

2. BANK LENDING SURVEY.
Diffusion index

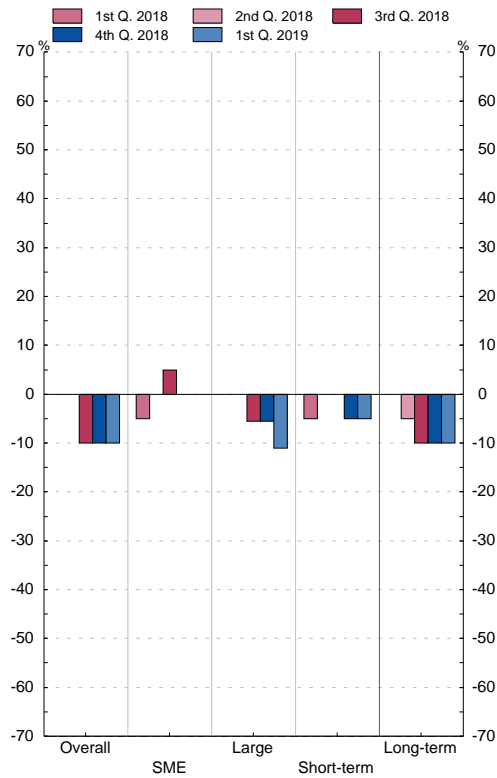
2.9 Changes in demand for loans or credit lines to enterprises apart from normal seasonal fluctuations (questions 6 and 9)

■ Series depicted in chart.

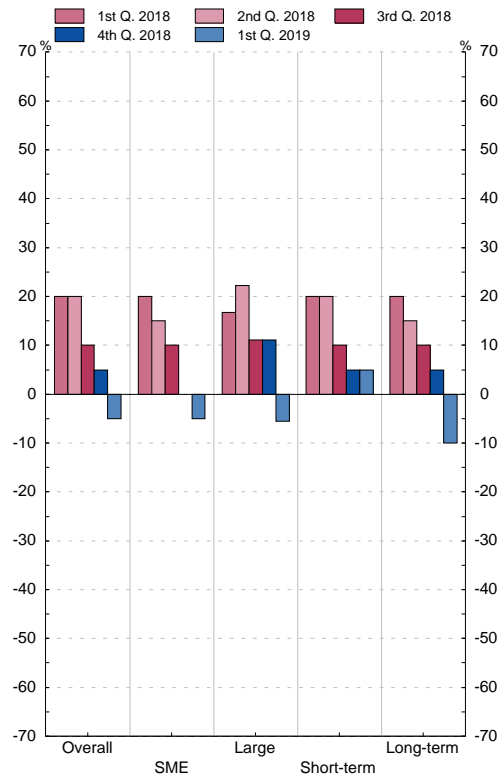
Diffusion index(1)

	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
15 Q2	10.0	35.0	15.0	40.0	0.0	27.8	10.0	35.0	5.0	35.0
Q3	0.0	15.0	0.0	20.0	-11.1	5.6	5.0	20.0	0.0	15.0
Q4	20.0	20.0	25.0	30.0	0.0	11.1	15.0	25.0	20.0	20.0
16 Q1	-5.0	20.0	15.0	30.0	-11.1	22.2	5.0	30.0	-5.0	20.0
Q2	0.0	10.0	20.0	15.0	-11.1	11.1	10.0	15.0	0.0	10.0
Q3	-10.0	15.0	5.0	20.0	-22.2	11.1	-10.0	20.0	-20.0	15.0
Q4	-5.0	15.0	10.0	20.0	-5.6	11.1	-5.0	20.0	-5.0	10.0
17 Q1	5.0	5.0	20.0	10.0	0.0	0.0	20.0	10.0	0.0	5.0
Q2	0.0	20.0	0.0	20.0	-5.6	11.1	0.0	20.0	-5.0	5.0
Q3	0.0	20.0	0.0	20.0	-11.1	16.7	0.0	20.0	-5.0	15.0
Q4	0.0	10.0	0.0	10.0	0.0	5.6	0.0	10.0	-10.0	5.0
18 Q1	0.0	20.0	-5.0	20.0	0.0	16.7	-5.0	20.0	0.0	20.0
Q2	0.0	20.0	0.0	15.0	0.0	22.2	0.0	20.0	-5.0	15.0
Q3	-10.0	10.0	5.0	10.0	-5.6	11.1	0.0	10.0	-10.0	10.0
Q4	-10.0	5.0	0.0	0.0	-5.6	11.1	-5.0	5.0	-10.0	5.0
19 Q1	-10.0	-5.0	0.0	-5.0	-11.1	-5.6	-5.0	5.0	-10.0	-10.0

Past three months



Next three months



(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.