

# Monthly Survey on SME Trends (February 2026)

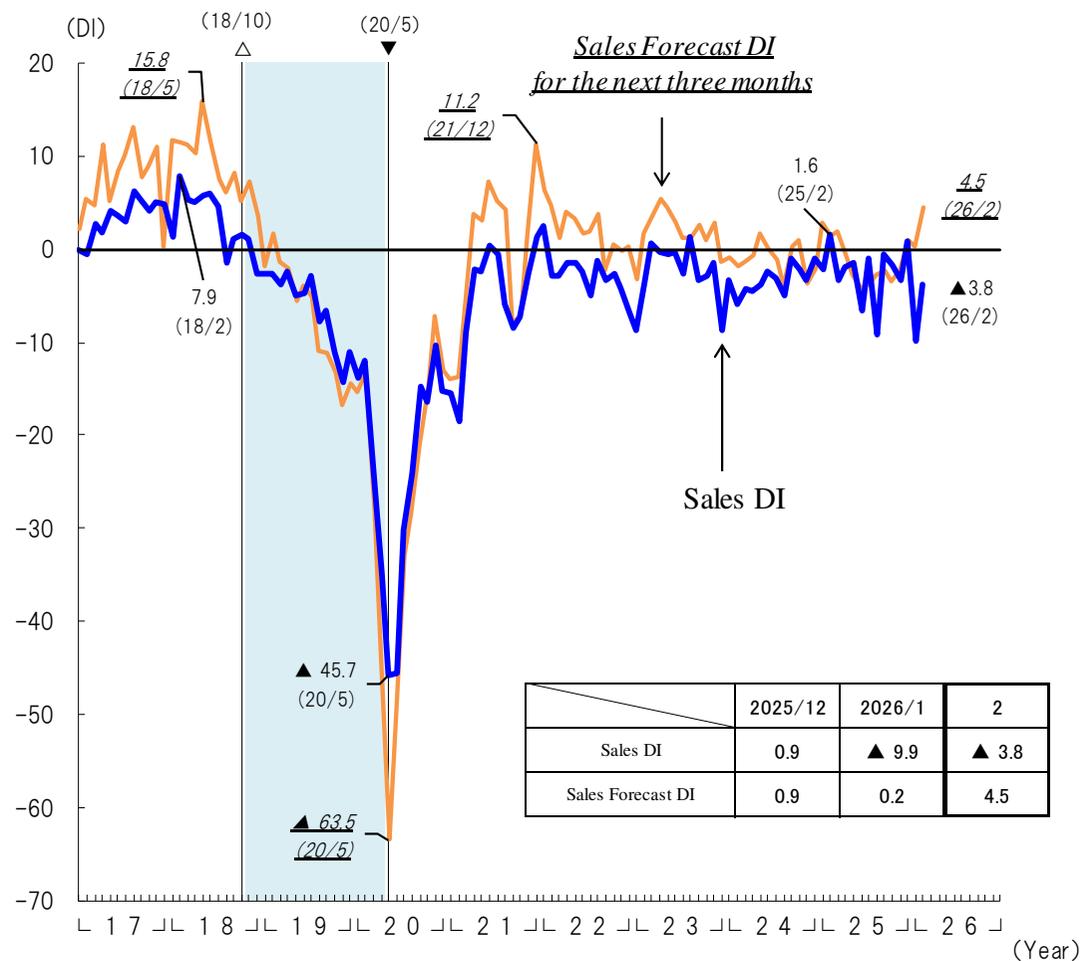
## <Survey Procedure>

Survey Date: The middle of February  
Sample: JFC Customers (900 Small and Medium Enterprises in three metropolitan areas)  
Sample by areas: Tokyo metropolitan area: 451, Chukyo area: 143, Kinki area: 306  
Valid Responses: 574 enterprises  
Response Rate: 63.8%

## ■ Contact Information

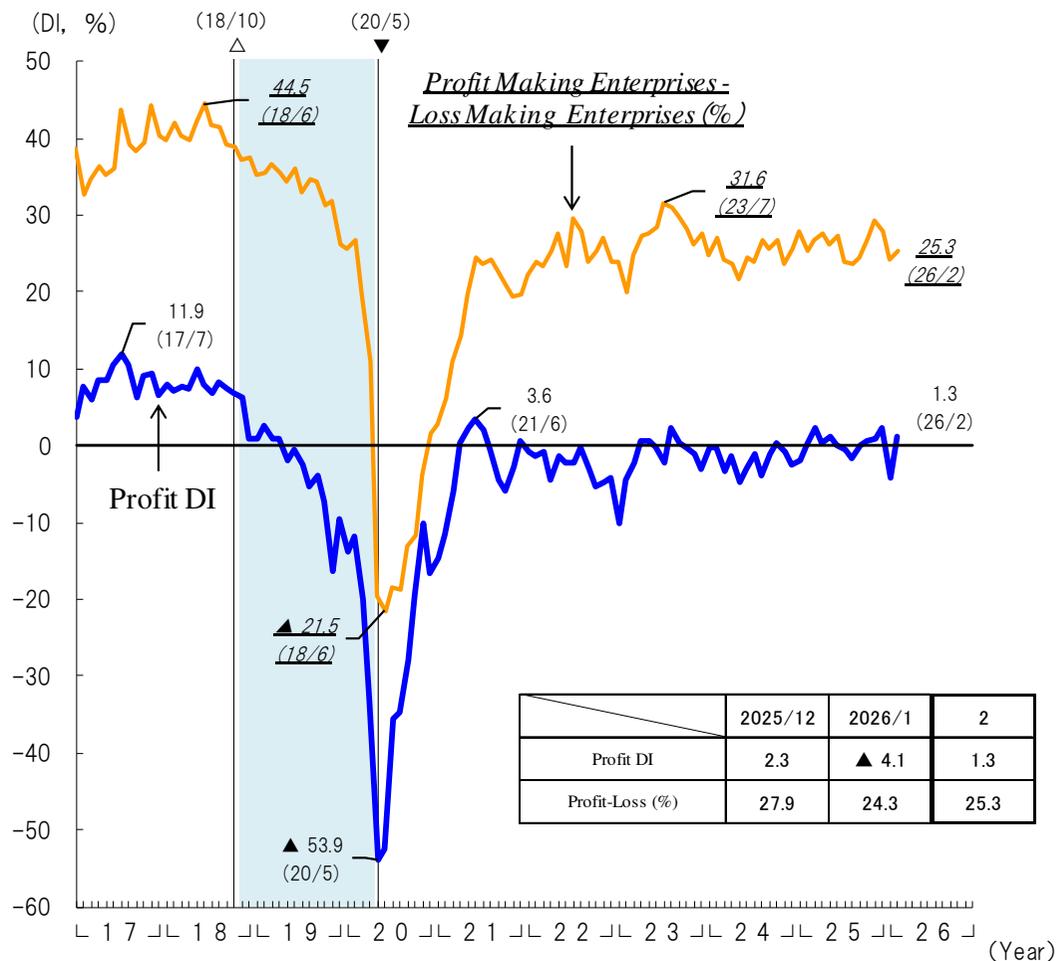
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Figure 1 Sales DI and Sales Forecast DI



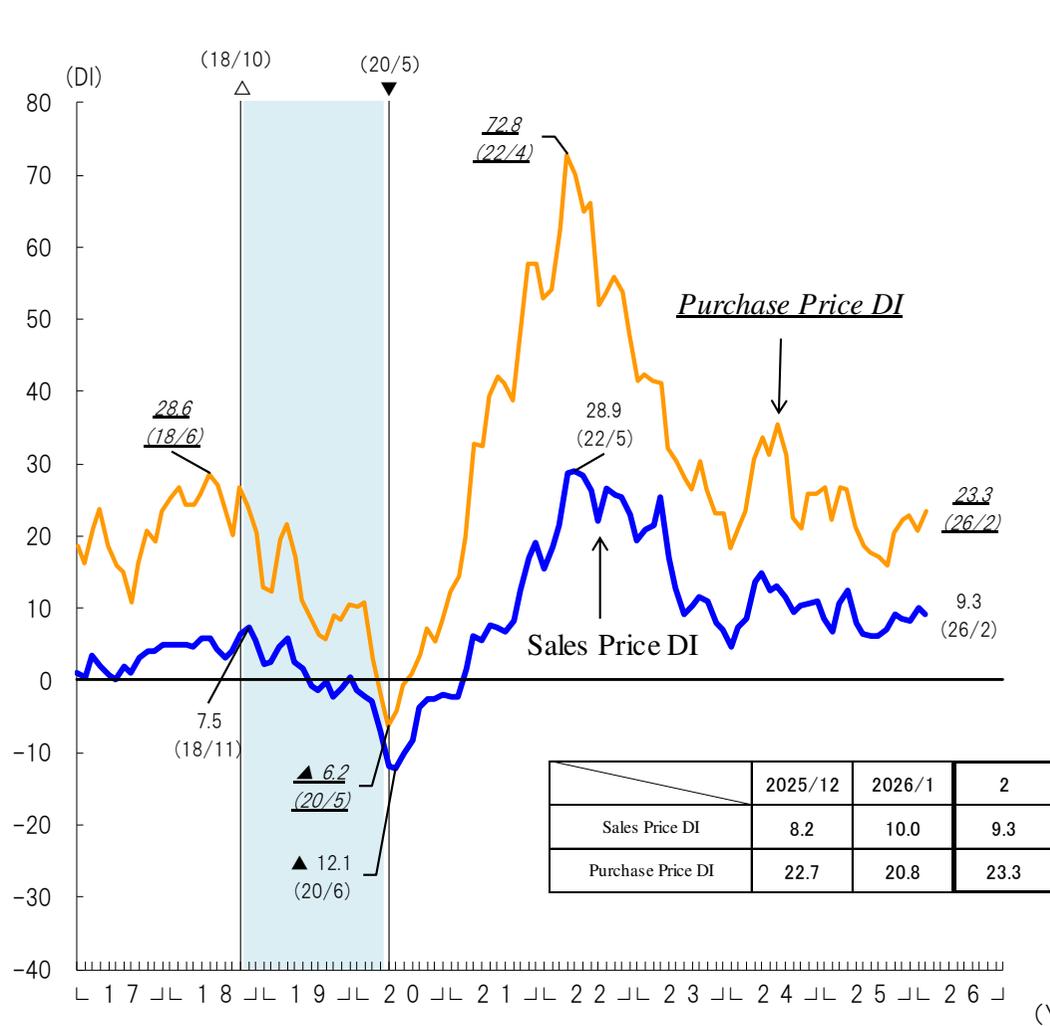
Note: 1 Sales DI=percentage of answering "increase" minus percentage of answering "decrease" for the question: "How are your sales compared with those of the last month?" (seasonally adjusted).  
 2 Sales Forecast DI=percentage of answering "increase" minus percentage of answering "decrease" for the question: "How will your sales for the next three months be compared with those of the last three months?" (seasonally adjusted).  
 3 Shaded area on graph is recession period. The same shall apply hereinafter.

Figure 2 Profit DI & Net Balance of Profit-Making Enterprises



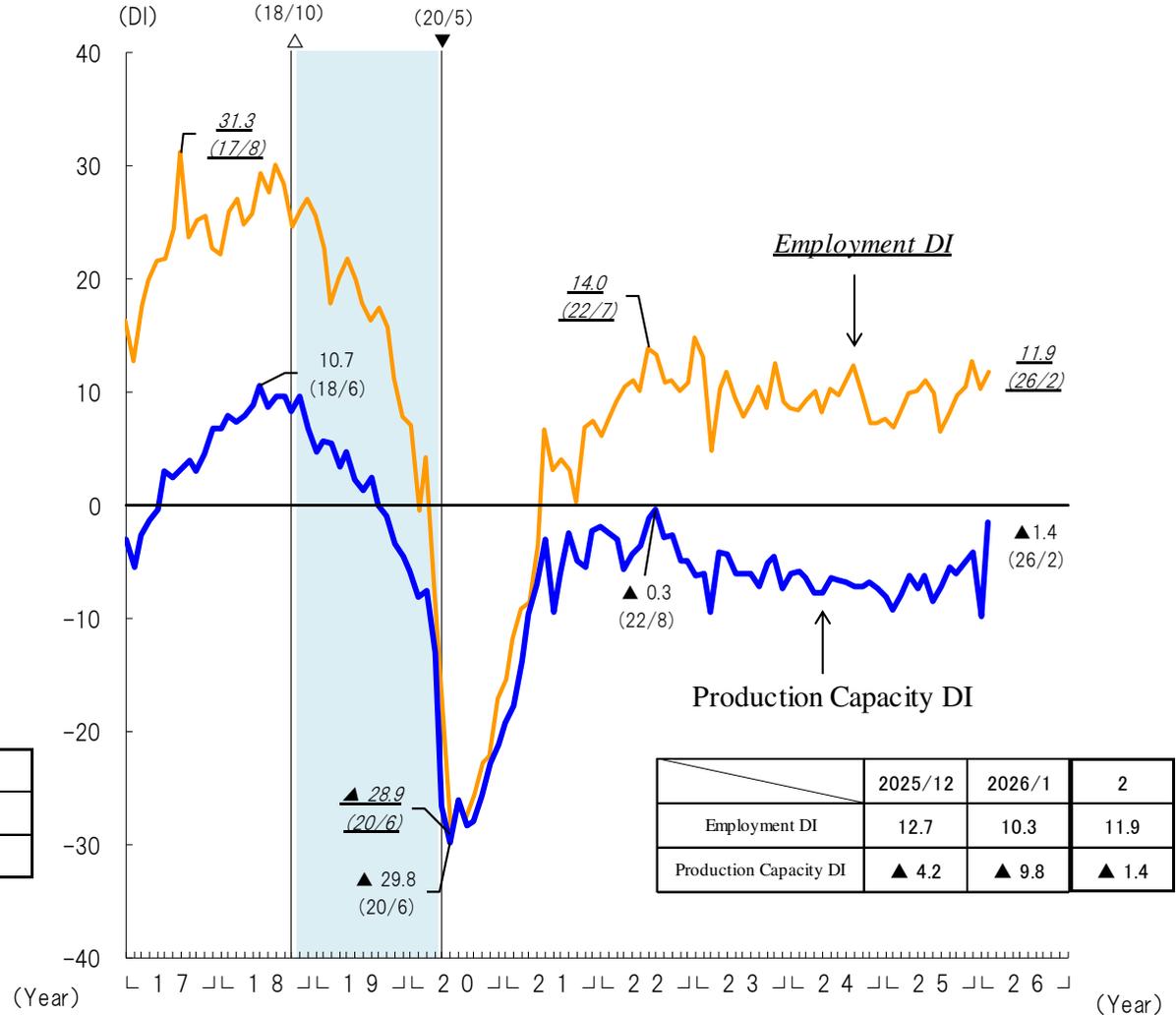
Note: 1 Profit DI=percentage of answering "increase" minus percentage of answering "decrease" for the question: "How is your profit compared with the last month?" (seasonally adjusted).  
 2 Net balance of profit-making enterprises are the data during the last three months (seasonally adjusted).

Figure 3 Sales Price DI & Purchase Price DI



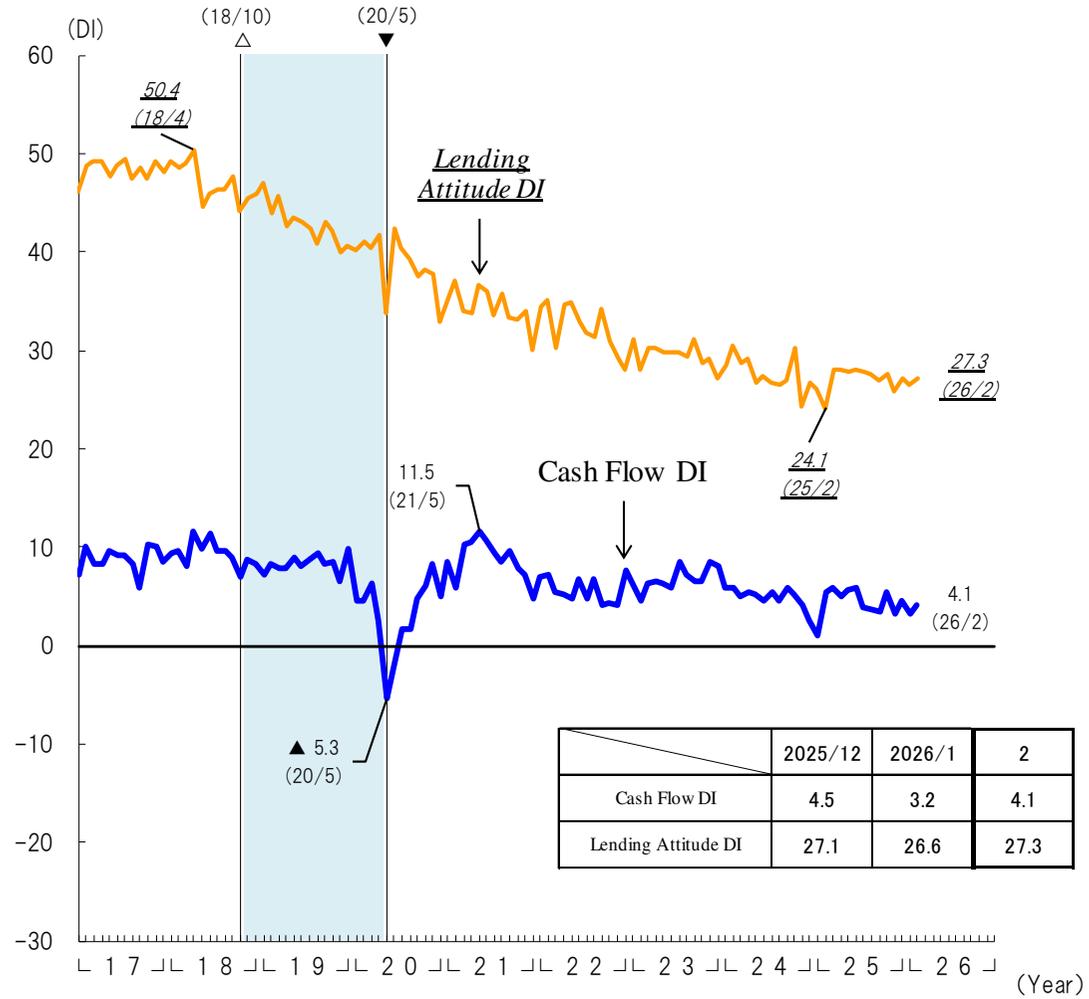
Note: 1 Sales Price DI=percentage of answering "Up" minus percentage of answering "Down" compared with the last month.  
 2 Purchase Price DI=percentage of answering "Up" minus percentage of answering "Down" compared with the last month.

Figure 4 Employment DI & Production Capacity DI



Note: 1 The sample of both DI is limited to manufacturing enterprises.  
 2 Employment DI=percentage of answering "insufficient employment" minus percentage of answering "excessive employment" for the question: "How are your employment conditions?" (seasonally adjusted).  
 3 Production Capacity DI=percentage of answering "insufficient capacity" minus percentage of answering "excessive capacity" for the question: "How is your production capacity?" (seasonally adjusted).

Figure 5 Cash Flow DI & Lending Attitude of Financial Institutions



Note: 1 Cash Flow DI=percentage of answering "easy" minus percentage of answering "tight" for the question: "How is your cash flow position compared with the last month?" (seasonally adjusted).  
 2 Lending Attitude DI=proportion of enterprises answering "accommodative" minus proportion of enterprises answering "severe" for the question: "How is the lending attitudes of financial institutions toward your company?".