## Survey on the access to finance of enterprises, April to September 2014 (wave 11)

D2. How would you characterise your enterprise?		
		EU-28
an autonomous profit-oriented enterprise, making independent financial decisions	%	90%

an autonomous profit-oriented enterprise, making independent financial decisions % 90% a subsidiary of another enterprise % 9% a branch of another enterprise % 1%

## D1. How many people does your enterprise currently employ either full or part time in at all its locations

		EU-28
1-9 employees	%	44%
10-49 employees	%	30%
50-249 employees	%	25%
SMEs	%	100%
250+ employees	%	0%

#### D3. What is the main activity of your enterprise?

	 •		EU-28
industry		%	18%
construction		%	11%
trade		%	26%
services		%	46%

### D6. Who owns the largest stake in your enterprise?

		EU-28
public shareholders, as your enterprise is listed on the stock market	%	2%
family or entrepreneurs (more than one owner)	%	47%
other enterprises or business associates	%	9%
venture capital enterprises or business angels	%	1%
yourself or another natural person, one owner only	%	37%
other	%	4%
DK/NA	%	0%

#### D4. What was the annual turnover of your enterprise in 2013?

, , , , , , , , , , , , , , , , , , ,		EU-28
up to € 500,000	%	32%
more than € 500,000 and up to €1 million	%	14%
more than €1 million and up to €2 million	%	12%
more than €2 million and up to €10 million	%	23%
more than €10 million and up to €50 million	%	14%
more than €50 million	%	3%
DK/NA	%	3%

### D7. What percentage of your company's total turnover in 2013 is accounted for by exports of goods and

		EU-28
0% - no export of goods and services	%	52%
less than 25%	%	24%
between 25% and 50%	%	9%
over 50%	%	11%
DK/NA	%	4%

## D5. In which year was your enterprise first registered?

		EU-28
< 2 years	%	75%
2 years -< 5 years	%	16%
5 years -< 10 years	%	7%
>- 10 years	%	2%
DK/NA	%	0%

### Q0 What is currently the most pressing problem your firm is facing?

		EU-28
finding customers	%	20%
competition	%	15%
access to finance	%	13%
costs of production or labour	%	12%
skilled staff/ experienced managers	%	17%
regulation	%	16%
other	%	7%
DK/NA	%	0%

finding customers	mean	6,2
competition	mean	6,0
access to finance	mean	4,9
costs of production or labour	mean	6,0
skilled staff/ experienced managers	mean	5,8
regulation	mean	5,8
other		
oner	mean	5,6
Q1a During the past 12 months have you introduced? a new or significantly impro	oved prod	duct or servic
Vac	%	32%
yes		
no DK/NA	%	66%
DK/NA	%	1%
Q1b During the past 12 months have you introduced? a new or significantly impro	oved prod	duction proce
yes	%	24%
no	%	74%
DK/NA	%	2%
DISTRA	70	2 /0
Q1c During the past 12 months have you introduced? a new organisation of mana	gement	EU-28
yes	%	25%
no	%	74%
	%	
DK/NA	%0	1%
Q1d During the past 12 months have you introduced? a new way of selling your g	oods or s	services EU-28
	0/	
yes	%	26%
no .	%	73%
DK/NA	%	1%
Q2a. Have the following company indicators decreased, remained unchanged or inc	reased o	
		EU-28
increased	%	41%
remained unchanged	%	33%
decreased	%	25%
DK/NA	%	1%
DK/NA net balance	% %	1% 16%
net balance	%	16%
,	%	16%
net balance	%	16% ver the past
net balance  Q2b. Have the following company indicators decreased, remained unchanged or incincreased	% reased o	16%  ver the past  EU-28  56%
net balance  Q2b. Have the following company indicators decreased, remained unchanged or incincreased remained unchanged	% reased o	16% ver the past EU-28 56% 36%
net balance  Q2b. Have the following company indicators decreased, remained unchanged or incincreased remained unchanged decreased	% reased o	16% ver the past EU-28 56% 36% 7%
net balance  Q2b. Have the following company indicators decreased, remained unchanged or incincreased remained unchanged decreased DK/NA	% reased o % % % %	16% ver the past EU-28 56% 36% 7% 1%
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net balance  Q2b. Have the following company indicators decreased, remained unchanged or incincreased remained unchanged decreased DK/NA net balance  Q2c. Have the following company indicators decreased, remained unchanged or incincreased	% reased or % % % % % reased or %	16%  ver the past EU-28 56% 36% 7% 1% 49%  ver the past ( EU-28 56%
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Q2g. Have the following company indicators decreased, remained unchanged or inc	creased o	ver the past EU-28
increased	%	29%
remained unchanged	%	54%
decreased	%	13%
DK/NA	%	4%
net balance	%	15%
Q2h. Have the following company indicators decreased, remained unchanged or inc	creased o	ver the past EU-28
increased	%	21%
remained unchanged	%	59%
decreased	%	17%
DK/NA	%	3%
net balance	%	4%
Q2i. Have the following company indicators decreased, remained unchanged or inc	reased o	ver the past 6
increased	%	25%
remained unchanged	%	59%
decreased	%	15%
DK/NA	%	0%
net balance	%	11%
net balance	70	1170
Q2j. Have the following company indicators decreased, remained unchanged or inc	reased o	EU-28
increased	%	16%
remained unchanged	%	45%
decreased	%	22%
not applicable, firm has no debt	%	15%
DK/NA	%	2%
net balance	%	-6%
Q4a. Retained earnings or sale of assets (Internal funds) - Are the following source	es of fina	ncing relevan EU-28
yes, this source is relevant to my enterprise	%	25%
no, this source is not relevant to my enterprise	%	71%
DK/NA	%	4%
Q4b. Grants or subsidised bank loan - Are the following sources of financing relevant	nt to you	r firm, that is EU-28
yes, this source is relevant to my enterprise	%	32%
no, this source is not relevant to my enterprise	%	64%
DK/NA	%	3%
Q4c. Credit line, bank overdraft or credit cards overdraft - Are the following source	s of finar	ncing relevant
yes, this source is relevant to my enterprise	%	53%
no, this source is not relevant to my enterprise	%	44%
DK/NA	%	2%
Q4d. Bank loan (excluding subsidised bank loans, overdrafts and credit lines) - Are	e the follo	owing source EU-28
yes, this source is relevant to my enterprise	%	57%
no, this source is not relevant to my enterprise	%	41%
DK/NA	%	2%
Q4e. Trade credit - Are the following sources of financing relevant to your firm, that	t is, have	e you used the
yes, this source is relevant to my enterprise	%	33%
no, this source is not relevant to my enterprise	%	65%
DK/NA	%	2%
Q4f. Other loan - Are the following sources of financing relevant to your firm, that	is, have y	
vas, this source is relevant to my enterprise	%	<b>EU-28</b> 19%
yes, this source is relevant to my enterprise	% %	19% 77%
no, this source is not relevant to my enterprise	% %	77% 3%
DK/NA	70	370
Q4h. Debt securities - Are the following sources of financing relevant to your firm,	that is, h	ave you used
	•	EU-28
yes, this source is relevant to my enterprise	%	4%

no, this source is not relevant to my enterprise	%	92%
DK/NA	%	4%
Q4j. Equity capital - Are the following sources of financing relevant to your firm, that	is, have	e you used t
		EU-28
yes, this source is relevant to my enterprise	%	16%
no, this source is not relevant to my enterprise	%	80%
DK/NA	%	4%
Q4m. Leasing or hire-purchase - Are the following sources of financing relevant to y	our firm	, that is, hav
		EU-28
yes, this source is relevant to my enterprise	%	47%
no, this source is not relevant to my enterprise	%	51%
DK/NA	%	2%
Q4r. Factoring - Are the following sources of financing relevant to your firm, that is,	have yo	u used them
	-	EU-28
yes, this source is relevant to my enterprise	%	11%
no, this source is not relevant to my enterprise	%	85%
DK/NA	%	4%
Q4p. Other sources of financing - Are the following sources of financing relevant to	vour firn	n. that is. ha
		EU-28
yes, this source is relevant to my enterprise	%	11%
no, this source is not relevant to my enterprise	%	83%
DK/NA	%	6%
2,4,2,	70	0 70
Q4a. Retained earnings or sale of assets (Internal funds) - Have you used these sour	res of fi	nancing OR
Qualification of the second se	CC5 01 11	EU-28
used in the past 6 months	%	14%
did not use in the past 6 months	%	10%
source of financing not relevant to my firm	%	71%
DK/NA	%	4%
DISTRA	70	4 70
Q4b. Grants or subsidised bank loan - Have you used these sources of financing OR N	IOT duri	na the nast
Q-D. Grants of subsidised bank loan - have you used these sources of financing ox is	ioi duii	EU-28
used in the past 6 menths	%	9%
used in the past 6 months	%	23%
did not use in the past 6 months source of financing not relevant to my firm		64%
5	% %	3%
DK/NA	70	3%
Q4c. Credit line, bank overdraft or credit cards overdraft - Have you used these sour	sos of fi	nancing OP
Q4C. Cledit line, bank overdraft of cledit cards overdraft - have you used these soul	ces of fi	EU-28
used in the past 6 months	%	37%
used in the past 6 months	%	17%
did not use in the past 6 months	%	44%
source of financing not relevant to my firm		2%
DK/NA	%	290
Old Bark lear. Have you used these sources of financing OR NOT during the past of		
Q4d. Bank loan - Have you used these sources of financing OR NOT during the past 6	months	
used in the part 6 menths	%	EU-28
used in the past 6 months		13%
did not use in the past 6 months	% 0/-	43%
source of financing not relevant to my firm	%	41%
DK/NA	%	2%
Ode Trade gradit. Have you used these services of financing OD NOT during the gradit		h-2
Q4e. Trade credit - Have you used these sources of financing OR NOT during the past	6 mont	
	0/	EU-28
used in the past 6 months	%	9%
did not use in the past 6 months	%	23%
source of financing not relevant to my firm	%	66%
DK/NA	%	3%
Ode Other Law Have ween till and the Control of the		-2
Q4f. Other loan - Have you used these sources of financing OR NOT during the past 6	months	
	0.4	EU-28
used in the past 6 months	%	7%
did not use in the past 6 months	%	13%
source of financing not relevant to my firm	%	78%
DK/NA	%	3%
Q4h. Debt securities - Have you used these sources of financing OR NOT during the p	ast 6 m	onths?
		EU-28
used in the past 6 months	%	1%

did not use in the past 6 months	%	4%
source of financing not relevant to my firm	%	92%
	%	4%
DK/NA	90	4%
Q4j. Equity capital - Have you used these sources of financing OR NOT during the	ast 6 m	
		EU-28
used in the past 6 months	%	3%
did not use in the past 6 months	%	13%
source of financing not relevant to my firm	%	80%
DK/NA	%	4%
DISTRA	70	<del>-1</del> /0
Q4m. Leasing or hire-purchase - Have you used these sources of financing OR NO	Γ during	the past 6 mo EU-28
used in the past 6 menths	0/	
used in the past 6 months	%	29%
did not use in the past 6 months	%	19%
source of financing not relevant to my firm	%	51%
DK/NA	%	2%
Q4r. Factoring - Have you used these sources of financing OR NOT during the past	6 montl	ns?
		EU-28
used in the past 6 months	%	6%
	%	5%
did not use in the past 6 months		
source of financing not relevant to my firm	%	86%
DK/NA	%	4%
Q4p. Other sources of financing - Have you used these sources of financing OR N	OT during	g the past 6 m EU-28
used in the past 6 months	%	4%
did not use in the past 6 months	%	7%
source of financing not relevant to my firm	%	83%
DK/NA	%	6%
Q32. You mentioned that bank loans are not relevant for your enterprise. What is	the most	important rea
		EU-28
insufficient collateral or guarantee	%	5%
interest rates or price too high	%	11%
reduced control over the enterprise	%	1%
no bank loans are available	%	6%
other	%	5%
too much paperwork is involved	%	4%
I do not need this type of financing	%	67%
DK/NA	%	1%
,	, ,	170
Q5a. Bank loans (excluding overdraft and credit lines) - For each of the following	whos of	ovtornal financ
Q5a. Bank loans (excluding overdraft and credit lines) - For each of the following t	ypes or e	
		EU-28
increased	%	20%
remained unchanged	%	52%
decreased	%	19%
Not applicable	%	7%
DK	%	0%
		<b></b>
Q5b. Trade credit- For each of the following types of external financing, please ind	icate if y	
in warned	07	EU-28
increased	%	24%
remained unchanged	%	58%
decreased	%	11%
Not applicable	%	5%
DK	%	1%
Q5c. Equity - For each of the following types of external financing, please indicate	if your n	
	0.4	EU-28
increased	%	14%
remained unchanged	%	61%
decreased		6%
Not applicable	%	
DK	% %	19%
	%	19% 1%
		19% 1%
Q5d. Debt securities issued - For each of the following types of external financing	% %	1% indicate if you
	% %	1%
	% %	1% indicate if you
Q5d. Debt securities issued - For each of the following types of external financing increased	% % , please i	1% indicate if you EU-28
Q5d. Debt securities issued - For each of the following types of external financing increased remained unchanged	% % , please i	1% indicate if you EU-28 8% 54%
Q5d. Debt securities issued - For each of the following types of external financing increased	% % please i % %	1% indicate if you EU-28 8%

Not applicable	%	26%
DK	%	4%
Q5e. Other - For each of the following types of external financing, please indicate	e if your n	eeds increased
		EU-28
increased	%	17%
remained unchanged	%	51%
decreased	%	9%
Not applicable	%	22%
DK	%	1%
Q5f. Credit line, bank overdraft or credit cards overdraft - For each of the follow	ing types o	of external fina EU-28
increased	%	25%
remained unchanged	%	56%
decreased	%	15%
Not applicable	%	4%
DK	%	0%
Q7aa. Bank loan (excluding overdraft and credit lines) - Have you applied for th	e following	types of finar EU-28
applied for	%	28%
did not apply - possible rejection	%	8%
did not apply - possible rejection  did not apply - sufficient internal funds	%	38%
did not apply - other reasons	%	25%
DK/NA	%	1%
DIVINA	70	1 70
Q7ab. Trade credit - Have you applied for the following types of financing in the	past 6 mo	
and for	0/	EU-28
applied for	% %	31% 5%
did not apply - possible rejection		
did not apply - sufficient internal funds	%	33%
did not apply - other reasons	%	28%
DK/NA	%	3%
Q7ac. Other external financing - Have you applied for the following types of fina	ncing in th	e past 6 mont
applied for	%	22%
did not apply - possible rejection	%	4%
did not apply - possible rejection  did not apply - sufficient internal funds	%	40%
did not apply - sunicient internal runus did not apply - other reasons	%	30%
DK/NA	%	5% 5%
DIVINA	70	J 70
Q7ad. Credit line, bank overdraft or credit cards overdraft - Have you applied for	r the follow	
applied for	%	<b>EU-28</b> 32%
applied for		
did not apply - possible rejection	%	7%
did not apply - sufficient internal funds	% %	35% 25%
did not apply - other reasons DK/NA	% %	25% 2%
DIVINA	70	270
Q7ba. Bank loan (excluding overdraft and credit lines) - If you applied and tried	to negotia	
applied and got everything	%	<b>EU-28</b> 66%
applied and got everything applied and got most of it	% %	7%
applied and got a limited part of it	%	10%
applied but was rejected	%	13%
applied but was rejected applied but refused because cost too high	%	4%
applied but refused because cost too nigh	70	4 70
Q7bb. Trade credit - If you applied and tried to negotiate for this type of financi	ng over the	e past 6 month EU-28
applied and got everything	%	68%
applied and got everything applied and got most of it	%	11%
applied and got most of it applied and got a limited part of it	%	13%
applied and got a infined part of it applied but was rejected	%	13% 7%
applied but was rejected applied but refused because cost too high	%	1%
applied but related because cost too high	70	1 /0
Q7bc. Other external financing - If you applied and tried to negotiate for this ty	pe of finan	cing over the   EU-28
	0.4	
applied and got everything	%	79%
applied and got most of it	%	79% 6%
		79%

applied but was rejected	%	6%
applied but refused because cost too high	%	1%
Q7bd. Credit line, bank overdraft or credit cards overdraft - If you applied and tried	to negoti	iate for this
(		EU-28
applied and got everything	%	64%
applied and got most of it	%	10%
applied and got a limited part of it	%	12%
applied but was rejected	%	10%
applied but refused because cost too high	%	3%
Q8a. What is the size of the last bank loan that your enterprise obtained/renegotiat	ed/atten	
		EU-28
up to €25,000	%	16%
more than €25,000 and up to €100,000	%	28%
more than €100,000 and up to €250,000	%	19%
more than €250,000 and up to €1 million	%	22%
over €1 million	%	13%
DK/NA	%	3%
ziyiw.	70	3 70
Q8b. What interest rate was charged for the credit line or bank overdraft for which y	vou annli	ed2
Que. What interest rate was charged for the create line of bank overlatate for which	you appli	EU-28
interest rate	mann	
interest rate	mean	6,0
interest rate	median	5,0
Q6a1. Fixed investment - For what purpose was external financing used by your ent	erprise d	
		EU-28
selected	%	30%
not selected	%	37%
DK/NA	%	33%
Q6a2. Inventory and working capital - For what purpose was external financing use	d by you	r enterprise
		EU-28
selected	%	28%
not selected	%	40%
DK/NA	%	33%
DISTRIC	70	33 /0
0623 Hiring and training of employees. For what purpose was external financing up	ed by yo	ur enternric
Q6a3. Hiring and training of employees- For what purpose was external financing us	sed by yo	
		EU-28
selected	%	<b>EU-28</b> 8%
selected not selected	% %	<b>EU-28</b> 8% 59%
selected	%	<b>EU-28</b> 8%
selected not selected DK/NA	% % %	<b>EU-28</b> 8% 59% 33%
selected not selected	% % %	<b>EU-28</b> 8% 59% 33%
selected not selected DK/NA	% % %	<b>EU-28</b> 8% 59% 33%
selected not selected DK/NA	% % %	EU-28 8% 59% 33% inancing use
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was e	% % % xternal f	EU-28 8% 59% 33% inancing use EU-28
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was e selected not selected	% % % <b>xternal f</b> % %	EU-28 8% 59% 33% inancing use EU-28 10% 57%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was e	% % % <b>xternal f</b>	EU-28 8% 59% 33% inancing use EU-28 10%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was e selected not selected DK/NA	% % % % <b>xternal f</b> % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was e selected not selected	% % % % <b>xternal f</b> % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your ento
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected Not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance.	% % % xternal f % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your ento EU-28
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external financesselected	% % % <b>xternal f</b> % % % <b>ing used</b>	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entor EU-28 11%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external financesselected not selected not selected	% % % <b>xternal f</b> % % % <b>ing used</b> %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entous EU-28 11% 57%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external financesselected	% % % <b>xternal f</b> % % % <b>ing used</b>	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entor EU-28 11%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external financesselected not selected not selected DK/NA	% % % <b>xternal f</b> % % % <b>ing used</b> % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entous EU-28 11% 57% 33%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external financesselected not selected not selected	% % % <b>xternal f</b> % % % <b>ing used</b> % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entous EU-28 11% 57% 33%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external financesselected not selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during	% % % xternal f % % % ing used % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entor EU-28 11% 57% 33% past 6 month EU-28
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finances selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected	% % % xternal f % % % ing used % % % ing the p %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entor EU-28 11% 57% 33% past 6 month EU-28 12%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was estable selected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finances selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected not selected	% % % xternal f % % % ing used % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entor EU-28 11% 57% 33% past 6 month EU-28 12% 56%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finances selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected	% % % xternal f % % % ing used % % % ing the p %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entor EU-28 11% 57% 33% past 6 month EU-28 12%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was expected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected not selected DK/NA	% % % % xternal f % % % % ing used % % % % ing the p % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your enti EU-28 11% 57% 33% past 6 month EU-28 12% 56% 33%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was estable selected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finances selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected not selected	% % % % xternal f % % % % ing used % % % % ing the p % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your enti EU-28 11% 57% 33% past 6 month EU-28 12% 56% 33%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was expected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected not selected DK/NA	% % % % xternal f % % % % ing used % % % % ing the p % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your enti EU-28 11% 57% 33% past 6 month EU-28 12% 56% 33%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was expected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected not selected DK/NA	% % % % xternal f % % % % ing used % % % % ing the p % % %	EU-28 8% 59% 33%  inancing use EU-28 10% 57% 33%  by your ento EU-28 11% 57% 33%  past 6 month EU-28 12% 56% 33%  have improv
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external financeselected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected not selected DK/NA  Q11a. General economic outlook - For each of the following factors, would you say to	% % % xternal f % % % ing used % % % ing the p % % hat they	EU-28 8% 59% 33%  inancing use EU-28 10% 57% 33%  by your ento EU-28 11% 57% 33%  past 6 month EU-28 12% 56% 33%  have improv EU-28
selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was esselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external financesselected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected DK/NA  Q11a. General economic outlook - For each of the following factors, would you say to improved remained unchanged	% % % xternal f % % % ing used % % % hat they % %	EU-28 8% 59% 33%  inancing use EU-28 10% 57% 33%  by your ento EU-28 11% 57% 33%  past 6 month EU-28 12% 56% 33%  have improv EU-28 19% 41%
selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was expected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected DK/NA  Q11a. General economic outlook - For each of the following factors, would you say to improved remained unchanged deteriorated	% % % xternal f % % % ing used % % % hat they % % %	EU-28 8% 59% 33%  inancing use EU-28 10% 57% 33%  by your ento EU-28 11% 57% 33%  past 6 month EU-28 12% 56% 33%  have improv EU-28 19% 41% 33%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was expected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise dur selected not selected DK/NA  Q11a. General economic outlook - For each of the following factors, would you say to improved remained unchanged deteriorated DK/NA	% % % xternal f % % % ing used % % % hat they % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entor EU-28 11% 57% 33% beast 6 month EU-28 12% 56% 33% have improvaleuse EU-28 19% 41% 33% 6%
selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was expected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected DK/NA  Q11a. General economic outlook - For each of the following factors, would you say to improved remained unchanged deteriorated	% % % xternal f % % % ing used % % % hat they % % %	EU-28 8% 59% 33%  inancing use EU-28 10% 57% 33%  by your ento EU-28 11% 57% 33%  past 6 month EU-28 12% 56% 33%  have improv EU-28 19% 41% 33%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was expected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected DK/NA  Q11a. General economic outlook - For each of the following factors, would you say to improved remained unchanged deteriorated DK/NA net balance	% % % xternal f % % % ing used % % % ing the p % % % hat they % % % %	EU-28 8% 59% 33% inancing use EU-28 10% 57% 33% by your entor EU-28 11% 57% 33% bast 6 month EU-28 12% 56% 33% have improv EU-28 19% 41% 33% 6% -14%
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was expected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise dur selected not selected DK/NA  Q11a. General economic outlook - For each of the following factors, would you say to improved remained unchanged deteriorated DK/NA	% % % xternal f % % % ing used % % % ing the p % % % hat they % % % %	EU-28 8% 59% 33%  inancing use EU-28 10% 57% 33%  by your ento EU-28 11% 57% 33%  past 6 month EU-28 12% 56% 33%  have improv EU-28 19% 41% 33% 6% -14%  cors, would y
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was exselected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected DK/NA  Q11a. General economic outlook - For each of the following factors, would you say to improved remained unchanged deteriorated DK/NA net balance  Q11b. Access to public financial support including guarantees - For each of the following	% % % xternal f % % % ing used % % ing the p % % hat they % % % wing fact	EU-28 8% 59% 33%  inancing use EU-28 10% 57% 33%  by your ento EU-28 11% 57% 33%  bast 6 month EU-28 12% 56% 33%  have improv EU-28 19% 41% 33% 6% -14%  tors, would y EU-28
selected not selected DK/NA  Q6a4. Developing and launching new products or services - For what purpose was expected not selected DK/NA  Q6a5. Refinancing or paying off obligations - For what purpose was external finance selected not selected DK/NA  Q6a6. Other - For what purpose was external financing used by your enterprise during selected not selected DK/NA  Q11a. General economic outlook - For each of the following factors, would you say to improved remained unchanged deteriorated DK/NA net balance	% % % xternal f % % % ing used % % % ing the p % % % hat they % % % %	EU-28 8% 59% 33%  inancing use EU-28 10% 57% 33%  by your ento EU-28 11% 57% 33%  past 6 month EU-28 12% 56% 33%  have improv EU-28 19% 41% 33% 6% -14%  cors, would y

remained unchanged	%	37%
deteriorated	%	21%
DK/NA	%	7%
net balance	%	-16%
Q11c. Your firm-specific outlook with respect to your sales and profitability or bu	siness pla	n - For each o
	_	EU-28
improved	%	26%
remained unchanged	%	46%
deteriorated	%	21%
DK/NA	%	7%
net balance	%	6%
Q11d. Your enterprise's own capital - For each of the following factors, would you	ı say that	they have imp
improved	%	29%
remained unchanged	%	53%
deteriorated	%	15%
DK/NA	%	2%
net balance	%	14%
The building	70	1170
Q11e. Your enterprise's credit history - For each of the following factors, would y	ou say tha	at they have ir EU-28
improved	%	23%
remained unchanged	%	60%
deteriorated	%	11%
DK/NA	% %	11% 6%
,	%	
net balance	%	12%
Q11f. Willingness of banks to provide credit to your enterprise - For each of the fo	allowing f	octors would
Q111. Willingness of banks to provide credit to your enterprise - For each of the in	bilowing is	EU-28
improved	%	25%
remained unchanged	%	
	%	44%
deteriorated		21%
not applicable	%	7%
DK	%	3%
net balance	%	3%
Q11g. Willingness of business partners to provide trade credit - For each of the f		actore would
	ollowing f	
		EU-28
improved	%	<b>EU-28</b> 21%
improved remained unchanged	% %	<b>EU-28</b> 21% 52%
improved remained unchanged deteriorated	% % %	<b>EU-28</b> 21% 52% 13%
improved remained unchanged deteriorated not applicable	% % %	<b>EU-28</b> 21% 52% 13% 10%
improved remained unchanged deteriorated not applicable DK	% % % %	EU-28 21% 52% 13% 10% 3%
improved remained unchanged deteriorated not applicable	% % %	<b>EU-28</b> 21% 52% 13% 10%
improved remained unchanged deteriorated not applicable DK	% % % % %	EU-28 21% 52% 13% 10% 3% 8%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the follow	% % % % % %	EU-28 21% 52% 13% 10% 3% 8% ors, would you EU-28
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following proved	% % % % % wing fact	EU-28 21% 52% 13% 10% 3% 8% ors, would you EU-28 10%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following the follow	% % % % % wing fact %	EU-28 21% 52% 13% 10% 3% 8% ors, would you EU-28 10% 31%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following remained unchanged deteriorated	% % % % % wing fact % %	EU-28 21% 52% 13% 10% 3% 8% ors, would you EU-28 10% 31% 6%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following remained unchanged deteriorated not applicable	% % % % % % <b>ewing fact</b> % % %	EU-28 21% 52% 13% 10% 3% 8% ors, would you EU-28 10% 31% 6% 49%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following remained unchanged deteriorated not applicable DK	% % % % % % <b>ewing fact</b> % % %	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following remained unchanged deteriorated not applicable	% % % % % % <b>ewing fact</b> % % %	EU-28 21% 52% 13% 10% 3% 8% ors, would you EU-28 10% 31% 6% 49%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following remained unchanged deteriorated not applicable DK	% % % % % wing fact % % % % %	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4% 3%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following	% % % % % wing fact % % % % % types of f	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4% 3%  inancing, wou EU-28
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved	% % % % % wing fact % % % types of f	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4% 3%  inancing, wou EU-28 18%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged	% % % % % wing fact % % % % types of f	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4% 3%  financing, wou EU-28 18% 56%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged deteriorated	% % % % % wing fact % % % % types of f % % %	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4% 3%  financing, wou EU-28 18% 56% 16%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following of the policy of the pol	% % % % % wing fact % % % % types of f % % %	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4% 3%  financing, wou EU-28 18% 56% 16% 8%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged deteriorated not applicable DK	% % % % % wing fact % % % % % % % % % % % % % % % % % % %	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4% 3%  financing, wou EU-28 18% 56% 16%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following of the policy of the pol	% % % % % wing fact % % % % types of f % % %	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4% 3%  financing, wou EU-28 18% 56% 16% 8%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged deteriorated not applicable DK	% % % % % wing fact % % % % % % % % % % % % % % % % % % %	EU-28 21% 52% 13% 10% 3% 8%  ors, would you EU-28 10% 31% 6% 49% 4% 3%  inancing, wou EU-28 18% 56% 16% 8% 2% 2% railability has
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9b. Trade credit - For each of the following types of financing, would you say the	% % % % % wing fact % % % % % % % % at their av	EU-28 21% 52% 13% 10% 3% 8%  Ors, would you EU-28 10% 31% 6% 49% 4% 3%  Financing, wou EU-28 18% 56% 16% 8% 2% 2% 2% railability has EU-28
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9b. Trade credit - For each of the following types of financing, would you say the improved	% % % % % % % % % % % % % % % at their av %	EU-28 21% 52% 13% 10% 3% 8%  Ors, would you EU-28 10% 31% 6% 49% 49% 4% 3%  Financing, wou EU-28 18% 56% 16% 8% 2% 2% 2% railability has EU-28 20%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9b. Trade credit - For each of the following types of financing, would you say the improved remained unchanged	% % % % % % % % % % % % % % % % at their av % %	EU-28 21% 52% 13% 10% 3% 8%  Ors, would you EU-28 10% 31% 6% 49% 4% 3%  Financing, wou EU-28 18% 56% 16% 8% 2% 2% 2% railability has EU-28 20% 59%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9b. Trade credit - For each of the following types of financing, would you say the improved remained unchanged deteriorated deteriorated	% % % % % % % % % % % % % % % % % at their av % % %	EU-28 21% 52% 13% 10% 3% 8%  Ors, would you EU-28 10% 31% 6% 49% 4% 3%  Financing, wou EU-28 18% 56% 16% 8% 2% 2% 2% railability has EU-28 20% 59% 13%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9b. Trade credit - For each of the following types of financing, would you say the improved remained unchanged deteriorated not applicable DC q9b. Trade credit - For each of the following types of financing, would you say the improved remained unchanged deteriorated not applicable	% % % % % % % % % % % % % % % % % % at their av % % % %	EU-28 21% 52% 13% 10% 3% 8%  Ors, would you EU-28 10% 31% 6% 49% 4% 3%  Financing, wou EU-28 18% 56% 16% 8% 2% 2% 2%  railability has EU-28 20% 59% 13% 7%
improved remained unchanged deteriorated not applicable DK net balance  Q11h. Willingness of investors to invest in your enterprise - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following improved remained unchanged deteriorated not applicable DK net balance  Q9b. Trade credit - For each of the following types of financing, would you say the improved remained unchanged deteriorated deteriorated	% % % % % % % % % % % % % % % % % at their av % % %	EU-28 21% 52% 13% 10% 3% 8%  Ors, would you EU-28 10% 31% 6% 49% 4% 3%  Financing, wou EU-28 18% 56% 16% 8% 2% 2% 2% railability has EU-28 20% 59% 13%

net balance % 7%

Q9c. Equity - For each of the following types of financing, would you say that their	availab	ility has impro
improved	%	13%
·	%	53%
remained unchanged deteriorated		
	%	6%
not applicable	%	25%
DK	%	2%
net balance	%	7%
Q9d. Debt securities issued - For each of the following types of financing, would yo	ou say t	hat their availa EU-28
improved	%	9%
remained unchanged	%	49%
deteriorated	%	8%
not applicable	%	29%
DK '	%	5%
net balance	%	1%
Q9e. Other - For each of the following types of financing, would you say that their	availab	ility has impro
improved	%	12%
remained unchanged	%	67%
deteriorated	%	6%
	% %	15%
not applicable		
DK	%	0%
net balance	%	6%
Q10a. Level of interest rates - Turning to the terms and conditions of bank financing	g (inclu	ding bank loai EU-28
increased	%	23%
remained unchanged	%	40%
decreased	%	32%
DK/NA	%	5%
net balance	%	-9%
Q10b. Level of the cost of financing other than interest rates - Turning to the term	s and co	
		EU-28
increased	%	<b>EU-28</b> 39%
increased remained unchanged	% %	<b>EU-28</b> 39% 48%
increased remained unchanged decreased	% % %	<b>EU-28</b> 39% 48% 9%
increased remained unchanged	% % % %	<b>EU-28</b> 39% 48%
increased remained unchanged decreased	% % %	<b>EU-28</b> 39% 48% 9%
increased remained unchanged decreased DK/NA	% % % %	EU-28 39% 48% 9% 5% 30%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of the terms are conditions.	% % % %	EU-28 39% 48% 9% 5% 30%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of beincreased	% % % % w	EU-28 39% 48% 9% 5% 30% ancing (includi EU-28 20%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of to increased remained unchanged	% % % % pank fina %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of the increased remained unchanged decreased	% % % % pank fina % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of to increased remained unchanged decreased DK/NA	% % % % pank fina % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of the increased remained unchanged decreased	% % % % pank fina % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of to increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank	% % % % pank fina % % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  g (including b EU-28
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of to increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased	% % % % pank fina % % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  g (including b EU-28 9%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of to increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank	% % % % pank fina % % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  g (including b EU-28
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of to increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased	% % % % pank fina % % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  g (including b EU-28 9%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of to increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged	% % % % pank fina % % % financir %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  g (including b EU-28 9% 74%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of be increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased remained unchanged decreased	% % % pank fina % % % financir % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5% 5%  ag (including b EU-28 9% 74% 8%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of be increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased remained unchanged decreased DK/NA	% % % pank fina % % % financir % % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5% 5% ag (including b EU-28 9% 74% 8% 9% 0% cluding bank lc
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of be increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased DK/NA net balance  Q10e. Collateral requirements - Turning to the terms and conditions of bank finance	% % % % % % % % % % % financir % % % % cing (ine	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  ag (including b EU-28 9% 74% 8% 9% 0%  cluding bank lc EU-28
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of the increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased DK/NA net balance  Q10e. Collateral requirements - Turning to the terms and conditions of bank finance increased	% % % pank fina % % % financir % % cing (inc	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5% 5% ag (including b EU-28 9% 74% 8% 9% 0% cluding bank lc EU-28 31%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of be increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased DK/NA net balance  Q10e. Collateral requirements - Turning to the terms and conditions of bank finance increased remained unchanged	% % % % % % % % % financir % % % cing (ine % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  ag (including b EU-28 9% 74% 8% 9% 0%  cluding bank lc EU-28 31% 59%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of be increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased DK/NA net balance  Q10e. Collateral requirements - Turning to the terms and conditions of bank finance increased remained unchanged decreased remained unchanged decreased	% % % % % % % % % financir % % % cing (ine % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  ag (including b EU-28 9% 74% 8% 9% 0% cluding bank lc EU-28 31% 59% 5%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of be increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased DK/NA net balance  Q10e. Collateral requirements - Turning to the terms and conditions of bank finance increased remained unchanged decreased DK/NA	% % % pank fina % % % financir % % % % cing (inc % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  ag (including b EU-28 9% 74% 8% 9% 0%  cluding bank Ic EU-28 31% 59% 5% 5%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of be increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased DK/NA net balance  Q10e. Collateral requirements - Turning to the terms and conditions of bank finance increased remained unchanged decreased remained unchanged decreased	% % % % % % % % % financir % % % cing (ine % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5%  ag (including b EU-28 9% 74% 8% 9% 0% cluding bank lc EU-28 31% 59% 5%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of to increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased DK/NA net balance  Q10e. Collateral requirements - Turning to the terms and conditions of bank finance increased remained unchanged decreased DK/NA net balance	% % % pank fina % % % financir % % % % % cing (inc % % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5% ag (including b EU-28 9% 74% 8% 9% 0% cluding bank lc EU-28 31% 59% 5% 5% 5% 5%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of be increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased DK/NA net balance  Q10e. Collateral requirements - Turning to the terms and conditions of bank finance increased remained unchanged decreased DK/NA	% % % pank fina % % % financir % % % % % cing (inc % % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5% ag (including b EU-28 9% 74% 8% 9% 0% cluding bank lc EU-28 31% 59% 5% 5% 5% 5%
increased remained unchanged decreased DK/NA net balance  Q10c. Available size of loan or credit line - Turning to the terms and conditions of terms increased remained unchanged decreased DK/NA net balance  Q10d. Available maturity of the loan - Turning to the terms and conditions of bank increased remained unchanged decreased DK/NA net balance  Q10e. Collateral requirements - Turning to the terms and conditions of bank finance increased remained unchanged decreased DK/NA net balance	% % % pank fina % % % financir % % % % % cing (inc % % % %	EU-28 39% 48% 9% 5% 30%  ancing (includi EU-28 20% 60% 15% 5% 5% ag (including b EU-28 9% 74% 8% 9% 0% cluding bank Ic EU-28 31% 59% 5% 5% 5% 5% coverdraft and

remained unchanged	%	60%
decreased	%	5%
DK/NA	%	10%
net balance	%	20%
Q23a. Retained earnings or sale of assets (Internal funds) - Looking ahead, for each	n of the f	
		EU-28
improve	%	28%
remained unchanged	%	54%
deteriorate	%	12%
not applicable	%	3%
DK net balance	% %	2% 16%
net balance	70	10%
Q23b. Bank loans (excluding overdraft and credit lines) - Looking ahead, for each o	f the foll	owing types   EU-28
improve	%	21%
remained unchanged	%	55%
deteriorate	%	17%
not applicable	%	3%
DK	%	3%
net balance	%	4%
Q23c. Equity - Looking ahead, for each of the following types of financing available	to your f	firm, could yo EU-28
improve	%	18%
remained unchanged	%	51%
deteriorate	%	8%
not applicable	%	20%
DK	%	3%
net balance	%	11%
Q23d. Trade credit - Looking ahead, for each of the following types of financing ava	ilahle to	your firm co
Q25d. Trade credit - Looking alread, for each of the following types of financing ava	nable to	EU-28
improve	%	21%
remained unchanged	%	60%
deteriorate	%	12%
not applicable	%	4%
DK	%	3%
net balance	%	10%
net balance	, 0	
Q23e. Debt securities issued - Looking ahead, for each of the following types of fine		
Q23e. Debt securities issued - Looking ahead, for each of the following types of fine	ancing a	EU-28
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve	ancing a	<b>EU-28</b> 18%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged	ancing a	<b>EU-28</b> 18% 46%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate	ancing a % % %	EU-28 18% 46% 12%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable	% % % %	EU-28 18% 46% 12% 20%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK	% % % %	EU-28 18% 46% 12% 20% 5%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable	% % % %	EU-28 18% 46% 12% 20%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK	% % % % % % %	EU-28 18% 46% 12% 20% 5% 6% irm, could yo
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available for each of the following types of financing	% % % % % % % to your f	EU-28 18% 46% 12% 20% 5% 6% irm, could yo EU-28
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available improve	% % % % % % % to your f	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available improve remained unchanged	% % % % % % to your f	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available improve remained unchanged deteriorate	% % % % % % % to your f	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available improve remained unchanged	% % % % % to your f % % %	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available improve remained unchanged deteriorate not applicable	% % % % % to your f % % % %	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available improve remained unchanged deteriorate not applicable DK	% % % % % to your f % % % % % % % % % % % % % % % % % %	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available of improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each of the following types of financing available of the following types of financing	% % % % % % to your f % % % h of the f	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%  following typ EU-28
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve	% % % % % % % to your f % % % h of the f	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%  Following typ EU-28 21%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged	% % % % % % to your f % % % h of the f	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%  Following typ EU-28 21% 59%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available of improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged deteriorate	% % % % % % % % to your f % % % % h of the f % % %	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%  Following typ EU-28 21% 59% 15%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available of improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged deteriorate not applicable deteriorate not applicable	% % % % % % % % h of the f % % %	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%  Following typ EU-28 21% 59% 15% 2%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available of improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged deteriorate	% % % % % % % % to your f % % % % h of the f % % %	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%  Following typ EU-28 21% 59% 15%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available of improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged deteriorate not applicable DK net balance	% % % % % % % % % h of the f % % %	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%  Following typ EU-28 21% 59% 15% 2% 3% 5%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available of improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged deteriorate not applicable DK net balance  Q16a. Over the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013).	ancing a  % % % % % % to your f % % % % % % on avera	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%  Following typ EU-28 21% 59% 15% 2% 3% 5% ge per year ii EU-28
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available of improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged deteriorate not applicable DK net balance  Q16a. Over the past three years (2011-2013), how much did your enterprise grow over 20% per year	ancing a  % % % % % % to your f % % % % % h of the f % % % con avera	EU-28 18% 46% 12% 20% 5% 6%  irm, could yo EU-28 14% 60% 8% 13% 5% 6%  Following typ EU-28 21% 59% 15% 2% 3% 5% ge per year ii EU-28 10%
Q23e. Debt securities issued - Looking ahead, for each of the following types of final improve remained unchanged deteriorate not applicable DK net balance  Q23f. Other - Looking ahead, for each of the following types of financing available of improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged deteriorate not applicable DK net balance  Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each improve remained unchanged deteriorate not applicable DK net balance  Q16a. Over the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013), how much did your enterprise grow of the past three years (2011-2013).	ancing a  % % % % % % to your f % % % % % % on avera	EU-28  18%  46%  12%  20%  5%  6%  irm, could yo  EU-28  14%  60%  8%  13%  5%  6%  Following typ  EU-28  21%  59%  15%  2%  3%  5%  ge per year in  EU-28

no growth	%	37%
got smaller	%	19%
not applicable, the enterprise is too recent	%	2%
DK/NA	%	1%
Q16b. Over the past three years (2011-2013), how much did your enterprise gro	w on avera	ge per year iı EU-28
over 20% per year	%	15%
	%	
less than 20% per year		40%
no growth	%	21%
got smaller	%	22%
not applicable, the enterprise is too recent	%	1%
DK/NA	%	1%
DIVINA	70	1 70
Q17. Considering the turnover over the next two to three years (2014-2016), ho	w much do	
		EU-28
Grow substantially - over 20% per year in terms of turnover	%	12%
Grow moderately - below 20% per year in terms of turnover	%	49%
Stay the same size	%	27%
Become smaller	%	10%
	%	
DK/NA	%	3%
Q19a. Do you feel confident talking about financing with banks and that you will	obtain the	desired resul
Vac	%	63%
yes		
no	%	27%
not applicable	%	8%
DK	%	2%
Q19b. Do you feel confident talking about financing with equity investors/venture	re canital e	nterprises an
Q13b. Do you reel confident talking about mancing with equity investors/ventur	ie capital e	
		EU-28
yes	%	20%
no	%	32%
not applicable	%	43%
DK	%	5%
	70	J 70
Q20. If you need external financing to realise your growth ambitions, what type	of externa	I financing wo
hands form	0/	
bank loan	%	62%
other source	%	15%
other source equity	% %	15% 7%
equity	%	7%
equity other	% %	7% 10%
equity	%	7%
equity other	% % %	7% 10% 5% cing would yo
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amounts	% % % unt of finan	7% 10% 5% cing would ye EU-28
equity other DK/NA	% % % unt of finan %	7% 10% 5% cing would your EU-28 13%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amounts	% % % unt of finan	7% 10% 5% cing would ye EU-28
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000-€99,999	% % % unt of finan % %	7% 10% 5% cing would your EU-28 13% 25%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000-€99,999 €100,000 - €249,999	% % % unt of finan % % %	7% 10% 5% cing would your EU-28 13% 25% 19%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000 €25,000 €249,999 €100,000 - €249,999 €250,000 - €1 million	% % % unt of finan % % %	7% 10% 5% cing would your EU-28 13% 25% 19% 18%
equity other $DK/NA$ Q21. If you need external financing to realise your growth ambitions, what amout $< £25,000$ $£25,000 - £99,999$ $£100,000 - £249,999$ $£250,000 - £1 million$ $> £1 million$	% % % unt of finan % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000 €25,000 €249,999 €100,000 - €249,999 €250,000 - €1 million	% % % unt of finan % % %	7% 10% 5% cing would your EU-28 13% 25% 19% 18%
equity other $DK/NA$ Q21. If you need external financing to realise your growth ambitions, what amout $< £25,000$ $£25,000 - £99,999$ $£100,000 - £249,999$ $£250,000 - £1 million$ $> £1 million$	% % % unt of finan % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14%
equity other $DK/NA$ Q21. If you need external financing to realise your growth ambitions, what amout $< £25,000$ $£25,000 - £99,999$ $£100,000 - £249,999$ $£250,000 - £1 million$ $> £1 million$ $DK/NA$	% % % unt of finan % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000 €25,000 €249,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing	% % % unt of finan % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000 €25,000 €29,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee	% % % unt of finan % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000 €25,000 €249,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price	% % % unt of finan % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000 €25,000 • €99,999 €100,000 • €249,999 €250,000 • €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000 €25,000 • €249,999 €100,000 • €249,999 €250,000 • €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000 €25,000 •€249,999 €100,000 • €249,999 €250,000 •€1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000- €99,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000 €25,000 €249,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000-€99,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000 €25,000 €249,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9%
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amount < €25,000 €25,000-€99,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important,
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000-€99,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles DK/NA  Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important, EU-28
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000 - €249,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles DK/NA  Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means guarantees for loans	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important,
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000-€99,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles DK/NA  Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important, EU-28 5,8
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000 €99,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles DK/NA  Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means guarantees for loans measures to facilitate equity investments	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important, EU-28 5,8 4,1
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000 €99,999 €100,000 - €249,999 €250,000 - €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles DK/NA  Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means guarantees for loans measures to facilitate equity investments export credits or guarantees	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important, EU-28 5,8 4,1 3,6
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000 €249,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles DK/NA  Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means guarantees for loans measures to facilitate equity investments export credits or guarantees tax incentives	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important, EU-28 5,8 4,1 3,6 6,7
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < £25,000   £25,000   £25,000   £25,000   £25,000   £25,000   £25,000   £25,000   £1 million   DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles DK/NA  Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means guarantees for loans measures to facilitate equity investments export credits or guarantees tax incentives business support services	% % % wunt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important, EU-28 5,8 4,1 3,6 6,7 5,5
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < €25,000 €25,000-€99,999 €100,000 - €249,999 €250,000 - €1 million > €1 million DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles DK/NA  Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means guarantees for loans measures to facilitate equity investments export credits or guarantees tax incentives	% % % unt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important, EU-28 5,8 4,1 3,6 6,7
equity other DK/NA  Q21. If you need external financing to realise your growth ambitions, what amout < £25,000   £25,000   £25,000   £25,000   £25,000   £25,000   £25,000   £25,000   £1 million   DK/NA  Q22C. What do you see as the most important limiting factor to get this financing insufficient collateral or guarantee high interest rates or price reduced control no financing available other paperwork no obstacles DK/NA  Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means guarantees for loans measures to facilitate equity investments export credits or guarantees tax incentives business support services	% % % wunt of finan % % % % % % % % % % % % % % % % % %	7% 10% 5%  cing would your EU-28 13% 25% 19% 18% 14% 11%  EU-28 18% 17% 3% 7% 12% 9% 29% 4%  all important, EU-28 5,8 4,1 3,6 6,7 5,5

industry	construction	trade	services	1-9 employees
84%	93%	90%	91%	97%
16%	6%	9%	8%	3%
0%	0%	1%	0%	0%
070	0 70	170	0 %	0 70
?				
industry	construction	trade	services	1-9 employees
20%	46%	53%	49%	100%
32%	33%	29%	30%	0%
48%	21%	18%	21%	0%
100%	100%	100%	100%	100%
0%	0%	0%	0%	0%
industry	construction	trade	services	1-9 employees
100%	0%	0%	0%	8%
0%	100%	0%	0%	11%
0%	0%	100%	0%	31%
0%	0%	0%	100%	50%
0.70	0 70	0.70	100%	3070
industry	construction	trade	services	1-9 employees
3%	1%	2%	2%	0%
53%	49%	47%	45%	42%
12%	7%	8%	8%	4%
2%	1%	0%	1%	0%
26%	39%	41%	39%	50%
4%	3%	2%	5%	2%
0%	0%	0%	0%	0%
industry	construction	trade	services	1-9 employees
16%	33%	30%	38%	61%
11%	17%	14%	16%	20%
11%	13%	12%	12%	9%
30%				
	23%	21%	20%	5%
27%	11%	14%	9%	1%
4%	1%	5%	1%	0%
2%	2%	4%	4%	4%
services?				
industry	construction	trade	services	1-9 employees
24%	72%	52%	58%	64%
31%	14%	29%	21%	19%
19%	5%	7%	7%	6%
24%	5%	8%	10%	8%
2%	3%	3%	4%	3%
industry	construction	trade	services	1-9 employees
82%	76%	76%	72%	66%
12%	15%	15%	18%	21%
5%	6%	7%	8%	10%
1%	2%	2%	2%	3%
0%	0%	0%	0%	0%
2.0	2.0	2.0	- · ·	J. J
industry	construction	trade	services	1-9 employees
19%	16%	22%	20%	20%
14%	16%	18%	13%	14%
13%	15%	13%	12%	14%
14%	13%	11%	13%	12%
19%	18%	13%	19%	14%
16%	13%	15%	17%	16%
6%	9%	8%	7%	9%
0%	0%	0%	0%	0%

v pressing are each of the following problems that your enterprise is facing? industry construction trade services

1-9 employees

6,2	6,1	6,4	6,1	6,2
6,0	6,3	6,4	5,8	5,9
4,9	5,3	4,9	4,7	5,1
6,5	6,3	5,8	6,0	5,9
6,1	5,9	5,5	5,8	5,3
6,0	5,9	5,8	5,8	5,7
5,4	5,9	5,6	5,5	5,9
,	•	•	,	,
e to the marl				
industry	construction	trade	services	1-9 employees
41%	19%	36%	29%	32%
57%	79%	62%	69%	67%
1%	1%	1%	1%	1%
ess or method				
industry	construction	trade	services	1-9 employees
35%	19%	18%	23%	22%
63%	79%	78%	75%	76%
1%	2%	3%	2%	3%
170	270	3 70	2.70	370
industry	construction	trade	services	1-9 employees
25%	24%	25%	25%	22%
75%	76%	75%	74%	77%
1%	1%	1%	1%	1%
in decator.		4d.a		1.0 ammlaucas
industry 19%	construction 21%	<b>trade</b> 31%	services 27%	1-9 employees 30%
81%	79%	68%	72%	69%
1%	0%	1%	1%	1%
1 70	0 70	1 /0	170	1 70
6 months? Tu	ırnover			
industry	construction	trade	services	1-9 employees
46%	37%	38%	42%	34%
33%	35%	32%	34%	34%
20%	28%	30%	24%	31%
1%	1%	0%	1%	1%
		0% 9%	1% 18%	
1% 26%	1% 9%	9%	18%	1%
1% 26% 6 months? La	1% 9% bour cost (include	9% ding social co	18%	1% 3%
1% 26% 6 months? La industry	1% 9% bour cost (included construction	9% ding social col trade	18% ntributions) services	1% 3% <b>1-9 employees</b>
1% 26% 6 months? La industry 57%	1% 9% bour cost (included construction 54%	9% ding social contrade 54%	18% ntributions) services 57%	1% 3% <b>1-9 employees</b> 51%
1% 26% 6 months? La industry 57% 36%	1% 9% bour cost (included construction 54% 37%	9% ding social contrade 54% 37%	18% ntributions) services 57% 35%	1% 3% <b>1-9 employees</b> 51% 41%
1% 26% 6 months? La industry 57% 36% 6%	1% 9% bour cost (included construction 54% 37% 8%	9% ding social contrade 54% 37% 8%	18% ntributions) services 57% 35% 7%	1% 3% <b>1-9 employees</b> 51% 41% 7%
1% 26% 6 months? La industry 57% 36%	1% 9% bour cost (included construction 54% 37%	9% ding social contrade 54% 37%	18% ntributions) services 57% 35%	1% 3% <b>1-9 employees</b> 51% 41%
1% 26% 6 months? La industry 57% 36% 6% 1% 51%	1% 9% bour cost (includence) 54% 37% 8% 1% 46%	9% ding social col trade 54% 37% 8% 1% 46%	18% ntributions) services 57% 35% 7% 1% 50%	1% 3% <b>1-9 employees</b> 51% 41% 7% 1%
1% 26% 6 months? La industry 57% 36% 6% 1% 51%	1% 9% bour cost (included construction) 54% 37% 8% 1%	9% ding social col trade 54% 37% 8% 1% 46%	18% ntributions) services 57% 35% 7% 1% 50%	1% 3%  1-9 employees 51% 41% 7% 1% 44%
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1% 26%  6 months? La industry 57% 36% 6% 1% 51%  5 months? Ot industry 58% 35% 7% 0% 51%  6 months? In industry 20% 51% 22% 7% -2%  6 months? Pr industry 36% 31% 30%	1% 9%  bour cost (include construction 54% 37% 8% 1% 46%  her cost (materi construction 57% 35% 7% 1% 50%  terest expenses construction 24% 54% 15% 7% 9%  ofit (net income construction 28% 31% 37%	9%  ding social contrade 54% 37% 8% 1% 46%  als, energy, or trade 59% 34% 6% 1% 53%  (what your contrade 22% 50% 19% 9% 3%  after taxes) trade 29% 29% 38%	18%  ntributions) services 57% 35% 7% 1% 50%  ther) services 54% 38% 7% 1% 48%  company pays in interest services 19% 55% 15% 10% 4%  services 31% 32% 34%	1% 3%  1-9 employees 51% 41% 7% 1% 44%  1-9 employees 58% 36% 5% 1% 53%  for its debt)  1-9 employees 22% 55% 11% 12% 11% 1-9 employees 25%
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6 months? Fixed investment	investment in	property plant	machinery	or equipment)
o months: Fixed mivestillent	mivestillent in	property, plant,	, illacillilei y	or equipment)

industry	construction	trade	services	1-9 employees
37%	24%	25%	28%	22%
47%	55%	57%	55%	60%
13%	17%	13%	12%	13%
3%	3%	5%	4%	5%
24%	7%	12%	16%	9%

#### 6 months? Inventories and working capital

industry	construction	trade	services	1-9 employees
27%	17%	25%	17%	16%
55%	59%	54%	64%	61%
16%	22%	19%	15%	19%
2%	2%	2%	4%	4%
11%	-5%	5%	2%	-3%

### i months? Number of employees

industry	construction	trade	services	1-9 employees
30%	24%	21%	27%	15%
56%	56%	65%	59%	71%
14%	20%	14%	14%	14%
0%	0%	0%	0%	0%
15%	4%	7%	12%	1%

#### i months? Debt compared to assets

industry	construction	trade	services	1-9 employees
17%	18%	17%	14%	15%
44%	46%	46%	44%	45%
25%	19%	20%	23%	17%
12%	14%	15%	16%	19%
2%	2%	2%	3%	3%
-8%	-1%	-3%	-8%	-2%

## It to your firm, that is, have you used them in the past or considered using them in the future?

industry	construction	trade	services	1-9 employees
30%	27%	24%	22%	17%
66%	70%	72%	74%	77%
4%	3%	5%	4%	5%

# ;, have you used them in the past or considered using them in the future?

industry	construction	trade	services	1-9 employees
42%	32%	29%	31%	31%
56%	65%	67%	66%	65%
3%	3%	4%	3%	4%

#### t to your firm, that is, have you used them in the past or considered using them in the future?

industry	construction	trade	services	1-9 employe
57%	57%	56%	50%	49%
41%	41%	42%	48%	48%
2%	2%	2%	2%	3%

# s of financing relevant to your firm, that is, have you used them in the past or considered using

industry	construction	trade	services	1-9 emp
63%	58%	57%	55%	52%
35%	39%	41%	43%	45%
2%	2%	2%	2%	3%

### em in the past or considered using them in the future?

industry	construction	trade	services	1-9 employees
37%	36%	40%	27%	28%
60%	62%	58%	71%	69%
2%	2%	3%	3%	3%

### n in the past or considered using them in the future?

industry	construction	trade	services	1-9 employees
22%	20%	18%	19%	17%
75%	77%	79%	78%	79%
3%	3%	4%	3%	4%

## them in the past or considered using them in the future?

industry	construction	trade	services	1-9 employees
4%	4%	4%	4%	4%

92%	92%	92%	92%	91%
4%	4%	4%	4%	5%
hem in the pas	t or considered	using them in	the future?	
industry	construction	trade	services	1-9 employees
16%	16%	15%	16%	14%
80%	81%	81%	80%	81%
4%	3%	5%	4%	5%
re you used th	em in the past o	or considered u	sing them in the future?	
industry	construction	trade	services	1-9 employees
53%	51%	43%	47%	36%
45%	48%	55%	51%	61%
2%	1%	2%	2%	3%
in the past or	considered usin	ng them in the f	future?	
industry	construction	trade	services	1-9 employees
17%	12%	11%	9%	7%
80%	84%	86%	88%	88%
3%	4%	4%	3%	5%
ve you used th	nem in the past	or considered u	using them in the future?	
industry	construction	trade	services	1-9 employees
12%	13%	11%	12%	11%
83%	83%	83%	83%	82%
6%	5%	6%	5%	7%
NOT during th	e past 6 months	s?		
industry	construction	trade	services	1-9 employees
19%	15%	14%	13%	9%
12%	12%	9%	10%	9%
66%	70%	72%	74%	77%
4%	3%	5%	4%	5%
6 months?				
industry	construction	trade	services	1-9 employees
14%	8%	8%	8%	7%
27%	23%	21%	23%	24%
56%	65%	67%	66%	65%
3%	3%	4%	3%	4%
NOT during the	e past 6 months	s?		
industry	construction	trade	services	1-9 employees
42%	41%	40%	32%	31%
15%	16%	16%	18%	18%
41%	41%	42%	48%	48%
2%	2%	2%	2%	3%
		_	_	
industry	construction	trade	services	1-9 employees
18%	13%	12%	12%	9%
44%	44%	44%	42%	43%
36%	40%	41%	44%	46%
2%	2%	2%	2%	3%
to do o		A al		4.0
industry	construction	trade	services	1-9 employees
13%	12%	10%	6%	5%
24%	23%	28%	19%	22%
61%	63%	59%	72%	69%
2%	2%	3%	3%	3%
! al 4 :		Aug al -		1.0
industry	construction	trade	services	1-9 employees
9%	6%	6%	7%	5%
13%	14%	12%	12%	12%
75%	77%	79%	78%	79%
3%	3%	4%	3%	4%
inductor	construction	trade	services	1-0 amplayees
industry 1%	0%	trade 0%	services 1%	<b>1-9 employees</b> 0%
1 70	U 70	U 70	1 /0	U 70

3%	4%	3%	4%	3%					
3% 92%	4% 92%	3% 92%	4% 92%	3% 92%					
4%	92% 4%	92% 4%	4%	5%					
. 70	. 70	170	1,0	5 70					
industry	construction	trade	services	1-9 employees					
3%	3%	3%	3%	2%					
13%	13%	12%	13%	12%					
80%	81%	81%	80%	81%					
4%	3%	5%	4%	5%					
nths?									
industry	construction	trade	services	1-9 employees					
33%	31%	25%	28%	16%					
20%	20%	18%	18%	21%					
45%	48%	55%	51%	61%					
2%	1%	2%	2%	3%					
industry	construction	trade	services	1-9 employees					
12%	5%	6%	5%	3%					
5%	7%	5%	4%	5%					
30%	84%	86%	88%	88%					
3%	4%	4%	3%	5%					
onths?									
ndustry	construction	trade	services	1-9 employees					
1%	4%	3%	4%	3%					
7%	9%	7%	7%	8%					
33%	83%	83%	83%	82%					
5%	5%	6%	5%	7%					
son for this?	•								
ndustry	construction	trade	services	1-9 employees					
5%	7%	4%	5%	5%					
L1%	15%	12%	10%	15%					
.%	1%	1%	1%	1%					
5%	7%	6%	6%	8%					
5%	7%	5%	5%	5%					
3%	5%	3%	4%	5%					
57%	58%	67%	68%	60%					
L%	1%	1%	1%	1%					
ing, please i	ndicate if your n	eeds increase	d, remained unchanged or de	creased over the past 6					
ndustry	construction	trade	services	1-9 employees					
23%	18%	20%	19%	19%					
50%	55%	52%	53%	56%					
9%	19%	19%	20%	16%					
7%	7%	8%	8%	8%					
1%	1%	1%	0%	0%					
eased, rema	ined unchanged	or decreased	over the past 6 months?						
ndustry	construction	trade	services	1-9 employees					
24%	27%	24%	24%	23%					
59%	54%	59%	59%	58%					
13%	13%	12%	10%	11%					
1%	6%	5%	6%	7%					
L%	1%	0%	1%	1%					
, remained	unchanged or de	creased over	the past 6 months?						
ndustry	construction	trade	services	1-9 employees					
16%	14%	11%	14%	14%					
52%	59%	60%	62%	58%					
407	6%	7%	6%	7%					
4%	19%	21%	18%	20%					
4% 17%		1%	1%	1%					
17%	2%	r needs increased, remained unchanged or decreased over the past 6 months?							
17% 0%			decreased over the past 6 m	onths?					
17% )% needs incre			decreased over the past 6 m services	onths? 1-9 employees					
17% 0% needs incre	eased, remained (	unchanged or trade	services	1-9 employees					
17% 0%	eased, remained u	unchanged or							

26%	26%	27%	25%	31%
1%	7%	5%	3%	4%
industry	uncnanged or dec construction	reased over trade	the past 6 months? services	1-9 employees
19%	15%	15%	17%	1-9 employees 14%
51%	52%	51%	51%	52%
9%	10%	10%	9%	9%
20%	22%	23%	22%	24%
1%	1%	1%	1%	1%
- 70	270	- 70	- / 0	- / 0
ncing, pleas			-	ged or decreased over the past
industry	construction	trade	services	1-9 employees
24%	26%	26%	24%	26%
55%	56%	54%	58%	56%
17%	13%	16%	14%	12%
4%	4%	4%	4%	5%
0%	1%	0%	0%	0%
scing in the r	aget 6 months? Di	esse provid	e a separate answer in e	aach case
industry	construction	trade	services	1-9 employees
32%	28%	27%	27%	23%
7%	9%	8%	7%	11%
39%	34%	39%	37%	35%
20%	28%	24%	27%	30%
2%	2%	2%	1%	2%
2 70	2 70	2 /0	1 70	2 70
rovide a sep	arate answer in e	ach case.		
industry	construction	trade	services	1-9 employees
38%	38%	29%	27%	24%
5%	7%	5%	5%	8%
31%	30%	34%	33%	32%
24%	24%	27%	31%	33%
3%	1%	4%	4%	4%
	rovide a separate			
industry	construction	trade	services	1-9 employees
25%	20%	18%	23%	16%
4% 41%	5%	5%	3%	6%
	39%	41%	39%	38%
26% 4%	32% 4%	31% 6%	30% 5%	35% 5%
4 70	470	0 70	370	370
nancing in the	he nast 6 months	? Please pro	vide a separate answer	in each case.
	ne past o months	trade	services	1-9 employees
industry	construction	traue		
industry 33%	•	32%	30%	31%
-	construction		30% 6%	
33%	construction 35%	32%		31%
33% 7%	construction 35% 7%	32% 7%	6%	31% 10%
33% 7% 36%	construction 35% 7% 31%	32% 7% 34%	6% 37%	31% 10% 31%
33% 7% 36% 23% 2%	construction 35% 7% 31% 25% 1%	32% 7% 34% 25% 2%	6% 37% 25% 1%	31% 10% 31% 27% 2%
33% 7% 36% 23% 2%	construction 35% 7% 31% 25% 1% g over the past 6	32% 7% 34% 25% 2% months, did	6% 37% 25% 1% I you: receive all the fina	31% 10% 31% 27% 2% ancing you requested; receive
33% 7% 36% 23% 2% e of financing industry	construction 35% 7% 31% 25% 1%  g over the past 6 construction	32% 7% 34% 25% 2% months, did trade	6% 37% 25% 1%  I you: receive all the final services	31% 10% 31% 27% 2% ancing you requested; receive ( 1-9 employees
33% 7% 36% 23% 2%  e of financing industry 70%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64%	32% 7% 34% 25% 2% months, did trade 65%	6% 37% 25% 1%  I you: receive all the fina services 64%	31% 10% 31% 27% 2% ancing you requested; receive ( 1-9 employees 52%
33% 7% 36% 23% 2%  e of financing industry 70% 8%	construction 35% 7% 31% 25% 1% g over the past 6 construction 64% 8%	32% 7% 34% 25% 2% <b>months, dic</b> <b>trade</b> 65% 7%	6% 37% 25% 1%  I you: receive all the final services 64% 7%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8%
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10%	32% 7% 34% 25% 2% <b>months, dic</b> <b>trade</b> 65% 7% 10%	6% 37% 25% 1%  I you: receive all the fina services 64% 7% 10%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13%
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11% 8%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12%	32% 7% 34% 25% 2% <b>months, dic</b> <b>trade</b> 65% 7% 10% 14%	6% 37% 25% 1%  I you: receive all the fina services 64% 7% 10% 15%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20%
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10%	32% 7% 34% 25% 2% <b>months, dic</b> <b>trade</b> 65% 7% 10%	6% 37% 25% 1%  I you: receive all the fina services 64% 7% 10%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13%
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11% 8% 3%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%	32% 7% 34% 25% 2% <b>months, dic</b> <b>trade</b> 65% 7% 10% 14% 5%	6% 37% 25% 1%  I you: receive all the fina services 64% 7% 10% 15% 3%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11% 8% 3%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%	32% 7% 34% 25% 2% <b>months, dic</b> <b>trade</b> 65% 7% 10% 14% 5%	6% 37% 25% 1%  I you: receive all the fina services 64% 7% 10% 15% 3%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11% 8% 3%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eceive all the fina	32% 7% 34% 25% 2% months, did trade 65% 7% 10% 14% 5%	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only p	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11% 8% 3%  s, did you: reindustry 69%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eccive all the fina construction 65%	32% 7% 34% 25% 2%  months, dic trade 65% 7% 10% 14% 5%  mcing you re trade	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only page 100%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques 1-9 employees
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11% 8% 3%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eccive all the fina construction	32% 7% 34% 25% 2%  months, dic trade 65% 7% 10% 14% 5%  ncing you re trade 69%	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only person services 69% 11%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques 1-9 employees 60% 12%
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11% 8% 3%  s, did you: reindustry 69% 12%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eccive all the fina construction 65% 14%	32% 7% 34% 25% 2%  months, dic trade 65% 7% 10% 14% 5%  mcing you re trade 69% 9%	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only periods 69% 11% 12%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques 1-9 employees 60%
33% 7% 36% 23% 2%  e of financinindustry 70% 8% 11% 8% 3%  s, did you: rindustry 69% 12% 13%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eccive all the fina construction 65% 14% 13%	32% 7% 34% 25% 2%  months, dic trade 65% 7% 10% 14% 5%  mcing you re trade 69% 9% 14%	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only person services 69% 11%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques 1-9 employees 60% 12% 12%
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11% 8% 3%  is, did you: reindustry 69% 12% 13% 6% 1%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eceive all the fina construction 65% 14% 13% 7% 1%	32% 7% 34% 25% 2%  months, did trade 65% 7% 10% 14% 5%  ncing you re trade 69% 9% 14% 7% 1%	6% 37% 25% 1%  I you: receive all the finate services 64% 7% 10% 15% 3%  equested; receive only proces 69% 11% 12% 7% 0%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques 1-9 employees 60% 12% 12% 12% 15% 1%
33% 7% 36% 23% 2%  e of financinindustry 70% 8% 11% 8% 3%  is, did you: rindustry 69% 12% 13% 6% 1%  past 6 month	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eccive all the fina construction 65% 14% 13% 7% 1%  hs, did you: receive	32% 7% 34% 25% 2%  months, did trade 65% 7% 10% 14% 5%  mcing you re trade 69% 9% 14% 7% 1%  re all the fin	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only periods 69% 11% 12% 7% 0%  ancing you requested; receive only periods	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques 1-9 employees 60% 12% 12% 15% 1%  receive only part of the financir
33% 7% 36% 23% 2%  e of financinindustry 70% 8% 11% 8% 3%  is, did you: rindustry 69% 12% 13% 6% 1%  past 6 monthindustry	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eccive all the fina construction 65% 14% 13% 7% 1%  hs, did you: receive construction	32% 7% 34% 25% 2%  months, did trade 65% 7% 10% 14% 5%  ncing you re trade 69% 9% 14% 7% 1% //e all the fine trade	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only properties 69% 11% 12% 7% 0%  ancing you requested; reservices	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques 1-9 employees 60% 12% 12% 15% 1%  receive only part of the financir 1-9 employees
33% 7% 36% 23% 2%  e of financinindustry 70% 8% 11% 8% 3%  is, did you: rindustry 69% 12% 13% 6% 1%  past 6 monthindustry 82%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eccive all the fina construction 65% 14% 13% 7% 1%  hs, did you: receive construction 77%	32% 7% 34% 25% 2%  months, did trade 65% 7% 10% 14% 5%  ncing you re trade 69% 9% 14% 7% 1% //e all the fin trade 80%	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only proces 69% 11% 12% 7% 0%  ancing you requested; receives 78%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques 1-9 employees 60% 12% 12% 15% 1%  receive only part of the financir 1-9 employees 73%
33% 7% 36% 23% 2%  e of financinindustry 70% 8% 11% 8% 3%  is, did you: rindustry 69% 12% 13% 6% 1%  past 6 month industry 82% 6%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eccive all the fina construction 65% 14% 13% 7% 1%  hs, did you: receive construction 77% 6%	32% 7% 34% 25% 2%  months, did trade 65% 7% 10% 14% 5%  mcing you re trade 69% 9% 14% 7% 1%  /e all the fin trade 80% 6%	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only proces 69% 11% 12% 7% 0%  ancing you requested; receives 78% 5%	31% 10% 31% 27% 2%  ancing you requested; receive ( 1-9 employees 52% 8% 13% 20% 6%  part of the financing you reques 1-9 employees 60% 12% 12% 15% 1% receive only part of the financir 1-9 employees 73% 5%
33% 7% 36% 23% 2%  e of financing industry 70% 8% 11% 8% 3%  es, did you: reindustry 69% 12% 13% 6% 1%  past 6 month industry 82%	construction 35% 7% 31% 25% 1%  g over the past 6 construction 64% 8% 10% 12% 6%  eccive all the fina construction 65% 14% 13% 7% 1%  hs, did you: receive construction 77%	32% 7% 34% 25% 2%  months, did trade 65% 7% 10% 14% 5%  ncing you re trade 69% 9% 14% 7% 1% //e all the fin trade 80%	6% 37% 25% 1%  I you: receive all the final services 64% 7% 10% 15% 3%  equested; receive only proces 69% 11% 12% 7% 0%  ancing you requested; receives 78%	31% 10% 31% 27% 2%  ancing you requested; receive 1-9 employees 52% 8% 13% 20% 6%  bart of the financing you reque 1-9 employees 60% 12% 12% 15% 1% receive only part of the financi 1-9 employees 73%

3%	8%	6%	6%	10%
1%	2%	2%	1%	2%
h of 6:		-	id wassiya all the financia	
industry	construction	trade	id you: receive all the financin services	1-9 employees
68%	61%	64%	63%	56%
00.0				
8%	9%	10%	11%	11%
14%	14%	11%	12%	15%
9%	11%	13%	10%	15%
1%	4%	2%	4%	4%
ain in the pas	t 6 months?			
industry	construction	trade	services	1-9 employees
6%	16%	17%	20%	35%
18%	36%	28%	31%	39%
21%	17%	18%	18%	15%
33%	19%	23%	16%	6%
18%	10%	11%	12%	2%
4%	2%	3%	3%	3%
industra:	construction	trado	services	1-0 employees
industry		trade		1-9 employees
4,8	5,8	6,2	6,6	7,9
4,0	5,0	5,0	5,3	7,0
ıst 6 months?				
industry	construction	trade	services	1-9 employees
39%	29%	23%	31%	23%
35%	42%	44%	34%	37%
27%	30%	33%	36%	40%
during the pa		d.		4.0
industry	construction	trade	services	1-9 employees
34%	30%	36%	20%	23%
40%	41%	31%	45%	36%
27%	30%	33%	36%	40%
e during the	past 6 months?			
industry	construction	trade	services	1-9 employees
8%	8%	6%	10%	7%
66%	63%	61%	54%	53%
27%	30%	33%	36%	40%
industry	erprise during t construction	he past 6 mon trade	ths? services	1 O amplayage
13%	6%	11%	10%	1-9 employees
60%	64%	57%	54%	10% 50%
27%	30%	33%	36%	40%
2790	30%	33%	36%	40%
	the past 6 mon	ths?		
industry	construction	trade	services	1-9 employees
10%	12%	10%	11%	10%
63%	58%	57%	54%	49%
27%	30%	33%	36%	40%
ıs?				
industry	construction	trade	services	1-9 employees
9%	14%	10%	13%	12%
64%	57%	57%	52%	48%
27%	30%	33%	36%	40%
and remained	unchanged or a	latariarated =:	ver the nast 6 menths?	
			ver the past 6 months?	1.0
industry	construction 17%	trade 18%	services	1-9 employees
21%			19%	15%
42%	42%	40%	42%	39%
32%	36%	35%	33%	39%
5%	5%	7%	7%	7%
-10%	-19%	-17%	-13%	-24%
ou say that t	hey have improv	ed, remained	unchanged or deteriorated ov	er the past 6 months?
industry	construction	trade	services	1-9 employees
7%	5%	5%	6%	4%

41%	41%	36%	35%	34%
19%	24%	20%	22%	25%
7%	6%	8%	8%	8%
-11%	-19%	-15%	-17%	-21%

### f the following factors, would you say that they have improved, remained unchanged or deterio

industry	construction	trade	services	1-9 employees
31%	23%	26%	26%	21%
46%	47%	44%	47%	47%
18%	24%	24%	19%	24%
5%	5%	6%	8%	8%
13%	-1%	2%	7%	-3%

### proved, remained unchanged or deteriorated over the past 6 months?

industry	construction	trade	services	1-9 employees
33%	24%	29%	30%	22%
54%	57%	52%	53%	55%
12%	17%	17%	15%	20%
2%	1%	2%	2%	3%
21%	7%	12%	15%	2%

### nproved, remained unchanged or deteriorated over the past 6 months?

industry	construction	trade	services	1-9 employees
28%	22%	24%	22%	18%
58%	58%	59%	61%	62%
10%	15%	11%	11%	13%
5%	6%	6%	6%	7%
18%	7%	13%	11%	4%

### you say that they have improved, remained unchanged or deteriorated over the past 6 months?

industry	construction	trade	services	1-9 employees
29%	22%	25%	23%	18%
46%	45%	43%	45%	43%
17%	25%	21%	22%	27%
5%	6%	7%	8%	8%
2%	3%	3%	3%	4%
12%	-3%	4%	1%	-10%

# you say that they have improved, remained unchanged or deteriorated over the past 6 months

industry	construction	trade	services	1-9 employees
21%	23%	22%	19%	19%
56%	46%	52%	52%	47%
12%	19%	13%	13%	17%
8%	9%	9%	13%	14%
3%	3%	4%	3%	4%
9%	4%	9%	7%	2%

#### u say that they have improved, remained unchanged or deteriorated over the past 6 months?

industry	construction	trade	services	1-9 employees
11%	6%	9%	11%	8%
33%	31%	30%	31%	28%
3%	7%	6%	7%	8%
48%	51%	51%	47%	49%
4%	5%	4%	4%	6%
8%	-1%	2%	3%	-1%

# ıld you say that their availability has improved, remained unchanged or deteriorated for your er

industry	construction	trade	services	1-9 employees
22%	15%	18%	17%	13%
56%	56%	56%	55%	54%
13%	19%	17%	17%	21%
7%	7%	8%	8%	9%
2%	2%	2%	2%	3%
10%	-4%	1%	1%	-8%

### improved, remained unchanged or deteriorated for your enterprise over the past 6 months?

industry	construction	trade	services	1-9 employees
22%	20%	22%	17%	16%
61%	56%	58%	59%	56%
11%	18%	12%	13%	16%
5%	5%	6%	8%	9%
1%	2%	2%	2%	3%

10%	2%	11%	4%	0%

and the second second			and the second second	4.4	
ved, remained	l unchanged or	deteriorated for	your enterprise	over the pa	ist 6 months?

industry	construction	trade	services	1-9 employees
14%	12%	13%	14%	12%
51%	56%	53%	53%	50%
6%	8%	5%	6%	9%
27%	21%	26%	25%	26%
2%	3%	3%	3%	3%
8%	4%	7%	7%	3%

#### ability has improved, remained unchanged or deteriorated for your enterprise over the past 6 m

industry	construction	trade	services	1-9 employees
10%	6%	4%	12%	5%
51%	49%	50%	49%	44%
5%	9%	11%	7%	11%
30%	32%	28%	28%	35%
4%	4%	6%	4%	5%
4%	-4%	-6%	6%	-6%

### ved, remained unchanged or deteriorated for your enterprise over the past 6 months?

industry	construction	trade	services	1-9 employees
14%	10%	11%	13%	10%
68%	65%	67%	66%	64%
5%	9%	5%	6%	8%
12%	17%	16%	15%	18%
0%	0%	0%	0%	0%
9%	1%	6%	6%	2%

## 1s, overdraft and credit lines), could you please indicate whether the following items increased,

industry	construction	trade	services	1-9 employee
20%	23%	24%	23%	27%
37%	44%	39%	42%	43%
39%	29%	32%	29%	22%
5%	4%	5%	6%	8%
-19%	-6%	-8%	-5%	5%

# nk financing (including bank loans, overdraft and credit lines), could you please indicate wheth

industry	construction	trade	services	1-9 employees
33%	43%	38%	41%	46%
52%	46%	47%	47%	41%
11%	6%	11%	7%	7%
4%	4%	4%	6%	6%
22%	37%	27%	34%	39%

### ing bank loans, overdraft and credit lines), could you please indicate whether the following item

industry	construction	trade	services	1-9 employe
23%	15%	20%	20%	17%
58%	64%	59%	59%	57%
14%	15%	16%	15%	18%
5%	6%	4%	6%	8%
10%	0%	4%	5%	-1%

# ank loans, overdraft and credit lines), could you please indicate whether the following items in

industry	construction	trade	services	1-9 employees
10%	9%	8%	9%	8%
76%	75%	76%	72%	72%
8%	7%	8%	9%	9%
6%	9%	8%	11%	11%
1%	2%	-1%	0%	-1%

### pans, overdraft and credit lines), could you please indicate whether the following items increase

industry	construction	trade	services	1-9 employees
26%	33%	30%	33%	37%
64%	58%	59%	56%	52%
5%	6%	6%	5%	5%
5%	4%	5%	5%	6%
20%	27%	24%	28%	31%

# $credit\ lines),\ could\ you\ please\ indicate\ whether\ the\ following\ items\ increased,\ remained\ uncha$

industry	construction	trade	services	1-9 employees
22%	25%	24%	26%	28%

66%	63%	59%	57%	54%
3%	5%	6%	5%	6%
9%	6%	12%	11%	12%
18%	20%	18%	21%	23%

#### es of financing available to your firm, could you please indicate whether you think their available

industry	construction	trade	services	1-9 employees
28%	26%	29%	29%	25%
57%	57%	51%	52%	52%
10%	12%	13%	13%	16%
3%	2%	4%	4%	4%
2%	3%	3%	2%	3%
18%	14%	16%	16%	9%

### of financing available to your firm, could you please indicate whether you think their availability

industry	construction	trade	services	1-9 employees
23%	20%	21%	20%	20%
58%	54%	55%	55%	51%
13%	18%	17%	19%	21%
3%	3%	3%	3%	3%
3%	5%	4%	3%	4%
10%	2%	4%	2%	-1%

#### ou please indicate whether you think their availability will improve, deteriorate or remain uncha

industry	construction	trade	services	1-9 employee	
18%	14%	17%	19%	17%	
54%	53%	53%	48%	47%	
5%	9%	6%	9%	11%	
19%	19%	20%	21%	20%	
3%	4%	4%	3%	5%	
13%	5%	12%	10%	6%	

#### uld you please indicate whether you think their availability will improve, deteriorate or remain

industry	construction	trade	services	1-9 employees
22%	20%	22%	21%	20%
63%	62%	60%	59%	56%
10%	11%	11%	13%	16%
3%	3%	3%	4%	5%
2%	4%	3%	4%	4%
12%	9%	11%	8%	5%

# our firm, could you please indicate whether you think their availability will improve, deteriorate

,	, could you picase ma	care miner	ici you ciliin cilcii arana	Billey trill improve, according
industr	y construction	trade	services	1-9 employees
15%	16%	15%	21%	16%
54%	45%	43%	44%	41%
8%	11%	16%	12%	16%
18%	24%	18%	20%	22%
5%	3%	8%	4%	5%
7%	5%	-1%	10%	-1%

### u please indicate whether you think their availability will improve, deteriorate or remain unchai

industry	construction	trade	services	1-9 employees
13%	12%	14%	16%	15%
64%	61%	60%	58%	55%
7%	9%	7%	9%	11%
12%	13%	14%	13%	14%
4%	5%	5%	5%	6%
6%	3%	6%	7%	4%

### es of financing available to your firm, could you please indicate whether you think their availab

industry	construction	trade	services	1-9 employees
20%	20%	21%	21%	21%
64%	58%	59%	58%	55%
11%	16%	16%	17%	19%
2%	2%	1%	2%	2%
3%	4%	3%	3%	3%
9%	4%	5%	4%	2%

### n terms of employment regarding the number of full-time or full-time equivalent employees?

industry	construction	trade	services	1-9 employees
9%	10%	9%	11%	10%
39%	29%	27%	32%	19%

32%     35%     41%     37%     47%       18%     24%     20%     18%     21%       1%     1%     2%     2%     2%       1%     1%     1%     1%     1%       n terms of turnover?       industry     construction trade     services     1-9 employed       15%     15%     14%     15%     14%       44%     32%     37%     41%     31%	
18%       24%       20%       18%       21%         1%       1%       2%       2%       2%         1%       1%       1%       1%         n terms of turnover?         industry       construction trade services       1-9 employer         15%       15%       14%       15%       14%	
1%       1%       2%       2%       2%         1%       1%       1%       1%         n terms of turnover?         industry       construction       trade       services       1-9 employer         15%       15%       14%       15%       14%	
1%       1%       1%       1%         n terms of turnover?       industry       construction trade services       1-9 employed         15%       15%       14%       15%       14%	
n terms of turnover? industry construction trade services 1-9 employee 15% 15% 14% 15% 14%	
industry         construction         trade         services         1-9 employe           15%         15%         14%         15%         14%	
industry         construction         trade         services         1-9 employe           15%         15%         14%         15%         14%	
15% 15% 14% 15% 14%	205
	.03
20% 24% 21% 21% 25%	
19% 26% 25% 20% 27%	
1% 1% 2% 1% 2%	
1% 1% 2% 2%	
prise expect to grow per year?	
industry construction trade services 1-9 employe	es
11% 12% 11% 12% 13%	
55% 41% 47% 49% 41%	
24% 31% 27% 27% 30%	
6% 12% 11% 10% 12%	
3% 3% 3% 4%	
14-2	
industry construction typed	
industry         construction         trade         services         1-9 employe           70%         60%         62%         61%         53%	:es
21% 30% 27% 28% 35%	
7% 7% 9% 9% 9% 9%	
2% 3% 2% 2% 2%	
270 270 270	
d that you will obtain the desired results?	
industry construction trade services 1-9 employe	es
21% 18% 19% 21% 17%	
29% 35% 31% 32% 38%	
45% 41% 45% 42% 40%	
5% 6% 5% 5%	
The second secon	
ould you prefer most?	
industry construction trade services 1-9 employe	es
industryconstructiontradeservices1-9 employe66%64%62%60%59%	es
industry         construction         trade         services         1-9 employe           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%	es
industry         construction         trade         services         1-9 employe           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%	es
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%	ees
industry         construction         trade         services         1-9 employe           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%	
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           ou aim to obtain?         industry         construction         trade         services         1-9 employer           5%         12%         15%         15%         25%	
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           ou aim to obtain?         industry         construction         trade         services         1-9 employer           5%         12%         15%         15%         25%           16%         29%         27%         27%         40%	
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           ou aim to obtain?         industry         construction         trade         services         1-9 employer           5%         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%	
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5w         5%         5%         5%         5%           12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%	
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5w         5%         5%         5%         5%           12w         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%           22%         13%         11%         12%         3%	
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5w         5%         5%         5%         5%           12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%	
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5w         5%         5%         5%         5%           12w         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%           22%         13%         11%         12%         3%	
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5w         5%         5%         5%         5%           12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         5%         5%         5%         5%           industry         construction         trade         services         1-9 employer           5%         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employee	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5w         5%         5%         5%         5%           5w         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employee           19%         19%         18%         18%         20%	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5w         5%         5%         5%         5%           5w         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         17%         15%         8%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employee           19%         19%         18%         18%         20%           15%         20%         18%         20%	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         12%         15%         5%         5%           16%         29%         27%         27%         25%           16%         29%         27%         27%         40%           21%         18%         18%         16%           27%         17%         15%         8%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employee           19%         19%         18%         18%         20%           15%         20%         3%         20%           2%         4%         3%         2	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         5%         5%         5%         5%           12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%         8%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employer           19%         19%         18%         18%         20%           15%         20%         3%         20%         20%           20%         4	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         3%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employee           19%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employee	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%         5%           5%         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         17%         15%         3%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employed           2%         13%         11%         12%         3%           10%         19%         18%         18%         20%           15%         20%         18%         16%         20% <td>ees</td>	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         12%         5%         5%         5%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employer           19%         19%         18%         18%         20%           15%         20%         3%         20%         3%           10%         19%         18%         16%         20%           20%	ees
industry         construction         trade         services         1-9 employer           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%         5%           3u aim to obtain?         industry         construction         trade         services         1-9 employer           5%         12%         15%         25%         5%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           21%         21%         18%         18%         16%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employer           15%         20%         18%         16%         20%           25%         10%	ees
industry         construction         trade         services         1-9 employe           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         5%         5%         5%         5%           bu aim to obtain?         industry         construction         trade         services         1-9 employee           5%         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         18%         18%         16%         25%           21%         17%         17%         15%         8%           22%         13%         11%         12%         3%           10%         8%         12%         9%           15%         20%         18%         16%         20%           25%         20%         18%	ees ees
industry         construction         trade         services         1-9 employe           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         5%         5%         5%         5%           3u aim to obtain?         industry         construction         trade         services         1-9 employe           5%         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         15%         8%         8%           22%         13%         11%         12%         3%           10%         8%         12%         9%           15%         20%         18%         16%         20%           15%         20%         18%         16	ees ees
industry         construction         trade         services         1-9 employe           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         5%         5%         5%         5%           30         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         18%         18%         16%         25%           21%         18%         18%         16%         20%           22%         13%         11%         12%         3%           10%         8%         18%         20%         9%           15%         20%         18%         18%         20%           19%         19%         18%         18%         20%           15%         20%         4%         3%         4%         20%           12%	ees ees
industry         construction         trade         services         1-9 employe           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         5%         5%         5%         5%           3u aim to obtain?         industry         construction         trade         services         1-9 employee           5%         12%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employe           19%         19%         18%         18%         20%         20%           15%	ees ees
industry         construction         trade         services         1-9 employed           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           3u aim to obtain?         industry         construction         trade         services         1-9 employee           5%         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         21%         18%         18%         16%           27%         17%         17%         15%         8%           22%         13%         11%         12%         3%           10%         8%         13%         12%         9%           industry         construction         trade         services         1-9 employee           15%         20%         18%         16%         20%           15% <td>ees ees</td>	ees ees
industry         construction         trade         services         1-9 employe           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           77%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         12%         5%         5%         5%           16w         29%         27%         25%         40%           16%         29%         27%         27%         40%           21%         18%         18%         16%         25%           16%         29%         27%         27%         40%         40%           21%         21%         18%         18%         16%         16%           27%         17%         17%         15%         3%         16%           22%         13%         11%         12%         3%         20%           15%         20%         18%         18%         20%         20%         18%         16%         20%         2	ees ees
industry         construction         trade         services         1-9 employe           66%         64%         62%         60%         59%           14%         18%         16%         15%         16%           7%         6%         6%         9%         8%           10%         7%         11%         11%         12%           4%         5%         5%         5%         5%           5%         12%         15%         15%         25%           16%         29%         27%         27%         40%           21%         118%         18%         16%           21%         21%         18%         18%         16%           27%         17%         15%         3%         16%           27%         17%         15%         3%         16%           22%         13%         11%         12%         3%           10%         8%         18%         20%           15%         20%         3%         12%           29%         18%         18%         20%           15%         20%         3%         20%           15%	ees ees

10-49 employe	e 50-249 emplo	y 250+ employees	innovative firr	n non-innovative firms
91%	78%	64%	90%	90%
8%	22%	35%	10%	9%
1%	1%	1%	1%	1%
10-49 employe	e 50-249 emplo	y 250+ employees	innovative firr	n non-innovative firms
0%	0%	0%	42%	47%
100%	0%	0%	31%	29%
0%	100%	0%	27%	23%
100%	100%	0%	100%	100%
0%	0%	100%	0%	0%
10-49 employe	e 50-249 emplo	y 250+ employees	innovative firr	n non-innovative firms
19%	34%	35%	21%	14%
12%	9%	6%	8%	13%
24%	19%	18%	26%	25%
45%	38%	40%	44%	47%
• •	•	y 250+ employees		n non-innovative firms
2%	6%	13%	2%	2%
52%	49%	43%	48%	46%
8%	17%	19%	8%	9%
1%	2%	4%	1%	1%
33%	20%	11%	37%	38%
4%	6%	9%	3%	4%
0%	0%	1%	0%	0%
10-49 employ	e 50-249 emplo	y 250+ employees	innovative firr	n non-innovative firms
12%	3%	2%	31%	32%
17%	2%	1%	14%	15%
22%	5%	1%	12%	12%
38%	35%	5%	23%	22%
8%	43%	27%	14%	13%
1%	10%	62%	3%	2%
3%	2%	2%	3%	4%
3 70	2 70	270	3 70	770
10-49 employe	e 50-249 emplo	y 250+ employees	innovative firr	n non-innovative firms
50%	34%	30%	46%	59%
27%	29%	28%	27%	20%
9%	15%	15%	11%	6%
11%	19%	23%	13%	10%
4%	3%	5%	3%	4%
170	3 70	370	3 70	170
10-49 employe	e 50-249 emplo	y 250+ employees	innovative firr	n non-innovative firms
79%	86%	89%	73%	78%
13%	10%	7%	17%	14%
6%	4%	3%	8%	6%
2%	1%	1%	2%	1%
0%	0%	0%	0%	0%
		y 250+ employees		n non-innovative firms
19%	20%	20%	19%	20%
15%	16%	19%	14%	16%
12%	11%	10%	14%	11%
12%	13%	13%	12%	12%
19%	19%	17%	17%	18%
16%	16%	16%	15%	16%
7%	5%	5%	9%	6%
0%	0%	0%	0%	0%

6,1				
0,1	6,3	6,1	6,3	6,1
6,0	6,2	6,5	6,1	6,0
	4,6	•	5,1	4,5
4,8		4,4		
6,1	6,2	6,3	6,2	5,9
6,1	6,3	6,2	5,9	5,6
5,9	6,0	6,0	6,0	5,7
5,5	5,2	5,2	5,9	5,1
10-49 employ	e 50-249 emplo	y 250+ employees	innovative firr	m non-innovative firms
32%	34%	37%	57%	0%
67%	65%	61%	42%	98%
1%	1%	1%	1%	2%
10-49 employ	e 50-249 emplo	y 250+ employees	innovative firm	m non-innovative firms
25%	26%	26%	42%	0%
73%	72%	72%	56%	97%
2%	2%	2%	2%	3%
10 10	- 50 240		!	m non-innovative firms
		y 250+ employees		
27%	28%	36%	44%	0%
73%	71%	63%	55%	99%
0%	1%	0%	1%	1%
0 70	1 70	0 70	1 70	1 70
10-49 employ	e 50-249 emplo	y 250+ employees	innovative fire	m non-innovative firms
25%			46%	
	20%	21%		0%
74%	79%	78%	53%	99%
0%	1%	1%	0%	1%
10-49 amploy	e 50-240 emplo	y 250+ employees	innovative fire	m non-innovative firms
44%	49%	54%	46%	34%
33%	32%	27%	29%	39%
22%	19%	18%	24%	26%
1%	1%	1%	0%	1%
			220/	8%
22%	31%	37%	22%	0 70
22%	31%	37%	22%	0 70
			22%	<b>6</b> 70
				m non-innovative firms
10-49 employ	e 50-249 emplo	y 250+ employees	innovative firm	m non-innovative firms
<b>10-49 employ</b> 60%	e <b>50-249 emplo</b> 60%	y <b>250+ employees</b> 59%	innovative firm	m non-innovative firms 52%
<b>10-49 employ</b> 60% 32%	e <b>50-249 emplo</b> 60% 33%	y <b>250+ employees</b> 59% 31%	innovative firm 59% 32%	m non-innovative firms 52% 41%
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-	=	iploy 250+ employees		irm non-innovative firms
30%	38%	40%	34%	21%
53%	46%	43%	49%	61%
13%	14%	14%	13%	13%
4%	2%	3%	4%	5%
17%	24%	25%	21%	8%
10-49 emplo	ove 50-249 em	nploy 250+ employees	innovative f	irm non-innovative firms
21%	28%	32%	25%	15%
61%	55%	50%	54%	67%
16%	14%	15%	18%	15%
3%	2%	3%	3%	4%
5%	14%	16%	7%	0%
		iploy 250+ employees		irm non-innovative firms
31%	38%	40%	30%	20%
53%	46%	39%	54%	66%
16%	15%	20%	16%	14%
0%	0%	1%	0%	0%
15%	23%	20%	14%	6%
10-49 emplo	ye 50-249 em	nploy 250+ employees	innovative f	irm non-innovative firms
17%	16%	17%	18%	13%
44%	44%	40%	41%	49%
24%	28%	30%	24%	19%
13%	10%	10%	14%	16%
2%	2%	3%	2%	3%
-7%	-12%	-13%	-7%	-6%
-	=	iploy 250+ employees		irm non-innovative firms
28%	33%	43%	27%	22%
69%	63%	54%	69%	74%
2%	3%	3%	4%	4%
10-49 emplo	ye 50-249 em	nploy 250+ employees	innovative f	irm non-innovative firms
33%	34%	33%	37%	26%
65%	63%	64%	60%	70%
3%	3%	3%	3%	4%
	ye 50-249 em	nploy 250+ employees		irm non-innovative firms
56%	58%	59%	55%	51%
42%	41%	39%	43%	47%
2%	2%	2%	2%	3%
Alexander Alexander	fortuna 2			
them in the		iploy 250+ employees	innovative 4	irm non-innovative firms
	-			
59%	63%	62%	60%	52%
39%	36%	35%	38%	45%
1%	2%	2%	2%	3%
			_	
	-	iploy 250+ employees		irm non-innovative firms
35%	39%	42%	36%	29%
63%	59%	56%	62%	68%
2%	2%	2%	2%	3%
	-	nploy 250+ employees		irm non-innovative firms
20%	23%	31%	22%	16%
78%	74%	66%	75%	80%
2%	2%	3%	3%	3%
10-49 emplo	ye 50-249 em	iploy 250+ employees	innovative f	irm non-innovative firms
5%	5%	9%	5%	3%

93%	92%	87%	91%	93%
3%	3%	4%	3%	4%
J 70	370	4 70	370	470
10-49 emn	love 50-249 em	ploy 250+ employees	innovativ	e firm non-innovative fir
17%	18%	24%	18%	13%
30%	79%	72%	78%	83%
		3%	4%	4%
3%	3%	3%	4%	4%
10-49 emp	love 50-249 em	ploy 250+ employees	innovativ	e firm non-innovative fir
54%	59%	63%	50%	45%
15%	40%	35%	49%	53%
.%	1%	2%	2%	2%
. 70	1 70	270	2.70	2.70
L0-49 emp	loye 50-249 em	iploy 250+ employees	innovativ	e firm non-innovative fir
.2%	17%	23%	13%	8%
36%	81%	74%	83%	88%
3%	2%	3%	3%	4%
70	270	3 70	370	770
.0-49 emp	loye 50-249 em	ploy 250+ employees	innovativ	e firm non-innovative fir
.2%	12%	16%	14%	8%
84%	83%	79%	81%	86%
· %	5%	6%	5%	6%
-	- · <del>-</del>			
		ploy 250+ employees		e firm non-innovative fir
.6%	22%	33%	16%	13%
12%	11%	11%	11%	9%
59%	64%	54%	69%	74%
2%	3%	3%	4%	4%
0-49 emp	loye 50-249 em	ploy 250+ employees	innovativ	e firm non-innovative fir
L0%	13%	15%	11%	7%
23%	21%	18%	26%	20%
55%	63%	64%	60%	70%
3%	3%	3%	3%	4%
10-49 emp	loye 50-249 em	ploy 250+ employees	innovativ	e firm non-innovative fir
39%	44%	47%	38%	34%
17%	14%	13%	17%	16%
12%	41%	39%	43%	47%
2%	2%	2%	2%	3%
	-	ploy 250+ employees		e firm non-innovative fir
15%	20%	25%	15%	11%
14%	42%	37%	45%	41%
10%	36%	36%	38%	45%
.%	2%	2%	2%	3%
0-49 emn	Nove 50-249 em	ploy 250+ employees	innovativ	e firm non-innovative fir
10-49 emp 11%	14%	18%	10%	8%
23%	24%	22%	25%	21%
54%	60%	58%	63%	69%
2%	2%	2%	2%	3%
10-49 emp	oloye 50-249 em	ploy 250+ employees	innovativ	e firm non-innovative fir
	10%	16%	8%	5%
/%	13%	15%	14%	11%
	75%	66%	75%	80%
13%	75%	56% 3%	75% 3%	80% 3%
13% 78%	20/		1 1/0	540
13% 78%	2%	3%	3 70	3 70
7% 13% 78% 2% <b>10-49 em</b> p		aploy 250+ employees		e firm non-innovative fir

4%	4%	7%	4%	2%
93%	92%	87%	91%	93%
3%	3%	4%	3%	4%
10-49 em	nlove 50-249 em	iploy 250+ employees	innovativ	e firm non-innovative firm
4%	3%	6%	4%	2%
13%	14%	18%	14%	11%
80%	79%	73%	78%	83%
3%	3%	3%	4%	4%
10-49 em	ploye 50-249 em	ploy 250+ employees	innovativ	e firm non-innovative firm
35%	44%	50%	30%	27%
20%	15%	13%	20%	17%
45%	40%	35%	49%	53%
45% 1%	40% 1%	2%	2%	2%
1 70	1 70	2 70	2 70	2 70
10-49 em	nlove 50-249 em	ploy 250+ employees	innovativ	e firm non-innovative firm
7%	12%	18%	8%	4%
5%	4%	5%	5%	3%
86%	81%	74%	83%	88%
3%	2%	3%	3%	4%
		iploy 250+ employees		e firm non-innovative firm
5%	5%	8%	5%	2%
8%	7%	8%	9%	6%
84%	83%	79%	81%	86%
4%	5%	6%	5%	6%
	ploye 50-249 em	nploy 250+ employees		e firm non-innovative firm
6%	4%	1%	6%	4%
9%	5%	4%	13%	9%
1%	1%	2%	2%	1%
5%	3%	2%	7%	5%
5%	6%	8%	6%	5%
3%	1%	1%	4%	4%
70%	78%	81%	62%	71%
1%	1%	1%	1%	1%
	<b>-</b> 70	- / v	270	- 70
months?	nlove 50-249 em	iploy 250+ employees	innovativ	e firm non-innovative firm
20%	22%	26%	22%	17%
52%	48%	45%	50%	56%
21%	23%	23%	20%	19%
7%	7%	5%	8%	7%
1%	0%	1%	1%	0%
	•		-	
10-49 em	ploye 50-249 em	nploy 250+ employees	innovativ	e firm non-innovative firm
25%	26%	23%	27%	21%
58%	58%	60%	55%	64%
12%	11%	13%	12%	11%
4%	4%	2%	6%	4%
1%	1%	2%	1%	0%
			_	<b></b>
<b>10-49 em</b> 14%	ploye <b>50-249 e</b> m 13%	iploy 250+ employees 16%	innovativ 16%	e firm non-innovative firm 10%
59%	67%	63%	59%	65%
6%	3%	6%	6%	5%
20%	16%	13%	18%	19%
1%	1%	1%	1%	1%
		ploy 250+ employees		e firm non-innovative firm
11%	6%	18%	10%	5%
53%	59%	55%	51%	62%
12%	6%	11%	8%	9%
14 /0	J 70	11 /0	0.70	<i>9 1</i> 0
12%	6%	11%	8%	9%

21%				
	25%	15%	28%	22%
4%	4%	1%	4%	3%
4%	4%	1%	4%	3%
	ploye 50-249 en	nploy 250+ employees		e firm non-innovative firms
17%	19%	21%	19%	13%
50%	52%	52%	49%	54%
9%	10%	11%	10%	8%
23%	18%	15%	21%	23%
1%	1%	1%	1%	1%
6 months	?			
10-49 em	ploye 50-249 en	nploy 250+ employees	innovativ	e firm non-innovative firms
25%	23%	23%	27%	21%
55%	56%	52%	53%	61%
16%	17%	21%	16%	14%
4%	3%	4%	4%	4%
0%	0%	1%	0%	0%
		nploy 250+ employees		e firm non-innovative firms
29%	35%	40%	30%	25%
7%	4%	3%	8%	7%
40%	40%	36%	36%	41%
23%	20%	18%	25%	25%
1%	1%	2%	1%	2%
10-49 000	nlove E0-240 c=	nploy 250+ employees	innovativ	e firm non-innovative firms
34%	37%	45%	33%	28%
5%	2%	2%	5%	5%
33%	33%	33%	31%	35%
24%	25%	16%	27%	28%
3%	3%	3%	3%	3%
10-49 em	plove 50-249 en	nploy 250+ employees	innovativ	e firm non-innovative firms
21%	29%	32%	23%	19%
3%	2%	1%	4%	3%
40%	41%	42%	38%	42%
30%	24%	20%	30%	31%
6%	4%	5%	5%	5%
			_	
		nploy 250+ employees		e firm non-innovative firms
32%	32%	41%	35%	27%
	4%	3%	7%	6%
6%		36%	33%	38%
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36% 25%	22%	19%	23%	27%
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36% 25% 1% only part o	22% 1% of the financing ploye 50-249 en	19% 1% you requested; refuse to pro- nploy 250+ employees	23% 1% ceed because of a innovative	27% 2% unacceptable costs or terms and e firm non-innovative firms
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36% 25% 1% <b>only part o</b> <b>10-49 em</b> 65% 8%	22% 1% of the financing ploye <b>50-249</b> en 79% 6%	19% 1% you requested; refuse to pro- nploy 250+ employees 80% 10%	23% 1% ceed because of innovative 63% 7%	27% 2% unacceptable costs or terms and e firm non-innovative firms 71% 7%
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10-49 employ		y 250+ employees		m non-innovative firms
64%	76%	79%	63%	66%
10%	9%	10%	10%	10%
13%	9%	8%	13%	12%
10%		2%	11%	9%
	5%			
3%	1%	1%	3%	3%
10-49 employ	ve 50-249 emplo	y 250+ employees	innovative fir	m non-innovative firms
11%	2%	0%	15%	17%
31%	14%	2%	27%	28%
25%	16%	4%	19%	17%
21%	37%	17%	21%	22%
9%	28%	74%	14%	12%
3%	4%	2%	3%	4%
3 70	170	270	3 70	170
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	·	oy 250+ employees		m non-innovative firms
5,8	4,2	3,1	6,1	5,8
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-	•	by 250+ employees		m non-innovative firms
31%	42%	46%	33%	26%
40%	35%	34%	39%	36%
30%	23%	20%	28%	39%
10-49 employ	ve 50-240 emple	oy 250+ employees	innovative fir	m non-innovative firms
29%	34%	38%	29%	25%
41%	43%	42%	42%	36%
30%	23%	20%	28%	39%
10-49 employ	ve 50-249 emplo	oy 250+ employees	innovative fir	m non-innovative firms
10%	9%	8%	10%	6%
60%	68%	72%	62%	55%
30%	23%	20%	28%	39%
10-49 employ	ve 50-249 emplo	oy 250+ employees	innovative fir	m non-innovative firms
11%	11%	13%	16%	3%
60%	66%	67%	56%	58%
30%	23%	20%	28%	39%
10-49 employ	ye 50-249 emplo	oy 250+ employees	innovative fir	m non-innovative firms
11%	10%	15%	11%	10%
59%	67%	65%	61%	52%
30%	23%	20%	28%	39%
	•	y 250+ employees	innovative fir	m non-innovative firms
12%	10%	13%	12%	11%
58%	67%	67%	60%	50%
30%	23%	20%	28%	39%
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40.40 :	E0 545	250		
		oy 250+ employees		m non-innovative firms
21%	25%	30%	21%	17%
42%	44%	42%	39%	44%
32%	26%	24%	35%	32%
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6%	8%	7%	6%	5%

38%	41%	47%	37%	37%
21%	15%	11%	24%	18%
7%	7%	6%	7%	8%
-15%	-7%	-4%	-18%	-13%
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rated over	the past 6 mor	nths?		
10-49 emr	olove 50-249 en	nploy 250+ employees	innovative	firm non-innovative firms
27%	34%	39%	31%	20%
47%	45%	42%	43%	51%
20%	15%	15%	21%	20%
6%	5%	4%	6%	8%
7%	19%	24%	10%	0%
7 70	1370	2170	1070	3 70
10-49 emp	oloye 50-249 en	nploy 250+ employees	innovative	firm non-innovative firms
34%	37%	42%	34%	24%
52%	52%	48%	49%	59%
12%	9%	8%	16%	14%
2%	2%	2%	2%	2%
21%	28%	34%	18%	10%
10-49 am	Nove 50-240 cm	nploy 250+ employees	innovativo	firm non-innovative firms
	-			
26%	31%	33%	26%	20%
58%	57%	54%	57%	64%
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10-49 emp	oloye 50-249 en	nploy 250+ employees	innovative	firm non-innovative firms
27%	32%	36%	27%	21%
44%	48%	47%	42%	48%
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10-49 emp 23% 54% 12% 8% 3% 11% 10-49 emp 11% 30% 6% 50% 3% 5%	22% 57% 11% 8% 2% 11% bloye 50-249 en 11% 35% 3% 47% 4% 7% ver the past 6 n	22% 63% 9% 4% 3% 13%  nploy 250+ employees 20% 35% 5% 36% 3% 16%  nonths?	24% 49% 14% 9% 4% 10%  innovative 12% 32% 6% 46% 4% 5%	17% 57% 12% 11% 2% 4%  * firm non-innovative firms 6% 29% 6% 54% 4%
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10%	13%	17%	9%	4%
10 /0	13 /0	17 70	<i>3 7</i> 0	4 70
10-49 employ	e 50-249 emplo	y 250+ employees	innovative fir	m non-innovative firms
14%	14%	19%	16%	9%
52%	59%	55%	51%	56%
5%	4%	5%	6%	6%
27%	22%	20%	25%	26%
2%	1%	2%	2%	3%
9%	10%	14%	10%	3%
onths?				
10-49 employ	e 50-249 emplo	y 250+ employees	innovative fir	m non-innovative firms
11%	12%	28%	9%	9%
57%	48%	45%	47%	56%
6%	6%	7%	9%	5%
23%	29%	20%	31%	25%
4%	6%	0%	4%	6%
6%	6%	21%	0%	4%
10 40 - 1	- 50 240	350 L amortina	immercati c	manan ing seekie e
		y 250+ employees		m non-innovative firms
12%	15%	18%	14%	10%
67%	69%	68%	64%	70%
5%	5%	4%	7%	5%
15%	11%	11%	15%	15%
0%	0%	0%	0%	0%
7%	11%	14%	7%	5%
romained un	shanged or deer	eased in the past 6 months?		
		y 250+ employees	innovative fir	m non-innovative firms
23%	17%	13%	24%	20%
40%	38%	36%	40%	41%
33%	42%	49%	30%	34%
4%	4%	3%	6%	5%
-10%	-25%	-36%	-6%	-14%
-10 70	-2370	-30 %	-0 70	-14 70
er the following	na items increa:	sed, remained unchanged or de	ecreased in the	past 6 months?
		y 250+ employees		m non-innovative firms
38%	31%	24%	40%	36%
49%	55%	57%	46%	52%
9%	11%	16%	9%	8%
5%	3%	3%	5%	4%
29%	19%	7%	31%	28%
		-	<del></del>	
		nged or decreased in the past	6 months?	
		y 250+ employees		m non-innovative firms
19%	24%	32%	21%	19%
61%	62%	56%	58%	63%
15%	11%	9%	16%	13%
5%	3%	3%	6%	5%
4%	13%	24%	5%	6%
		or decreased in the past 6 mg		
10-49 employ	e 50-249 emplo	y 250+ employees	innovative fir	m non-innovative firms
<b>10-49 employ</b> 8%	re <b>50-249 e</b> mplo 10%	y <b>250+ employees</b> 15%	innovative fir 10%	7%
<b>10-49 employ</b> 8% 74%	re <b>50-249 emplo</b> 10% 77%	y <b>250+ employees</b> 15% 76%	innovative fir 10% 72%	7% 78%
10-49 employ 8% 74% 10%	re <b>50-249 emplo</b> 10% 77% 7%	y <b>250+ employees</b> 15% 76% 5%	innovative fir 10% 72% 9%	7% 78% 7%
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10-49 employ 8% 74% 10%	re <b>50-249 emplo</b> 10% 77% 7%	y <b>250+ employees</b> 15% 76% 5%	innovative fir 10% 72% 9%	7% 78% 7%
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10-49 employ 8% 74% 10% 8% -2%  2d, remained u 10-49 employ 31% 59% 5% 5% 25%  nged or decree	10% 77% 7% 7% 4%  10changed or de 24% 66% 6% 5% 19%  ased in the pass	y 250+ employees 15% 76% 5% 5% 10% ecreased in the past 6 months? by 250+ employees 20% 70% 5% 4% 15%	innovative fir 10% 72% 9% 10% 0% innovative fir 33% 56% 5% 5% 28%	7% 78% 7% 8% 0%  m non-innovative firms 27% 63% 6% 5%

61%	67%	70%	58%	64%
5%	4%	6%	5%	5%
10%	8%	7%	10%	10%
19%	16%	12%	22%	16%
1370	1070	12 /0	22 70	10 70
ility will im	prove, deterio	rate or remain unchanged over	er the next 6 mon	ths?
		nploy 250+ employees		firm non-innovative firms
27%	33%	34%	31%	25%
55%	54%	56%	51%	57%
12%	8%	7%	12%	12%
4%	3%	3%	4%	3%
2%	2%	1%	2%	2%
15%	24%	27%	19%	12%
y will impro	ve, deteriorat	e or remain unchanged over t	he next 6 months	<b>5?</b>
10-49 emp	loye 50-249 er	mploy 250+ employees	innovative	e firm non-innovative firms
20%	23%	29%	23%	18%
57%	60%	57%	52%	61%
17%	12%	10%	18%	16%
3%	3%	2%	3%	3%
3%	2%	2%	4%	3%
3%	12%	19%	5%	2%
	the next 6 mor			
-	-	nploy 250+ employees		e firm non-innovative firms
18%	19%	18%	22%	11%
49%	59%	61%	48%	56%
7%	4%	4%	7%	8%
23%	17%	15%	19%	22%
2%	2%	2%	3%	4%
12%	15%	13%	14%	4%
_	over the next			
		nploy 250+ employees		e firm non-innovative firms
22%	22%	24%	24%	17%
61%	64%	66%	57%	64%
11%	8%	5%	12%	11%
3%	3%	3%	4%	4%
3%	2%	2%	3%	3%
11%	14%	19%	12%	6%
or romain i	unchanged eve	or the payt 6 months?		
		er the next 6 months? mploy 250+ employees	innovative	e firm non-innovative firms
10 <b>-49</b> emp			21%	
	20%	20%		11%
49%	48%	56%	43%	52%
13%	6%	8%	11%	15%
17%	20%	11%	21%	17%
3%	7%	4%	5%	5%
7%	14%	12%	10%	-3%
nged over t	he next 6 mon	iths?		
		nploy 250+ employees	innovative	e firm non-innovative firms
13%	16%	16%	16%	11%
61%	66%	67%	58%	64%
8%	5%	3%	8%	7%
14%	11%	11%	13%	13%
5%	3%	3%	5%	5%
5%	11%	12%	8%	4%
		rate or remain unchanged ove		
	loye 50-249 er	nploy 250+ employees	innovative	e firm non-innovative firms
20%	21%	25%	23%	18%
59%	66%	62%	56%	63%
16%	9%	9%	16%	14%
2%	1%	2%	2%	2%
3%	2%	2%	3%	3%
4%	12%	17%	6%	4%
			_	
		nploy 250+ employees		e firm non-innovative firms
11%	9%	9%	13%	7%
38%	47%	48%	33%	30%

31%	26%	22%	32%	43%
18%	17%	19%	18%	19%
1%	0%	0%	2%	1%
1%	1%	1%	1%	1%
10-49 employ	e 50-249 emplo <sup>,</sup>	y 250+ employees	innovative firm	n non-innovative firms
16%	14%	13%	18%	11%
42%	52%	54%	40%	39%
20%	16%	15%	18%	24%
			21%	
20%	16%	17%		23%
1%	0%	0%	1%	1%
1%	1%	1%	1%	1%
10-49 employe	e 50-249 emplo	y 250+ employees	innovative firm	n non-innovative firms
12%	9%	7%	16%	7%
50%	62%	68%	52%	46%
27%	21%	16%	22%	33%
9%	6%	6%	8%	12%
2%	2%	3%	3%	3%
		y 250+ employees		non-innovative firms
67%	75%	78%	63%	63%
24%	15%	10%	28%	25%
7%	8%	10%	7%	10%
2%	2%	2%	2%	2%
10.40	E0 040	250		
	<del>-</del>	y 250+ employees		non-innovative firms
22%	24%	33%	23%	17%
31%	23%	18%	31%	32%
42%	49%	45%	41%	45%
5%	4%	4%	5%	5%
<b>3</b> / 3	. 70	. , ;	<b>3</b> 70	2 /3
10-49 employ	s E0-249 amplo	250± amployees	innovative firm	r non-innovative firms
	<del>-</del>	y 250+ employees		n non-innovative firms
63%	66%	61%	60%	67%
63% 15%	66% 15%	61% 18%	60% 16%	67% 13%
63%	66%	61%	60%	67%
63% 15%	66% 15%	61% 18%	60% 16%	67% 13%
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63% 15% 7%	66% 15% 7%	61% 18% 6%	60% 16% 9%	67% 13% 5%
63% 15% 7% 10%	66% 15% 7% 8%	61% 18% 6% 11%	60% 16% 9% 11%	67% 13% 5% 9%
63% 15% 7% 10% 4%	66% 15% 7% 8% 4%	61% 18% 6% 11% 5%	60% 16% 9% 11% 4%	67% 13% 5% 9% 6%
63% 15% 7% 10% 4%	66% 15% 7% 8% 4% e <b>50-249</b> emplo	61% 18% 6% 11% 5% y <b>250+ employees</b>	60% 16% 9% 11% 4%	67% 13% 5% 9% 6% nnon-innovative firms
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conditions; or have you not received anything at all?