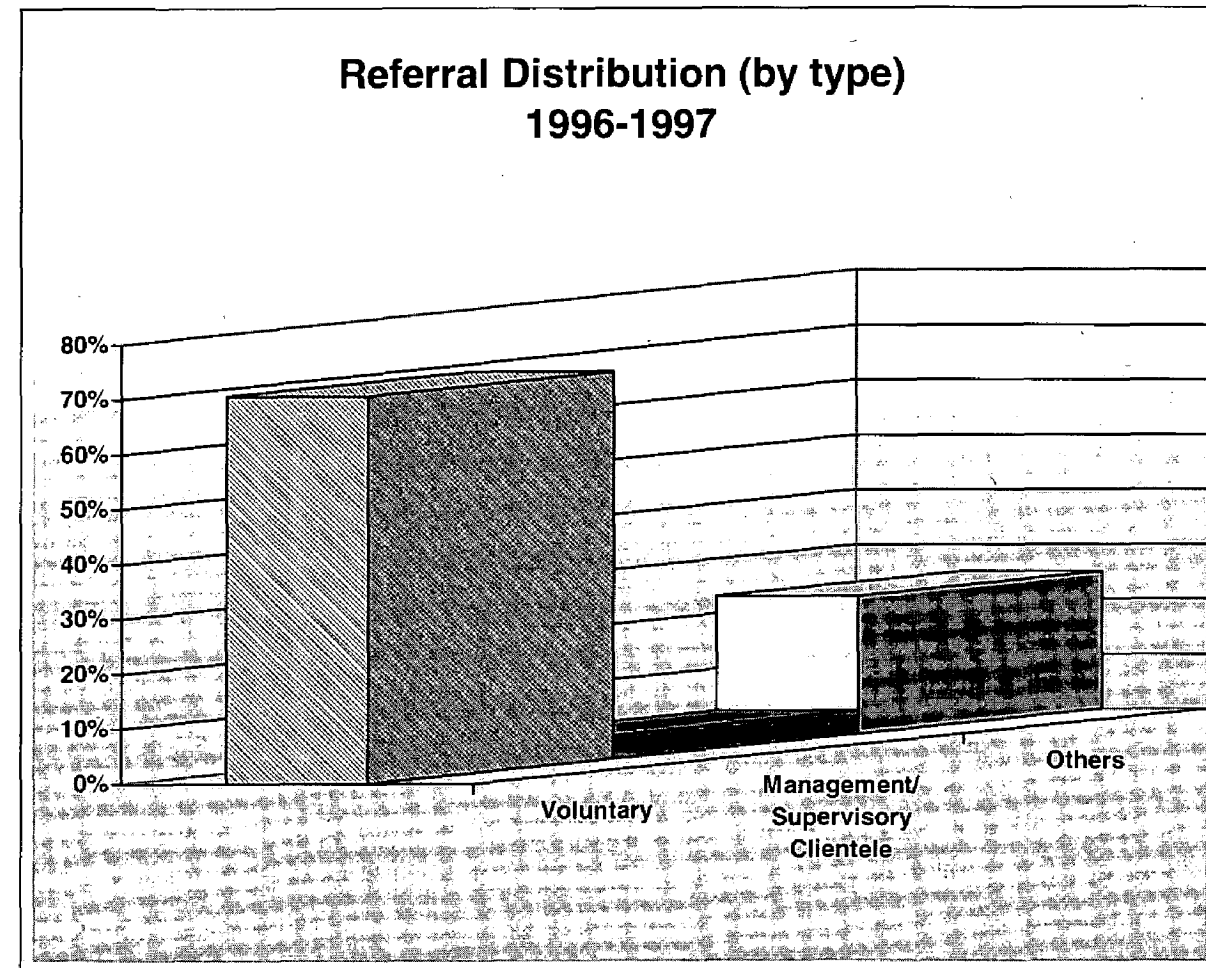


**Frequency Distribution (continued)**

REFERRAL DISTRIBUTION (BY TYPE)	96/97	95/96	94/95	93/94	92/93
✓ Voluntary	70.6% (298)	68.6%	79%	87.2%	89.8%
✓ Management/Supervisory Clientele	4.3% ( 18)	1.6%	3%	5.5%	4.8%
✓ Others	25.1% (106)	29.8%	18%	7.3%	5.4%



**Frequency Distribution (continued)**

GEOGRAPHICAL DISTRIBUTION	DEPT.	96/97	95/96	94/95	93/94	92/93
✓ Headquarters	68.5%	75.1% (317)	75.3%	79%	87.8%	80%
✓ Abroad	28.5%	24.9% (105)	24.7%	21%	12.2%	20%

