

# BANK LOANS TENDENCY SURVEY

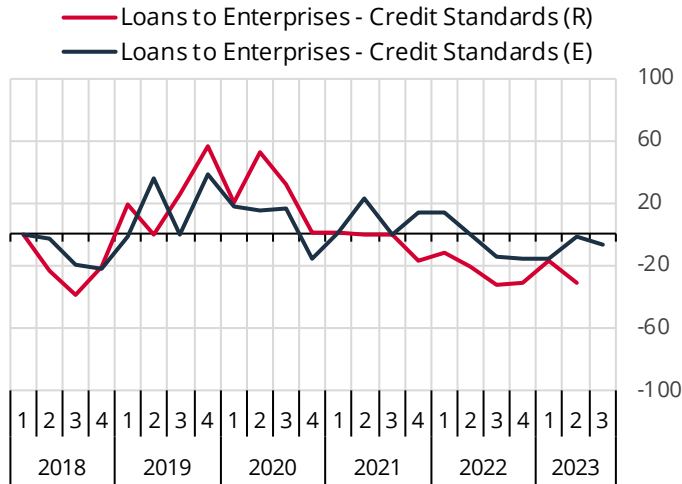
DATA GOVERNANCE AND STATISTICS DEPARTMENT  
SURVEYS AND INDICES DIVISION

2<sup>nd</sup> QUARTER OF 2023

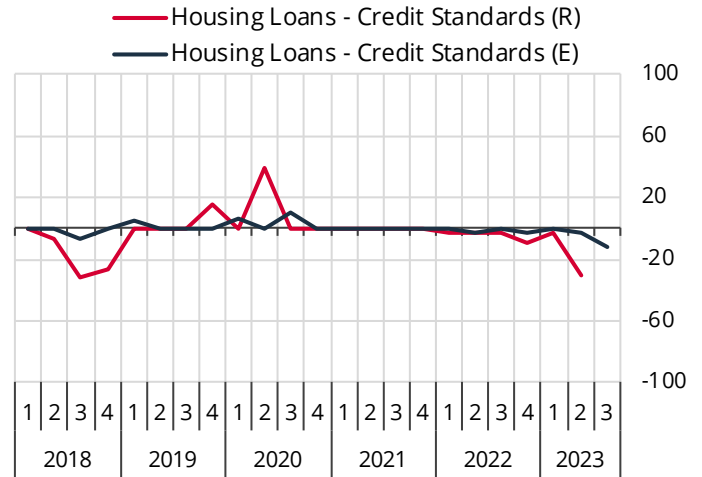


# I. Credit Standards

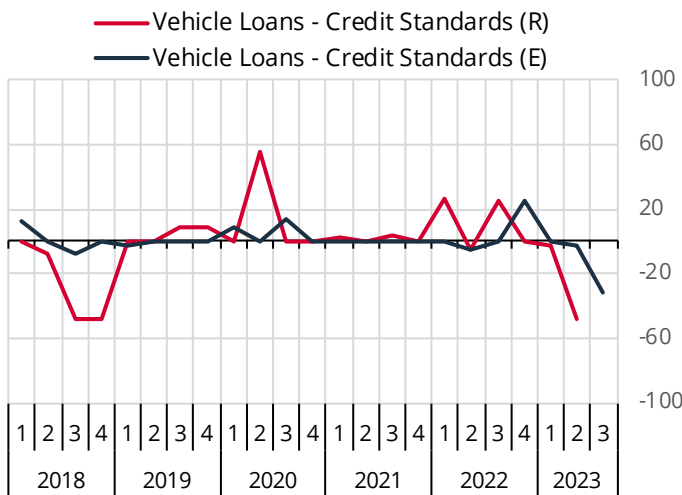
**Graph 1. Net Percentage of Banks Reporting Change in Credit Standards for Loans to Enterprises**



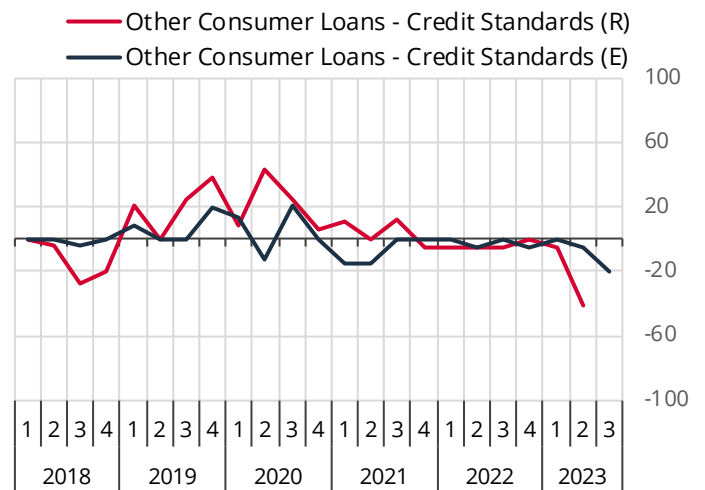
**Graph 2. Net Percentage of Banks Reporting Change in Credit Standards for Housing Loans**



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



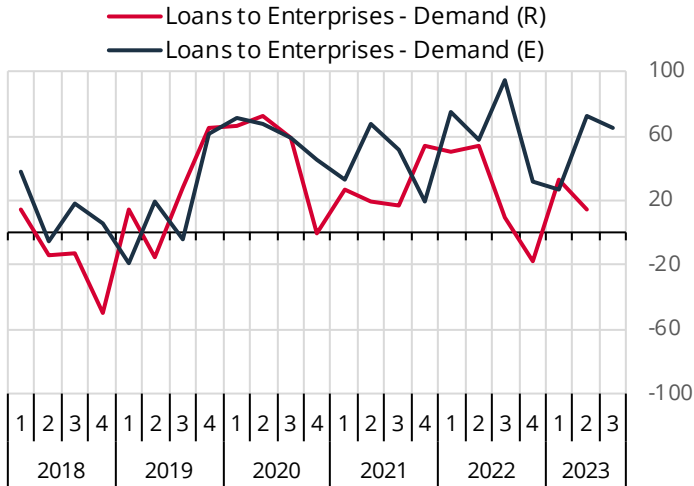
**Graph 4. Net Percentage of Banks Reporting Change in Credit Standards for Other Consumer Loans**



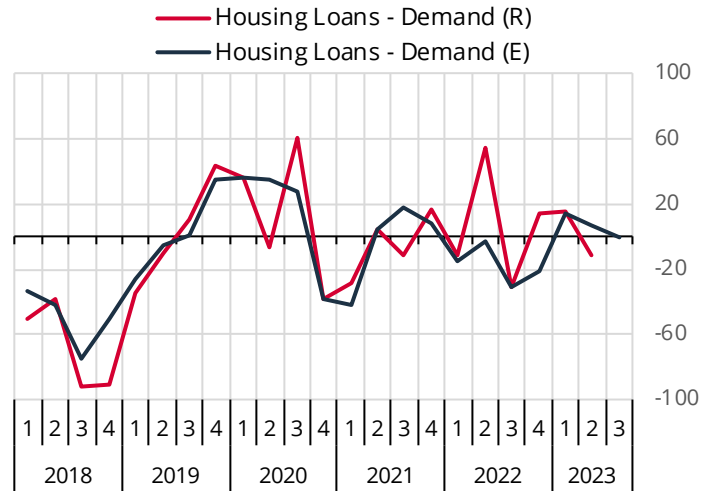
(\*) "Realized (R)" denotes the changes in the credit standards, whereas "Expected (E)" denotes the expectations of the banks, for the same period. (>0; Easing, <0; Tightening)

## II. Demand for Loans

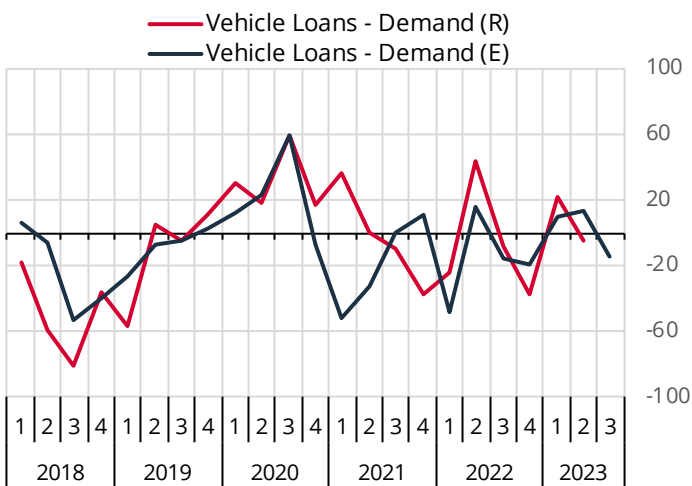
**Graph 5. Net Percentage of Banks Reporting Change in Demands for Loans to Enterprises**



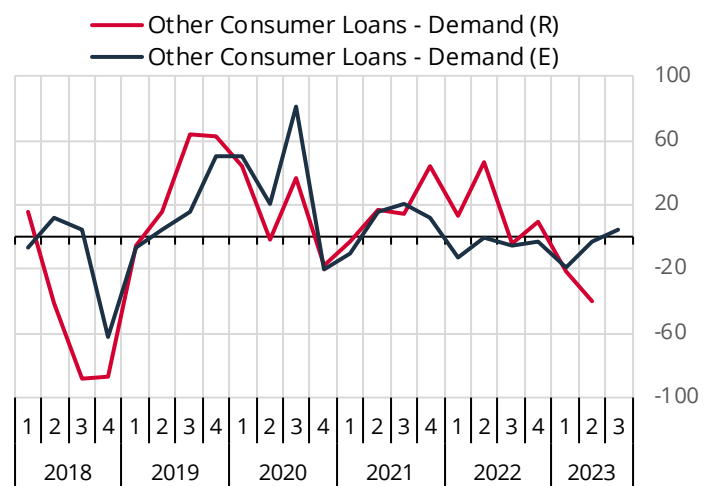
**Graph 6. Net Percentage of Banks Reporting Change in Demands for Housing Loans**



**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**

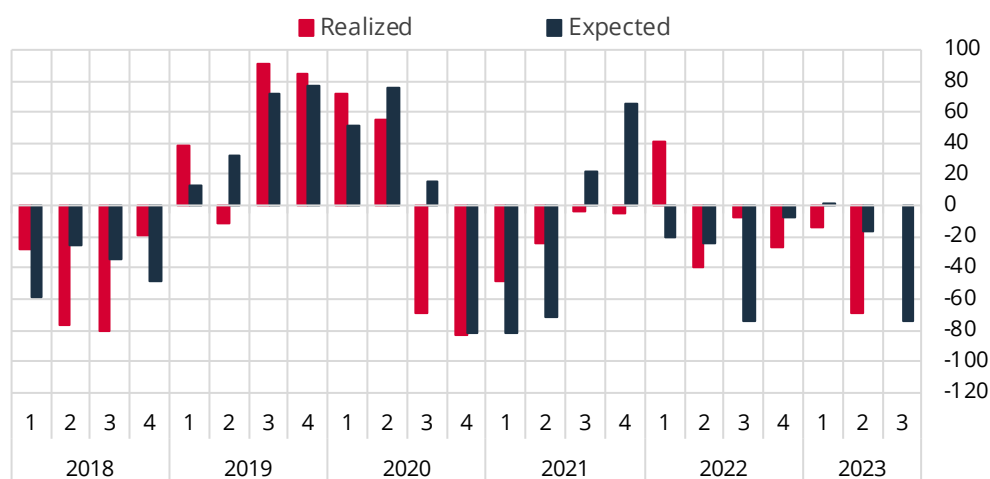


(\*) "Realized (R)" denotes the changes in demands for loans, whereas "Expected (E)" denotes the expectations of the banks, for the same period. (>0; Increasing, <0; Decreasing)

### 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)

