

**2. BANK LENDING SURVEY.**  
**Diffusion index**

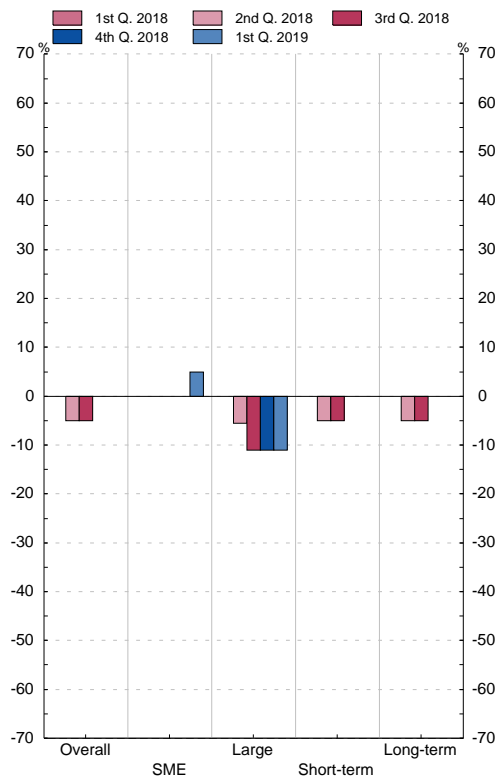
**2.1 Changes in bank's credit standards for approving loans or credit lines to enterprises (questions 1 and 8)**

■ Series depicted in chart.

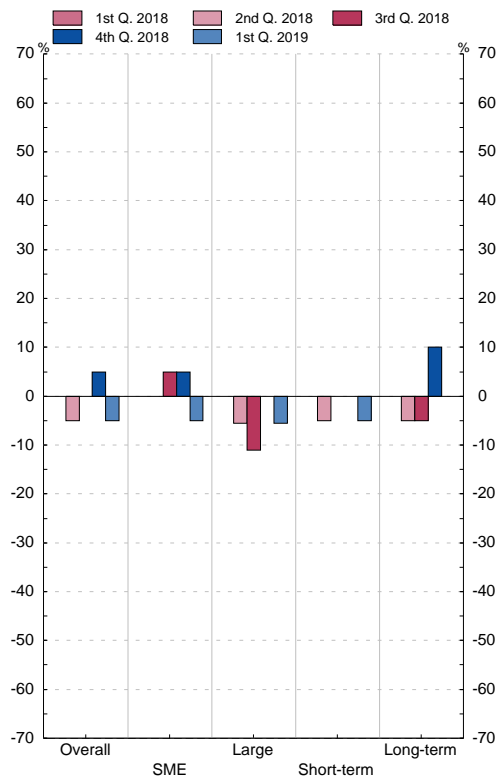
Diffusion index(1)

	Overall		Loans to small and medium-sized enterprises		Loans to large enterprises		Short-term loans		Long-term loans	
	Past three months	Next three months	Past three months	Next three months	Past three months	Next three months	Past three months	Next three months	Past three months	Next three months
	1	2	3	4	5	6	7	8	9	10
<b>15</b> Q2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>16</b> Q1	0.0	0.0	0.0	0.0	0.0	-5.6	0.0	0.0	5.0	0.0
Q2	0.0	0.0	0.0	-5.0	0.0	-5.6	0.0	0.0	5.0	0.0
Q3	0.0	0.0	0.0	-5.0	0.0	-5.6	0.0	0.0	5.0	0.0
Q4	0.0	0.0	5.0	-10.0	0.0	-11.1	0.0	-5.0	5.0	0.0
<b>17</b> Q1	5.0	0.0	10.0	-5.0	5.6	-5.6	5.0	0.0	10.0	0.0
Q2	0.0	0.0	0.0	0.0	-5.6	0.0	-5.0	-5.0	0.0	0.0
Q3	5.0	0.0	5.0	0.0	5.6	0.0	5.0	0.0	5.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>18</b> Q1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q2	-5.0	-5.0	0.0	0.0	-5.6	-5.6	-5.0	-5.0	-5.0	-5.0
Q3	-5.0	0.0	0.0	5.0	-11.1	-11.1	-5.0	0.0	-5.0	-5.0
Q4	0.0	5.0	0.0	5.0	-11.1	0.0	0.0	0.0	0.0	10.0
<b>19</b> Q1	0.0	-5.0	5.0	-5.0	-11.1	-5.6	0.0	-5.0	0.0	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 x 1/2 - share of banks that have eased considerably x 1.