

## SURVEY IN THE EU FINANCIAL SERVICES SECTOR

### QUESTIONNAIRE

#### *1. Monthly questions*

- Q1** How has your business situation developed over the past 3 months?  
It has ...
- + improved
  - = remained unchanged
  - deteriorated
- Q2** How has demand for your company's services changed over the past 3 months?  
It has ...
- + increased
  - = remained unchanged
  - decreased
- Q3** How do you expect the demand for your company's services to change over the next 3 months?  
It will ...
- + increase
  - = remain unchanged
  - decrease
- Q4** How has your firm's total employment changed over the past 3 months?  
It has ...
- + increased
  - = remained unchanged
  - decreased
- Q5** How do you expect your firm's total employment to change over the next 3 months?  
It will ...
- + increase
  - = remain unchanged
  - decrease

## 2. Quarterly questions

### 2.1 Quarterly Questions: 1<sup>st</sup> Month of the Quarter

**Q1:** How has your capital expenditure developed in the last 3 months, compared to the preceding 3 months?

They have...

Q111: Total + increased / = remained unchanged / - decreased

*Thereof:*

Q112: Buildings/land + increased / = remained unchanged / - decreased

Q113: IT-technology + increased / = remained unchanged / - decreased

**Q2:** How do you expect your capital expenditure to develop in the next 3 months, compared to the preceding 3 months?

They will...

Q121: Total + increase / = remain unchanged / - decrease

*Thereof:*

Q122: Buildings/land + increase / = remain unchanged / - decrease

Q123: IT-technology + increase / = remain unchanged / - decrease

**Q3:** How has the competitive position of your company developed in the last 3 months, compared to the preceding 3 months?

It has...

Q131: Total + improved / = remained unchanged / - deteriorated

Q132: In your country + improved / = remained unchanged / - deteriorated

Q133: Within the euro area + improved / = remained unchanged / - deteriorated

Q134: Within the EU + improved / = remained unchanged / - deteriorated

Q135: Outside the EU + improved / = remained unchanged / - deteriorated

**Q4:** How do you expect the competitive position of your company to develop in the next 3 months, compared to the preceding 3 months?

It will...

Q141: Total + increase / = remain unchanged / - decrease

Q142: In your country + increase / = remain unchanged / - decrease

Q143: Within the euro area + increase / = remain unchanged / - decrease

Q144: Within the EU + increase / = remain unchanged / - decrease

Q145: Outside the EU + increase / = remain unchanged / - decrease

## **2.2 Quarterly Questions: 2<sup>nd</sup> Month of the Quarter**

**Q1:** How has your operating income developed in the last quarter, compared to the previous quarter?

It has...

Q211: Total + increased / = remained unchanged / - decreased

*Thereof:*

Q212: Interest income + increased / = remained unchanged / - decreased

Q213: Commissions and service fees + increased / = remained unchanged / - decreased

**Q2:** How do you expect your operating income to develop in the next quarter, compared to the previous quarter?

It will...

Q221: Total + increase / = remain unchanged / - decrease

*Thereof:*

Q222: Interest income + increase / = remain unchanged / - decrease

Q223: Commissions and service fees + increase / = remain unchanged / - decrease

**Q3:** How have your operating expenses developed in the last quarter, compared to the previous quarter?

They have...

Q231: Total + increased / = remained unchanged / - decreased

*Thereof:*

Q232: Personnel expenses + increased / = remained unchanged / - decreased

Q233: Provisions + increased / = remained unchanged / - decreased

**Q4:** How do you expect your operating expenses to develop in the next quarter, compared to the previous quarter?

They will...

Q241: Total + increase / = remain unchanged / - decrease

*Thereof:*

Q242: Personnel expenses + increase / = remain unchanged / - decrease

Q243: Provisions + increase / = remain unchanged / - decrease

**Q5:** How has the profitability of your company developed in the last quarter, compared to the previous quarter?

It has...

Q251: + improved / = remained unchanged / - deteriorated

**Q6:** How do you expect the profitability of your company to develop in the next quarter, compared to the previous quarter?

It will...

Q261: + improve / = remain unchanged / - deteriorate