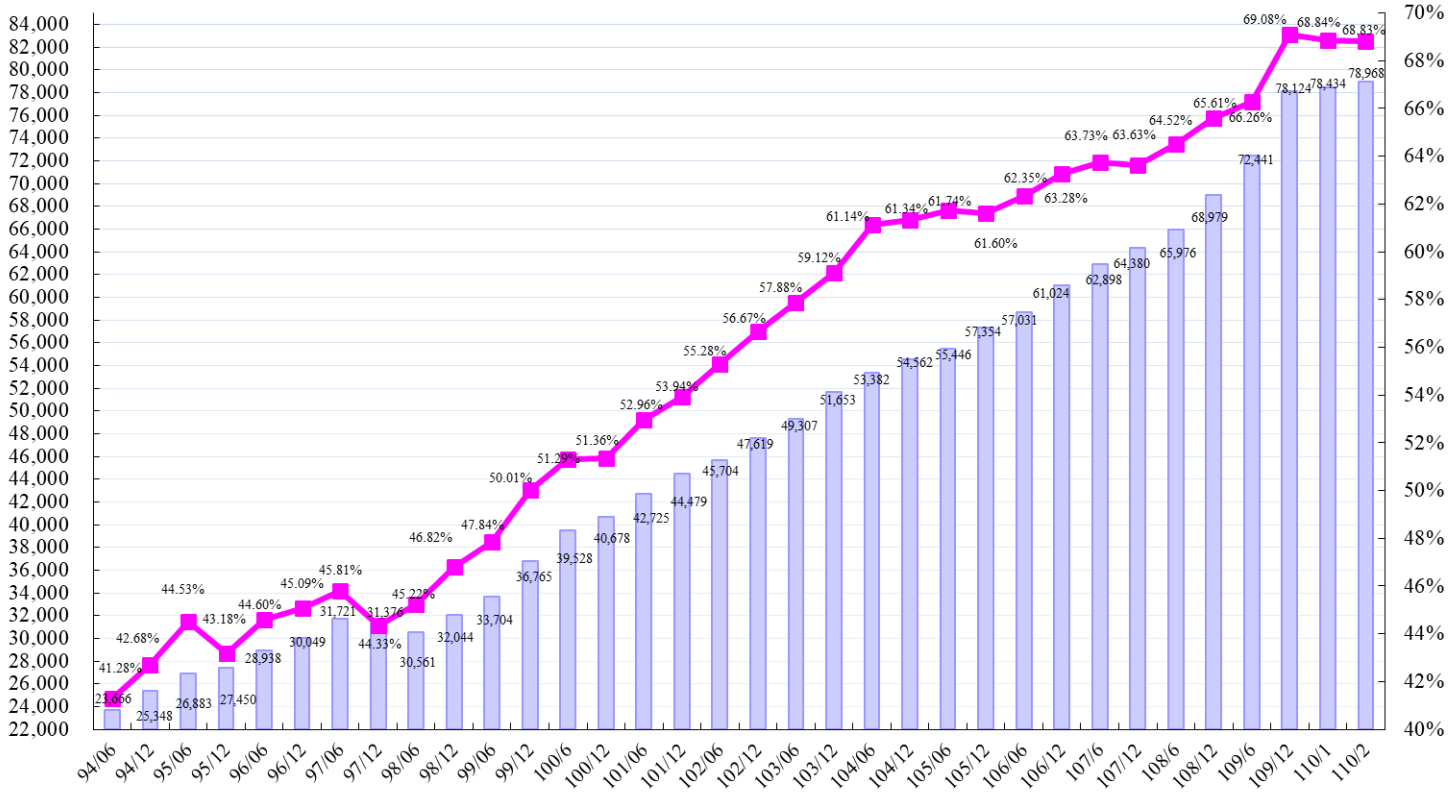本國銀行辦理中小企業放款情形