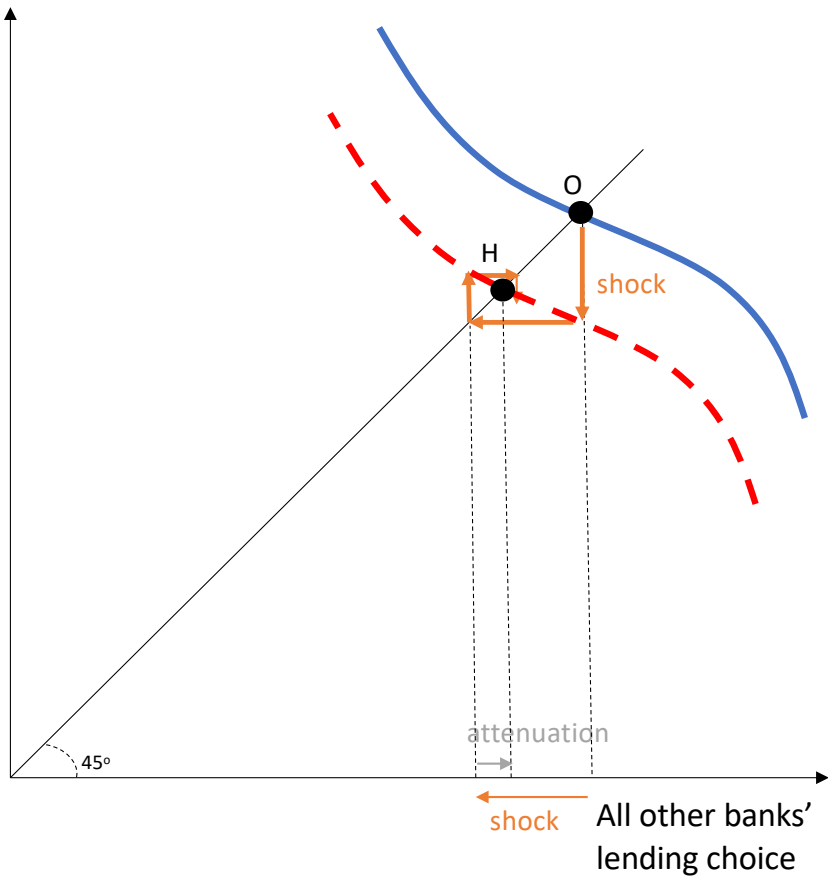


Individual bank's  
lending choice



attenuation

shock

All other banks'  
lending choice