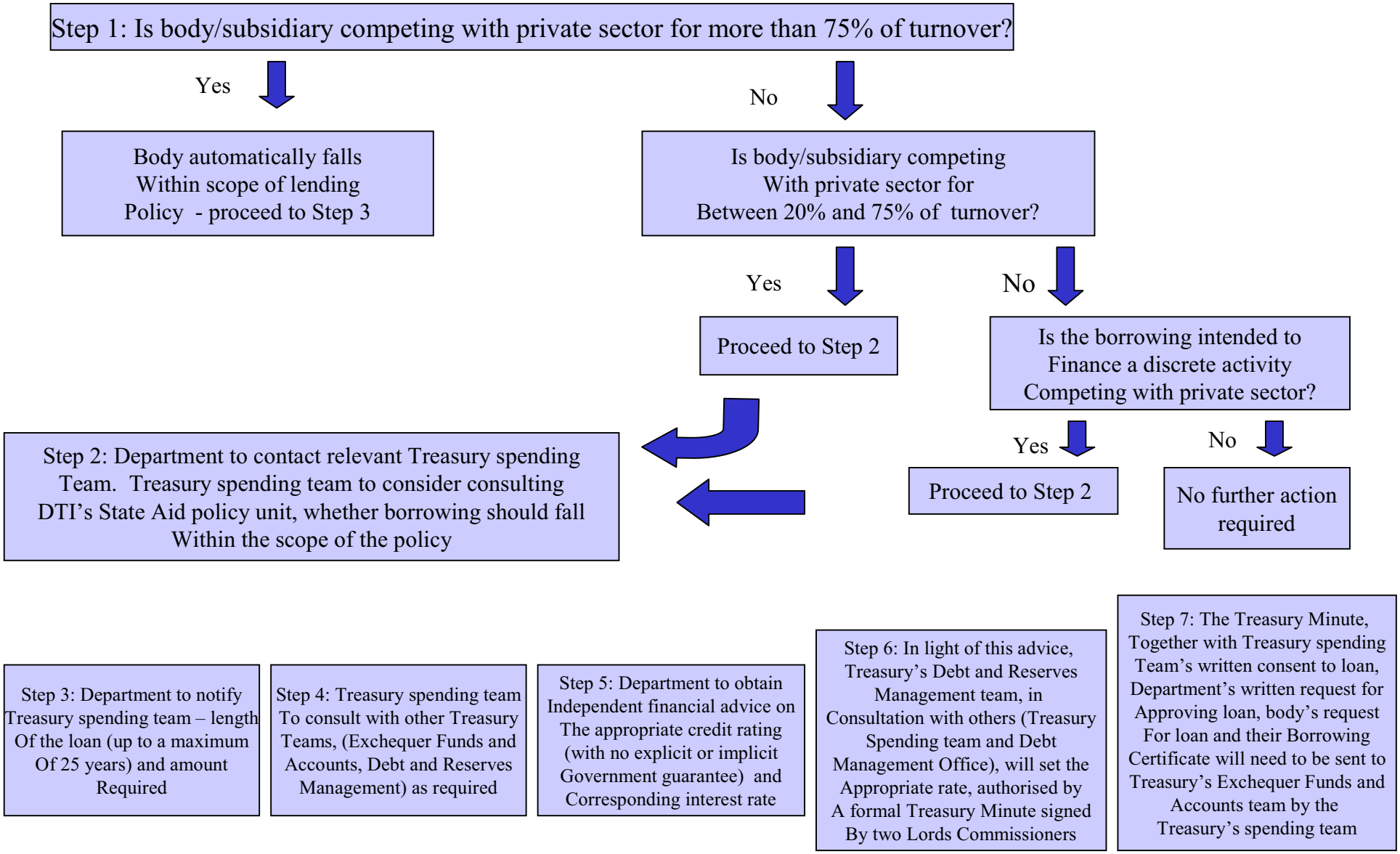Annex – Procedure for identifying qualifying bodies for the commercial lending policy