## Annex

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

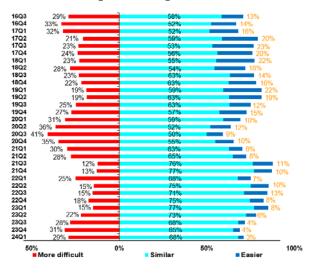
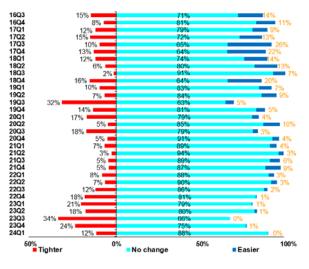
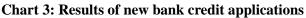
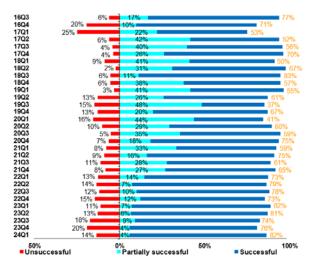


Chart 2: Change in banks' stance on existing credit lines







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