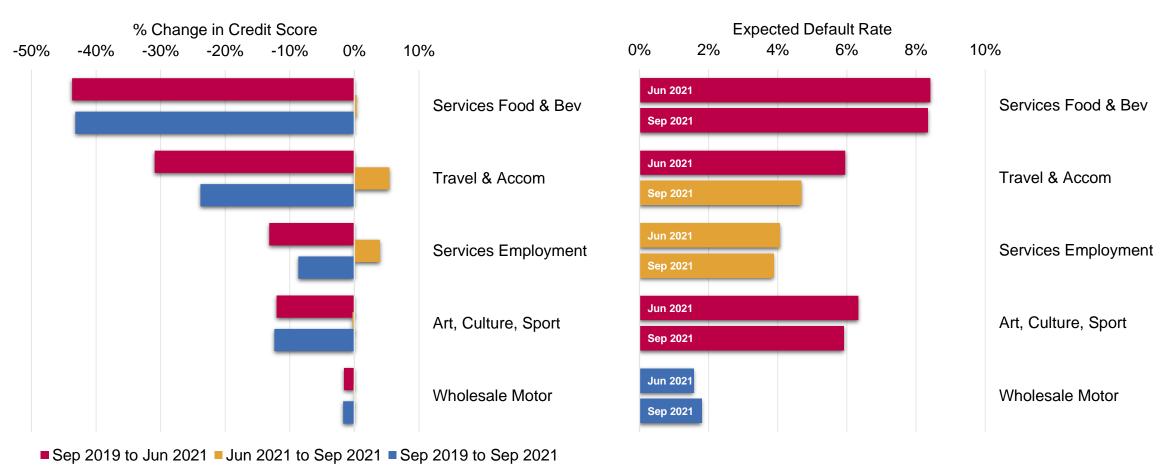


Impact of COVID-19 on Credit Scores by Sector

SME Health by Sector - 18 Month Outlook

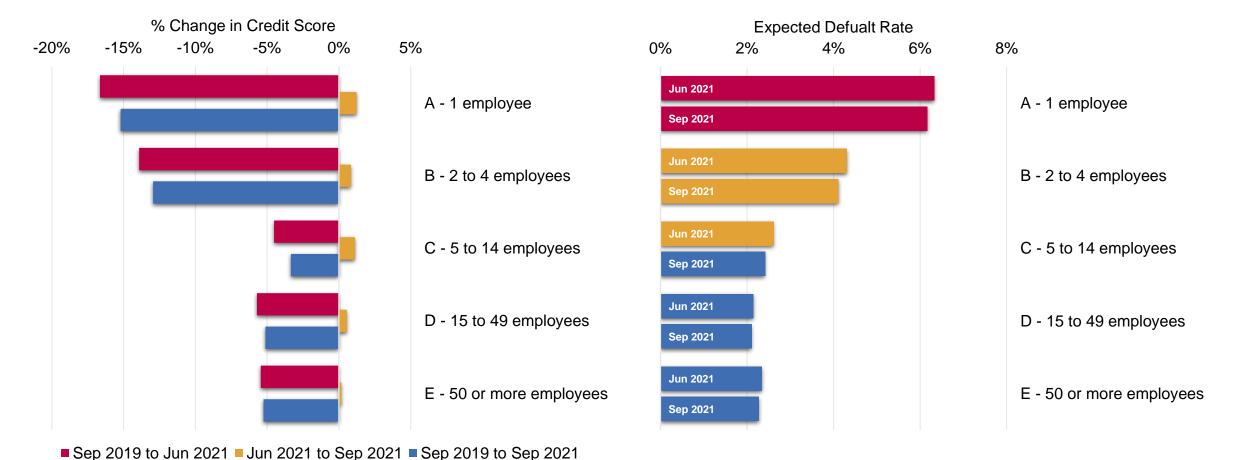




State of SME Credit – 30 September 2021 – By Size

Impact of COVID-19 on Credit Scores by Size

SME Health by EE Count - 18 Month Outlook





Expected Default Risk - Pre-Covid - 18 Month Outlook

Expected Default Risk - Sep 2021 - 18 Month Outlook

	A - 1 employee	B - 2 to 4 employees	C - 5 to 14 employees	D - 15 to 49 employees	E - 50 or more employees		A - 1 employee	B - 2 to 4 employees	C - 5 to 14 employees	D - 15 to 49 employees	E - 50 or more employees
Services (Financial)						Services (Financial)					
Construction						Construction					
Manufacturing						Manufacturing					
Wholesale						Wholesale					
Logistics						Logistics					
Retail						Retail					
Services (Other)						Services (Other)					
Other						Other					
Services (Business)						Services (Business)					
Property						Property					
Hospitality						Hospitality					
Services (Food)						Services (Food)					
Services (IT)						Services (IT)					

