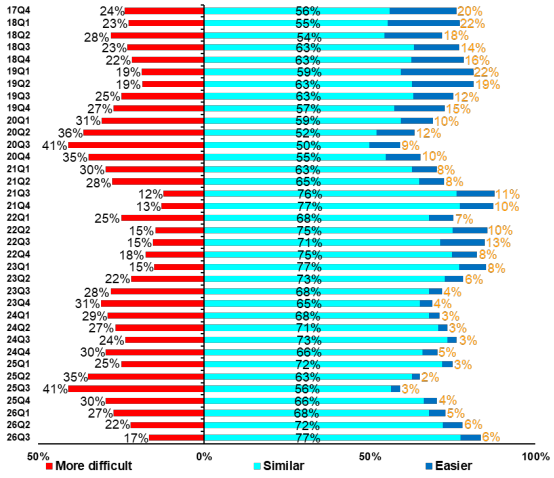
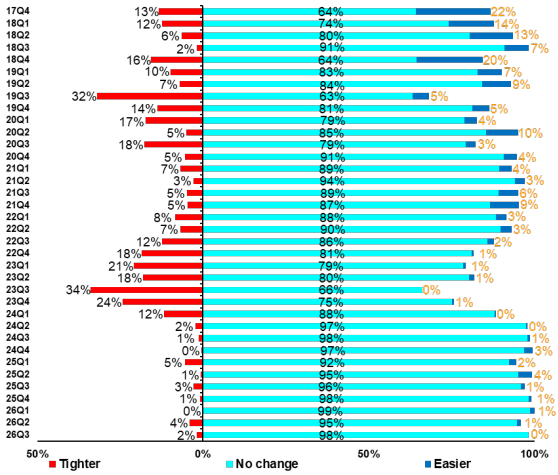
## Annex

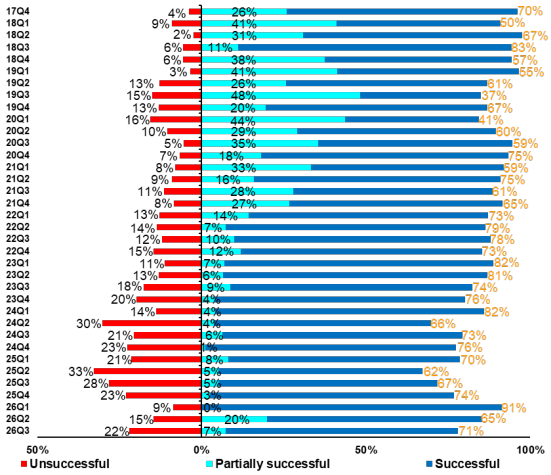
### Chart 1: Comparison of perceived banks' credit approval stance relative to 6 months ago




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




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




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