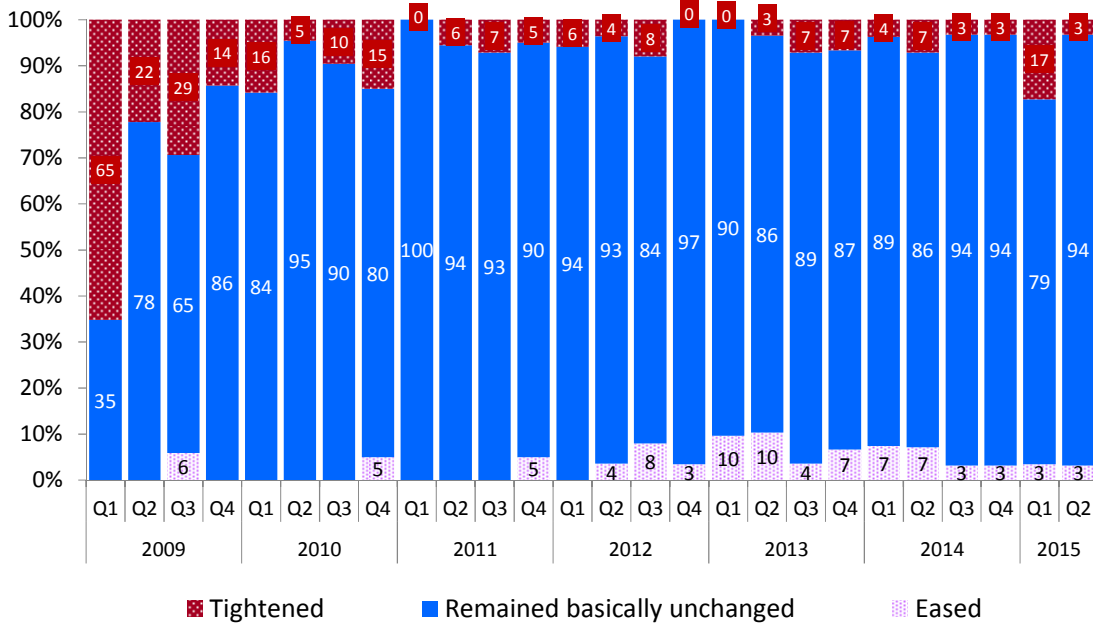
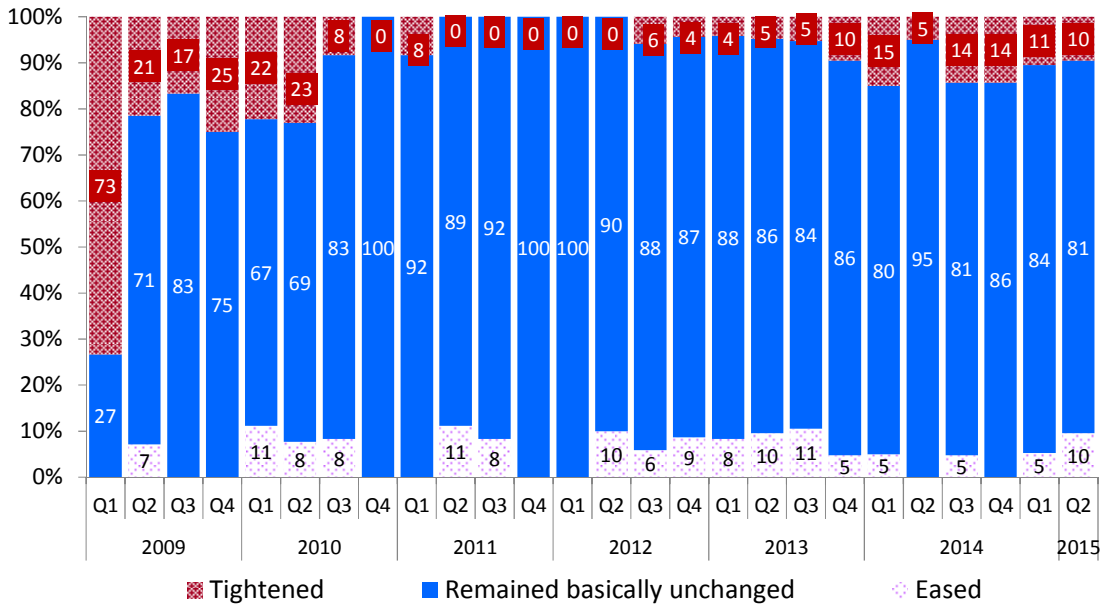


CHART 1. DISTRIBUTION OF RESPONSES TO CHANGES IN OVERALL STANDARDS FOR LOANS TO ENTERPRISES AND HOUSEHOLDS

**Distribution of Banks' Responses to Changes in General Credit Standards
Loans to Enterprises (Overall)**



**Distribution of Banks' Responses to Changes in General Credit Standards
Loans to Households (Overall)**



Note: Details may not add up to totals due to rounding off.