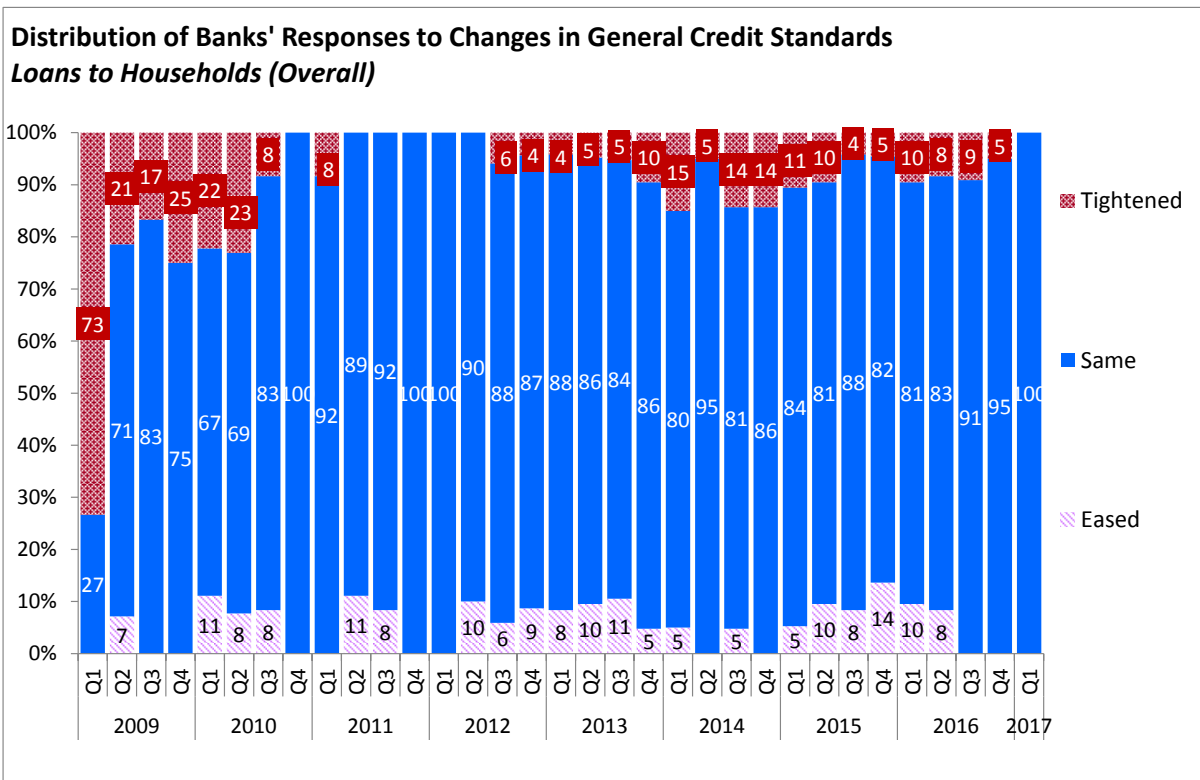
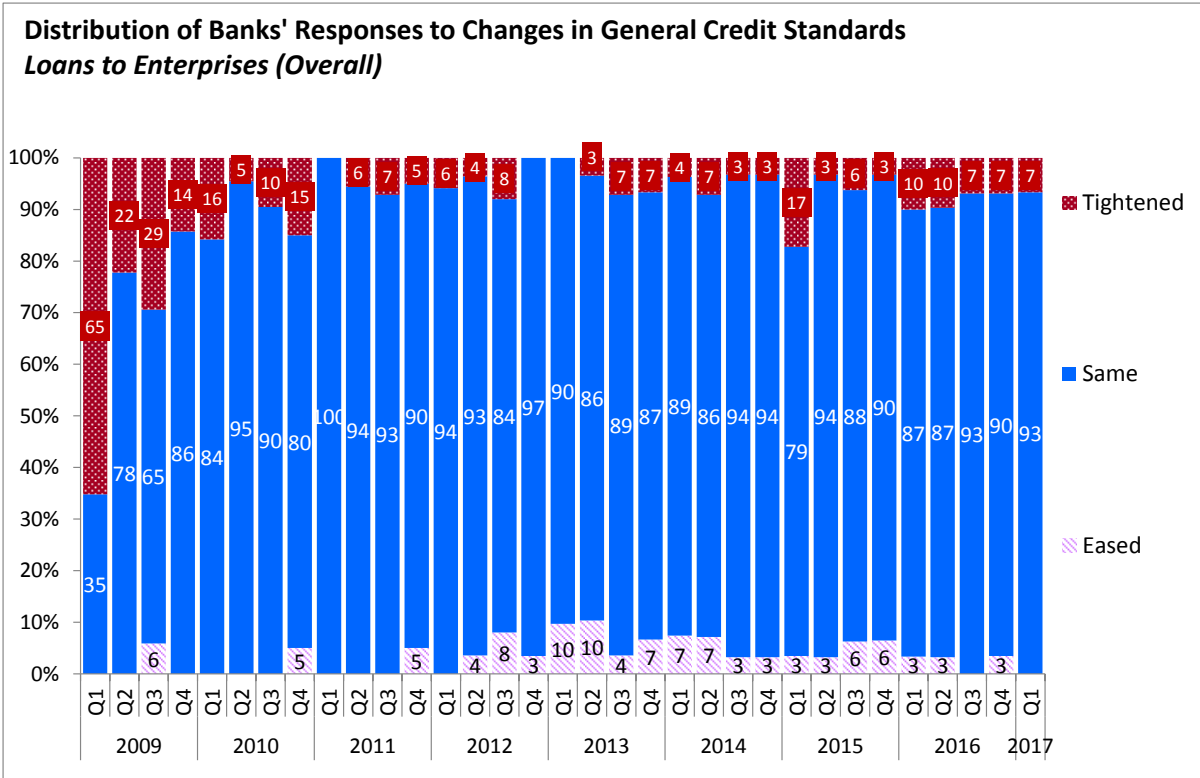


CHART 1. DISTRIBUTION OF RESPONSES TO CHANGES IN OVERALL STANDARDS FOR LOANS TO ENTERPRISES AND HOUSEHOLDS



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