

BANK LOANS TENDENCY SURVEY

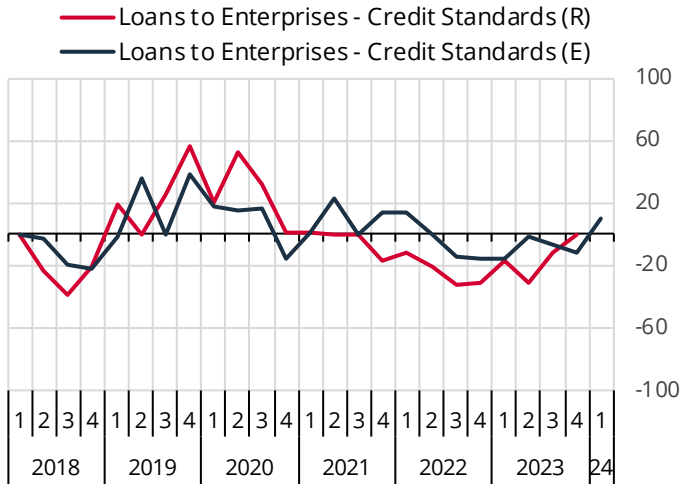
DATA GOVERNANCE AND STATISTICS DEPARTMENT
SURVEYS AND INDICES DIVISION

4th QUARTER OF 2023

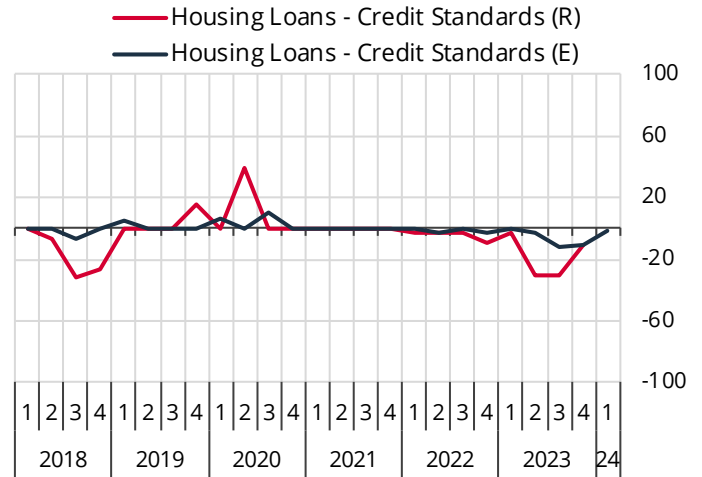


I. Credit Standards

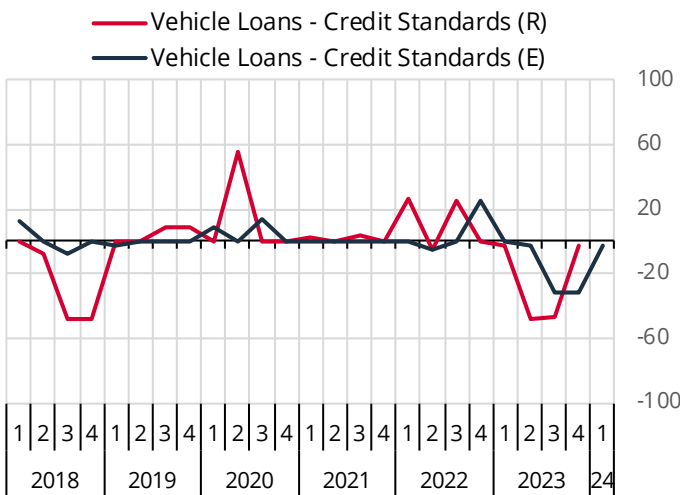
Graph 1. Net Percentage of Banks Reporting Change in Credit Standards for Loans to Enterprises



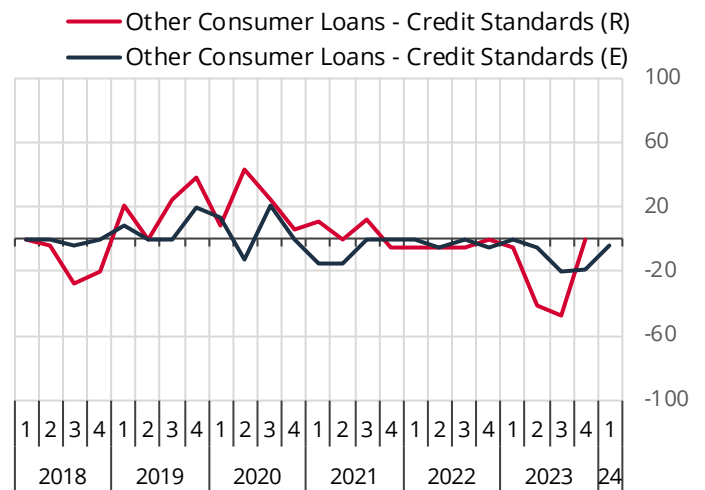
Graph 2. Net Percentage of Banks Reporting Change in Credit Standards for Housing Loans



Graph 3. Net Percentage of Banks Reporting Change in Credit Standards for Vehicle Loans



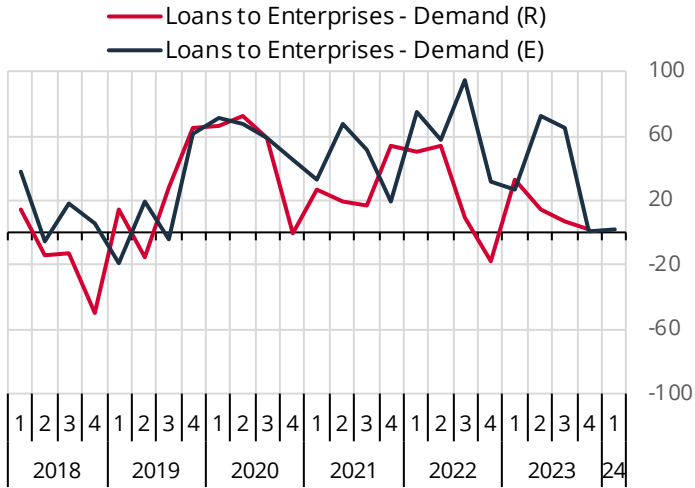
Graph 4. Net Percentage of Banks Reporting Change in Credit Standards for Other Consumer Loans



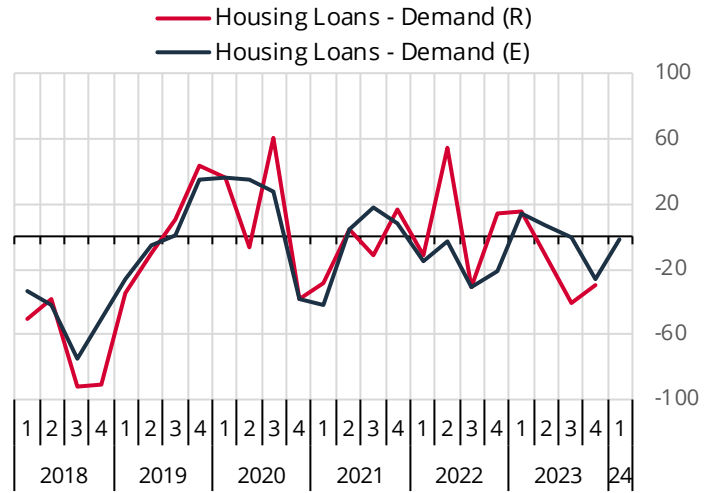
(*) "Realized (R)" denotes the changes in the credit standards, whereas "Expected (E)" denotes the expectations of the banks, for the same period. (>0; Easing, <0; Tightening)

II. Demand for Loans

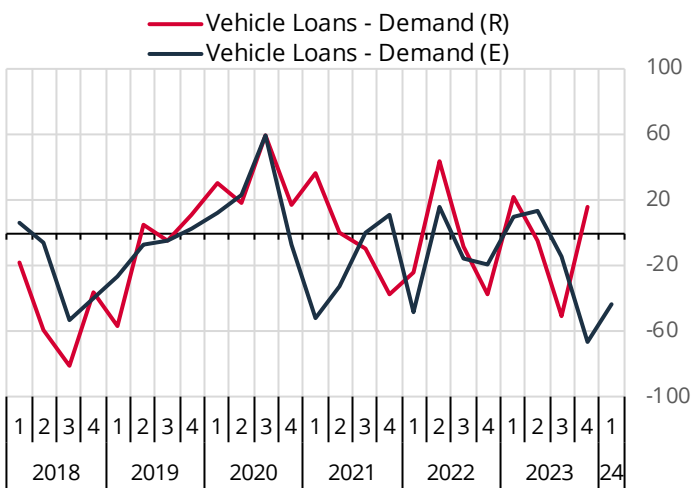
Graph 5. Net Percentage of Banks Reporting Change in Demands for Loans to Enterprises



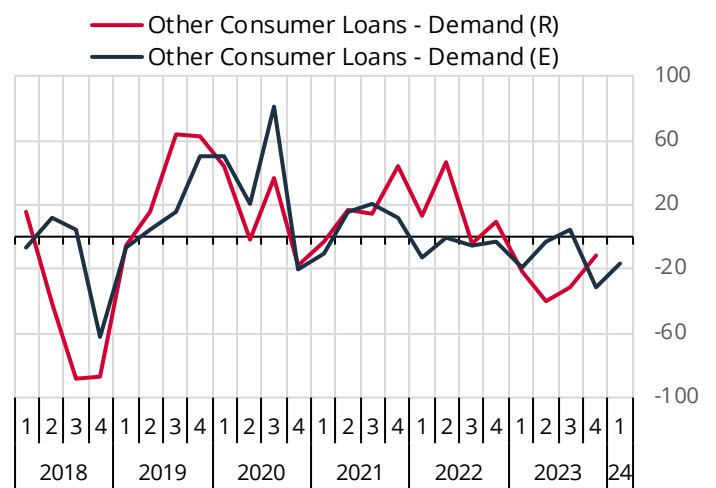
Graph 6. Net Percentage of Banks Reporting Change in Demands for Housing Loans



Graph 7. Net Percentage of Banks Reporting Change in Demands for Vehicle Loans



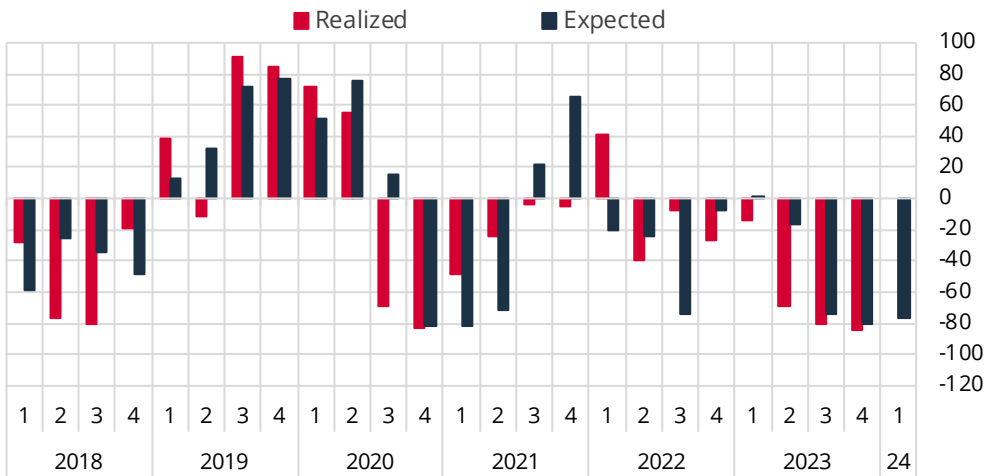
Graph 8. Net Percentage of Banks Reporting Change in Demands for Other Consumer Loans



(*) "Realized (R)" denotes the changes in demands for loans, whereas "Expected (E)" denotes the expectations of the banks, for the same period. (>0; Increasing, <0; Decreasing)

III. Funding Conditions

Graph 9. Net Percentage of Banks Reporting Change in Local Funding Conditions
(>0; Easing, <0; Tightening)



Graph 10. Net Percentage of Banks Reporting Change in Funding Conditions in International Markets
(>0; Easing, <0; Tightening)

