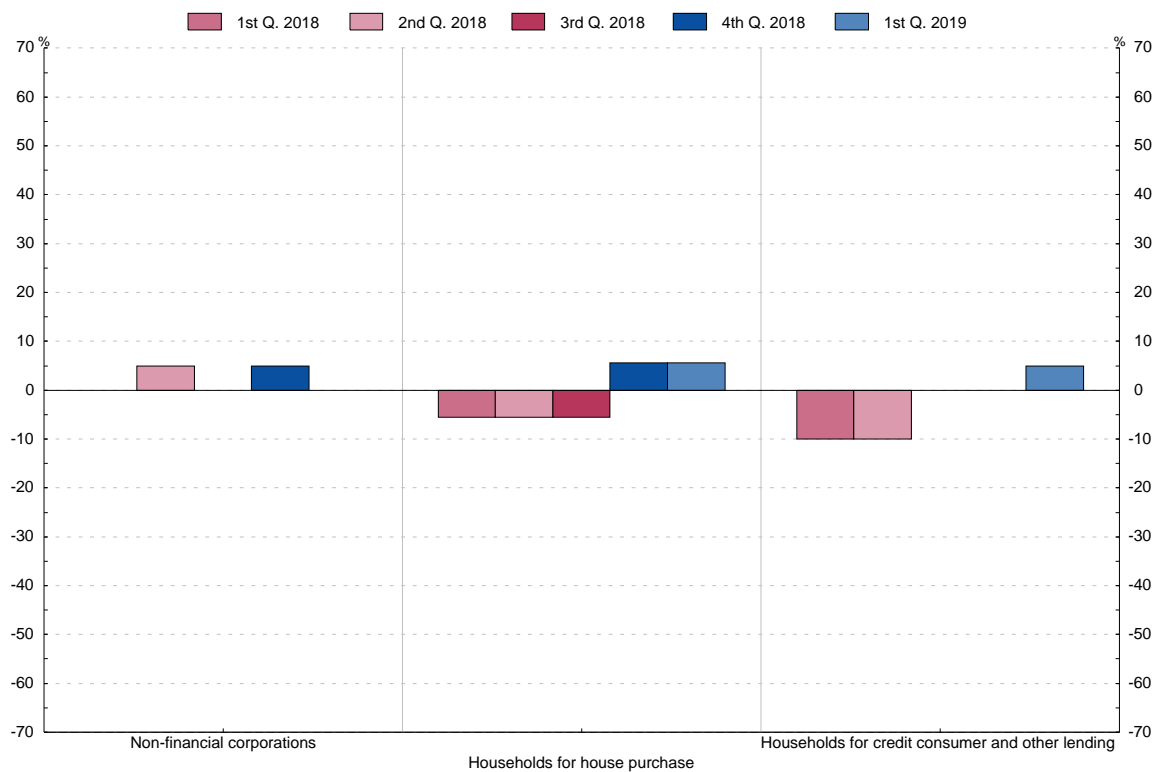
2.18 Changes in the proportion of loan applications rejected outright (questions 5 and 17)

■ 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
15 Q2			5.0		0.0
Q3			0.0		-5.6
Q4			-10.0		0.0
16 Q1			-10.0		-5.6
Q2			-10.0		-5.6
Q3			-5.0		0.0
Q4			-5.0		-5.6
17 Q1			-5.0		0.0
Q2			-10.0		-5.6
Q3			5.0		-11.1
Q4			-5.0		-5.6
18 Q1			0.0		-5.6
Q2			5.0		-5.6
Q3			0.0		-5.6
Q4			5.0		5.6
19 Q1			0.0		5.6

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.