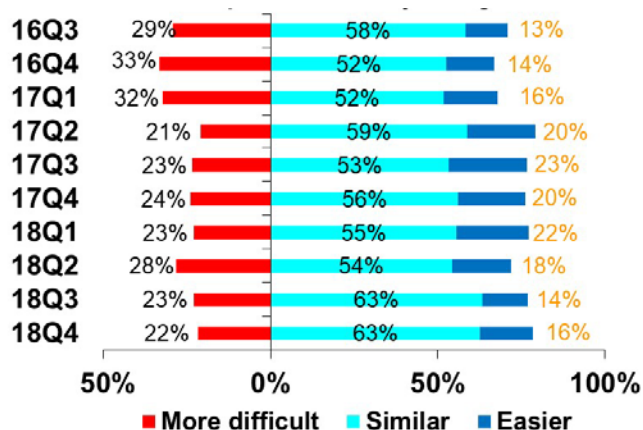
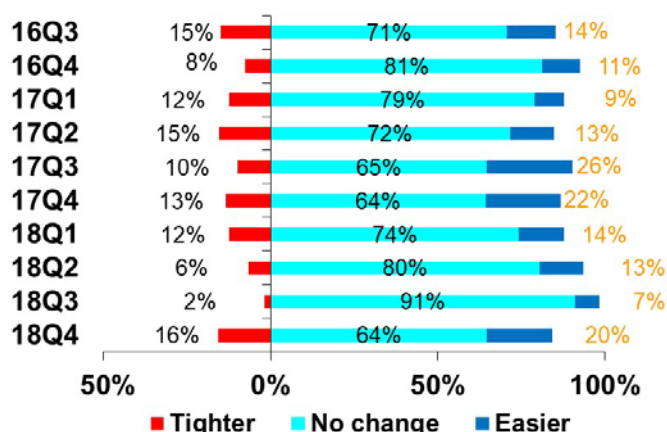


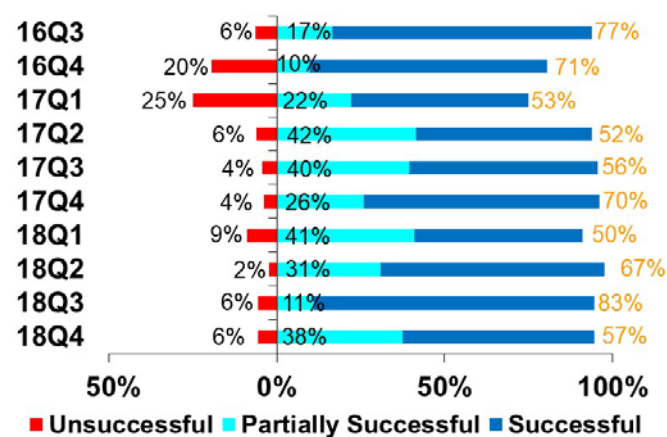
**Chart 1: Comparison of perceived banks' credit approval stance relative to 6 months ago**



**Chart 2: Change in banks' stance on existing credit lines**



**Chart 3: Results of new bank credit applications**



Note: Figures may not add up to 100% due to rounding.