

Q4 SME PULSE SURVEY

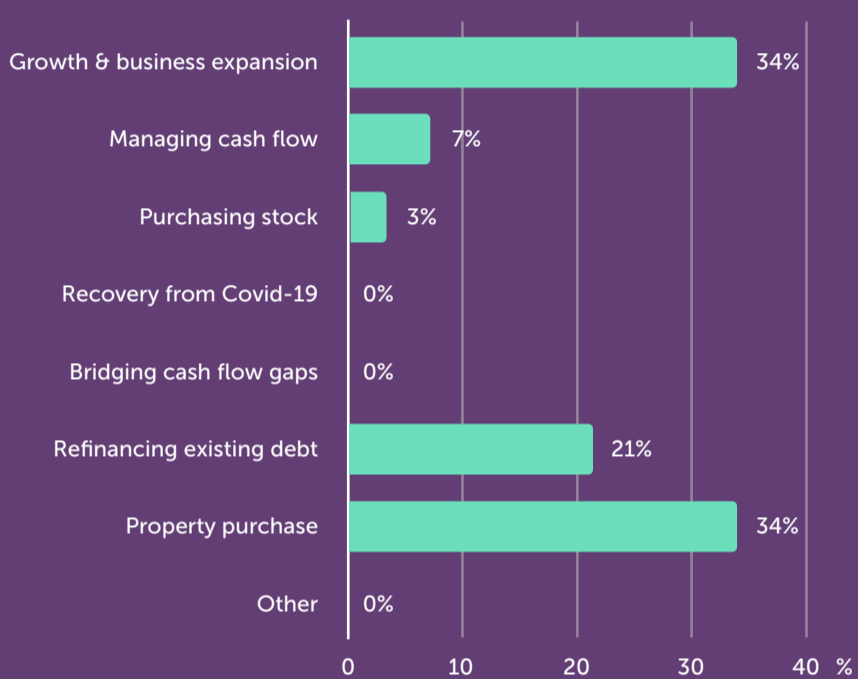
We know the knowledge of our broker panel is our best resource when it comes to understanding the SME lending market.

That's why we have launched our SME Pulse Survey, a quarterly survey, providing you with the opportunity to share your views on the market with us

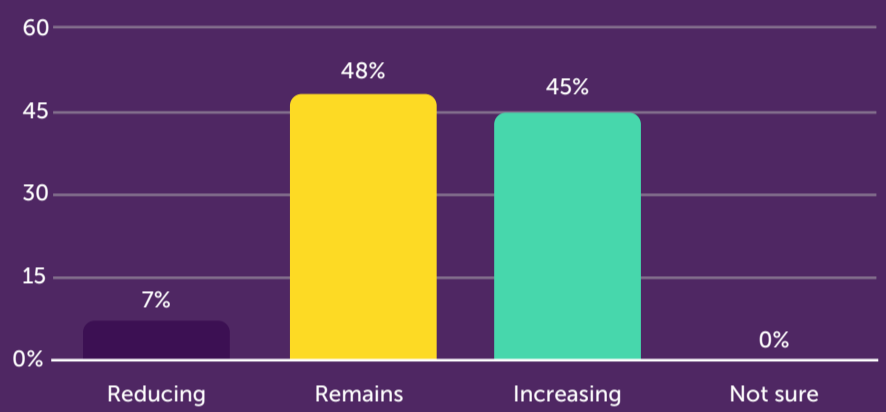
We'll use the insight gained from the survey to improve our bank in ways that will benefit both you, the broker, and the businesses we lend to. We'll also aim to track emerging patterns in the sector over time and share those with you.

THE RESULTS

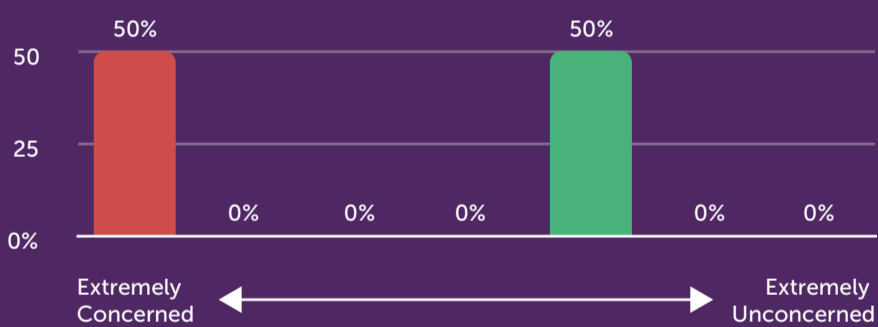
1. What is the most common purpose for taking out a loan among your clients?



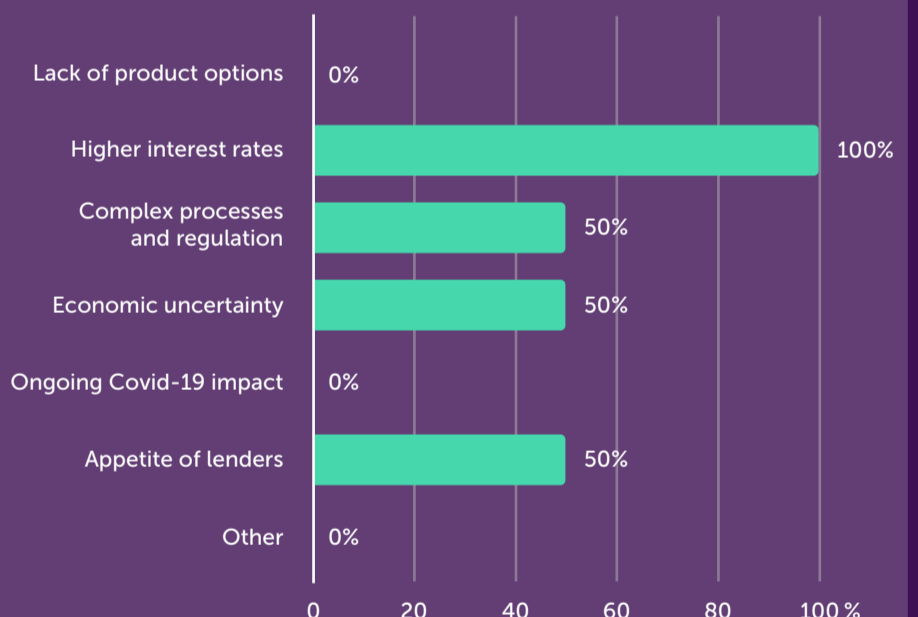
2. Do you believe that SMEs' appetites for external finance is increasing or reducing?



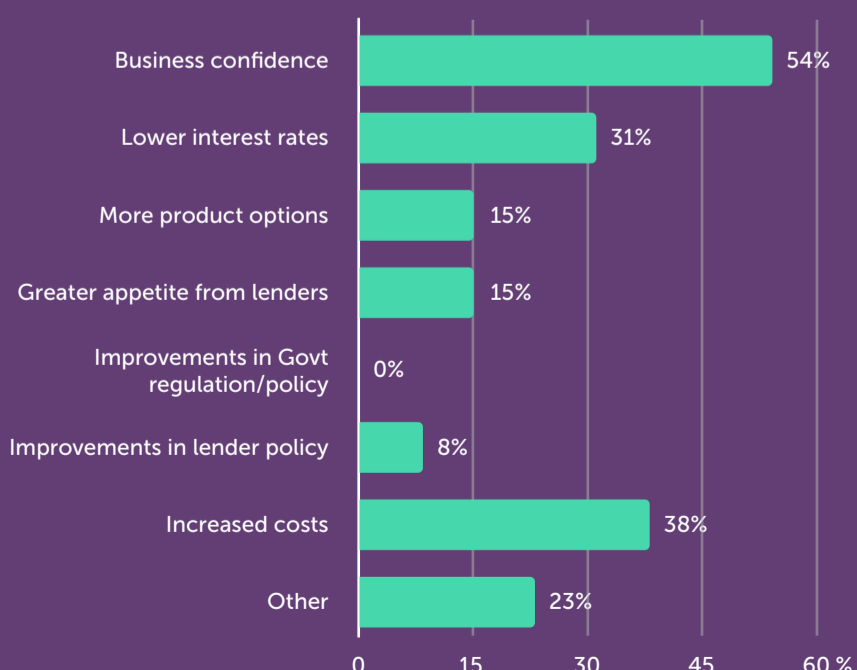
3. How concerned are you that SMEs' appetite for external finance may be reducing?



4. What do you think is causing any potential slow down in appetite for business lending?

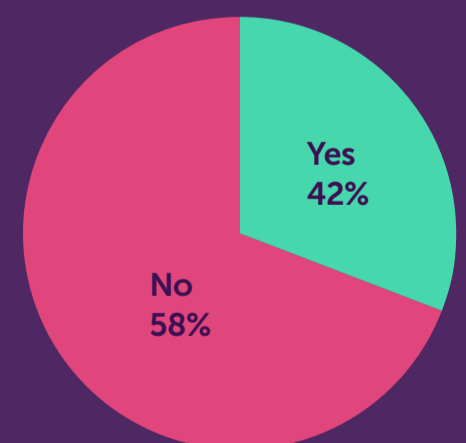


5. Why do you think that SMEs' appetite for external finance may be increasing?



6.

Do you currently find it difficult to access financing on behalf of your clients?



THANK YOU