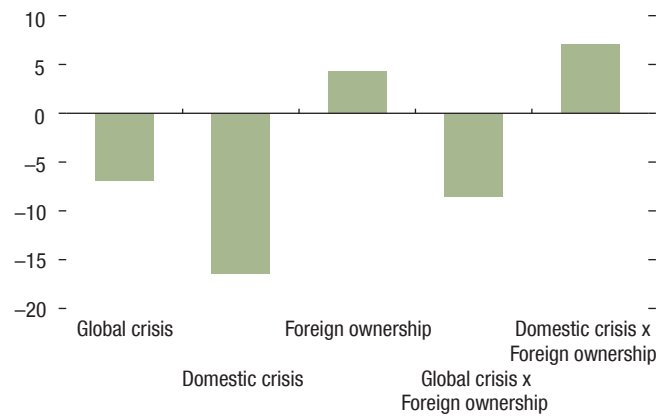


**Figure 2.13. Lending Growth by Domestic and Foreign-Owned Banks during Crises**  
(Percent)



Source: IMF staff estimations.

Note: The bars represent the values of the estimated coefficients of the independent variables in a regression of lending growth at the bank level comparing lending by domestic and foreign-owned banks (see Annex 2.2). The estimation period spans 1998–2013, depending on data availability.