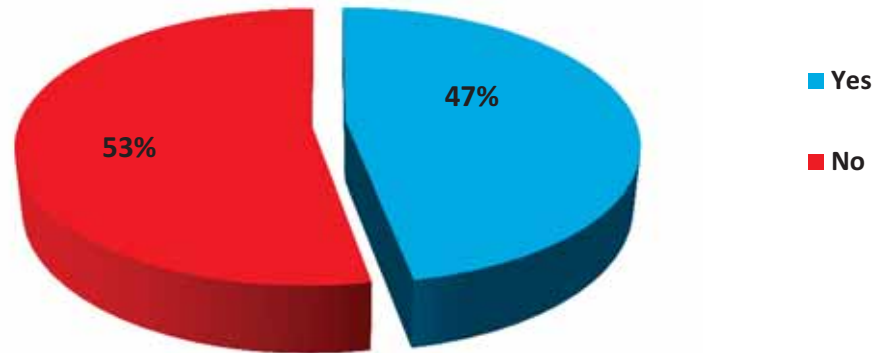


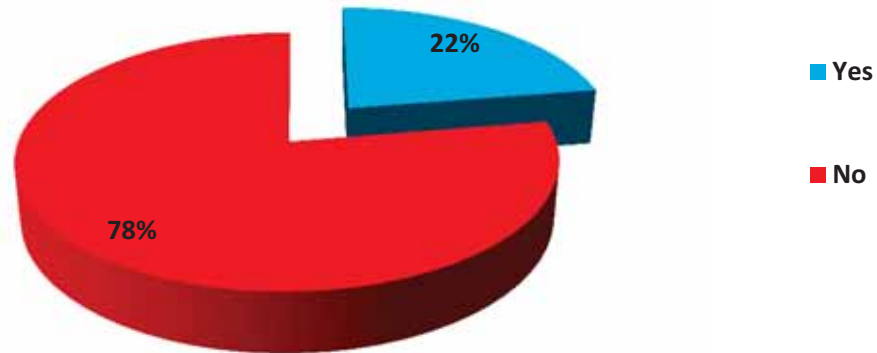


Relative distribution of SMEs according to dealing with banks



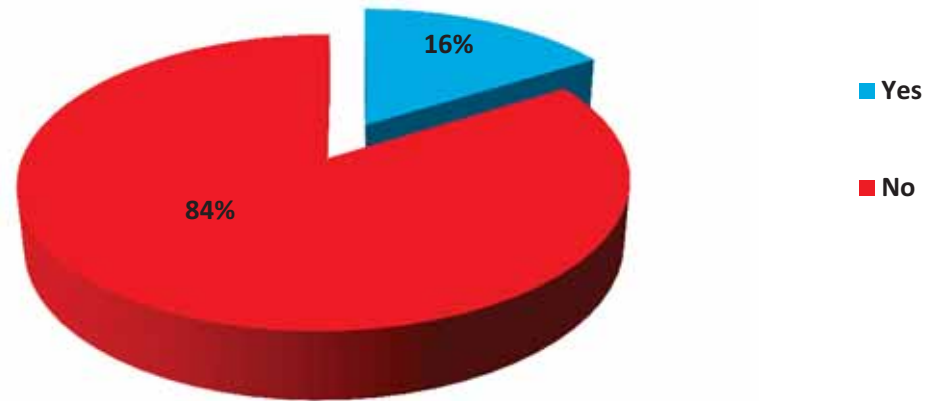


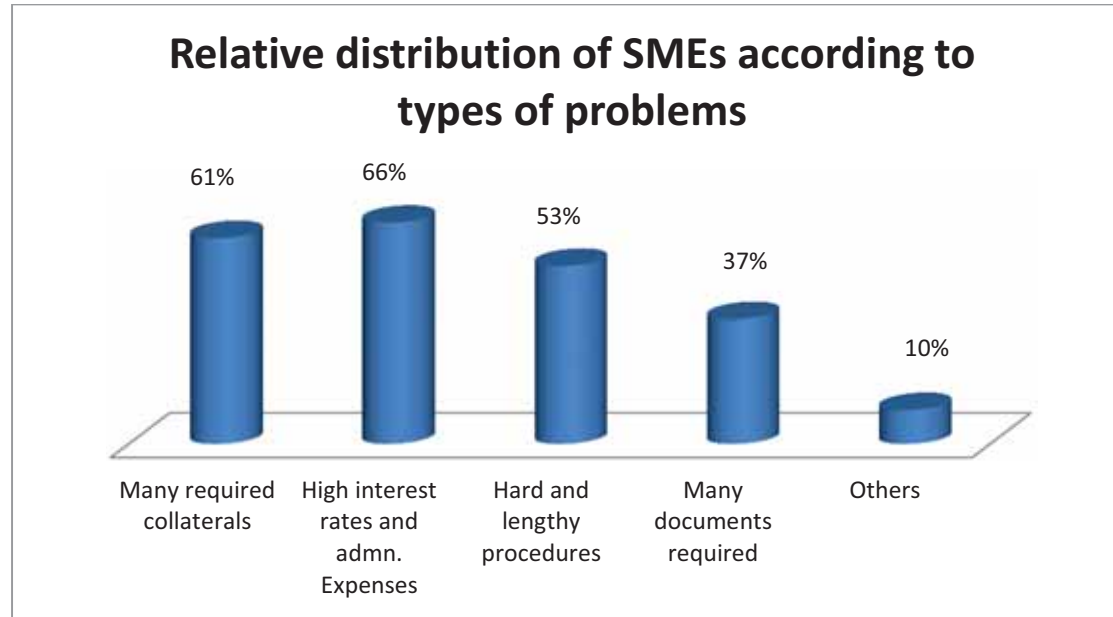
Relative distribution of SMEs according to having facilities from banks





Relative distribution of SMEs according to having problems with banks





This chart shows that 66% of the SMEs that had problems in dealing with banks were represented in (High interest rates and administrative expenses) and 61% of those who had problems were represented in (Many required collaterals).