

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

D2. How would you characterise your enterprise?

		EU-28
<i>an autonomous profit-oriented enterprise, making independent financial decisions</i>	%	90%
<i>a subsidiary of another enterprise</i>	%	9%
<i>a branch of another enterprise</i>	%	1%

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

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

D3. What is the main activity of your enterprise?

		EU-28
<i>industry</i>	%	18%
<i>construction</i>	%	11%
<i>trade</i>	%	26%
<i>services</i>	%	46%

D6. Who owns the largest stake in your enterprise?

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

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

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

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

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

D5. In which year was your enterprise first registered?

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

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

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

Q0. On a scale of 1-10, where 10 means it is extremely pressing and 1 means it is not at all pressing, how pressing is the problem you identified in Q0?

EU-28

<i>finding customers</i>	mean	6,2
<i>competition</i>	mean	6,0
<i>access to finance</i>	mean	4,9
<i>costs of production or labour</i>	mean	6,0
<i>skilled staff/ experienced managers</i>	mean	5,8
<i>regulation</i>	mean	5,8
<i>other</i>	mean	5,6

Q1a During the past 12 months have you introduced...? a new or significantly improved product or service

EU-28

<i>yes</i>	%	32%
<i>no</i>	%	66%
<i>DK/NA</i>	%	1%

Q1b During the past 12 months have you introduced...? a new or significantly improved production process

EU-28

<i>yes</i>	%	24%
<i>no</i>	%	74%
<i>DK/NA</i>	%	2%

Q1c During the past 12 months have you introduced...? a new organisation of management

EU-28

<i>yes</i>	%	25%
<i>no</i>	%	74%
<i>DK/NA</i>	%	1%

Q1d During the past 12 months have you introduced...? a new way of selling your goods or services

EU-28

<i>yes</i>	%	26%
<i>no</i>	%	73%
<i>DK/NA</i>	%	1%

Q2a. Have the following company indicators decreased, remained unchanged or increased over the past 12 months?

EU-28

<i>increased</i>	%	41%
<i>remained unchanged</i>	%	33%
<i>decreased</i>	%	25%
<i>DK/NA</i>	%	1%
<i>net balance</i>	%	16%

Q2b. Have the following company indicators decreased, remained unchanged or increased over the past 12 months?

EU-28

<i>increased</i>	%	56%
<i>remained unchanged</i>	%	36%
<i>decreased</i>	%	7%
<i>DK/NA</i>	%	1%
<i>net balance</i>	%	49%

Q2c. Have the following company indicators decreased, remained unchanged or increased over the past 12 months?

EU-28

<i>increased</i>	%	56%
<i>remained unchanged</i>	%	36%
<i>decreased</i>	%	7%
<i>DK/NA</i>	%	1%
<i>net balance</i>	%	50%

Q2d. Have the following company indicators decreased, remained unchanged or increased over the past 12 months?

EU-28

<i>increased</i>	%	20%
<i>remained unchanged</i>	%	53%
<i>decreased</i>	%	18%
<i>DK/NA</i>	%	9%
<i>net balance</i>	%	3%

Q2e. Have the following company indicators decreased, remained unchanged or increased over the past 12 months?

EU-28

<i>increased</i>	%	31%
<i>remained unchanged</i>	%	31%
<i>decreased</i>	%	35%
<i>DK/NA</i>	%	3%
<i>net balance</i>	%	-4%

Q2g. Have the following company indicators decreased, remained unchanged or increased over the past 6 months?

		EU-28
<i>increased</i>	%	29%
<i>remained unchanged</i>	%	54%
<i>decreased</i>	%	13%
<i>DK/NA</i>	%	4%
<i>net balance</i>	%	15%

Q2h. Have the following company indicators decreased, remained unchanged or increased over the past 6 months?

		EU-28
<i>increased</i>	%	21%
<i>remained unchanged</i>	%	59%
<i>decreased</i>	%	17%
<i>DK/NA</i>	%	3%
<i>net balance</i>	%	4%

Q2i. Have the following company indicators decreased, remained unchanged or increased over the past 6 months?

		EU-28
<i>increased</i>	%	25%
<i>remained unchanged</i>	%	59%
<i>decreased</i>	%	15%
<i>DK/NA</i>	%	0%
<i>net balance</i>	%	11%

Q2j. Have the following company indicators decreased, remained unchanged or increased over the past 6 months?

		EU-28
<i>increased</i>	%	16%
<i>remained unchanged</i>	%	45%
<i>decreased</i>	%	22%
<i>not applicable, firm has no debt</i>	%	15%
<i>DK/NA</i>	%	2%
<i>net balance</i>	%	-6%

Q4a. Retained earnings or sale of assets (Internal funds) - Are the following sources of financing relevant to your firm?

		EU-28
<i>yes, this source is relevant to my enterprise</i>	%	25%
<i>no, this source is not relevant to my enterprise</i>	%	71%
<i>DK/NA</i>	%	4%

Q4b. Grants or subsidised bank loan - Are the following sources of financing relevant to your firm, that is, have you used them?

		EU-28
<i>yes, this source is relevant to my enterprise</i>	%	32%
<i>no, this source is not relevant to my enterprise</i>	%	64%
<i>DK/NA</i>	%	3%

Q4c. Credit line, bank overdraft or credit cards overdraft - Are the following sources of financing relevant to your firm, that is, have you used them?

		EU-28
<i>yes, this source is relevant to my enterprise</i>	%	53%
<i>no, this source is not relevant to my enterprise</i>	%	44%
<i>DK/NA</i>	%	2%

Q4d. Bank loan (excluding subsidised bank loans, overdrafts and credit lines) - Are the following sources of financing relevant to your firm, that is, have you used them?

		EU-28
<i>yes, this source is relevant to my enterprise</i>	%	57%
<i>no, this source is not relevant to my enterprise</i>	%	41%
<i>DK/NA</i>	%	2%

Q4e. Trade credit - Are the following sources of financing relevant to your firm, that is, have you used them?

		EU-28
<i>yes, this source is relevant to my enterprise</i>	%	33%
<i>no, this source is not relevant to my enterprise</i>	%	65%
<i>DK/NA</i>	%	2%

Q4f. Other loan - Are the following sources of financing relevant to your firm, that is, have you used them?

		EU-28
<i>yes, this source is relevant to my enterprise</i>	%	19%
<i>no, this source is not relevant to my enterprise</i>	%	77%
<i>DK/NA</i>	%	3%

Q4h. Debt securities - Are the following sources of financing relevant to your firm, that is, have you used them?

		EU-28
<i>yes, this source is relevant to my enterprise</i>	%	4%

<i>no, this source is not relevant to my enterprise</i>	%	92%
<i>DK/NA</i>	%	4%

Q4j. Equity capital - Are the following sources of financing relevant to your firm, that is, have you used them? **EU-28**

<i>yes, this source is relevant to my enterprise</i>	%	16%
<i>no, this source is not relevant to my enterprise</i>	%	80%
<i>DK/NA</i>	%	4%

Q4m. Leasing or hire-purchase - Are the following sources of financing relevant to your firm, that is, have you used them? **EU-28**

<i>yes, this source is relevant to my enterprise</i>	%	47%
<i>no, this source is not relevant to my enterprise</i>	%	51%
<i>DK/NA</i>	%	2%

Q4r. Factoring - Are the following sources of financing relevant to your firm, that is, have you used them? **EU-28**

<i>yes, this source is relevant to my enterprise</i>	%	11%
<i>no, this source is not relevant to my enterprise</i>	%	85%
<i>DK/NA</i>	%	4%

Q4p. Other sources of financing - Are the following sources of financing relevant to your firm, that is, have you used them? **EU-28**

<i>yes, this source is relevant to my enterprise</i>	%	11%
<i>no, this source is not relevant to my enterprise</i>	%	83%
<i>DK/NA</i>	%	6%

Q4a. Retained earnings or sale of assets (Internal funds) - Have you used these sources of financing OR NOT during the past 6 months? **EU-28**

<i>used in the past 6 months</i>	%	14%
<i>did not use in the past 6 months</i>	%	10%
<i>source of financing not relevant to my firm</i>	%	71%
<i>DK/NA</i>	%	4%

Q4b. Grants or subsidised bank loan - Have you used these sources of financing OR NOT during the past 6 months? **EU-28**

<i>used in the past 6 months</i>	%	9%
<i>did not use in the past 6 months</i>	%	23%
<i>source of financing not relevant to my firm</i>	%	64%
<i>DK/NA</i>	%	3%

Q4c. Credit line, bank overdraft or credit cards overdraft - Have you used these sources of financing OR NOT during the past 6 months? **EU-28**

<i>used in the past 6 months</i>	%	37%
<i>did not use in the past 6 months</i>	%	17%
<i>source of financing not relevant to my firm</i>	%	44%
<i>DK/NA</i>	%	2%

Q4d. Bank loan - Have you used these sources of financing OR NOT during the past 6 months?

<i>used in the past 6 months</i>	%	13%
<i>did not use in the past 6 months</i>	%	43%
<i>source of financing not relevant to my firm</i>	%	41%
<i>DK/NA</i>	%	2%

Q4e. Trade credit - Have you used these sources of financing OR NOT during the past 6 months?

<i>used in the past 6 months</i>	%	9%
<i>did not use in the past 6 months</i>	%	23%
<i>source of financing not relevant to my firm</i>	%	66%
<i>DK/NA</i>	%	3%

Q4f. Other loan - Have you used these sources of financing OR NOT during the past 6 months?

<i>used in the past 6 months</i>	%	7%
<i>did not use in the past 6 months</i>	%	13%
<i>source of financing not relevant to my firm</i>	%	78%
<i>DK/NA</i>	%	3%

Q4h. Debt securities - Have you used these sources of financing OR NOT during the past 6 months?

<i>used in the past 6 months</i>	%	1%
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<i>did not use in the past 6 months</i>	%	4%
<i>source of financing not relevant to my firm</i>	%	92%
<i>DK/NA</i>	%	4%

Q4j. Equity capital - Have you used these sources of financing OR NOT during the past 6 months?

EU-28

<i>used in the past 6 months</i>	%	3%
<i>did not use in the past 6 months</i>	%	13%
<i>source of financing not relevant to my firm</i>	%	80%
<i>DK/NA</i>	%	4%

Q4m. Leasing or hire-purchase - Have you used these sources of financing OR NOT during the past 6 months?

EU-28

<i>used in the past 6 months</i>	%	29%
<i>did not use in the past 6 months</i>	%	19%
<i>source of financing not relevant to my firm</i>	%	51%
<i>DK/NA</i>	%	2%

Q4r. Factoring - Have you used these sources of financing OR NOT during the past 6 months?

EU-28

<i>used in the past 6 months</i>	%	6%
<i>did not use in the past 6 months</i>	%	5%
<i>source of financing not relevant to my firm</i>	%	86%
<i>DK/NA</i>	%	4%

Q4p. Other sources of financing - Have you used these sources of financing OR NOT during the past 6 months?

EU-28

<i>used in the past 6 months</i>	%	4%
<i>did not use in the past 6 months</i>	%	7%
<i>source of financing not relevant to my firm</i>	%	83%
<i>DK/NA</i>	%	6%

Q32. You mentioned that bank loans are not relevant for your enterprise. What is the most important reason?

EU-28

<i>insufficient collateral or guarantee</i>	%	5%
<i>interest rates or price too high</i>	%	11%
<i>reduced control over the enterprise</i>	%	1%
<i>no bank loans are available</i>	%	6%
<i>other</i>	%	5%
<i>too much paperwork is involved</i>	%	4%
<i>I do not need this type of financing</i>	%	67%
<i>DK/NA</i>	%	1%

Q5a. Bank loans (excluding overdraft and credit lines) - For each of the following types of external financing, please indicate if your needs have increased, remained unchanged or decreased.

EU-28

<i>increased</i>	%	20%
<i>remained unchanged</i>	%	52%
<i>decreased</i>	%	19%
<i>Not applicable</i>	%	7%
<i>DK</i>	%	0%

Q5b. Trade credit- For each of the following types of external financing, please indicate if your needs have increased, remained unchanged or decreased.

EU-28

<i>increased</i>	%	24%
<i>remained unchanged</i>	%	58%
<i>decreased</i>	%	11%
<i>Not applicable</i>	%	5%
<i>DK</i>	%	1%

Q5c. Equity - For each of the following types of external financing, please indicate if your needs have increased, remained unchanged or decreased.

EU-28

<i>increased</i>	%	14%
<i>remained unchanged</i>	%	61%
<i>decreased</i>	%	6%
<i>Not applicable</i>	%	19%
<i>DK</i>	%	1%

Q5d. Debt securities issued - For each of the following types of external financing, please indicate if your needs have increased, remained unchanged or decreased.

EU-28

<i>increased</i>	%	8%
<i>remained unchanged</i>	%	54%
<i>decreased</i>	%	8%

Not applicable	%	26%
DK	%	4%

Q5e. Other - For each of the following types of external financing, please indicate if your needs 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 following types of external financing, please indicate if your needs increased

		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 the following types of financing in the past 6 months? Please provide the percentage of companies that have applied

		EU-28
applied for	%	28%
did not apply - possible rejection	%	8%
did not apply - sufficient internal funds	%	38%
did not apply - other reasons	%	25%
DK/NA	%	1%

Q7ab. Trade credit - Have you applied for the following types of financing in the past 6 months? Please provide the percentage of companies that have applied

		EU-28
applied for	%	31%
did not apply - possible rejection	%	5%
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 financing in the past 6 months? Please provide the percentage of companies that have applied

		EU-28
applied for	%	22%
did not apply - possible rejection	%	4%
did not apply - sufficient internal funds	%	40%
did not apply - other reasons	%	30%
DK/NA	%	5%

Q7ad. Credit line, bank overdraft or credit cards overdraft - Have you applied for the following types of financing in the past 6 months? Please provide the percentage of companies that have applied

		EU-28
applied for	%	32%
did not apply - possible rejection	%	7%
did not apply - sufficient internal funds	%	35%
did not apply - other reasons	%	25%
DK/NA	%	2%

Q7ba. Bank loan (excluding overdraft and credit lines) - If you applied and tried to negotiate for this type of financing, please indicate the percentage of companies that got everything, most, a limited part or was rejected/refused

		EU-28
applied and got everything	%	66%
applied and got most of it	%	7%
applied and got a limited part of it	%	10%
applied but was rejected	%	13%
applied but refused because cost too high	%	4%

Q7bb. Trade credit - If you applied and tried to negotiate for this type of financing over the past 6 months, please indicate the percentage of companies that got everything, most, a limited part or was rejected/refused

		EU-28
applied and got everything	%	68%
applied and got most of it	%	11%
applied and got a limited part of it	%	13%
applied but was rejected	%	7%
applied but refused because cost too high	%	1%

Q7bc. Other external financing - If you applied and tried to negotiate for this type of financing over the past 6 months, please indicate the percentage of companies that got everything, most, a limited part or was rejected/refused

		EU-28
applied and got everything	%	79%
applied and got most of it	%	6%
applied and got a limited part of it	%	8%

<i>applied but was rejected</i>	%	6%
<i>applied but refused because cost too high</i>	%	1%

Q7bd. Credit line, bank overdraft or credit cards overdraft - If you applied and tried to negotiate for this

EU-28

<i>applied and got everything</i>	%	64%
<i>applied and got most of it</i>	%	10%
<i>applied and got a limited part of it</i>	%	12%
<i>applied but was rejected</i>	%	10%
<i>applied but refused because cost too high</i>	%	3%

Q8a. What is the size of the last bank loan that your enterprise obtained/renegotiated/attempted to obtain

EU-28

<i>up to €25,000</i>	%	16%
<i>more than €25,000 and up to €100,000</i>	%	28%
<i>more than €100,000 and up to €250,000</i>	%	19%
<i>more than €250,000 and up to €1 million</i>	%	22%
<i>over €1 million</i>	%	13%
<i>DK/NA</i>	%	3%

Q8b. What interest rate was charged for the credit line or bank overdraft for which you applied?

EU-28

<i>interest rate</i>	mean	6,0
<i>interest rate</i>	median	5,0

Q6a1. Fixed investment - For what purpose was external financing used by your enterprise during the past 6 months

EU-28

<i>selected</i>	%	30%
<i>not selected</i>	%	37%
<i>DK/NA</i>	%	33%

Q6a2. Inventory and working capital - For what purpose was external financing used by your enterprise during the past 6 months

EU-28

<i>selected</i>	%	28%
<i>not selected</i>	%	40%
<i>DK/NA</i>	%	33%

Q6a3. Hiring and training of employees- For what purpose was external financing used by your enterprise during the past 6 months

EU-28

<i>selected</i>	%	8%
<i>not selected</i>	%	59%
<i>DK/NA</i>	%	33%

Q6a4. Developing and launching new products or services - For what purpose was external financing used by your enterprise during the past 6 months

EU-28

<i>selected</i>	%	10%
<i>not selected</i>	%	57%
<i>DK/NA</i>	%	33%

Q6a5. Refinancing or paying off obligations - For what purpose was external financing used by your enterprise during the past 6 months

EU-28

<i>selected</i>	%	11%
<i>not selected</i>	%	57%
<i>DK/NA</i>	%	33%

Q6a6. Other - For what purpose was external financing used by your enterprise during the past 6 months

EU-28

<i>selected</i>	%	12%
<i>not selected</i>	%	56%
<i>DK/NA</i>	%	33%

Q11a. General economic outlook - For each of the following factors, would you say that they have improved, remained unchanged or deteriorated over the past 6 months

EU-28

<i>improved</i>	%	19%
<i>remained unchanged</i>	%	41%
<i>deteriorated</i>	%	33%
<i>DK/NA</i>	%	6%
<i>net balance</i>	%	-14%

Q11b. Access to public financial support including guarantees - For each of the following factors, would you say that they have improved, remained unchanged or deteriorated over the past 6 months

EU-28

<i>improved</i>	%	6%
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<i>remained unchanged</i>	%	37%
<i>deteriorated</i>	%	21%
<i>DK/NA</i>	%	7%
<i>net balance</i>	%	-16%

Q11c. Your firm-specific outlook with respect to your sales and profitability or business plan - For each of the following factors, would you say that they have improved, remained unchanged, deteriorated, DK/NA, or net balance? **EU-28**

<i>improved</i>	%	26%
<i>remained unchanged</i>	%	46%
<i>deteriorated</i>	%	21%
<i>DK/NA</i>	%	7%
<i>net balance</i>	%	6%

Q11d. Your enterprise's own capital - For each of the following factors, would you say that they have improved, remained unchanged, deteriorated, DK/NA, or net balance? **EU-28**

<i>improved</i>	%	29%
<i>remained unchanged</i>	%	53%
<i>deteriorated</i>	%	15%
<i>DK/NA</i>	%	2%
<i>net balance</i>	%	14%

Q11e. Your enterprise's credit history - For each of the following factors, would you say that they have improved, remained unchanged, deteriorated, DK/NA, or net balance? **EU-28**

<i>improved</i>	%	23%
<i>remained unchanged</i>	%	60%
<i>deteriorated</i>	%	11%
<i>DK/NA</i>	%	6%
<i>net balance</i>	%	12%

Q11f. Willingness of banks to provide credit to your enterprise - For each of the following factors, would you say that they have improved, remained unchanged, deteriorated, not applicable, DK, or net balance? **EU-28**

<i>improved</i>	%	25%
<i>remained unchanged</i>	%	44%
<i>deteriorated</i>	%	21%
<i>not applicable</i>	%	7%
<i>DK</i>	%	3%
<i>net balance</i>	%	3%

Q11g. Willingness of business partners to provide trade credit - For each of the following factors, would you say that they have improved, remained unchanged, deteriorated, not applicable, DK, or net balance? **EU-28**

<i>improved</i>	%	21%
<i>remained unchanged</i>	%	52%
<i>deteriorated</i>	%	13%
<i>not applicable</i>	%	10%
<i>DK</i>	%	3%
<i>net balance</i>	%	8%

Q11h. Willingness of investors to invest in your enterprise - For each of the following factors, would you say that they have improved, remained unchanged, deteriorated, not applicable, DK, or net balance? **EU-28**

<i>improved</i>	%	10%
<i>remained unchanged</i>	%	31%
<i>deteriorated</i>	%	6%
<i>not applicable</i>	%	49%
<i>DK</i>	%	4%
<i>net balance</i>	%	3%

Q9a. Bank loans (excluding overdraft and credit lines) - For each of the following types of financing, would you say that their availability has improved, remained unchanged, deteriorated, not applicable, DK, or net balance? **EU-28**

<i>improved</i>	%	18%
<i>remained unchanged</i>	%	56%
<i>deteriorated</i>	%	16%
<i>not applicable</i>	%	8%
<i>DK</i>	%	2%
<i>net balance</i>	%	2%

Q9b. Trade credit - For each of the following types of financing, would you say that their availability has improved, remained unchanged, deteriorated, not applicable, DK, or net balance? **EU-28**

<i>improved</i>	%	20%
<i>remained unchanged</i>	%	59%
<i>deteriorated</i>	%	13%
<i>not applicable</i>	%	7%
<i>DK</i>	%	2%

<i>net balance</i>	%	7%
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Q9c. Equity - For each of the following types of financing, would you say that their availability has improved?

		EU-28
<i>improved</i>	%	13%
<i>remained unchanged</i>	%	53%
<i>deteriorated</i>	%	6%
<i>not applicable</i>	%	25%
<i>DK</i>	%	2%
<i>net balance</i>	%	7%

Q9d. Debt securities issued - For each of the following types of financing, would you say that their availability has improved?

		EU-28
<i>improved</i>	%	9%
<i>remained unchanged</i>	%	49%
<i>deteriorated</i>	%	8%
<i>not applicable</i>	%	29%
<i>DK</i>	%	5%
<i>net balance</i>	%	1%

Q9e. Other - For each of the following types of financing, would you say that their availability has improved?

		EU-28
<i>improved</i>	%	12%
<i>remained unchanged</i>	%	67%
<i>deteriorated</i>	%	6%
<i>not applicable</i>	%	15%
<i>DK</i>	%	0%
<i>net balance</i>	%	6%

Q10a. Level of interest rates - Turning to the terms and conditions of bank financing (including bank loans), would you say that the level of interest rates has increased, remained unchanged, or decreased?

		EU-28
<i>increased</i>	%	23%
<i>remained unchanged</i>	%	40%
<i>decreased</i>	%	32%
<i>DK/NA</i>	%	5%
<i>net balance</i>	%	-9%

Q10b. Level of the cost of financing other than interest rates - Turning to the terms and conditions of bank financing (including bank loans), would you say that the level of the cost of financing other than interest rates has increased, remained unchanged, or decreased?

		EU-28
<i>increased</i>	%	39%
<i>remained unchanged</i>	%	48%
<i>decreased</i>	%	9%
<i>DK/NA</i>	%	5%
<i>net balance</i>	%	30%

Q10c. Available size of loan or credit line - Turning to the terms and conditions of bank financing (including bank loans), would you say that the available size of loan or credit line has increased, remained unchanged, or decreased?

		EU-28
<i>increased</i>	%	20%
<i>remained unchanged</i>	%	60%
<i>decreased</i>	%	15%
<i>DK/NA</i>	%	5%
<i>net balance</i>	%	5%

Q10d. Available maturity of the loan - Turning to the terms and conditions of bank financing (including bank loans), would you say that the available maturity of the loan has increased, remained unchanged, or decreased?

		EU-28
<i>increased</i>	%	9%
<i>remained unchanged</i>	%	74%
<i>decreased</i>	%	8%
<i>DK/NA</i>	%	9%
<i>net balance</i>	%	0%

Q10e. Collateral requirements - Turning to the terms and conditions of bank financing (including bank loans), would you say that collateral requirements have increased, remained unchanged, or decreased?

		EU-28
<i>increased</i>	%	31%
<i>remained unchanged</i>	%	59%
<i>decreased</i>	%	5%
<i>DK/NA</i>	%	5%
<i>net balance</i>	%	26%

Q10f. Other - Turning to the terms and conditions of bank financing (including bank loans, overdraft and credit lines), would you say that the availability of bank financing has increased, remained unchanged, or decreased?

		EU-28
<i>increased</i>	%	25%

<i>remained unchanged</i>	%	60%
<i>decreased</i>	%	5%
<i>DK/NA</i>	%	10%
<i>net balance</i>	%	20%

Q23a. Retained earnings or sale of assets (Internal funds) - Looking ahead, for each of the following types of financing available to your firm, could you improve?

EU-28

<i>improve</i>	%	28%
<i>remained unchanged</i>	%	54%
<i>deteriorate</i>	%	12%
<i>not applicable</i>	%	3%
<i>DK</i>	%	2%
<i>net balance</i>	%	16%

Q23b. Bank loans (excluding overdraft and credit lines) - Looking ahead, for each of the following types of financing available to your firm, could you improve?

EU-28

<i>improve</i>	%	21%
<i>remained unchanged</i>	%	55%
<i>deteriorate</i>	%	17%
<i>not applicable</i>	%	3%
<i>DK</i>	%	3%
<i>net balance</i>	%	4%

Q23c. Equity - Looking ahead, for each of the following types of financing available to your firm, could you improve?

EU-28

<i>improve</i>	%	18%
<i>remained unchanged</i>	%	51%
<i>deteriorate</i>	%	8%
<i>not applicable</i>	%	20%
<i>DK</i>	%	3%
<i>net balance</i>	%	11%

Q23d. Trade credit - Looking ahead, for each of the following types of financing available to your firm, could you improve?

EU-28

<i>improve</i>	%	21%
<i>remained unchanged</i>	%	60%
<i>deteriorate</i>	%	12%
<i>not applicable</i>	%	4%
<i>DK</i>	%	3%
<i>net balance</i>	%	10%

Q23e. Debt securities issued - Looking ahead, for each of the following types of financing available to your firm, could you improve?

EU-28

<i>improve</i>	%	18%
<i>remained unchanged</i>	%	46%
<i>deteriorate</i>	%	12%
<i>not applicable</i>	%	20%
<i>DK</i>	%	5%
<i>net balance</i>	%	6%

Q23f. Other - Looking ahead, for each of the following types of financing available to your firm, could you improve?

EU-28

<i>improve</i>	%	14%
<i>remained unchanged</i>	%	60%
<i>deteriorate</i>	%	8%
<i>not applicable</i>	%	13%
<i>DK</i>	%	5%
<i>net balance</i>	%	6%

Q23g. Credit line, bank overdraft or credit cards overdraft - Looking ahead, for each of the following types of financing available to your firm, could you improve?

EU-28

<i>improve</i>	%	21%
<i>remained unchanged</i>	%	59%
<i>deteriorate</i>	%	15%
<i>not applicable</i>	%	2%
<i>DK</i>	%	3%
<i>net balance</i>	%	5%

Q16a. Over the past three years (2011-2013), how much did your enterprise grow on average per year in sales?

EU-28

<i>over 20% per year</i>	%	10%
<i>less than 20% per year</i>	%	32%

<i>no growth</i>	%	37%
<i>got smaller</i>	%	19%
<i>not applicable, the enterprise is too recent</i>	%	2%
<i>DK/NA</i>	%	1%

Q16b. Over the past three years (2011-2013), how much did your enterprise grow on average per year in

EU-28

<i>over 20% per year</i>	%	15%
<i>less than 20% per year</i>	%	40%
<i>no growth</i>	%	21%
<i>got smaller</i>	%	22%
<i>not applicable, the enterprise is too recent</i>	%	1%
<i>DK/NA</i>	%	1%

Q17. Considering the turnover over the next two to three years (2014-2016), how much does your enter

EU-28

<i>Grow substantially - over 20% per year in terms of turnover</i>	%	12%
<i>Grow moderately - below 20% per year in terms of turnover</i>	%	49%
<i>Stay the same size</i>	%	27%
<i>Become smaller</i>	%	10%
<i>DK/NA</i>	%	3%

Q19a. Do you feel confident talking about financing with banks and that you will obtain the desired resul

EU-28

<i>yes</i>	%	63%
<i>no</i>	%	27%
<i>not applicable</i>	%	8%
<i>DK</i>	%	2%

Q19b. Do you feel confident talking about financing with equity investors/venture capital enterprises an

EU-28

<i>yes</i>	%	20%
<i>no</i>	%	32%
<i>not applicable</i>	%	43%
<i>DK</i>	%	5%

Q20. If you need external financing to realise your growth ambitions, what type of external financing w

EU-28

<i>bank loan</i>	%	62%
<i>other source</i>	%	15%
<i>equity</i>	%	7%
<i>other</i>	%	10%
<i>DK/NA</i>	%	5%

Q21. If you need external financing to realise your growth ambitions, what amount of financing would yo

EU-28

<i>< €25,000</i>	%	13%
<i>€25,000 - €99,999</i>	%	25%
<i>€100,000 - €249,999</i>	%	19%
<i>€250,000 - €1 million</i>	%	18%
<i>> €1 million</i>	%	14%
<i>DK/NA</i>	%	11%

Q22C. What do you see as the most important limiting factor to get this financing?

EU-28

<i>insufficient collateral or guarantee</i>	%	18%
<i>high interest rates or price</i>	%	17%
<i>reduced control</i>	%	3%
<i>no financing available</i>	%	7%
<i>other</i>	%	12%
<i>paperwork</i>	%	9%
<i>no obstacles</i>	%	29%
<i>DK/NA</i>	%	4%

Q24. On a scale of 1-10, where 10 means it is extremely important and 1 means it is not at all important,

EU-28

<i>guarantees for loans</i>	mean	5,8
<i>measures to facilitate equity investments</i>	mean	4,1
<i>export credits or guarantees</i>	mean	3,6
<i>tax incentives</i>	mean	6,7
<i>business support services</i>	mean	5,5
<i>making existing public measures easier to obtain</i>	mean	7,2

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
87%	85%	95%	93%	84%	83%
13%	14%	5%	6%	16%	16%
1%	1%	0%	1%	0%	0%

?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
38%	49%	40%	44%	46%	46%
34%	29%	32%	28%	30%	26%
28%	22%	28%	28%	25%	28%
100%	100%	100%	100%	100%	100%
0%	0%	0%	0%	0%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
16%	17%	24%	22%	18%	26%
11%	8%	8%	15%	17%	14%
25%	28%	31%	25%	27%	25%
48%	47%	37%	39%	38%	35%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
2%	2%	2%	1%	5%	1%
42%	45%	33%	29%	71%	39%
6%	9%	6%	4%	4%	13%
2%	2%	0%	0%	1%	0%
45%	39%	56%	62%	15%	42%
2%	3%	2%	3%	3%	4%
0%	0%	0%	0%	0%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
25%	20%	54%	42%	18%	40%
9%	14%	11%	15%	28%	14%
15%	15%	12%	10%	19%	9%
23%	25%	14%	18%	14%	22%
18%	17%	4%	8%	18%	10%
5%	5%	1%	0%	1%	1%
5%	4%	3%	7%	1%	4%

services?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
40%	44%	60%	50%	46%	44%
31%	28%	16%	26%	21%	28%
9%	9%	7%	8%	13%	11%
18%	18%	16%	16%	21%	15%
2%	1%	0%	1%	0%	1%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
76%	79%	66%	77%	76%	68%
15%	13%	24%	16%	11%	21%
7%	6%	8%	5%	13%	10%
3%	2%	2%	2%	0%	0%
0%	0%	0%	0%	0%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
29%	18%	15%	8%	6%	17%
11%	12%	15%	17%	19%	16%
7%	11%	11%	18%	45%	7%
11%	18%	8%	13%	3%	7%
23%	20%	20%	11%	5%	23%
15%	13%	22%	24%	6%	18%
4%	6%	9%	8%	15%	13%
0%	0%	0%	0%	0%	0%

pressing are each of the following problems that your enterprise is facing?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
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7,5	6,1	5,6	4,7	5,7	5,8
6,4	6,0	5,5	5,4	7,5	5,7
4,6	4,6	4,7	4,9	7,2	3,7
6,2	6,6	5,1	5,4	6,0	5,1
7,1	6,2	5,7	4,6	4,4	5,8
5,9	6,0	6,0	5,3	5,7	5,4
4,7	5,1	5,4	4,9	7,2	5,7

Access to the market

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
34%	26%	32%	46%	49%	45%
66%	73%	64%	53%	51%	53%
0%	0%	4%	1%	0%	1%

Access or method

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
19%	21%	22%	28%	35%	25%
80%	78%	74%	59%	62%	75%
1%	1%	4%	13%	3%	1%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
21%	25%	21%	22%	47%	20%
79%	75%	78%	76%	53%	80%
0%	0%	1%	2%	0%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
21%	25%	24%	31%	31%	24%
79%	75%	75%	68%	69%	76%
0%	0%	1%	1%	0%	1%

6 months? Turnover

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
43%	42%	30%	37%	18%	42%
36%	32%	39%	35%	39%	39%
20%	26%	30%	27%	43%	17%
1%	1%	1%	1%	1%	2%
23%	16%	-1%	10%	-26%	25%

6 months? Labour cost (including social contributions)

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
63%	58%	49%	39%	48%	40%
32%	36%	46%	54%	33%	50%
4%	6%	5%	7%	18%	9%
0%	0%	1%	1%	1%	1%
59%	52%	44%	32%	31%	31%

5 months? Other cost (materials, energy, other)

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
52%	50%	56%	52%	45%	43%
40%	42%	39%	41%	45%	49%
8%	8%	4%	6%	8%	8%
0%	0%	2%	1%	1%	1%
44%	43%	52%	45%	37%	35%

6 months? Interest expenses (what your company pays in interest for its debt)

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
15%	15%	16%	14%	28%	9%
51%	49%	67%	63%	50%	72%
25%	29%	8%	9%	13%	12%
8%	7%	9%	14%	9%	6%
-10%	-14%	9%	5%	15%	-3%

6 months? Profit (net income after taxes)

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
35%	33%	24%	25%	11%	34%
34%	30%	36%	39%	28%	38%
29%	34%	36%	27%	61%	21%
2%	4%	5%	9%	0%	7%
6%	-2%	-12%	-2%	-49%	13%

6 months? Fixed investment (investment in property, plant, machinery or equipment)

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
30%	25%	32%	32%	23%	29%
50%	58%	57%	54%	58%	63%
15%	16%	5%	10%	15%	6%
5%	2%	6%	4%	4%	2%
15%	9%	27%	22%	8%	23%

6 months? Inventories and working capital

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
16%	24%	20%	26%	10%	23%
69%	60%	64%	64%	41%	68%
10%	13%	13%	9%	47%	9%
5%	3%	3%	2%	2%	0%
6%	12%	7%	17%	-36%	14%

6 months? Number of employees

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
22%	20%	20%	27%	24%	23%
64%	62%	68%	54%	53%	67%
14%	18%	11%	19%	24%	10%
1%	0%	1%	1%	0%	0%
8%	3%	9%	8%	0%	13%

6 months? Debt compared to assets

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
15%	16%	12%	8%	21%	9%
51%	44%	35%	43%	35%	40%
21%	30%	19%	25%	25%	20%
10%	7%	31%	21%	15%	27%
3%	3%	3%	3%	4%	3%
-7%	-14%	-6%	-17%	-5%	-11%

6 months? Have you used them in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
26%	17%	35%	31%	35%	26%
73%	80%	63%	66%	65%	73%
2%	2%	2%	3%	0%	0%

6 months? Have you used them in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
33%	23%	27%	35%	45%	29%
64%	77%	72%	61%	55%	70%
3%	1%	1%	4%	0%	0%

6 months? Have you used them in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
53%	52%	64%	45%	76%	53%
46%	48%	35%	51%	24%	47%
1%	0%	1%	4%	0%	0%

6 months? Have you used them in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
60%	65%	54%	45%	67%	50%
40%	34%	45%	50%	33%	50%
0%	1%	1%	5%	0%	0%

6 months? Have you used them in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
20%	31%	29%	17%	61%	20%
79%	67%	70%	78%	38%	80%
1%	1%	1%	5%	1%	0%

6 months? Have you used them in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
14%	28%	17%	10%	21%	20%
85%	71%	82%	84%	76%	80%
1%	1%	0%	6%	3%	0%

6 months? Have you used them in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
2%	4%	1%	5%	3%	2%

98%	95%	97%	89%	97%	98%
0%	1%	1%	7%	0%	0%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
10%	14%	10%	18%	35%	2%
88%	85%	89%	75%	65%	98%
2%	1%	1%	7%	0%	1%

re you used them in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
50%	35%	48%	44%	22%	53%
50%	65%	52%	52%	78%	47%
1%	1%	0%	4%	0%	0%

in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
7%	7%	7%	20%	17%	11%
91%	92%	93%	75%	79%	89%
2%	1%	0%	5%	3%	0%

ve you used them in the past or considered using them in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
11%	11%	13%	8%	17%	11%
87%	87%	85%	85%	76%	88%
2%	2%	2%	7%	7%	1%

NOT during the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
17%	8%	17%	18%	19%	17%
8%	9%	18%	13%	16%	9%
73%	80%	63%	66%	65%	73%
2%	2%	2%	3%	0%	0%

6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
8%	7%	7%	10%	12%	10%
25%	15%	20%	25%	33%	19%
64%	77%	72%	61%	55%	70%
3%	1%	1%	4%	0%	0%

NOT during the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
38%	37%	36%	28%	44%	31%
15%	15%	28%	17%	31%	22%
46%	48%	35%	51%	24%	47%
1%	0%	1%	4%	0%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
15%	21%	8%	14%	5%	12%
44%	44%	46%	30%	61%	38%
40%	35%	45%	50%	34%	50%
0%	1%	1%	5%	0%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
5%	5%	5%	3%	10%	4%
14%	26%	23%	13%	48%	16%
80%	67%	71%	79%	41%	80%
1%	1%	1%	5%	1%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
5%	13%	7%	4%	4%	7%
8%	15%	10%	6%	16%	13%
85%	71%	82%	84%	76%	80%
1%	1%	0%	6%	3%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
0%	1%	0%	2%	0%	0%

2%	4%	1%	3%	3%	2%
98%	95%	97%	89%	97%	98%
0%	1%	1%	7%	0%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
2%	2%	4%	4%	3%	0%
7%	12%	6%	14%	31%	2%
89%	85%	89%	75%	65%	98%
2%	1%	1%	7%	0%	1%

months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
35%	21%	22%	24%	8%	24%
15%	14%	26%	20%	14%	30%
50%	65%	52%	52%	78%	47%
1%	1%	0%	4%	0%	0%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
5%	4%	3%	9%	11%	5%
2%	3%	4%	10%	6%	6%
91%	92%	93%	76%	79%	89%
2%	1%	0%	5%	3%	0%

months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
5%	5%	5%	3%	2%	4%
5%	6%	8%	6%	15%	7%
87%	87%	85%	85%	76%	88%
2%	2%	2%	7%	7%	1%

reason for this?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
5%	3%	5%	1%	12%	4%
4%	3%	35%	28%	7%	8%
2%	1%	0%	0%	0%	1%
4%	5%	0%	7%	30%	3%
9%	7%	6%	12%	12%	4%
3%	2%	3%	3%	0%	4%
73%	77%	46%	50%	39%	74%
1%	1%	4%	0%	0%	1%

During the last 6 months, please indicate if your needs increased, remained unchanged or decreased over the past 6

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
19%	24%	23%	30%	17%	15%
51%	52%	56%	53%	67%	60%
23%	22%	13%	14%	15%	16%
7%	2%	8%	2%	2%	8%
0%	0%	0%	1%	0%	0%

Increased, remained unchanged or decreased over the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
18%	19%	24%	30%	23%	14%
60%	60%	61%	55%	65%	72%
17%	17%	10%	6%	12%	10%
4%	3%	4%	8%	1%	4%
2%	0%	1%	2%	0%	0%

Increased, remained unchanged or decreased over the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
13%	11%	30%	17%	5%	0%
61%	63%	56%	71%	92%	89%
6%	5%	10%	4%	0%	11%
19%	21%	3%	4%	3%	0%
2%	0%	0%	4%	0%	0%

Increased, remained unchanged or decreased over the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
0%	18%	21%	30%	0%	0%
61%	43%	37%	51%	41%	100%
9%	16%	21%	8%	0%	0%

12%	16%	21%	11%	59%	0%
18%	7%	0%	0%	0%	0%

I, remained unchanged or decreased over the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
11%	17%	17%	19%	12%	12%
39%	56%	65%	61%	50%	73%
13%	10%	4%	9%	8%	8%
36%	16%	14%	11%	30%	7%
0%	1%	0%	0%	0%	0%

ancing, please indicate if your needs increased, remained unchanged or decreased over the past

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
20%	27%	24%	29%	29%	17%
55%	53%	59%	57%	65%	69%
18%	17%	12%	13%	3%	11%
7%	3%	4%	2%	3%	2%
1%	0%	1%	0%	0%	0%

ancing in the past 6 months? Please provide a separate answer in each case.

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
27%	38%	19%	37%	14%	26%
4%	4%	3%	5%	17%	3%
50%	38%	32%	29%	53%	50%
16%	20%	44%	29%	12%	21%
2%	1%	1%	1%	5%	0%

rovide a separate answer in each case.

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
31%	21%	18%	26%	30%	23%
3%	6%	6%	5%	15%	2%
48%	43%	29%	23%	33%	51%
14%	30%	44%	43%	14%	22%
3%	0%	3%	4%	8%	2%

hs? Please provide a separate answer in each case.

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
15%	20%	17%	32%	9%	22%
3%	4%	4%	4%	8%	1%
54%	44%	29%	25%	59%	53%
24%	29%	48%	34%	19%	22%
4%	2%	2%	4%	5%	2%

ancing in the past 6 months? Please provide a separate answer in each case.

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
28%	30%	27%	39%	11%	32%
6%	6%	5%	4%	14%	2%
52%	41%	28%	26%	52%	42%
13%	23%	39%	30%	23%	23%
1%	1%	2%	1%	0%	0%

e of financing over the past 6 months, did you: receive all the financing you requested; receive

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
78%	83%	58%	59%	35%	84%
10%	4%	12%	12%	0%	8%
6%	6%	6%	11%	60%	0%
7%	7%	19%	14%	5%	6%
0%	0%	5%	4%	0%	3%

is, did you: receive all the financing you requested; receive only part of the financing you requested

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
71%	78%	71%	51%	37%	73%
22%	0%	8%	23%	0%	10%
0%	15%	20%	0%	27%	9%
7%	7%	0%	26%	35%	0%
0%	0%	0%	0%	0%	8%

past 6 months, did you: receive all the financing you requested; receive only part of the financing

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
61%	85%	75%	82%	0%	87%
11%	5%	6%	5%	34%	3%
19%	4%	4%	7%	66%	6%

9%	6%	11%	4%	0%	2%
0%	0%	4%	1%	0%	1%

type of financing over the past 6 months, did you: receive all the financing you requested; recei

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
79%	76%	77%	70%	64%	88%
8%	5%	9%	7%	0%	7%
9%	14%	6%	11%	0%	1%
2%	5%	7%	12%	36%	0%
2%	0%	1%	0%	0%	4%

ain in the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
4%	16%	20%	9%	0%	14%
19%	28%	23%	28%	49%	18%
21%	17%	14%	18%	25%	19%
33%	26%	14%	22%	20%	31%
16%	12%	17%	8%	6%	14%
6%	2%	11%	16%	0%	5%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
3,4	3,0	7,7	7,4	7,9	4,1
3,0	3,0	7,0	7,0	7,9	3,2

ist 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
34%	32%	22%	20%	21%	22%
38%	37%	32%	33%	52%	40%
28%	31%	46%	47%	27%	38%

during the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
32%	24%	28%	9%	41%	33%
39%	45%	26%	43%	32%	29%
28%	31%	46%	47%	27%	38%

ie during the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
12%	6%	6%	3%	11%	3%
59%	63%	48%	50%	62%	60%
28%	31%	46%	47%	27%	38%

id by your enterprise during the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
15%	9%	7%	10%	24%	5%
56%	60%	47%	42%	50%	58%
28%	31%	46%	47%	27%	38%

surprise during the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
14%	9%	7%	17%	14%	7%
58%	60%	47%	36%	59%	56%
28%	31%	46%	47%	27%	38%

is?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
12%	17%	9%	11%	16%	5%
60%	52%	45%	42%	57%	57%
28%	31%	46%	47%	27%	38%

red, remained unchanged or deteriorated over the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
7%	18%	6%	6%	4%	24%
38%	38%	36%	29%	35%	48%
53%	40%	54%	61%	58%	17%
3%	4%	4%	4%	3%	11%
-46%	-22%	-47%	-55%	-54%	7%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
2%	6%	4%	6%	1%	7%

32%	44%	41%	20%	22%	42%
29%	24%	23%	22%	40%	11%
6%	6%	5%	7%	3%	11%
-27%	-17%	-19%	-17%	-39%	-4%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
16%	31%	27%	23%	18%	34%
58%	42%	49%	52%	42%	48%
21%	24%	18%	23%	34%	10%
5%	3%	6%	2%	6%	8%
-5%	7%	10%	0%	-15%	24%

roved, remained unchanged or deteriorated over the past 6 months?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
39%	38%	18%	27%	16%	32%
48%	47%	67%	62%	58%	60%
12%	14%	13%	10%	26%	7%
1%	2%	2%	1%	0%	1%
27%	24%	5%	18%	-10%	24%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
30%	29%	20%	9%	18%	18%
52%	55%	70%	67%	58%	75%
10%	11%	4%	8%	19%	3%
8%	5%	6%	17%	5%	4%
20%	17%	16%	1%	-1%	14%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
17%	19%	36%	36%	10%	32%
51%	52%	42%	40%	30%	54%
25%	21%	8%	15%	46%	5%
5%	6%	11%	7%	11%	6%
2%	2%	2%	1%	2%	4%
-8%	-3%	28%	21%	-36%	28%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
7%	11%	18%	31%	15%	23%
68%	54%	53%	37%	43%	42%
12%	20%	13%	22%	37%	13%
11%	9%	14%	10%	4%	15%
1%	5%	3%	0%	1%	8%
-4%	-9%	5%	9%	-22%	10%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
9%	10%	11%	8%	4%	5%
21%	34%	37%	32%	17%	30%
10%	9%	5%	7%	10%	3%
58%	45%	44%	53%	69%	54%
1%	2%	3%	0%	0%	7%
-1%	1%	6%	1%	-5%	2%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
12%	17%	17%	19%	11%	20%
55%	63%	62%	58%	43%	66%
25%	14%	8%	16%	35%	3%
6%	5%	10%	5%	11%	6%
2%	1%	3%	1%	0%	5%
-13%	3%	9%	4%	-25%	17%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
5%	11%	18%	13%	15%	15%
68%	65%	62%	68%	47%	69%
14%	20%	12%	15%	38%	7%
11%	4%	6%	2%	0%	6%
2%	0%	3%	2%	0%	3%

-9% -8% 6% -2% -24% 7%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
11%	7%	24%	21%	2%	13%
49%	56%	46%	70%	84%	72%
16%	6%	11%	0%	5%	0%
23%	31%	15%	5%	9%	0%
0%	0%	3%	3%	0%	15%
-5%	1%	13%	21%	-3%	13%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
34%	3%	37%	22%	0%	18%
9%	59%	42%	67%	83%	65%
18%	6%	0%	0%	0%	0%
38%	28%	21%	11%	17%	18%
0%	4%	0%	0%	0%	0%
16%	-3%	37%	22%	0%	18%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
9%	9%	10%	18%	2%	15%
62%	73%	70%	67%	70%	72%
6%	8%	8%	9%	8%	2%
24%	10%	12%	7%	21%	11%
0%	0%	0%	0%	0%	0%
3%	2%	2%	9%	-6%	13%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
14%	12%	14%	21%	43%	11%
46%	29%	42%	49%	33%	41%
36%	54%	35%	24%	24%	38%
3%	6%	8%	6%	0%	9%
-23%	-42%	-21%	-3%	19%	-27%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
43%	31%	22%	33%	66%	5%
49%	48%	56%	47%	32%	72%
4%	14%	12%	10%	2%	14%
4%	7%	10%	9%	0%	8%
39%	18%	10%	23%	65%	-9%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
15%	19%	20%	19%	0%	24%
68%	62%	62%	60%	73%	66%
12%	17%	8%	8%	9%	5%
5%	3%	9%	13%	18%	4%
3%	2%	12%	11%	-9%	19%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
3%	5%	6%	11%	21%	11%
86%	79%	74%	70%	56%	78%
6%	12%	3%	12%	6%	4%
5%	4%	17%	8%	17%	8%
-2%	-8%	3%	-1%	16%	7%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
47%	30%	27%	26%	61%	19%
48%	62%	63%	55%	27%	72%
4%	5%	1%	7%	0%	5%
1%	3%	9%	12%	12%	4%
43%	25%	26%	19%	61%	13%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
38%	15%	18%	17%	91%	8%

51%	69%	73%	69%	9%	83%
3%	6%	1%	4%	0%	1%
8%	9%	8%	10%	0%	8%
35%	10%	17%	13%	91%	6%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
16%	23%	24%	24%	13%	21%
67%	53%	62%	59%	42%	67%
13%	19%	6%	12%	39%	7%
2%	3%	3%	0%	1%	1%
1%	2%	5%	5%	6%	3%
3%	4%	18%	11%	-26%	14%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
9%	22%	23%	30%	21%	22%
56%	52%	53%	50%	36%	65%
31%	22%	13%	14%	29%	5%
3%	1%	4%	1%	7%	2%
2%	3%	7%	5%	7%	6%
-21%	0%	10%	17%	-9%	16%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
23%	9%	22%	24%	0%	0%
51%	48%	51%	64%	97%	51%
8%	10%	13%	6%	0%	10%
19%	24%	8%	0%	1%	0%
0%	10%	7%	6%	1%	39%
15%	-1%	9%	19%	0%	-10%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
7%	17%	23%	31%	15%	20%
64%	58%	50%	41%	57%	68%
23%	22%	16%	21%	22%	4%
5%	2%	4%	4%	0%	2%
1%	1%	8%	3%	7%	6%
-16%	-5%	7%	10%	-7%	17%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
34%	12%	37%	45%	0%	18%
17%	41%	42%	37%	83%	65%
37%	25%	0%	0%	0%	18%
12%	18%	21%	18%	0%	0%
0%	4%	0%	0%	17%	0%
-2%	-14%	37%	45%	0%	0%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
7%	16%	16%	22%	4%	14%
59%	59%	58%	60%	62%	70%
9%	9%	10%	9%	13%	4%
21%	13%	9%	3%	17%	4%
4%	4%	7%	6%	3%	7%
-2%	7%	6%	13%	-8%	9%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
7%	20%	26%	26%	11%	19%
61%	55%	54%	52%	69%	67%
28%	21%	11%	14%	5%	6%
3%	2%	3%	1%	6%	2%
1%	3%	6%	7%	9%	6%
-20%	-1%	15%	12%	6%	13%

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

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
6%	9%	13%	13%	9%	12%
38%	32%	28%	26%	29%	28%

41%	40%	46%	35%	28%	43%
13%	16%	11%	22%	34%	15%
2%	2%	0%	1%	0%	1%
0%	1%	2%	2%	0%	0%

in terms of turnover?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
10%	14%	20%	16%	19%	16%
53%	47%	36%	38%	32%	41%
21%	22%	26%	18%	16%	23%
14%	16%	15%	23%	32%	17%
1%	1%	0%	1%	0%	1%
1%	1%	3%	3%	2%	2%

price expect to grow per year?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
6%	8%	14%	13%	11%	15%
48%	53%	39%	55%	50%	51%
30%	30%	30%	23%	21%	24%
14%	7%	10%	6%	11%	7%
1%	1%	7%	3%	6%	3%

its?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
68%	73%	69%	61%	41%	77%
20%	20%	24%	21%	52%	9%
10%	6%	5%	16%	6%	12%
3%	1%	2%	1%	1%	2%

d that you will obtain the desired results?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
22%	30%	20%	14%	22%	10%
25%	37%	64%	10%	25%	18%
48%	31%	11%	74%	45%	67%
5%	2%	5%	1%	8%	4%

ould you prefer most?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
63%	73%	62%	50%	60%	66%
16%	10%	8%	12%	15%	16%
9%	5%	6%	23%	13%	2%
8%	8%	18%	8%	8%	10%
4%	4%	6%	7%	5%	6%

ou aim to obtain?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
12%	10%	16%	12%	0%	13%
22%	22%	33%	29%	30%	25%
18%	19%	17%	17%	18%	21%
19%	19%	15%	17%	36%	13%
19%	16%	11%	11%	14%	10%
11%	14%	8%	15%	2%	19%

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
24%	17%	18%	14%	7%	23%
5%	5%	32%	30%	36%	12%
2%	3%	0%	3%	0%	3%
4%	4%	3%	5%	32%	3%
7%	18%	6%	8%	10%	7%
11%	5%	4%	27%	6%	7%
43%	39%	33%	9%	10%	41%
3%	8%	5%	5%	0%	4%

, how important are each of the following factors for your enterprise's financing in the future?

Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Republic
4,8	5,9	5,8	6,3	7,2	5,4
3,7	3,9	4,8	6,5	5,9	3,3
3,2	3,4	4,2	4,9	5,3	3,3
7,0	6,4	7,0	8,1	7,8	5,1
5,2	5,6	6,5	6,6	6,3	5,1
7,5	7,1	7,5	8,3	7,5	7,4

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
73%	76%	86%	89%	92%	96%	90%
25%	24%	14%	10%	8%	3%	10%
1%	0%	0%	1%	0%	1%	0%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
34%	38%	39%	47%	30%	65%	51%
35%	31%	33%	29%	37%	22%	26%
31%	31%	27%	24%	33%	13%	23%
100%	100%	100%	100%	100%	100%	100%
0%	0%	0%	0%	0%	0%	0%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
15%	24%	21%	16%	20%	9%	18%
11%	8%	15%	11%	7%	8%	10%
35%	26%	17%	23%	23%	37%	29%
39%	42%	47%	50%	50%	45%	43%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
4%	8%	2%	1%	2%	4%	4%
30%	45%	41%	40%	41%	61%	56%
17%	15%	10%	14%	6%	5%	9%
1%	1%	1%	1%	2%	1%	0%
42%	29%	43%	41%	46%	28%	27%
5%	3%	3%	2%	3%	1%	4%
1%	0%	0%	0%	0%	0%	1%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
9%	39%	19%	29%	20%	42%	51%
14%	9%	14%	18%	16%	18%	12%
15%	11%	18%	12%	11%	14%	9%
29%	26%	27%	23%	27%	17%	18%
24%	9%	15%	15%	19%	7%	5%
7%	1%	5%	2%	5%	0%	1%
3%	4%	1%	2%	2%	2%	3%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
51%	42%	58%	62%	47%	58%	53%
23%	25%	22%	21%	29%	23%	22%
10%	11%	6%	8%	12%	9%	7%
15%	22%	13%	7%	9%	10%	18%
1%	0%	1%	2%	3%	0%	1%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
75%	76%	78%	75%	79%	74%	75%
14%	18%	11%	16%	12%	15%	15%
10%	2%	10%	7%	6%	9%	10%
1%	4%	1%	2%	3%	2%	1%
0%	0%	0%	0%	0%	0%	0%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
12%	11%	6%	20%	30%	8%	16%
24%	21%	22%	13%	9%	14%	15%
12%	12%	10%	11%	9%	32%	14%
10%	11%	19%	15%	8%	9%	11%
17%	39%	18%	14%	26%	6%	18%
19%	5%	20%	20%	14%	11%	15%
6%	1%	4%	7%	4%	20%	11%
0%	0%	0%	0%	0%	0%	0%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
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4,6	4,7	4,4	6,2	7,1	5,9	5,4
5,8	5,9	6,4	5,9	6,0	6,6	5,9
3,8	4,1	4,2	5,0	4,6	7,0	5,1
5,0	5,6	6,3	6,6	5,8	6,3	5,6
5,1	6,2	5,7	5,8	6,9	4,8	5,7
5,2	3,8	5,7	6,4	5,9	6,0	5,5
5,5	5,1	4,9	5,4	4,8	7,8	6,8
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
31%	27%	38%	27%	28%	37%	33%
67%	73%	61%	73%	71%	63%	65%
2%	0%	1%	0%	1%	0%	2%
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
22%	17%	33%	18%	20%	23%	15%
76%	82%	65%	81%	80%	76%	81%
2%	2%	1%	1%	1%	1%	4%
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
28%	13%	20%	29%	23%	39%	14%
71%	87%	80%	70%	77%	60%	84%
1%	0%	0%	0%	0%	1%	1%
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
25%	25%	41%	26%	16%	36%	16%
74%	74%	58%	74%	84%	64%	83%
1%	1%	0%	0%	0%	0%	1%
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
54%	47%	36%	35%	43%	36%	47%
28%	33%	33%	32%	40%	28%	30%
17%	20%	30%	32%	17%	36%	23%
1%	0%	1%	0%	0%	1%	1%
38%	27%	6%	3%	27%	-1%	24%
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
45%	56%	53%	69%	58%	27%	60%
44%	37%	35%	26%	35%	45%	32%
10%	7%	11%	4%	7%	27%	7%
0%	0%	1%	1%	0%	0%	1%
36%	49%	42%	65%	52%	0%	53%
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
36%	53%	52%	65%	55%	58%	58%
53%	36%	39%	30%	38%	35%	34%
10%	10%	8%	4%	7%	7%	7%
1%	1%	2%	1%	0%	1%	1%
26%	44%	45%	61%	48%	51%	51%
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
16%	16%	12%	26%	11%	26%	19%
58%	65%	64%	52%	50%	55%	54%
20%	11%	16%	15%	31%	10%	16%
5%	8%	8%	7%	8%	9%	11%
-4%	5%	-3%	11%	-20%	16%	3%
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
50%	32%	31%	21%	36%	20%	32%
26%	40%	29%	29%	37%	22%	38%
21%	28%	38%	46%	24%	56%	25%
2%	0%	2%	4%	3%	2%	5%
29%	4%	-7%	-25%	12%	-36%	8%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
26%	37%	21%	24%	33%	24%	33%
64%	41%	59%	51%	51%	60%	56%
8%	20%	14%	21%	12%	11%	9%
3%	2%	6%	4%	4%	5%	2%
18%	17%	8%	3%	20%	13%	24%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
23%	35%	21%	17%	18%	12%	28%
62%	48%	58%	57%	69%	46%	58%
13%	16%	20%	23%	10%	40%	12%
2%	1%	2%	3%	3%	2%	2%
10%	19%	1%	-7%	8%	-28%	17%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
34%	34%	25%	21%	29%	17%	29%
53%	54%	55%	59%	61%	64%	57%
13%	12%	20%	20%	10%	19%	14%
0%	0%	0%	0%	0%	0%	0%
21%	22%	4%	1%	19%	-2%	16%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
14%	23%	14%	17%	14%	20%	12%
49%	55%	40%	46%	47%	36%	30%
27%	15%	30%	24%	23%	20%	17%
11%	6%	15%	9%	15%	23%	40%
0%	2%	1%	3%	1%	1%	1%
-13%	8%	-15%	-7%	-9%	0%	-5%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
13%	39%	28%	34%	24%	14%	26%
86%	61%	70%	62%	75%	86%	71%
1%	0%	2%	4%	1%	0%	3%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
12%	20%	19%	30%	33%	54%	26%
88%	80%	80%	66%	66%	46%	71%
0%	0%	1%	3%	1%	0%	3%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
65%	37%	36%	57%	47%	36%	45%
35%	63%	63%	41%	52%	64%	53%
0%	0%	1%	2%	1%	0%	2%

them in the future?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
32%	40%	55%	71%	60%	60%	31%
68%	60%	44%	27%	39%	40%	67%
0%	0%	1%	2%	1%	1%	2%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
23%	24%	28%	26%	14%	59%	18%
76%	76%	71%	71%	85%	41%	80%
0%	1%	0%	3%	1%	0%	2%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
21%	27%	20%	18%	17%	15%	15%
79%	69%	80%	78%	83%	85%	83%
1%	3%	1%	4%	0%	0%	2%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
2%	1%	5%	7%	2%	3%	3%

98%
0%

97%
2%

95%
1%

90%
4%

97%
1%

97%
0%

96%
1%

Denmark
48%
50%
1%

Estonia
12%
87%
1%

Finland
21%
77%
2%

France
27%
69%
4%

Germany
14%
85%
2%

Greece
30%
69%
1%

Hungary
2%
96%
2%

Denmark
49%
51%
0%

Estonia
59%
41%
0%

Finland
49%
51%
1%

France
54%
44%
2%

Germany
57%
43%
0%

Greece
29%
70%
1%

Hungary
41%
58%
1%

Denmark
4%
94%
2%

Estonia
13%
86%
1%

Finland
17%
82%
1%

France
18%
79%
3%

Germany
6%
92%
2%

Greece
14%
86%
1%

Hungary
8%
91%
1%

Denmark
7%
90%
3%

Estonia
14%
78%
8%

Finland
11%
87%
3%

France
11%
82%
7%

Germany
13%
84%
3%

Greece
12%
86%
2%

Hungary
14%
83%
3%

Denmark
7%
6%
86%
1%

Estonia
25%
14%
61%
0%

Finland
15%
12%
71%
2%

France
20%
14%
62%
4%

Germany
15%
8%
75%
1%

Greece
6%
9%
86%
0%

Hungary
10%
17%
71%
3%

Denmark
3%
8%
88%
0%

Estonia
6%
14%
80%
0%

Finland
5%
14%
80%
1%

France
8%
23%
66%
3%

Germany
11%
22%
66%
1%

Greece
8%
47%
46%
0%

Hungary
8%
18%
71%
3%

Denmark
52%
13%
35%
0%

Estonia
25%
12%
63%
0%

Finland
19%
17%
63%
1%

France
38%
19%
41%
2%

Germany
32%
15%
52%
1%

Greece
15%
21%
64%
0%

Hungary
24%
20%
53%
2%

Denmark
6%
24%
70%
0%

Estonia
9%
30%
60%
0%

Finland
16%
39%
44%
1%

France
22%
48%
28%
2%

Germany
13%
46%
40%
1%

Greece
7%
52%
40%
1%

Hungary
7%
24%
67%
2%

Denmark
1%
21%
78%
0%

Estonia
8%
14%
77%
1%

Finland
10%
17%
72%
0%

France
5%
21%
72%
3%

Germany
3%
10%
85%
1%

Greece
6%
51%
42%
0%

Hungary
3%
15%
81%
2%

Denmark
7%
13%
79%
1%

Estonia
14%
14%
69%
3%

Finland
8%
12%
80%
1%

France
6%
12%
78%
4%

Germany
7%
10%
83%
0%

Greece
3%
11%
85%
0%

Hungary
7%
8%
84%
2%

Denmark
1%

Estonia
0%

Finland
1%

France
1%

Germany
0%

Greece
0%

Hungary
1%

1%	1%	3%	6%	2%	3%	3%
98%	97%	95%	90%	97%	97%	96%
0%	2%	1%	4%	1%	0%	1%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
13%	1%	4%	2%	4%	4%	0%
35%	11%	18%	24%	10%	26%	2%
50%	87%	77%	69%	85%	69%	96%
1%	1%	2%	4%	2%	1%	2%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
38%	36%	38%	29%	44%	7%	19%
11%	22%	10%	25%	13%	22%	22%
51%	41%	51%	44%	43%	70%	58%
0%	0%	1%	2%	0%	1%	1%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
2%	9%	9%	11%	4%	6%	3%
2%	4%	8%	7%	3%	8%	5%
94%	86%	82%	79%	92%	86%	91%
2%	1%	1%	3%	2%	1%	1%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
2%	3%	4%	3%	6%	2%	4%
5%	10%	6%	8%	7%	10%	10%
90%	79%	87%	82%	84%	86%	83%
3%	8%	3%	7%	3%	2%	3%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
2%	13%	4%	8%	4%	6%	14%
7%	11%	1%	8%	5%	26%	14%
1%	0%	2%	2%	1%	0%	2%
3%	0%	5%	10%	3%	23%	3%
3%	9%	6%	12%	3%	4%	9%
1%	0%	1%	4%	5%	5%	4%
84%	68%	81%	54%	78%	35%	52%
0%	0%	0%	3%	1%	0%	2%

months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
19%	24%	29%	20%	17%	35%	24%
51%	51%	45%	56%	52%	41%	60%
20%	15%	24%	18%	24%	10%	11%
10%	10%	2%	6%	8%	13%	3%
0%	0%	0%	0%	0%	1%	2%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
16%	25%	18%	15%	18%	44%	22%
67%	45%	65%	66%	63%	39%	61%
9%	9%	12%	9%	12%	12%	15%
7%	22%	1%	9%	7%	4%	0%
1%	0%	3%	1%	0%	0%	2%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
21%	28%	23%	4%	17%	24%	7%
69%	72%	68%	52%	61%	68%	77%
5%	0%	9%	4%	3%	3%	8%
4%	0%	0%	40%	18%	4%	9%
1%	0%	0%	1%	1%	1%	0%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
27%	0%	14%	3%	10%	30%	4%
55%	100%	71%	60%	45%	42%	64%
18%	0%	10%	4%	11%	4%	15%

0%	0%	0%	29%	34%	19%	10%
0%	0%	5%	5%	0%	5%	7%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
17%	12%	21%	15%	15%	23%	24%
56%	58%	59%	51%	46%	41%	57%
9%	16%	10%	9%	10%	4%	11%
16%	11%	8%	24%	28%	30%	7%
3%	2%	1%	2%	1%	2%	1%

6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
28%	42%	22%	31%	16%	45%	28%
54%	43%	61%	55%	61%	45%	55%
17%	8%	15%	10%	19%	5%	14%
2%	7%	1%	4%	4%	5%	2%
0%	0%	1%	0%	0%	0%	1%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
18%	26%	31%	37%	26%	18%	25%
5%	10%	4%	6%	6%	29%	5%
35%	25%	34%	34%	48%	26%	31%
33%	39%	30%	23%	19%	26%	39%
9%	0%	1%	1%	1%	1%	1%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
5%	35%	34%	20%	24%	20%	22%
2%	14%	1%	5%	6%	19%	2%
30%	20%	27%	42%	35%	32%	29%
55%	24%	33%	32%	28%	27%	47%
8%	6%	5%	1%	6%	2%	0%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
25%	13%	23%	24%	19%	14%	27%
0%	7%	2%	4%	3%	19%	2%
33%	33%	39%	36%	47%	31%	38%
32%	43%	33%	33%	25%	33%	31%
10%	4%	2%	3%	5%	3%	2%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
21%	27%	18%	40%	22%	20%	40%
2%	7%	3%	4%	6%	42%	2%
29%	30%	33%	35%	49%	20%	28%
39%	36%	44%	19%	21%	18%	30%
9%	0%	3%	1%	1%	0%	1%

only part of the financing you requested; refuse to proceed because of unacceptable costs or terms and con

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
80%	59%	73%	77%	75%	24%	57%
4%	29%	9%	4%	6%	11%	10%
6%	0%	5%	7%	6%	25%	8%
3%	12%	8%	9%	10%	27%	19%
6%	0%	5%	3%	3%	13%	6%

sted; refuse to proceed because of unacceptable costs or terms and conditions; or have you not received an

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
43%	48%	83%	62%	77%	29%	57%
0%	11%	13%	12%	10%	18%	12%
25%	41%	4%	19%	11%	28%	14%
0%	0%	0%	7%	2%	19%	18%
32%	0%	0%	0%	0%	5%	0%

ig you requested; refuse to proceed because of unacceptable costs or terms and conditions; or have you no

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
91%	85%	79%	79%	91%	44%	69%
3%	15%	12%	5%	3%	6%	4%
2%	0%	4%	7%	3%	11%	10%

5%	0%	4%	7%	3%	34%	13%
0%	0%	0%	2%	0%	5%	3%

ve only part of the financing you requested; refuse to proceed because of unacceptable costs or terms and

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
75%	77%	73%	65%	67%	22%	66%
5%	0%	13%	8%	11%	13%	11%
7%	23%	3%	14%	11%	25%	6%
10%	0%	10%	10%	7%	33%	13%
3%	0%	0%	4%	3%	8%	4%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
0%	12%	8%	16%	10%	2%	24%
17%	20%	26%	33%	22%	31%	23%
7%	11%	25%	22%	17%	24%	15%
42%	28%	22%	20%	26%	27%	12%
27%	29%	19%	7%	20%	14%	17%
6%	0%	0%	1%	5%	2%	9%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
6,1	4,9	4,1	5,2	6,6	8,1	4,9
5,0	3,0	3,0	3,0	6,0	8,0	3,8

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
24%	34%	30%	34%	39%	18%	22%
40%	19%	30%	30%	31%	55%	28%
36%	47%	40%	36%	30%	27%	50%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
32%	19%	23%	17%	23%	35%	23%
32%	34%	37%	47%	46%	38%	27%
36%	47%	40%	36%	30%	27%	50%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
8%	1%	3%	6%	14%	6%	5%
57%	52%	57%	59%	55%	67%	46%
36%	47%	40%	36%	30%	27%	50%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
9%	8%	7%	9%	13%	17%	4%
56%	45%	53%	55%	57%	56%	46%
36%	47%	40%	36%	30%	27%	50%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
11%	6%	6%	4%	16%	25%	10%
53%	47%	54%	60%	54%	48%	40%
36%	47%	40%	36%	30%	27%	50%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
11%	6%	8%	12%	10%	20%	5%
54%	47%	52%	53%	60%	54%	45%
36%	47%	40%	36%	30%	27%	50%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
31%	13%	5%	4%	17%	12%	25%
47%	44%	22%	29%	54%	33%	35%
11%	40%	70%	62%	24%	51%	33%
10%	2%	3%	5%	6%	4%	7%
20%	-27%	-65%	-58%	-7%	-39%	-9%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
4%	2%	2%	4%	5%	3%	17%

43%	14%	36%	31%	39%	31%	30%
6%	12%	28%	32%	13%	39%	15%
15%	9%	18%	5%	5%	4%	20%
-1%	-10%	-26%	-28%	-8%	-36%	2%

erated over the past 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
16%	22%	18%	14%	26%	30%	39%
62%	37%	47%	40%	54%	40%	40%
11%	32%	32%	39%	14%	25%	18%
12%	9%	4%	6%	6%	5%	4%
5%	-10%	-14%	-25%	12%	5%	21%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
48%	31%	31%	19%	39%	18%	29%
41%	57%	54%	52%	51%	47%	61%
8%	9%	14%	27%	8%	33%	7%
3%	3%	1%	2%	1%	1%	2%
40%	22%	17%	-8%	31%	-16%	22%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
27%	22%	15%	18%	28%	15%	16%
62%	68%	79%	61%	58%	58%	72%
7%	6%	5%	14%	7%	25%	5%
5%	4%	1%	7%	6%	2%	7%
20%	15%	9%	4%	21%	-10%	11%

?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
26%	21%	19%	15%	27%	16%	26%
48%	48%	56%	49%	48%	33%	39%
13%	16%	17%	27%	16%	37%	17%
8%	8%	6%	6%	7%	13%	5%
5%	8%	3%	3%	2%	2%	13%
13%	4%	2%	-13%	11%	-22%	9%

?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
16%	33%	13%	14%	19%	21%	10%
63%	51%	63%	51%	57%	45%	49%
13%	5%	17%	19%	7%	23%	20%
8%	8%	6%	13%	16%	9%	11%
1%	3%	1%	3%	1%	2%	10%
3%	29%	-4%	-5%	12%	-2%	-10%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
10%	11%	10%	4%	13%	10%	8%
32%	38%	42%	30%	23%	31%	28%
2%	6%	7%	8%	4%	14%	7%
47%	36%	31%	55%	56%	43%	40%
9%	9%	9%	3%	3%	1%	17%
8%	5%	3%	-4%	9%	-4%	0%

terprise over the past 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
21%	14%	15%	13%	23%	10%	14%
60%	67%	59%	57%	60%	43%	55%
9%	11%	19%	20%	10%	31%	14%
8%	2%	3%	7%	5%	14%	6%
3%	6%	3%	2%	1%	3%	10%
12%	2%	-4%	-7%	12%	-21%	0%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
11%	8%	11%	7%	15%	16%	14%
70%	69%	67%	57%	68%	53%	59%
10%	6%	13%	19%	8%	25%	9%
5%	3%	3%	15%	9%	4%	4%
4%	14%	5%	3%	0%	1%	13%

1%	3%	-2%	-11%	7%	-8%	5%
Denmark	Estonia	Finland	France	Germany	Greece	Hungary
25%	0%	17%	2%	15%	18%	0%
61%	88%	65%	39%	46%	69%	58%
5%	0%	15%	5%	10%	7%	9%
7%	12%	2%	50%	26%	5%	11%
2%	0%	1%	4%	3%	0%	22%
21%	0%	2%	-3%	5%	11%	-9%

months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
23%	0%	18%	3%	16%	5%	13%
49%	100%	50%	50%	30%	51%	47%
9%	0%	18%	9%	15%	11%	6%
19%	0%	10%	29%	36%	34%	12%
0%	0%	5%	9%	3%	0%	22%
14%	0%	-1%	-7%	1%	-6%	8%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
12%	11%	9%	8%	13%	5%	18%
72%	68%	72%	65%	69%	61%	61%
3%	6%	6%	9%	5%	16%	8%
13%	15%	13%	19%	14%	18%	13%
0%	0%	0%	0%	0%	0%	0%
10%	5%	2%	-1%	8%	-11%	10%

remained unchanged or decreased in the past 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
26%	16%	34%	13%	7%	33%	14%
55%	42%	39%	36%	43%	42%	33%
18%	35%	23%	43%	47%	24%	42%
1%	7%	4%	8%	3%	1%	11%
8%	-19%	10%	-30%	-39%	9%	-28%

er the following items increased, remained unchanged or decreased in the past 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
36%	28%	47%	46%	17%	55%	45%
51%	33%	47%	42%	70%	33%	37%
8%	31%	2%	9%	8%	6%	10%
4%	7%	4%	3%	6%	6%	8%
28%	-3%	44%	37%	8%	50%	36%

is increased, remained unchanged or decreased in the past 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
26%	18%	26%	17%	19%	17%	22%
66%	63%	59%	60%	70%	52%	50%
8%	4%	9%	15%	8%	30%	14%
0%	14%	6%	8%	3%	2%	14%
18%	14%	17%	2%	11%	-13%	7%

creased, remained unchanged or decreased in the past 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
7%	6%	14%	8%	9%	18%	15%
72%	86%	72%	71%	79%	59%	67%
14%	0%	8%	7%	8%	14%	4%
6%	7%	6%	13%	3%	9%	14%
-7%	6%	5%	1%	1%	3%	11%

ed, remained unchanged or decreased in the past 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
35%	26%	47%	41%	30%	60%	25%
57%	61%	48%	49%	63%	31%	64%
7%	0%	2%	6%	5%	6%	2%
1%	13%	3%	4%	2%	2%	9%
28%	26%	45%	35%	25%	54%	23%

nged or decreased in the past 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
26%	26%	35%	25%	21%	45%	24%

54%	55%	58%	56%	64%	41%	62%
4%	6%	0%	3%	4%	2%	0%
16%	13%	7%	15%	10%	11%	14%
22%	20%	35%	22%	16%	43%	24%

ility will improve, deteriorate or remain unchanged over the next 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
35%	32%	15%	15%	30%	20%	37%
56%	51%	62%	55%	54%	41%	42%
7%	18%	17%	23%	9%	31%	9%
0%	0%	1%	5%	5%	4%	0%
2%	0%	5%	3%	1%	4%	12%
28%	14%	-2%	-9%	21%	-12%	29%

y will improve, deteriorate or remain unchanged over the next 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
23%	22%	12%	14%	16%	23%	34%
68%	53%	58%	49%	66%	36%	48%
5%	20%	24%	30%	14%	31%	11%
3%	0%	1%	2%	3%	8%	1%
1%	6%	4%	4%	1%	3%	6%
18%	2%	-12%	-16%	2%	-8%	22%

inged over the next 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
36%	17%	22%	4%	18%	17%	0%
54%	72%	63%	37%	52%	65%	67%
5%	11%	10%	13%	4%	14%	15%
4%	0%	1%	43%	22%	4%	11%
1%	0%	4%	3%	3%	1%	7%
31%	6%	12%	-9%	14%	3%	-15%

unchanged over the next 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
18%	16%	5%	10%	14%	23%	37%
71%	56%	70%	51%	67%	49%	47%
3%	6%	20%	26%	9%	22%	8%
5%	8%	2%	7%	10%	2%	1%
2%	14%	5%	5%	0%	4%	7%
15%	11%	-15%	-16%	5%	1%	28%

or remain unchanged over the next 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
12%	0%	11%	7%	22%	9%	20%
73%	100%	65%	47%	35%	48%	46%
15%	0%	18%	22%	17%	11%	10%
0%	0%	5%	17%	23%	18%	5%
0%	0%	0%	6%	3%	14%	19%
-4%	0%	-7%	-14%	5%	-1%	10%

nged over the next 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
15%	14%	9%	8%	10%	14%	31%
72%	62%	72%	54%	65%	46%	51%
2%	15%	10%	17%	6%	19%	6%
7%	4%	2%	14%	17%	17%	3%
5%	6%	6%	7%	3%	5%	9%
13%	-1%	-2%	-9%	4%	-5%	25%

ility will improve, deteriorate or remain unchanged over the next 6 months?

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
25%	24%	11%	11%	15%	20%	34%
66%	58%	70%	54%	70%	46%	50%
7%	14%	17%	29%	13%	25%	13%
1%	0%	0%	1%	2%	4%	0%
2%	4%	2%	5%	1%	4%	3%
18%	10%	-7%	-18%	3%	-5%	21%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
15%	17%	15%	7%	8%	12%	11%
36%	27%	33%	30%	44%	14%	34%

33%	38%	34%	39%	35%	40%	41%
15%	10%	18%	21%	10%	33%	13%
0%	5%	0%	1%	2%	1%	1%
1%	2%	1%	1%	1%	1%	0%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
22%	26%	18%	9%	14%	14%	17%
42%	36%	41%	43%	52%	19%	42%
22%	17%	22%	23%	22%	17%	20%
13%	13%	18%	23%	10%	47%	19%
0%	5%	0%	1%	2%	1%	1%
1%	3%	1%	1%	1%	1%	2%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
14%	21%	14%	5%	8%	19%	12%
62%	43%	49%	33%	56%	36%	56%
19%	31%	24%	44%	26%	23%	18%
2%	4%	9%	13%	9%	16%	7%
2%	1%	4%	5%	1%	6%	6%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
79%	68%	74%	65%	69%	35%	54%
12%	16%	18%	30%	21%	57%	17%
7%	14%	8%	4%	9%	8%	20%
2%	3%	0%	2%	1%	0%	9%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
46%	25%	25%	15%	20%	22%	27%
10%	13%	48%	40%	27%	30%	17%
39%	56%	21%	40%	49%	46%	46%
5%	7%	6%	5%	4%	2%	11%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
49%	51%	64%	73%	68%	49%	40%
12%	18%	13%	9%	16%	21%	27%
19%	9%	11%	7%	5%	21%	1%
12%	9%	8%	8%	7%	6%	18%
7%	13%	5%	3%	4%	2%	15%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
4%	22%	6%	12%	10%	4%	18%
13%	20%	21%	27%	23%	31%	36%
14%	16%	24%	14%	20%	27%	14%
20%	14%	18%	23%	21%	22%	13%
17%	12%	19%	14%	16%	14%	6%
32%	16%	11%	10%	10%	2%	14%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
13%	29%	24%	16%	18%	14%	23%
13%	15%	8%	7%	6%	32%	9%
6%	4%	5%	3%	2%	1%	2%
4%	0%	3%	9%	3%	29%	9%
11%	6%	16%	22%	11%	5%	13%
2%	3%	4%	6%	7%	12%	4%
42%	37%	34%	31%	49%	6%	36%
10%	6%	6%	5%	3%	1%	3%

Denmark	Estonia	Finland	France	Germany	Greece	Hungary
4,2	5,9	5,7	6,2	4,7	7,3	5,8
3,5	3,6	3,7	4,2	3,0	6,7	5,2
2,7	4,3	3,2	3,5	2,4	5,7	4,1
4,5	6,7	6,3	6,3	5,9	8,4	8,0
4,1	5,6	5,0	5,4	4,7	6,6	5,7
5,3	6,3	5,9	7,6	6,4	8,0	7,9

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
90%	94%	86%	93%	80%	82%	81%
9%	6%	14%	5%	20%	17%	17%
1%	0%	1%	2%	0%	1%	1%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
38%	58%	35%	34%	28%	43%	42%
34%	26%	34%	34%	37%	28%	30%
28%	16%	31%	33%	36%	28%	28%
100%	100%	100%	100%	100%	100%	100%
0%	0%	0%	0%	0%	0%	0%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
13%	21%	20%	23%	10%	16%	12%
7%	13%	9%	14%	20%	6%	10%
32%	25%	24%	31%	24%	25%	26%
49%	42%	46%	32%	46%	52%	52%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
4%	0%	3%	32%	8%	7%	5%
51%	59%	31%	18%	41%	56%	36%
4%	7%	19%	8%	18%	9%	6%
2%	1%	1%	0%	2%	1%	1%
35%	27%	44%	40%	29%	24%	49%
4%	5%	1%	0%	3%	2%	3%
0%	0%	1%	1%	0%	2%	0%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
25%	37%	48%	45%	9%	23%	25%
15%	16%	14%	10%	7%	14%	11%
8%	13%	9%	11%	14%	15%	12%
27%	19%	22%	23%	33%	21%	23%
16%	11%	6%	8%	31%	14%	20%
4%	2%	1%	1%	3%	2%	5%
3%	2%	0%	4%	4%	10%	3%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
51%	56%	56%	37%	32%	37%	52%
25%	22%	18%	23%	32%	19%	24%
7%	10%	6%	10%	13%	10%	9%
9%	12%	18%	20%	21%	25%	14%
7%	0%	1%	11%	1%	8%	1%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
82%	79%	61%	51%	84%	74%	74%
11%	16%	21%	20%	7%	13%	19%
5%	5%	16%	28%	8%	11%	5%
1%	1%	2%	0%	1%	2%	2%
0%	0%	0%	1%	0%	0%	0%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
12%	15%	13%	18%	17%	4%	24%
21%	15%	20%	24%	17%	29%	17%
18%	14%	10%	19%	8%	11%	14%
10%	20%	11%	8%	14%	11%	9%
14%	8%	16%	13%	25%	19%	16%
19%	16%	14%	11%	13%	16%	15%
7%	12%	16%	7%	6%	9%	5%
0%	0%	0%	0%	0%	0%	0%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
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5,3	6,4	5,8	5,9	5,8	5,2	6,3
6,0	6,5	6,4	6,7	6,2	6,8	6,1
5,1	5,6	4,8	5,4	4,2	4,7	4,7
5,6	7,2	5,6	5,4	5,9	6,0	5,6
5,1	5,4	5,9	5,2	6,4	5,8	5,5
5,6	6,4	5,8	5,2	5,9	5,8	5,8
6,2	7,1	6,4	5,2	5,0	7,0	4,7
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
31%	37%	37%	42%	31%	45%	27%
68%	62%	60%	55%	68%	53%	73%
1%	1%	2%	3%	1%	1%	0%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
23%	32%	36%	33%	26%	40%	22%
74%	67%	51%	64%	73%	54%	78%
3%	1%	13%	2%	1%	6%	0%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
24%	24%	21%	16%	24%	32%	22%
75%	76%	79%	81%	76%	66%	78%
1%	0%	0%	3%	0%	2%	0%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
30%	30%	26%	25%	31%	30%	32%
70%	70%	72%	73%	67%	70%	68%
0%	0%	2%	2%	2%	0%	0%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
56%	27%	43%	48%	36%	52%	43%
26%	35%	34%	29%	51%	29%	30%
17%	37%	23%	22%	12%	17%	26%
1%	0%	0%	1%	1%	3%	0%
39%	-10%	20%	26%	24%	35%	17%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
56%	58%	52%	44%	59%	67%	52%
41%	34%	43%	43%	40%	26%	34%
3%	7%	5%	11%	0%	6%	14%
1%	1%	0%	1%	1%	1%	0%
53%	51%	47%	33%	59%	60%	39%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
63%	61%	52%	50%	43%	54%	41%
32%	32%	43%	39%	50%	36%	40%
5%	6%	5%	8%	4%	9%	19%
0%	1%	0%	2%	2%	1%	1%
58%	55%	46%	42%	39%	46%	22%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
23%	40%	9%	14%	3%	18%	17%
55%	41%	79%	67%	69%	61%	46%
10%	12%	10%	11%	20%	17%	30%
12%	7%	3%	9%	8%	3%	7%
13%	29%	-1%	3%	-17%	1%	-13%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
48%	16%	31%	40%	24%	34%	41%
27%	29%	40%	30%	47%	30%	24%
23%	52%	25%	26%	24%	30%	33%
2%	3%	3%	4%	5%	6%	2%
25%	-36%	6%	13%	0%	4%	9%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
32%	23%	44%	27%	32%	38%	20%
53%	55%	48%	65%	53%	53%	56%
9%	18%	8%	5%	11%	5%	20%
7%	4%	0%	3%	4%	4%	4%
23%	4%	36%	22%	22%	33%	0%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
24%	13%	28%	42%	15%	31%	27%
58%	56%	59%	41%	73%	56%	53%
14%	29%	12%	13%	6%	11%	18%
4%	3%	0%	3%	6%	2%	2%
10%	-16%	16%	29%	8%	20%	10%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
37%	15%	27%	32%	41%	35%	25%
54%	66%	56%	54%	48%	49%	52%
9%	18%	17%	13%	11%	16%	22%
1%	0%	0%	1%	0%	0%	1%
28%	-4%	10%	20%	30%	19%	3%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
17%	27%	11%	21%	15%	15%	13%
41%	48%	38%	44%	51%	59%	45%
32%	18%	20%	13%	18%	15%	31%
9%	5%	29%	18%	11%	7%	8%
1%	2%	3%	4%	5%	4%	2%
-15%	9%	-9%	7%	-3%	-1%	-18%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
37%	25%	19%	42%	37%	42%	13%
59%	73%	73%	53%	59%	54%	86%
4%	1%	8%	5%	4%	4%	1%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
23%	50%	31%	37%	28%	47%	11%
72%	50%	62%	60%	69%	50%	87%
5%	1%	7%	3%	2%	4%	1%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
74%	59%	54%	44%	60%	79%	53%
25%	40%	42%	53%	37%	20%	46%
2%	1%	4%	3%	3%	1%	1%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
59%	62%	52%	50%	49%	68%	50%
39%	38%	44%	48%	50%	32%	49%
2%	1%	4%	2%	1%	0%	1%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
70%	32%	32%	33%	26%	49%	35%
28%	67%	65%	65%	72%	47%	64%
1%	1%	3%	2%	1%	4%	1%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
23%	13%	41%	31%	16%	19%	28%
75%	86%	57%	64%	81%	77%	71%
3%	1%	2%	4%	2%	5%	1%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
7%	4%	3%	7%	2%	18%	2%

89% 4%	95% 1%	91% 5%	92% 2%	93% 5%	78% 5%	97% 1%
Ireland 19% 78% 4%	Italy 6% 93% 1%	Latvia 32% 63% 5%	Lithuania 53% 44% 3%	Luxembourg 32% 65% 3%	Malta 39% 55% 6%	Netherlands 4% 95% 1%
Ireland 50% 48% 2%	Italy 26% 73% 1%	Latvia 67% 30% 3%	Lithuania 54% 45% 1%	Luxembourg 35% 64% 1%	Malta 38% 58% 5%	Netherlands 40% 59% 1%
Ireland 11% 86% 3%	Italy 6% 93% 1%	Latvia 13% 80% 6%	Lithuania 21% 75% 3%	Luxembourg 5% 92% 3%	Malta 13% 81% 6%	Netherlands 6% 93% 1%
Ireland 8% 89% 3%	Italy 8% 90% 2%	Latvia 6% 86% 8%	Lithuania 27% 58% 14%	Luxembourg 14% 80% 6%	Malta 13% 77% 9%	Netherlands 13% 86% 1%
Ireland 27% 10% 59% 4%	Italy 15% 10% 74% 1%	Latvia 8% 11% 73% 8%	Lithuania 21% 20% 54% 5%	Luxembourg 20% 18% 59% 4%	Malta 27% 14% 55% 5%	Netherlands 9% 4% 86% 1%
Ireland 8% 15% 72% 5%	Italy 15% 35% 50% 1%	Latvia 5% 26% 62% 7%	Lithuania 7% 30% 61% 3%	Luxembourg 7% 22% 69% 2%	Malta 10% 37% 50% 4%	Netherlands 2% 10% 87% 1%
Ireland 61% 13% 25% 2%	Italy 46% 13% 40% 1%	Latvia 25% 29% 42% 4%	Lithuania 19% 25% 53% 3%	Luxembourg 46% 14% 37% 3%	Malta 73% 6% 20% 1%	Netherlands 41% 12% 46% 1%
Ireland 9% 49% 40% 2%	Italy 16% 45% 38% 1%	Latvia 6% 45% 45% 4%	Lithuania 8% 40% 50% 2%	Luxembourg 9% 40% 50% 1%	Malta 16% 50% 34% 0%	Netherlands 5% 44% 50% 1%
Ireland 22% 47% 30% 1%	Italy 9% 23% 68% 1%	Latvia 6% 26% 66% 3%	Lithuania 3% 28% 67% 2%	Luxembourg 4% 23% 72% 1%	Malta 15% 32% 49% 4%	Netherlands 4% 30% 65% 1%
Ireland 7% 16% 75% 3%	Italy 5% 8% 86% 1%	Latvia 17% 24% 57% 2%	Lithuania 9% 22% 65% 4%	Luxembourg 6% 10% 81% 2%	Malta 9% 10% 77% 5%	Netherlands 11% 17% 71% 1%
Ireland 1%	Italy 1%	Latvia 0%	Lithuania 0%	Luxembourg 0%	Malta 5%	Netherlands 0%

6%	3%	3%	7%	2%	12%	2%
89%	95%	91%	92%	93%	78%	97%
4%	1%	5%	2%	5%	5%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
3%	1%	6%	9%	8%	7%	1%
16%	6%	25%	43%	24%	32%	3%
78%	93%	63%	45%	65%	55%	95%
4%	1%	5%	3%	3%	6%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
30%	11%	34%	32%	19%	21%	31%
20%	15%	33%	22%	16%	16%	9%
48%	73%	30%	45%	64%	58%	59%
2%	1%	3%	1%	1%	5%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
8%	4%	4%	6%	2%	8%	4%
3%	2%	9%	15%	3%	5%	2%
86%	93%	80%	76%	92%	81%	93%
3%	1%	6%	3%	3%	6%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
2%	2%	2%	6%	5%	7%	5%
6%	6%	4%	22%	10%	6%	8%
89%	90%	86%	58%	80%	77%	86%
3%	2%	8%	14%	6%	9%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
3%	5%	4%	4%	9%	0%	3%
5%	19%	18%	8%	8%	10%	3%
1%	0%	1%	0%	3%	3%	1%
10%	11%	4%	10%	2%	4%	7%
5%	4%	6%	3%	4%	6%	7%
4%	3%	4%	13%	0%	3%	2%
72%	58%	63%	58%	74%	76%	76%
0%	1%	0%	4%	0%	0%	0%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
16%	25%	23%	26%	16%	32%	22%
56%	58%	61%	58%	48%	48%	42%
23%	13%	7%	6%	19%	13%	32%
5%	3%	9%	8%	17%	5%	3%
0%	0%	0%	1%	0%	2%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
26%	32%	18%	23%	14%	21%	29%
64%	53%	59%	62%	43%	68%	56%
9%	11%	6%	2%	16%	9%	11%
0%	4%	16%	10%	27%	0%	3%
0%	0%	0%	2%	0%	2%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
8%	7%	25%	21%	3%	13%	22%
80%	67%	58%	67%	54%	74%	58%
0%	3%	7%	5%	0%	2%	12%
12%	23%	10%	3%	43%	11%	5%
0%	0%	0%	4%	0%	0%	3%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
0%	17%	18%	7%	57%	16%	14%
54%	50%	67%	72%	0%	48%	41%
5%	9%	0%	6%	0%	14%	16%

41% 0%	21% 3%	15% 0%	11% 5%	43% 0%	21% 0%	29% 0%
Ireland 19% 55% 5% 20% 0%	Italy 14% 52% 8% 26% 1%	Latvia 21% 62% 7% 10% 0%	Lithuania 19% 66% 6% 8% 2%	Luxembourg 21% 45% 5% 27% 2%	Malta 24% 46% 16% 13% 2%	Netherlands 20% 54% 14% 11% 1%
Ireland 23% 58% 16% 3% 0%	Italy 32% 56% 11% 1% 0%	Latvia 28% 59% 12% 1% 0%	Lithuania 24% 54% 9% 11% 1%	Luxembourg 16% 72% 9% 4% 0%	Malta 23% 66% 10% 0% 1%	Netherlands 29% 48% 22% 0% 1%
Ireland 23% 15% 40% 20% 2%	Italy 35% 9% 23% 31% 1%	Latvia 20% 4% 55% 20% 1%	Lithuania 28% 7% 4% 56% 5%	Luxembourg 16% 2% 52% 29% 0%	Malta 27% 5% 38% 20% 10%	Netherlands 22% 10% 37% 28% 3%
Ireland 33% 4% 33% 25% 5%	Italy 32% 5% 25% 35% 2%	Latvia 25% 3% 51% 19% 2%	Lithuania 15% 8% 3% 68% 6%	Luxembourg 14% 10% 39% 38% 0%	Malta 33% 3% 39% 20% 4%	Netherlands 19% 6% 36% 34% 5%
Ireland 21% 5% 46% 18% 12%	Italy 19% 6% 24% 48% 3%	Latvia 29% 1% 49% 20% 1%	Lithuania 24% 7% 3% 59% 6%	Luxembourg 15% 4% 51% 26% 4%	Malta 12% 1% 44% 32% 11%	Netherlands 19% 4% 42% 30% 4%
Ireland 27% 11% 36% 23% 3%	Italy 42% 8% 21% 28% 1%	Latvia 23% 6% 49% 22% 0%	Lithuania 27% 5% 3% 58% 6%	Luxembourg 39% 0% 42% 17% 2%	Malta 25% 1% 45% 23% 6%	Netherlands 17% 9% 42% 31% 2%
ditions; or have you not received anything at all?						
Ireland 45% 15% 11% 20% 9%	Italy 54% 8% 15% 19% 4%	Latvia 53% 6% 11% 30% 0%	Lithuania 52% 8% 3% 36% 2%	Luxembourg 100% 0% 0% 0% 0%	Malta 71% 10% 9% 0% 10%	Netherlands 38% 4% 16% 39% 4%
ything at all?						
Ireland 75% 12% 11% 1% 1%	Italy 55% 18% 15% 12% 0%	Latvia 57% 14% 6% 24% 0%	Lithuania 15% 16% 44% 15% 9%	Luxembourg 100% 0% 0% 0% 0%	Malta 53% 12% 34% 0% 0%	Netherlands 41% 13% 13% 31% 2%
t received anything at all?						
Ireland 68% 9% 14%	Italy 70% 11% 13%	Latvia 76% 2% 7%	Lithuania 53% 10% 15%	Luxembourg 88% 0% 0%	Malta 43% 41% 16%	Netherlands 67% 5% 12%

9%	6%	6%	11%	12%	0%	16%
0%	1%	8%	12%	0%	0%	1%

conditions; or have you not received anything at all?

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
73%	50%	59%	46%	91%	74%	48%
7%	13%	4%	17%	0%	17%	7%
10%	16%	18%	12%	9%	9%	16%
10%	17%	19%	25%	0%	0%	29%
1%	4%	0%	0%	0%	0%	0%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
15%	19%	6%	17%	14%	13%	14%
24%	32%	28%	31%	0%	17%	13%
13%	20%	20%	18%	0%	3%	20%
23%	21%	33%	20%	37%	29%	26%
24%	6%	13%	8%	50%	29%	27%
1%	2%	0%	6%	0%	9%	0%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
6,1	6,3	4,7	5,8	1,8	5,6	4,3
6,0	6,0	4,5	5,0	2,0	5,7	4,0

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
27%	29%	45%	17%	22%	30%	22%
39%	43%	25%	33%	38%	52%	50%
34%	27%	31%	50%	41%	19%	28%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
37%	30%	23%	27%	16%	51%	37%
29%	43%	46%	24%	44%	30%	35%
34%	27%	31%	50%	41%	19%	28%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
7%	8%	1%	4%	4%	13%	7%
60%	65%	69%	46%	56%	69%	64%
34%	27%	31%	50%	41%	19%	28%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
12%	11%	11%	11%	8%	17%	10%
54%	62%	58%	40%	52%	64%	62%
34%	27%	31%	50%	41%	19%	28%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
10%	6%	4%	9%	3%	15%	13%
56%	67%	66%	41%	56%	66%	59%
34%	27%	31%	50%	41%	19%	28%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
7%	18%	7%	5%	17%	8%	16%
59%	55%	63%	45%	43%	74%	55%
34%	27%	31%	50%	41%	19%	28%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
50%	8%	16%	19%	9%	27%	44%
36%	40%	49%	46%	55%	52%	32%
10%	48%	28%	26%	28%	19%	23%
4%	3%	7%	9%	8%	2%	2%
41%	-40%	-12%	-7%	-19%	8%	21%

Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
10%	3%	2%	9%	4%	8%	7%

55%	38%	19%	35%	52%	64%	41%
11%	36%	10%	8%	16%	7%	21%
7%	6%	2%	16%	6%	4%	8%
-1%	-33%	-7%	1%	-12%	0%	-14%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
49%	14%	23%	25%	27%	32%	46%
36%	50%	60%	51%	57%	55%	31%
10%	31%	11%	14%	12%	12%	18%
5%	6%	6%	11%	4%	1%	4%
39%	-17%	12%	11%	14%	20%	28%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
44%	14%	22%	26%	33%	33%	50%
43%	64%	73%	62%	61%	62%	28%
11%	21%	4%	7%	4%	4%	20%
2%	1%	1%	5%	1%	1%	2%
33%	-7%	18%	20%	29%	29%	29%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
37%	17%	15%	23%	18%	25%	32%
56%	55%	81%	62%	68%	63%	53%
5%	25%	3%	7%	9%	11%	11%
3%	2%	1%	9%	5%	1%	4%
32%	-8%	12%	16%	10%	14%	20%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
30%	18%	12%	19%	19%	24%	14%
45%	45%	57%	48%	55%	54%	39%
16%	33%	13%	9%	13%	14%	37%
6%	3%	17%	10%	10%	5%	7%
3%	1%	1%	14%	4%	2%	4%
14%	-15%	-2%	11%	5%	10%	-23%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
32%	16%	16%	23%	7%	18%	19%
47%	49%	63%	55%	70%	53%	48%
11%	24%	10%	5%	7%	11%	15%
7%	8%	11%	11%	13%	12%	14%
2%	3%	0%	5%	4%	6%	5%
20%	-8%	6%	19%	0%	7%	4%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
14%	5%	6%	10%	6%	10%	15%
40%	43%	26%	35%	53%	53%	29%
6%	10%	2%	1%	5%	2%	10%
38%	39%	64%	43%	35%	35%	39%
3%	4%	3%	11%	0%	0%	6%
8%	-5%	4%	10%	1%	8%	5%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
22%	13%	13%	27%	15%	24%	13%
55%	57%	55%	55%	66%	62%	55%
14%	26%	16%	8%	9%	5%	24%
7%	2%	13%	8%	10%	6%	6%
2%	1%	3%	3%	0%	2%	2%
8%	-12%	-3%	18%	6%	18%	-11%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
29%	15%	8%	22%	4%	23%	15%
57%	59%	69%	58%	71%	55%	65%
12%	20%	10%	5%	12%	19%	14%
0%	5%	12%	12%	11%	2%	4%
1%	1%	0%	3%	4%	1%	2%

17%	-6%	-2%	17%	-8%	4%	2%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
14%	9%	10%	19%	3%	11%	15%
55%	49%	71%	60%	66%	65%	70%
2%	7%	7%	4%	0%	0%	3%
24%	33%	10%	13%	30%	23%	12%
5%	2%	2%	4%	0%	0%	0%
12%	2%	2%	15%	3%	11%	12%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
11%	1%	0%	12%	0%	5%	11%
50%	46%	67%	55%	57%	69%	29%
6%	19%	33%	6%	0%	0%	13%
33%	34%	0%	23%	43%	26%	47%
0%	0%	0%	5%	0%	0%	0%
5%	-18%	-33%	6%	0%	5%	-2%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
16%	7%	10%	19%	12%	10%	12%
62%	68%	75%	65%	70%	72%	68%
5%	9%	8%	6%	0%	0%	9%
17%	17%	7%	10%	18%	17%	11%
0%	0%	0%	0%	0%	0%	0%
11%	-2%	3%	13%	12%	10%	3%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
36%	44%	23%	16%	13%	23%	28%
40%	35%	53%	42%	47%	62%	42%
17%	19%	13%	18%	35%	14%	20%
7%	2%	12%	25%	5%	2%	10%
19%	24%	10%	-2%	-22%	9%	8%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
50%	55%	24%	12%	35%	44%	38%
41%	37%	57%	57%	57%	47%	49%
6%	4%	5%	4%	3%	7%	4%
3%	3%	15%	26%	5%	2%	9%
44%	51%	19%	8%	32%	37%	34%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
24%	16%	10%	16%	14%	11%	21%
48%	62%	69%	52%	79%	77%	48%
18%	18%	0%	5%	8%	2%	26%
10%	3%	21%	27%	0%	10%	5%
6%	-2%	10%	11%	6%	9%	-5%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
7%	6%	10%	3%	5%	13%	6%
66%	79%	63%	70%	86%	74%	72%
8%	10%	0%	4%	4%	4%	11%
19%	5%	26%	23%	4%	10%	11%
0%	-5%	10%	-1%	1%	9%	-5%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
26%	29%	14%	20%	41%	30%	37%
58%	63%	68%	53%	51%	64%	50%
6%	4%	0%	3%	8%	0%	2%
10%	4%	18%	24%	0%	5%	11%
20%	26%	14%	17%	33%	30%	36%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
25%	26%	20%	11%	22%	28%	29%

56%	63%	56%	56%	65%	52%	48%
3%	6%	0%	4%	13%	0%	5%
16%	6%	24%	29%	0%	20%	18%
22%	20%	20%	7%	9%	28%	24%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
59%	20%	16%	36%	15%	45%	37%
33%	62%	63%	48%	74%	48%	49%
7%	15%	16%	5%	9%	7%	10%
0%	2%	2%	2%	2%	0%	2%
0%	2%	3%	8%	0%	0%	1%
52%	5%	0%	31%	6%	38%	26%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
37%	19%	17%	29%	12%	29%	19%
51%	55%	53%	48%	56%	55%	56%
8%	23%	20%	10%	23%	12%	22%
3%	1%	3%	2%	9%	2%	2%
0%	1%	6%	10%	0%	2%	2%
29%	-4%	-3%	19%	-11%	18%	-3%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
22%	6%	25%	29%	11%	27%	13%
52%	51%	58%	51%	58%	57%	73%
3%	7%	10%	5%	3%	0%	4%
17%	33%	7%	5%	24%	16%	10%
6%	3%	0%	10%	3%	0%	0%
19%	-1%	16%	24%	8%	27%	9%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
34%	16%	12%	23%	0%	21%	17%
58%	63%	62%	51%	51%	58%	63%
8%	17%	19%	8%	32%	18%	15%
0%	3%	7%	6%	9%	1%	2%
0%	2%	0%	13%	8%	2%	3%
26%	-1%	-7%	15%	-32%	2%	3%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
10%	21%	18%	12%	57%	6%	18%
46%	34%	48%	45%	43%	64%	33%
11%	20%	15%	6%	0%	0%	7%
33%	25%	18%	6%	0%	30%	36%
0%	0%	0%	31%	0%	0%	7%
-2%	1%	3%	6%	57%	6%	11%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
19%	8%	13%	21%	12%	8%	16%
56%	62%	70%	52%	68%	71%	67%
5%	13%	11%	9%	4%	2%	7%
16%	16%	3%	7%	14%	18%	7%
3%	1%	2%	11%	2%	1%	3%
14%	-6%	2%	12%	8%	5%	9%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
31%	20%	19%	28%	15%	24%	17%
60%	55%	59%	48%	66%	65%	63%
6%	24%	16%	11%	18%	9%	16%
1%	0%	3%	1%	2%	1%	1%
1%	1%	3%	12%	0%	1%	2%
25%	-4%	4%	17%	-3%	15%	0%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
13%	7%	15%	24%	9%	18%	10%
34%	23%	34%	33%	39%	51%	27%

35%	41%	35%	31%	34%	22%	36%
16%	27%	15%	8%	16%	7%	25%
1%	1%	1%	0%	1%	2%	0%
1%	1%	1%	4%	1%	0%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
16%	10%	25%	31%	14%	21%	14%
43%	29%	45%	37%	48%	59%	38%
18%	26%	14%	18%	23%	9%	21%
21%	35%	14%	10%	13%	6%	26%
1%	0%	1%	0%	0%	2%	0%
1%	1%	1%	4%	1%	4%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
12%	8%	13%	25%	8%	10%	12%
64%	40%	61%	40%	56%	68%	55%
17%	38%	16%	21%	27%	13%	25%
6%	12%	7%	9%	7%	5%	7%
1%	2%	3%	5%	2%	4%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
61%	52%	52%	53%	76%	65%	66%
32%	42%	32%	31%	15%	20%	21%
5%	2%	15%	13%	9%	9%	12%
2%	3%	0%	4%	0%	5%	0%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
22%	11%	16%	23%	31%	33%	28%
27%	59%	8%	55%	36%	29%	34%
47%	21%	75%	15%	27%	26%	37%
4%	10%	2%	7%	6%	12%	1%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
70%	66%	55%	58%	66%	69%	58%
11%	17%	19%	11%	18%	18%	20%
9%	6%	17%	11%	9%	12%	5%
8%	10%	5%	7%	1%	0%	14%
3%	1%	4%	13%	6%	1%	3%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
16%	9%	16%	17%	12%	9%	12%
23%	30%	29%	22%	21%	25%	22%
20%	22%	14%	16%	8%	20%	14%
16%	19%	17%	20%	25%	22%	18%
17%	16%	7%	10%	30%	17%	20%
8%	4%	15%	16%	4%	8%	15%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
20%	19%	25%	28%	18%	25%	15%
15%	33%	21%	17%	20%	19%	8%
7%	2%	6%	2%	4%	2%	4%
15%	11%	7%	5%	4%	3%	9%
16%	9%	10%	3%	15%	10%	23%
8%	7%	7%	15%	2%	11%	9%
15%	18%	19%	27%	31%	27%	29%
5%	2%	4%	3%	6%	3%	3%
Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands
5,9	7,2	6,6	5,8	5,4	6,8	5,3
3,7	4,9	5,7	5,3	3,8	5,0	3,0
3,0	4,4	4,0	4,5	3,7	4,9	3,2
5,8	8,1	8,4	7,6	5,8	7,5	5,7
5,1	6,7	6,5	7,1	5,0	6,2	5,3
6,4	8,4	7,2	7,7	6,2	6,9	6,4

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
90%	94%	96%	86%	86%	94%	70%
10%	5%	3%	14%	13%	5%	29%
0%	1%	0%	0%	1%	0%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
54%	54%	34%	54%	46%	54%	40%
19%	26%	33%	24%	26%	28%	33%
27%	20%	33%	22%	28%	18%	28%
100%	100%	100%	100%	100%	100%	100%
0%	0%	0%	0%	0%	0%	0%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
20%	16%	24%	25%	26%	16%	19%
12%	15%	12%	14%	11%	13%	13%
32%	28%	28%	27%	20%	25%	20%
35%	41%	36%	34%	43%	46%	49%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
1%	1%	2%	3%	0%	1%	6%
35%	66%	34%	42%	39%	60%	39%
21%	7%	6%	9%	10%	7%	12%
0%	0%	0%	1%	0%	1%	4%
37%	22%	53%	44%	48%	29%	32%
5%	3%	4%	1%	2%	2%	7%
0%	1%	0%	1%	0%	0%	0%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
45%	43%	49%	50%	37%	39%	14%
14%	15%	13%	12%	12%	14%	12%
8%	13%	10%	8%	10%	12%	18%
18%	17%	15%	15%	25%	20%	29%
8%	8%	5%	8%	11%	10%	21%
1%	0%	1%	2%	2%	2%	5%
7%	4%	8%	5%	3%	2%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
50%	47%	68%	52%	39%	56%	50%
23%	25%	13%	23%	28%	24%	28%
7%	11%	6%	9%	7%	7%	12%
11%	15%	14%	15%	26%	11%	10%
8%	2%	0%	1%	0%	2%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
74%	76%	55%	64%	74%	79%	71%
15%	18%	27%	26%	10%	14%	15%
10%	4%	14%	9%	11%	5%	13%
1%	1%	4%	1%	4%	2%	2%
0%	0%	0%	0%	0%	1%	0%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
34%	12%	13%	19%	6%	17%	9%
13%	23%	16%	17%	13%	19%	23%
10%	17%	14%	7%	28%	17%	12%
12%	8%	14%	8%	14%	16%	14%
15%	13%	12%	20%	9%	11%	22%
15%	16%	22%	17%	28%	9%	13%
1%	11%	9%	12%	1%	10%	7%
0%	0%	0%	0%	0%	0%	0%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
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7,6	5,5	5,9	5,8	5,0	6,1	4,2
6,5	6,1	5,9	5,8	5,8	6,2	5,5
5,4	4,9	5,0	4,2	6,2	5,2	3,7
6,6	5,5	6,0	5,0	6,5	6,2	5,3
6,5	5,0	5,6	5,5	5,3	4,8	5,1
6,7	5,9	6,6	5,4	6,7	5,1	4,5
5,1	5,9	6,2	6,1	3,5	5,9	4,6

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
36%	40%	40%	37%	37%	31%	34%
56%	58%	59%	62%	60%	69%	64%
8%	1%	1%	1%	3%	0%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
23%	36%	33%	26%	31%	27%	22%
65%	61%	66%	68%	66%	72%	75%
12%	4%	1%	6%	3%	2%	3%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
15%	34%	33%	19%	24%	33%	28%
80%	66%	67%	80%	75%	67%	72%
5%	0%	0%	1%	1%	0%	0%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
23%	34%	38%	20%	30%	35%	24%
73%	65%	61%	79%	69%	65%	75%
4%	1%	0%	1%	1%	0%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
40%	40%	47%	35%	42%	36%	56%
35%	31%	24%	36%	39%	34%	31%
24%	29%	26%	26%	19%	30%	12%
1%	0%	2%	2%	1%	0%	0%
16%	11%	21%	9%	23%	7%	44%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
53%	50%	61%	51%	44%	42%	59%
41%	41%	31%	41%	50%	47%	33%
5%	9%	7%	7%	6%	11%	7%
2%	0%	1%	2%	0%	1%	1%
48%	41%	54%	44%	37%	31%	52%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
51%	61%	65%	36%	48%	58%	41%
43%	32%	29%	55%	45%	35%	50%
5%	7%	6%	8%	7%	7%	7%
1%	0%	1%	1%	0%	0%	1%
46%	53%	59%	28%	42%	51%	34%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
12%	25%	21%	12%	19%	25%	10%
60%	46%	60%	61%	59%	53%	52%
12%	14%	9%	13%	10%	17%	26%
16%	16%	10%	14%	12%	5%	12%
0%	12%	12%	-1%	9%	8%	-16%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
34%	23%	35%	28%	32%	29%	42%
31%	30%	24%	33%	35%	30%	35%
30%	43%	39%	32%	29%	39%	20%
4%	4%	2%	7%	4%	3%	3%
4%	-21%	-4%	-4%	3%	-10%	23%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
35%	33%	34%	20%	35%	25%	31%
50%	49%	52%	66%	49%	61%	55%
10%	12%	12%	7%	13%	11%	10%
5%	6%	2%	7%	3%	3%	4%
25%	21%	22%	13%	22%	13%	21%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
23%	16%	29%	22%	22%	20%	31%
59%	57%	53%	62%	57%	60%	59%
14%	23%	15%	11%	17%	17%	7%
4%	4%	3%	5%	4%	3%	2%
9%	-7%	14%	11%	5%	3%	24%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
24%	23%	28%	18%	32%	23%	41%
63%	60%	54%	71%	56%	59%	45%
13%	17%	17%	11%	11%	17%	14%
0%	0%	0%	0%	0%	0%	0%
11%	6%	11%	7%	21%	6%	26%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
11%	18%	15%	8%	11%	16%	11%
35%	51%	38%	39%	44%	48%	51%
12%	19%	15%	20%	26%	26%	25%
39%	9%	28%	29%	17%	8%	10%
2%	3%	4%	4%	2%	1%	3%
-1%	-1%	0%	-12%	-15%	-10%	-14%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
13%	8%	22%	27%	28%	25%	36%
59%	85%	75%	71%	69%	72%	63%
29%	7%	3%	3%	3%	4%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
36%	49%	27%	19%	47%	33%	15%
39%	47%	71%	80%	52%	65%	83%
25%	4%	1%	2%	2%	2%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
53%	65%	57%	54%	55%	49%	23%
30%	32%	40%	45%	43%	49%	74%
17%	3%	3%	1%	2%	2%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
50%	66%	43%	29%	60%	62%	48%
32%	31%	55%	70%	39%	36%	50%
18%	4%	1%	0%	1%	1%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
44%	51%	29%	15%	30%	51%	19%
38%	46%	70%	83%	69%	47%	79%
17%	3%	1%	2%	2%	2%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
15%	34%	20%	18%	18%	24%	24%
59%	61%	78%	81%	80%	74%	74%
25%	5%	1%	0%	2%	2%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
1%	6%	5%	1%	3%	3%	11%

68% 31%	87% 6%	92% 3%	98% 1%	96% 1%	94% 3%	86% 3%
Poland 8% 63% 29%	Portugal 22% 72% 7%	Romania 11% 87% 3%	Slovakia 59% 39% 1%	Slovenia 28% 68% 4%	Spain 10% 87% 3%	Sweden 66% 33% 2%
Poland 54% 32% 14%	Portugal 60% 37% 3%	Romania 44% 55% 0%	Slovakia 52% 48% 0%	Slovenia 48% 52% 0%	Spain 41% 58% 2%	Sweden 66% 34% 1%
Poland 13% 59% 28%	Portugal 23% 71% 6%	Romania 10% 87% 3%	Slovakia 7% 93% 1%	Slovenia 13% 82% 5%	Spain 15% 83% 3%	Sweden 12% 87% 1%
Poland 7% 61% 32%	Portugal 19% 63% 19%	Romania 18% 78% 4%	Slovakia 8% 91% 1%	Slovenia 4% 83% 13%	Spain 15% 82% 3%	Sweden 9% 89% 2%
Poland 8% 5% 59% 29%	Portugal 2% 6% 85% 7%	Romania 11% 11% 75% 3%	Slovakia 12% 14% 71% 3%	Slovenia 16% 12% 69% 3%	Spain 11% 14% 72% 4%	Sweden 18% 19% 63% 1%
Poland 9% 27% 39% 25%	Portugal 10% 39% 47% 4%	Romania 4% 23% 72% 1%	Slovakia 3% 15% 80% 2%	Slovenia 8% 37% 52% 2%	Spain 11% 22% 65% 2%	Sweden 6% 9% 83% 2%
Poland 40% 13% 30% 17%	Portugal 42% 23% 33% 3%	Romania 35% 22% 40% 3%	Slovakia 37% 17% 45% 1%	Slovenia 32% 24% 43% 2%	Spain 32% 17% 49% 2%	Sweden 14% 9% 74% 2%
Poland 10% 38% 33% 18%	Portugal 9% 56% 31% 4%	Romania 10% 33% 55% 1%	Slovakia 4% 24% 71% 1%	Slovenia 17% 43% 40% 1%	Spain 19% 43% 36% 1%	Sweden 9% 38% 51% 2%
Poland 15% 27% 40% 18%	Portugal 12% 37% 47% 4%	Romania 9% 20% 70% 1%	Slovakia 3% 11% 84% 2%	Slovenia 4% 24% 70% 2%	Spain 20% 31% 48% 2%	Sweden 3% 15% 79% 2%
Poland 5% 10% 60% 25%	Portugal 9% 25% 61% 5%	Romania 8% 12% 78% 1%	Slovakia 7% 11% 82% 0%	Slovenia 5% 13% 80% 2%	Spain 8% 16% 74% 2%	Sweden 8% 16% 74% 1%
Poland 0%	Portugal 0%	Romania 1%	Slovakia 0%	Slovenia 0%	Spain 0%	Sweden 4%

1%	6%	4%	1%	3%	3%	7%
68%	87%	92%	98%	96%	94%	86%
31%	6%	3%	1%	1%	3%	3%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
1%	0%	2%	32%	8%	2%	9%
6%	21%	8%	27%	20%	8%	56%
63%	72%	87%	40%	68%	87%	33%
29%	7%	3%	1%	4%	3%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
33%	16%	22%	29%	24%	19%	50%
21%	44%	22%	23%	23%	22%	16%
32%	37%	55%	48%	52%	58%	34%
14%	3%	0%	0%	0%	2%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
8%	7%	4%	2%	3%	8%	9%
5%	16%	6%	4%	10%	6%	2%
59%	72%	87%	93%	82%	83%	87%
28%	6%	3%	1%	5%	3%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
2%	5%	5%	3%	1%	5%	3%
5%	13%	13%	5%	3%	10%	6%
61%	63%	78%	91%	83%	82%	89%
32%	19%	4%	1%	13%	3%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
5%	2%	8%	6%	5%	5%	2%
18%	25%	34%	20%	22%	12%	1%
3%	2%	0%	1%	2%	1%	0%
4%	3%	3%	3%	9%	6%	4%
4%	4%	5%	12%	8%	5%	6%
9%	4%	9%	4%	5%	2%	0%
57%	60%	40%	53%	47%	70%	86%
1%	1%	0%	1%	2%	0%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
18%	15%	13%	20%	24%	20%	23%
52%	51%	37%	52%	50%	54%	48%
15%	19%	13%	17%	17%	22%	21%
14%	15%	36%	10%	8%	4%	8%
1%	0%	1%	1%	1%	0%	0%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
22%	16%	23%	22%	18%	25%	20%
64%	55%	38%	56%	52%	55%	60%
7%	15%	12%	9%	15%	16%	16%
7%	14%	25%	12%	10%	4%	4%
1%	0%	3%	1%	6%	0%	0%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
17%	8%	7%	19%	23%	13%	19%
38%	46%	42%	65%	63%	67%	68%
5%	6%	11%	9%	8%	8%	6%
40%	40%	38%	4%	4%	10%	7%
0%	0%	2%	3%	1%	2%	0%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
28%	2%	16%	14%	0%	0%	2%
38%	42%	35%	52%	50%	65%	45%
0%	10%	0%	0%	22%	7%	6%

34% 0%	46% 0%	34% 14%	16% 18%	29% 0%	28% 0%	44% 3%
Poland 19% 50% 7% 23% 0%	Portugal 11% 45% 8% 36% 0%	Romania 17% 41% 10% 32% 0%	Slovakia 15% 60% 10% 13% 2%	Slovenia 12% 66% 5% 15% 2%	Spain 21% 56% 10% 12% 0%	Sweden 20% 55% 9% 14% 1%
Poland 22% 59% 13% 6% 1%	Portugal 21% 50% 19% 9% 0%	Romania 21% 43% 12% 23% 2%	Slovakia 22% 59% 15% 4% 1%	Slovenia 21% 61% 17% 1% 1%	Spain 25% 53% 19% 3% 0%	Sweden 28% 44% 24% 4% 0%
Poland 24% 5% 40% 27% 4%	Portugal 18% 9% 38% 34% 2%	Romania 27% 8% 35% 30% 0%	Slovakia 21% 7% 32% 38% 3%	Slovenia 37% 22% 28% 14% 0%	Spain 36% 9% 34% 21% 0%	Sweden 23% 3% 57% 15% 3%
Poland 37% 3% 30% 24% 6%	Portugal 25% 8% 31% 30% 6%	Romania 36% 6% 29% 27% 1%	Slovakia 23% 8% 23% 37% 9%	Slovenia 24% 25% 29% 19% 3%	Spain 43% 5% 31% 20% 1%	Sweden 17% 3% 53% 24% 3%
Poland 30% 3% 30% 27% 10%	Portugal 13% 3% 41% 33% 10%	Romania 28% 4% 35% 32% 1%	Slovakia 18% 5% 41% 33% 3%	Slovenia 26% 27% 30% 15% 3%	Spain 27% 5% 41% 26% 1%	Sweden 22% 2% 54% 18% 4%
Poland 36% 4% 30% 26% 4%	Portugal 23% 8% 38% 29% 2%	Romania 39% 7% 27% 27% 0%	Slovakia 34% 4% 31% 29% 3%	Slovenia 49% 19% 22% 9% 1%	Spain 45% 8% 30% 17% 0%	Sweden 26% 5% 55% 14% 0%
Poland 69% 5% 6% 11% 9%	Portugal 66% 14% 7% 9% 4%	Romania 58% 9% 14% 13% 6%	Slovakia 64% 6% 12% 17% 0%	Slovenia 54% 11% 9% 24% 2%	Spain 53% 11% 21% 12% 3%	Sweden 70% 6% 8% 15% 2%
Poland 74% 10% 11% 4% 1%	Portugal 70% 19% 11% 0% 0%	Romania 63% 5% 18% 14% 0%	Slovakia 63% 14% 11% 13% 0%	Slovenia 61% 0% 0% 39% 0%	Spain 61% 13% 18% 7% 1%	Sweden 63% 14% 23% 0% 0%
Poland 89% 4% 3%	Portugal 80% 10% 7%	Romania 72% 5% 15%	Slovakia 90% 5% 2%	Slovenia 60% 0% 14%	Spain 68% 8% 16%	Sweden 85% 3% 6%

3%	3%	6%	2%	23%	6%	5%
1%	0%	3%	2%	3%	2%	1%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
82%	67%	65%	73%	51%	60%	59%
7%	11%	6%	11%	15%	13%	12%
7%	12%	12%	7%	12%	19%	17%
3%	5%	13%	6%	18%	7%	4%
1%	6%	4%	3%	3%	2%	8%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
22%	24%	21%	24%	14%	20%	9%
26%	30%	25%	17%	30%	36%	14%
14%	16%	21%	17%	19%	18%	30%
16%	19%	18%	10%	16%	19%	18%
11%	4%	12%	20%	15%	6%	28%
11%	7%	3%	10%	6%	1%	0%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
6,2	8,2	6,7	5,7	5,2	6,9	4,7
6,0	5,5	6,5	4,0	5,0	5,5	4,0
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
35%	23%	21%	20%	23%	25%	24%
36%	35%	37%	48%	29%	47%	31%
29%	42%	41%	32%	48%	28%	45%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
31%	26%	28%	36%	23%	32%	21%
40%	32%	31%	33%	29%	40%	34%
29%	42%	41%	32%	48%	28%	45%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
8%	8%	5%	5%	4%	5%	10%
63%	51%	53%	64%	49%	67%	45%
29%	42%	41%	32%	48%	28%	45%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
10%	9%	7%	10%	5%	7%	11%
61%	50%	52%	58%	47%	65%	44%
29%	42%	41%	32%	48%	28%	45%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
15%	14%	9%	14%	11%	14%	2%
56%	44%	50%	54%	41%	58%	53%
29%	42%	41%	32%	48%	28%	45%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
8%	12%	10%	8%	7%	10%	17%
63%	46%	49%	60%	46%	62%	38%
29%	42%	41%	32%	48%	28%	45%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
18%	18%	9%	25%	14%	31%	13%
43%	39%	46%	39%	34%	40%	54%
29%	36%	35%	27%	47%	24%	13%
10%	7%	10%	9%	5%	4%	20%
-11%	-18%	-25%	-2%	-33%	7%	0%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
8%	8%	4%	6%	2%	7%	3%

30%	35%	27%	33%	35%	38%	42%
14%	27%	14%	11%	39%	31%	5%
7%	7%	9%	10%	7%	6%	19%
-6%	-19%	-10%	-5%	-37%	-24%	-3%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
28%	24%	29%	32%	30%	28%	22%
45%	44%	48%	40%	43%	45%	50%
20%	26%	17%	22%	21%	20%	8%
7%	5%	5%	6%	6%	7%	20%
8%	-2%	12%	10%	8%	9%	14%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
32%	25%	25%	25%	29%	21%	40%
50%	58%	58%	56%	57%	60%	48%
15%	14%	14%	16%	11%	17%	8%
3%	3%	2%	3%	4%	1%	5%
17%	10%	11%	9%	18%	4%	32%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
19%	23%	13%	16%	23%	20%	29%
62%	61%	74%	62%	44%	60%	59%
5%	10%	6%	7%	9%	15%	5%
14%	6%	6%	15%	25%	4%	7%
14%	13%	7%	9%	14%	5%	24%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
29%	29%	27%	31%	13%	41%	30%
46%	43%	41%	44%	35%	30%	49%
9%	17%	13%	11%	36%	24%	9%
10%	9%	17%	11%	8%	3%	8%
5%	2%	3%	4%	8%	2%	3%
20%	12%	15%	21%	-23%	16%	20%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
25%	22%	31%	14%	5%	24%	23%
55%	51%	39%	45%	42%	49%	53%
11%	19%	11%	13%	20%	11%	11%
6%	8%	18%	21%	21%	12%	10%
3%	1%	1%	6%	13%	5%	3%
14%	3%	20%	1%	-15%	13%	12%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
7%	2%	15%	4%	12%	9%	14%
26%	26%	24%	18%	40%	36%	33%
5%	5%	5%	3%	10%	8%	2%
59%	62%	52%	71%	27%	44%	40%
3%	4%	4%	4%	10%	3%	11%
2%	-3%	10%	2%	2%	1%	11%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
18%	18%	16%	18%	7%	28%	23%
58%	54%	41%	61%	43%	49%	57%
7%	13%	10%	6%	35%	17%	10%
14%	14%	30%	11%	10%	5%	7%
3%	1%	3%	5%	5%	1%	3%
10%	5%	6%	12%	-28%	11%	13%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
21%	16%	19%	13%	4%	29%	26%
59%	56%	46%	59%	49%	51%	62%
9%	15%	12%	7%	22%	15%	4%
7%	12%	21%	14%	19%	3%	6%
3%	1%	3%	7%	5%	2%	1%

12%	1%	7%	6%	-18%	15%	22%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
5%	3%	10%	16%	11%	18%	27%
42%	50%	49%	67%	76%	58%	58%
7%	8%	7%	7%	8%	5%	4%
43%	39%	28%	5%	3%	17%	9%
3%	1%	7%	5%	1%	1%	2%
-2%	-6%	3%	8%	3%	13%	23%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
5%	7%	9%	0%	0%	4%	4%
56%	62%	35%	14%	71%	52%	53%
11%	3%	10%	0%	0%	4%	0%
21%	28%	33%	35%	29%	40%	35%
7%	0%	14%	51%	0%	0%	8%
-6%	4%	-1%	0%	0%	-1%	4%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
16%	10%	18%	11%	7%	18%	14%
64%	61%	68%	70%	60%	64%	71%
4%	6%	4%	4%	13%	8%	2%
16%	23%	9%	16%	21%	10%	13%
0%	0%	0%	0%	0%	0%	0%
12%	4%	14%	7%	-6%	10%	12%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
14%	28%	12%	11%	35%	32%	9%
43%	37%	53%	54%	45%	34%	32%
33%	27%	27%	21%	16%	31%	53%
10%	8%	8%	14%	4%	2%	6%
-19%	1%	-16%	-10%	19%	1%	-44%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
23%	44%	19%	26%	57%	50%	25%
54%	40%	54%	55%	33%	38%	57%
17%	13%	18%	10%	5%	11%	7%
6%	3%	9%	10%	4%	1%	11%
6%	31%	1%	16%	52%	40%	17%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
24%	27%	15%	21%	11%	24%	20%
56%	58%	62%	56%	47%	54%	57%
11%	10%	12%	10%	35%	20%	11%
9%	5%	12%	13%	7%	2%	12%
12%	17%	2%	11%	-25%	4%	9%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
12%	4%	8%	9%	11%	11%	5%
75%	81%	75%	75%	58%	72%	68%
4%	7%	3%	3%	18%	11%	11%
9%	8%	14%	12%	13%	6%	16%
8%	-3%	6%	6%	-7%	0%	-6%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
17%	19%	21%	17%	57%	32%	31%
68%	70%	60%	67%	31%	58%	56%
8%	4%	7%	4%	6%	7%	8%
7%	6%	11%	12%	6%	4%	5%
9%	15%	14%	13%	51%	25%	23%
Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
16%	28%	22%	10%	39%	33%	18%

67%	57%	57%	70%	45%	54%	60%
8%	8%	7%	4%	7%	8%	7%
9%	8%	15%	16%	10%	5%	14%
8%	21%	15%	6%	32%	25%	11%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
25%	10%	31%	29%	22%	40%	36%
55%	47%	53%	53%	56%	47%	57%
5%	16%	5%	9%	14%	9%	6%
4%	25%	9%	0%	0%	3%	0%
11%	2%	2%	10%	8%	0%	1%
20%	-6%	26%	20%	8%	31%	30%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
22%	22%	23%	19%	25%	35%	24%
55%	53%	41%	60%	45%	53%	60%
9%	16%	10%	5%	19%	8%	11%
4%	6%	20%	3%	5%	1%	1%
10%	3%	6%	13%	7%	3%	3%
12%	6%	13%	14%	6%	27%	13%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
13%	6%	26%	32%	12%	20%	34%
45%	48%	37%	48%	75%	62%	57%
7%	10%	6%	8%	8%	4%	6%
30%	34%	21%	3%	1%	12%	4%
6%	3%	9%	8%	3%	3%	0%
6%	-4%	19%	24%	4%	16%	28%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
20%	15%	24%	21%	23%	32%	16%
62%	59%	50%	57%	41%	58%	77%
8%	14%	12%	3%	15%	6%	3%
3%	9%	10%	7%	12%	2%	3%
8%	4%	5%	12%	10%	2%	1%
12%	1%	12%	17%	8%	26%	13%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
25%	13%	26%	19%	0%	22%	13%
36%	45%	38%	29%	71%	43%	58%
4%	18%	5%	0%	0%	5%	4%
30%	22%	18%	35%	29%	23%	21%
4%	2%	13%	18%	0%	8%	4%
21%	-6%	20%	19%	0%	18%	9%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
22%	10%	20%	19%	13%	23%	14%
53%	51%	47%	61%	59%	59%	71%
5%	7%	6%	5%	12%	6%	4%
12%	27%	22%	6%	8%	7%	7%
9%	5%	5%	9%	8%	4%	3%
17%	3%	14%	14%	1%	17%	10%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
23%	21%	30%	24%	26%	32%	29%
58%	57%	48%	63%	48%	56%	59%
9%	15%	8%	3%	16%	10%	9%
2%	7%	9%	1%	2%	0%	1%
9%	2%	5%	9%	8%	2%	2%
14%	6%	22%	21%	9%	23%	20%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
13%	10%	21%	8%	12%	7%	19%
26%	26%	24%	25%	40%	23%	43%

37%	39%	35%	46%	28%	37%	21%
18%	23%	13%	20%	16%	32%	12%
3%	1%	4%	0%	4%	0%	2%
3%	1%	2%	2%	0%	1%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
20%	17%	27%	14%	18%	10%	25%
36%	33%	29%	35%	37%	30%	43%
19%	22%	20%	26%	18%	19%	15%
19%	26%	17%	22%	19%	40%	13%
2%	0%	5%	0%	5%	1%	2%
4%	1%	3%	4%	3%	1%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
21%	12%	19%	10%	16%	8%	24%
51%	46%	51%	43%	52%	49%	54%
15%	34%	14%	24%	20%	23%	17%
8%	7%	10%	14%	8%	18%	3%
5%	2%	6%	9%	4%	3%	1%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
53%	75%	45%	65%	86%	62%	65%
23%	18%	33%	16%	9%	31%	20%
20%	5%	20%	15%	3%	4%	13%
4%	2%	2%	5%	2%	2%	2%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
15%	21%	14%	10%	33%	25%	25%
10%	37%	32%	12%	34%	25%	24%
71%	39%	50%	73%	26%	46%	42%
4%	3%	5%	5%	7%	4%	9%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
57%	71%	45%	61%	62%	60%	51%
18%	13%	14%	14%	7%	19%	11%
5%	2%	8%	8%	13%	6%	27%
15%	7%	23%	7%	11%	12%	6%
5%	6%	9%	10%	7%	3%	4%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
18%	21%	15%	17%	14%	14%	10%
27%	36%	28%	21%	32%	31%	12%
19%	17%	24%	15%	15%	19%	19%
17%	13%	18%	14%	12%	19%	17%
10%	6%	8%	9%	13%	11%	18%
10%	7%	6%	25%	14%	6%	24%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
24%	9%	18%	17%	17%	21%	13%
19%	42%	25%	17%	20%	29%	6%
2%	2%	1%	3%	1%	2%	5%
3%	6%	8%	3%	11%	13%	10%
5%	6%	18%	18%	17%	10%	15%
24%	13%	20%	8%	11%	8%	2%
19%	19%	8%	28%	16%	15%	42%
3%	3%	3%	5%	7%	2%	7%

Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden
5,7	6,1	6,8	5,6	6,0	6,4	5,9
4,3	4,9	5,8	4,6	5,6	5,2	3,7
3,6	5,2	4,7	3,2	4,6	4,5	3,1
7,0	7,8	7,5	6,5	7,6	7,2	5,7
5,3	6,1	6,9	5,4	5,9	6,1	4,8
7,7	7,5	7,6	8,1	7,0	7,4	5,7

United Kingdom	Iceland	Montenegro
89%	93%	95%
10%	7%	5%
2%	0%	1%

United Kingdom	Iceland	Montenegro
34%	32%	35%
36%	38%	32%
30%	29%	32%
100%	100%	100%
0%	0%	0%

United Kingdom	Iceland	Montenegro
13%	21%	14%
7%	8%	8%
27%	20%	41%
53%	51%	37%

United Kingdom	Iceland	Montenegro
3%	5%	10%
57%	51%	26%
5%	11%	5%
2%	4%	4%
29%	26%	47%
5%	4%	7%
1%	0%	0%

United Kingdom	Iceland	Montenegro
25%	10%	27%
11%	10%	12%
13%	15%	23%
28%	32%	27%
15%	19%	8%
4%	9%	0%
5%	5%	2%

United Kingdom	Iceland	Montenegro
46%	41%	50%
24%	29%	27%
7%	7%	5%
8%	21%	18%
16%	2%	0%

United Kingdom	Iceland	Montenegro
71%	65%	74%
17%	21%	23%
9%	15%	3%
3%	0%	0%
0%	0%	0%

United Kingdom	Iceland	Montenegro
14%	24%	12%
17%	19%	20%
12%	11%	20%
9%	6%	10%
23%	16%	12%
19%	18%	9%
6%	5%	17%
0%	0%	0%

United Kingdom	Iceland	Montenegro
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4,9
5,3
4,0
5,0
5,5
5,2
5,5

United Kingdom
28%
70%
1%

United Kingdom
18%
78%
4%

United Kingdom
22%
77%
1%

United Kingdom
25%
74%
0%

United Kingdom
59%
25%
15%
1%
44%

United Kingdom
66%
30%
4%
1%
62%

United Kingdom
64%
32%
4%
1%
60%

United Kingdom
17%
60%
8%
15%
9%

United Kingdom
45%
28%
24%
4%
21%

5,3
5,1
4,2
5,0
5,0
4,7
4,3

Iceland
51%
49%
0%

Iceland
42%
58%
0%

Iceland
30%
70%
0%

Iceland
42%
58%
0%

Iceland
61%
25%
11%
3%
49%

Iceland
76%
19%
4%
2%
72%

Iceland
60%
35%
3%
2%
56%

Iceland
18%
60%
12%
11%
6%

Iceland
50%
27%
19%
4%
31%

5,1
5,7
5,0
4,6
4,8
4,0
4,6

Montenegro
55%
44%
1%

Montenegro
27%
66%
7%

Montenegro
25%
74%
1%

Montenegro
30%
69%
1%

Montenegro
36%
31%
33%
0%
3%

Montenegro
34%
58%
6%
2%
27%

Montenegro
33%
60%
7%
0%
26%

Montenegro
23%
68%
6%
4%
17%

Montenegro
20%
38%
31%
11%
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United Kingdom	Iceland	Montenegro
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United Kingdom	Iceland	Montenegro
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