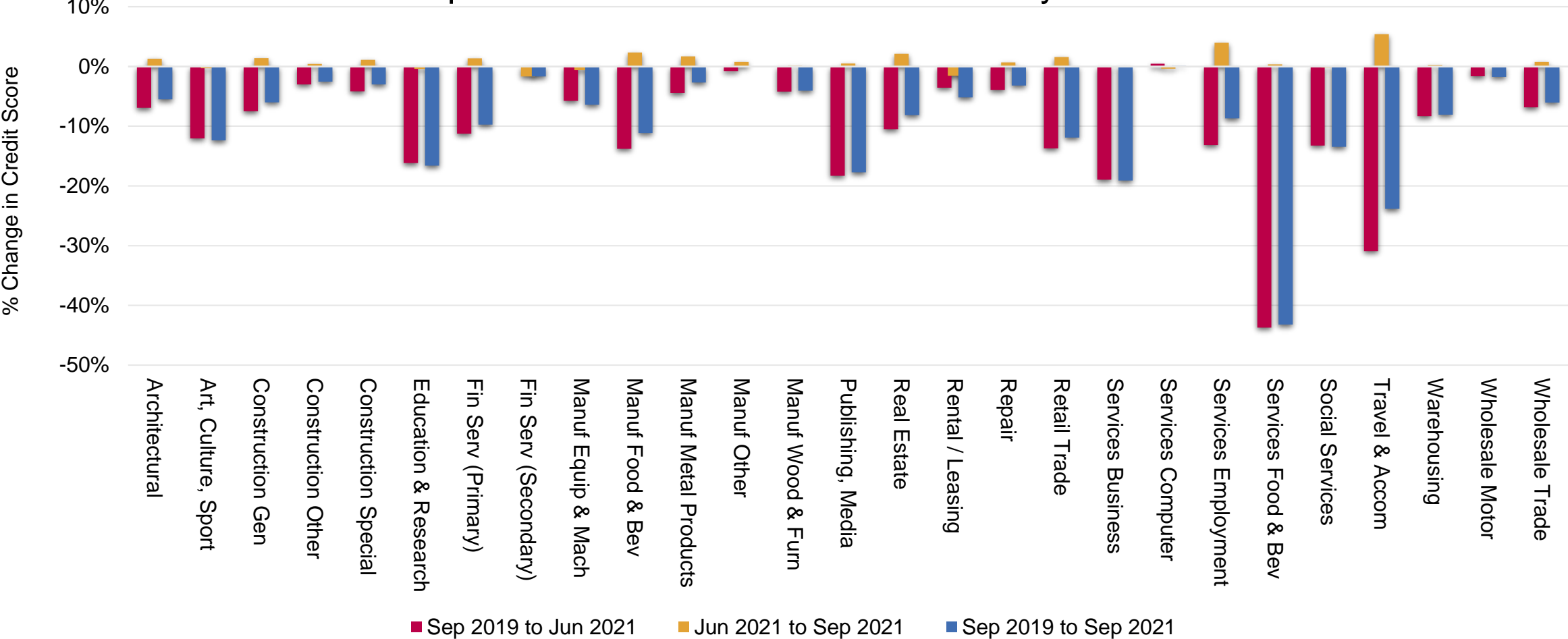


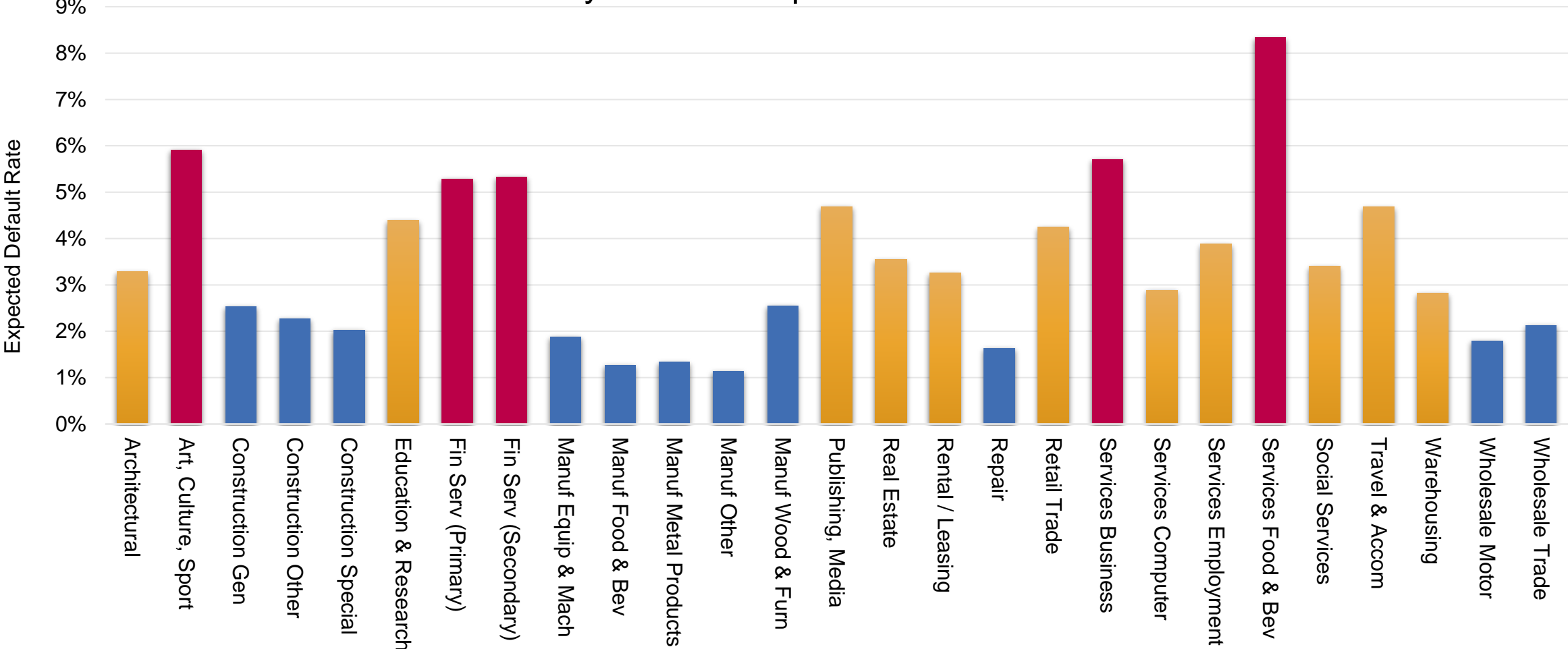
State of SME Credit – 30 September 2021

Impact of COVID-19 on Credit Scores by Sector



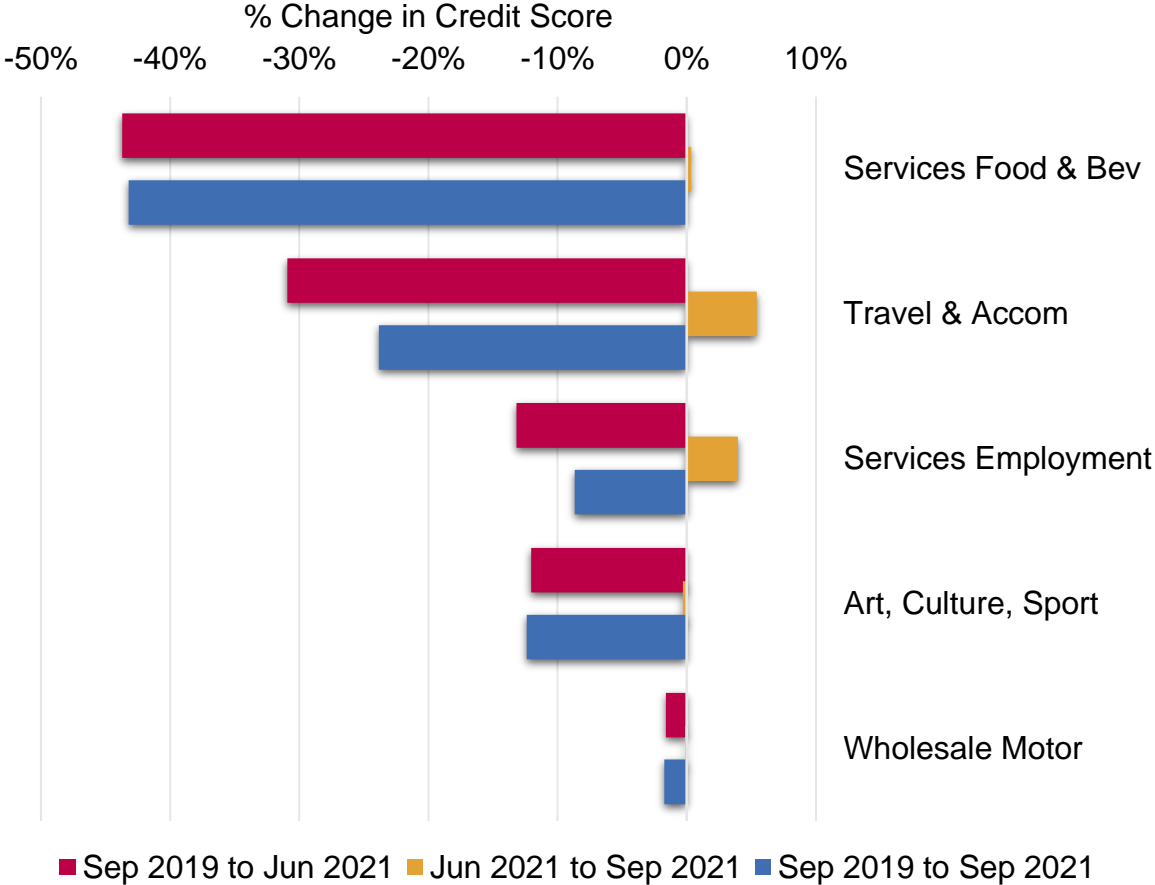
State of SME Credit – 30 September 2021

SME Health by Sector - Sep 2021 - 18 Month Outlook

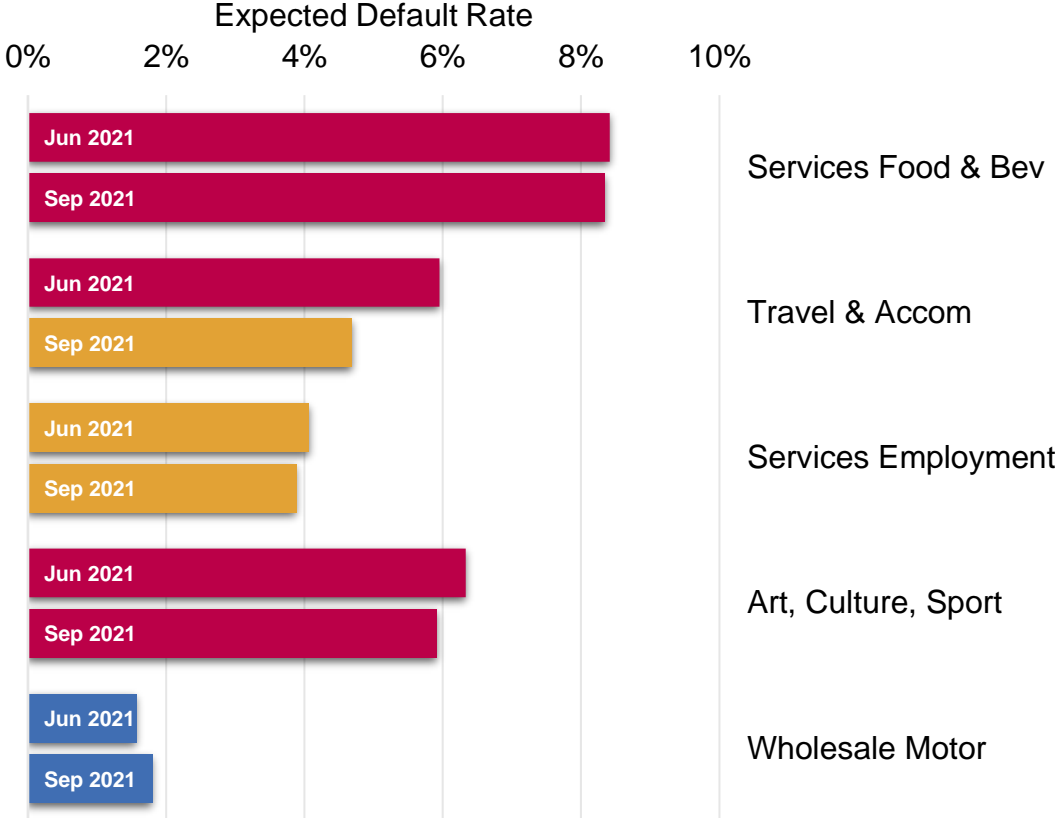


State of SME Credit – 30 September 2021

Impact of COVID-19 on Credit Scores by Sector

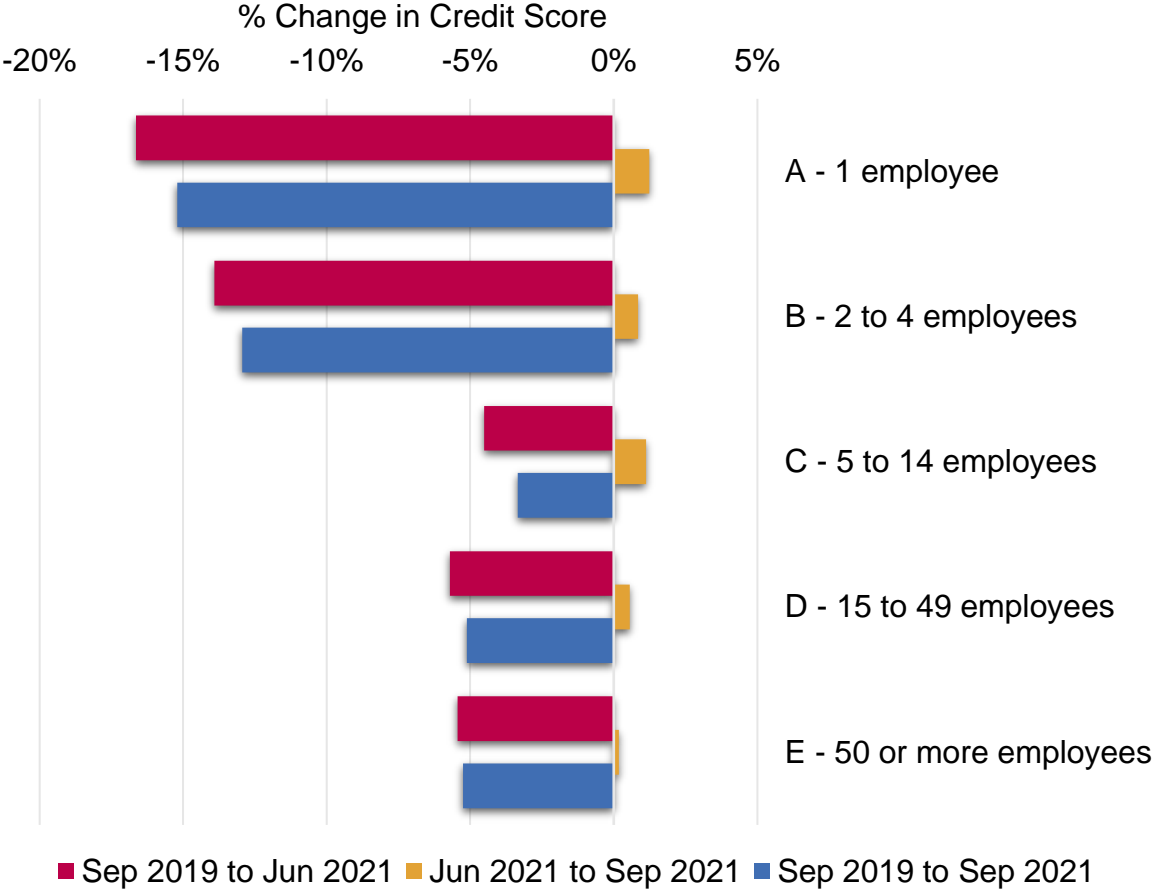


SME Health by Sector - 18 Month Outlook

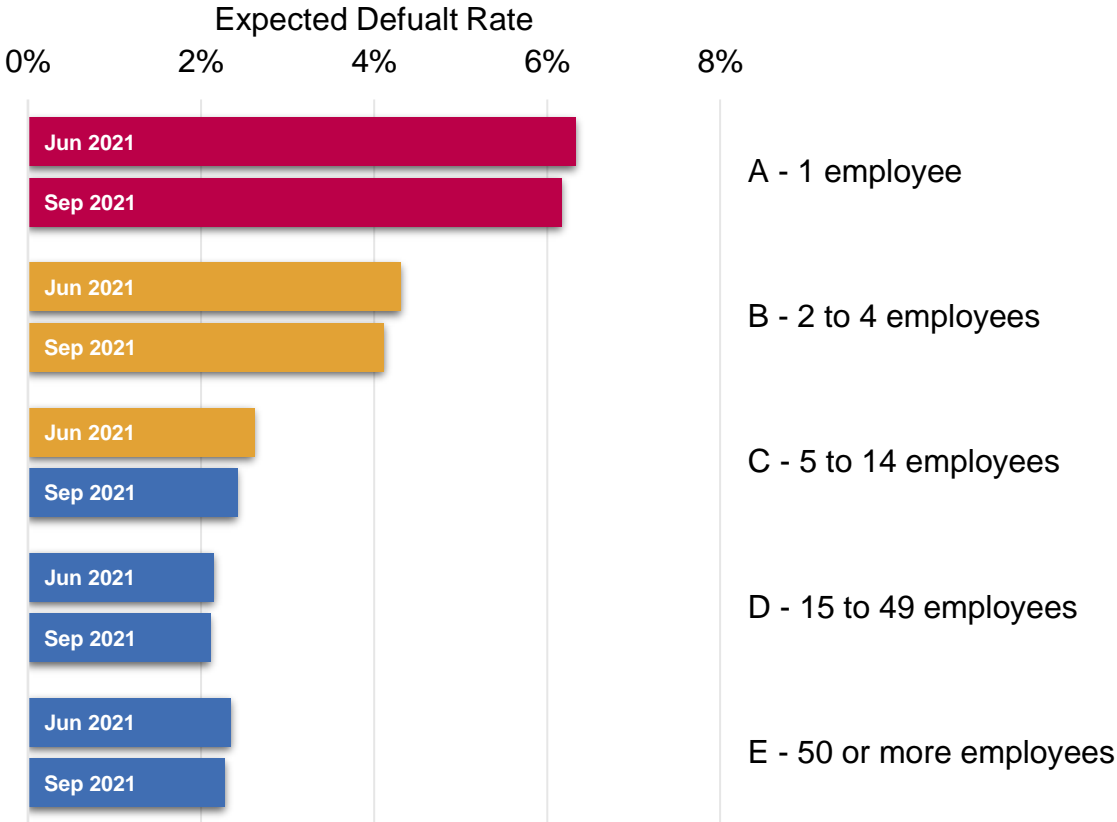


State of SME Credit – 30 September 2021 – By Size

Impact of COVID-19 on Credit Scores by Size



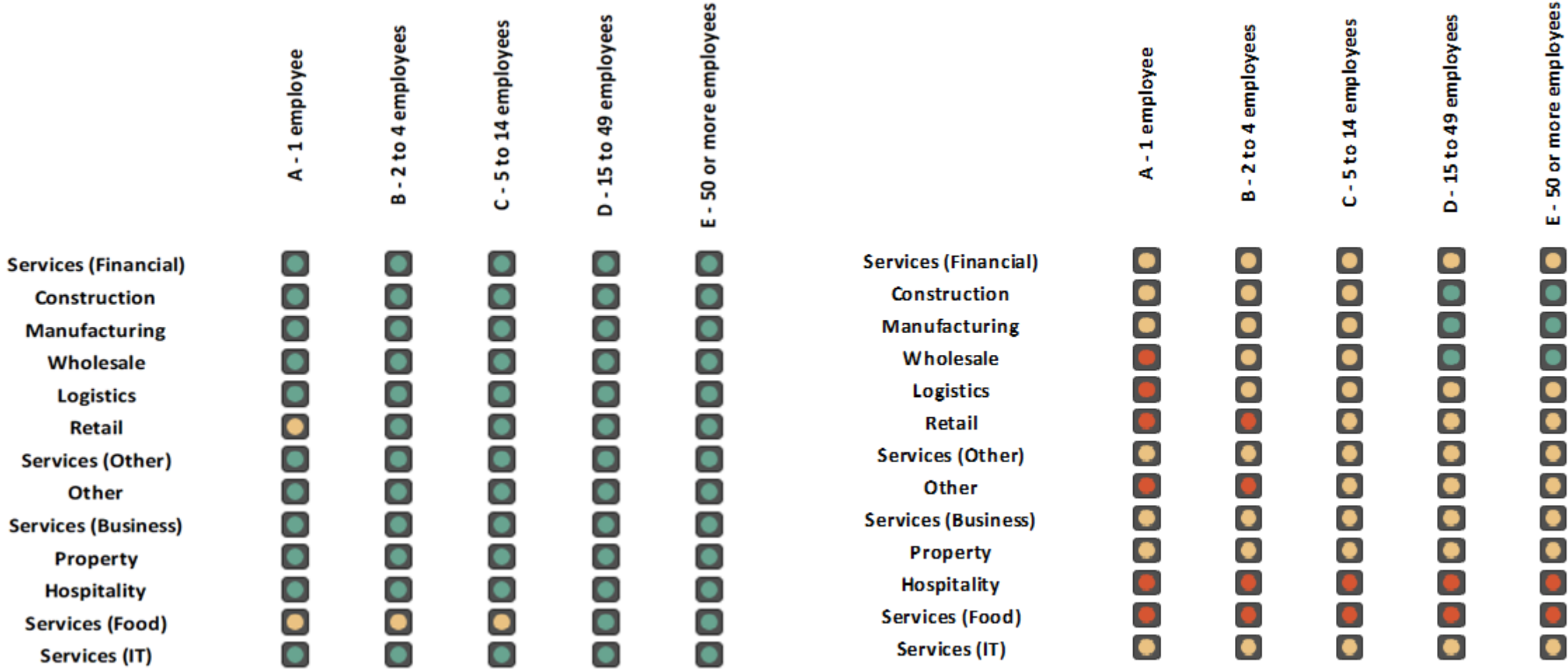
SME Health by EE Count - 18 Month Outlook



State of SME Credit – 30 September 2021

Expected Default Risk - Pre-Covid - 18 Month Outlook

Expected Default Risk - Sep 2021 - 18 Month Outlook



>5% ■ 2.5%-5% ■ <2.5% ■

