

The DI figures for the results of the surveys from April 2000 to January 2001

The DI figures for the results of the surveys from April 2000 to January 2001 are as follows:

		April 2000	July 2000	Oct. 2000	Jan. 2001
DI for demand for loans by sector over the past three months (question 1)					
Firms		-10	-17	1	-13
Local governments		5	-6	-1	-2
Households		4	1	5	-2
DI for demand for loans by industry over the past three months (question 2)					
All industries	Large firms	-9	-13	-7	-10
	Medium-sized firms	-10	-7	-5	-8
	Small firms	-11	-14	2	-7
Manufacturing	Large firms	-8	-21	-10	-10
	Medium-sized firms	-11	-8	-10	-7
	Small firms	-12	-12	0	-5
Nonmanufacturing	Large firms	-6	-8	-5	-4
	Medium-sized firms	-11	-7	-4	-5
	Small firms	-9	-16	3	-7
Construction and real estate	Large firms	-9	-10	-6	-5
	Medium-sized firms	-10	-6	0	-1
	Small firms	-3	-15	6	-5
Finance and insurance	Large firms	-8	-9	-7	-8
	Medium-sized firms	-12	-5	-7	-8
	Small firms	-16	-8	-4	-4
Other nonmanufacturing	Large firms	-6	-8	-6	-12
	Medium-sized firms	-14	-6	-5	-5
	Small firms	-13	-12	-4	-4
DI for demand for housing and consumer loans over the past three months (question 3)					
Housing loans		11	3	8	7
Consumer loans		-6	-6	-9	-6
DI for demand for loans by sector over the next three months (question 6)					
Firms		7	1	5	-4
Local governments		-1	-3	5	4
Households		6	5	6	0
DI for credit standards by sector over the past three months (question 7)					
Large firms		10	4	6	11
Medium-sized firms		26	26	29	25
Small firms		39	38	42	37
Households		46	43	46	40

DI for terms and conditions of loans over the past three months (question 8)					
Large firms	Maximum size of credit lines	5	3	2	3
	Spreads of loan rates	2	4	2	0
	Premiums charged on riskier loans	-4	-9	-5	-4
	Collateralization requirements	-1	-2	1	1
	Others	0	0	0	0
Medium-sized firms	Maximum size of credit lines	11	9	9	7
	Spreads of loan rates	-2	1	2	-3
	Premiums charged on riskier loans	-4	-8	-7	-6
	Collateralization requirements	-2	-3	1	-1
	Others	0	0	0	0
Small firms	Maximum size of credit lines	14	10	6	3
	Spreads of loan rates	-2	-5	-3	-9
	Premiums charged on riskier loans	-5	-9	-10	-11
	Collateralization requirements	-3	-1	-2	-4
	Others	0	0	0	0
DI for spreads of loan rates by borrowers' ratings over the past three months (question 9)					
For firms with high ratings		-27	-31	-13	-20
For firms with medium ratings		4	0	13	2
For firms with low ratings		33	35	35	42
DI for credit standards by sector over the next three months (question 11)					
Large firms		9	11	8	12
Medium-sized firms		35	38	34	32
Small firms		51	50	50	47
Households		59	62	55	52
DI for terms and conditions of loans over the next three months (question 12)					
Large firms	Maximum size of credit lines	1	3	2	5
	Spreads of loan rates	-2	0	-8	1
	Premiums charged on riskier loans	-12	-10	-7	-5
	Collateralization requirements	-4	-4	-2	-1
	Others	0	0	0	0
Medium-sized firms	Maximum size of credit lines	11	10	9	9
	Spreads of loan rates	-7	-4	-12	-5
	Premiums charged on riskier loans	-12	-10	-11	-8
	Collateralization requirements	-6	-5	-2	-3
	Others	0	0	0	0
Small firms	Maximum size of credit lines	15	15	11	9
	Spreads of loan rates	-10	-10	-15	-7
	Premiums charged on riskier loans	-16	-12	-13	-11
	Collateralization requirements	-9	-6	-6	-5
	Others	0	0	0	0
DI for spreads of loan rates by borrowers' ratings over the next three months (question 13)					
For firms with high ratings		-16	-14	-10	-12
For firms with medium ratings		20	16	23	18
For firms with low ratings		57	53	61	58