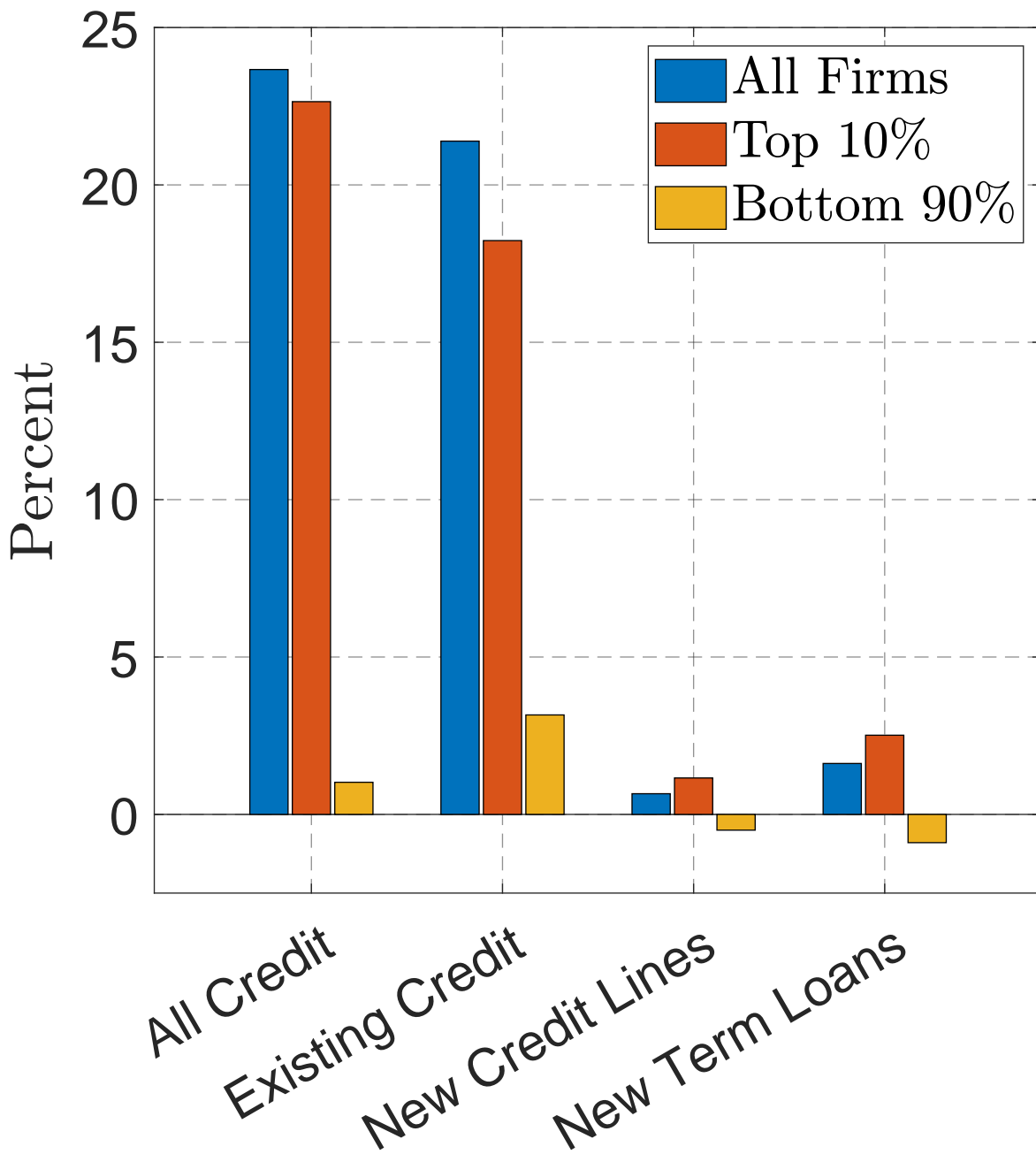


Panel A.  $\Delta$  Used Credit



Panel B.  $\Delta$  Committed Credit

