

SI 13-045109-Q1 : PROJECT SAFE WAVE 9

DI How would you characterise your enterprise? Is it...

Part of a profit-oriented enterprise (e.g. subsidiary) or a non-profit enterprise (foundation, association, semi-gov or no answer

DI How many people does your company currently employ either full or part time in a) your country or b) all its locations?

From 1 employee to 9 employees
From 10 employees to 49 employees
From 50 employees to 249 employees
250 employees or more

No answer

D3 What is the main activity of your company?

- Mining
- Construction
- Manufacturing (INCLUDING ELECTRICITY, GAS AND WATER)
- Wholesale or retail trade
- Transport
- Real estate
- Other services to businesses or persons
- Agriculture
- Public Administration
- Financial services
- None of these cases
- No answer
- DK/NA

D4 (optional) What was the annual turnover of your company in country in 2009?

- Up to 2 million euros
- More than 2 million and up to 10 million euros
- More than 10 million and up to 50 million euros
- More than 50 million euros
- No answer
- DK/NA

D5 In which year was your firm registered?

- 10 years or more
- 5 years or more but less than 10 years
- 2 years or more but less than 5 years
- Less than 2 years
- No answer
- DK/NA

DI Who are the owners of your firm? Please select the most appropriate category in terms of majority holders if more than one category applies.

- Public shareholders, as your company is listed on the stock exchange
- Private shareholders (including ORIC OWNER)
- Other business or business angels (INDIVIDUAL INVE)
- A natural person, one owner only
- Other
- No answer
- DK/NA
- Only one owner, who is a male
- Only one owner, who is a female
- Other/DK/NA

D6b What is the gender of the owner/director/CEO of your firm?

- Male
- Female
- No answer
- DK/NA

D7 What is currently the most pressing problem your firm is facing?

- Finding customers
- Financing
- Access to finance
- Costs of production or labour
- Availability of skilled staff or experienced managers
- Regulation
- Other
- Q0b. On a scale of 1-10, where 10 means it is extremely pressing and 1 means it is not at all pressing, how pressing are each of the following problems that your firm is facing?
- Finding customers?

10 Extremely pressing

Country	EU28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovakia	Sloveni	Spain	Sweden	UK	
Part of a profit-oriented enterprise (e.g. subsidiary) or a non-profit enterprise (foundation, association, semi-gov or no answer	10.5%	9.0%	16.5%	16.0%	10.8%	5.9%	7.0%	15.3%	19.4%	83.2%	9.1%	9.1%	9.8%	4.6%	10.3%	17.9%	5.9%	20.0%	7.0%	12.7%	16.5%	8.8%	9.7%	15.2%	8.7%	11.4%	4.5%	21.2%	15.8%		
From 1 employee to 9 employees	26.8%	26.0%	35.1%	26.3%	20.7%	27.7%	26.3%	24.2%	30.6%	32.0%	31.0%	32.3%	34.0%	25.7%	28.3%	31.3%	32.9%	34.0%	32.5%	34.0%	25.7%	28.3%	31.3%	32.9%	34.0%	25.7%	28.3%	31.3%	32.9%	34.0%	
From 10 employees to 49 employees	24.2%	21.1%	20.7%	22.3%	27.6%	25.9%	25.5%	23.7%	27.8%	26.6%	24.3%	32.0%	32.0%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	
250 employees or more	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	
None of these cases	1.8%	1.3%	0.3%	5.1%	1.9%	5.1%	1.3%	0.7%	1.2%	1.9%	0.3%	0.9%	1.4%	2.4%	1.6%	0.6%	7.4%	3.2%	1.0%	1.2%	4.4%	1.6%	4.2%	1.2%	2.1%	1.4%	3.0%	4.2%	1.8%	6.9%	
No answer	0.7%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	
DK/NA	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Up to 2 million euros	59.4%	59.0%	55.4%	54.0%	78.6%	71.1%	68.3%	64.5%	62.5%	64.5%	64.5%	57.7%	58.5%	61.3%	62.3%	59.6%	66.0%	65.8%	61.1%	45.1%	56.0%	52.8%	68.7%	53.6%	65.8%	60.3%	64.0%	48.3%	55.9%	41.1%	59.5%
More than 2 million and up to 10 million euros	23.1%	23.1%	25.3%	25.8%	19.3%	19.6%	21.8%	21.8%	25.9%	26.8%	27.5%	23.9%	27.6%	16.9%	19.6%	24.3%	17.5%	23.7%	27.9%	33.5%	32.2%	20.0%	20.1%	19.4%	24.3%	20.1%	25.7%	24.4%	24.3%	25.0%	15.8%
More than 10 million and up to 50 million euros	1.9%	1.4%	1.3%	2.5%	0.8%	0.8%	0.3%	1.3%	7.3%	4.0%	2.7%	1.8%	3.5%	1.1%	0.8%	2.1%	2.3%	0.4%	1.9%	2.1%	2.7%	4.1%	0.7%	0.3%	1.1%	1.5%	3.0%	1.3%	4.3%	2.4%	6.8%
More than 50 million euros	45.8%	48.0%	55.2%	45.8%	3.2%	24.3%	45.7%	39.6%	46.6%	37.5%	42.5%	48.0%	49.8%	45.3%	40.1%	53.6%	51.5%	32.2%	17.1%	57.9%	56.8%	52.7%	40.3%	43.2%	33.8%	35.6%	35.7%	41.2%	43.4%	5.5%	
No answer	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	
DK/NA	1.8%	1.3%	0.3%	5.1%	1.9%	5.1%	1.3%	0.7%	1.2%	1.9%	0.3%	0.9%	1.4%	2.4%	1.6%	0.6%	7.4%	3.2%	1.0%	1.2%	4.4%	1.6%	4.2%	1.2%	2.1%	1.4%	3.0%	4.2%	1.8%	6.9%	
10 years or more	69.6%	72.0%	74.3%	71.2%	50.0%	78.9%	70.0%	75.4%	70.4%	70.5%	83.4%	67.4%	78.9%	68.4%	67.4%	78.9%	72.0%	54.3%	72.1%	87.8%	75.2%	70.0%	63.0%	70.1%	45.0%	65.1%	66.3%	74.6%	66.4%	49.0%	72.0%
5 years or more but less than 10 years	14.7%	14.7%	12.7%	16.8%	25.9%	13.6%	11.3%	14.6%	8.8%	17.6%	10.6%	10.6%	13.3%	9.2%	11.4%	3.9%	5.9%	19.3%	7.2%	3.6%	6.4%	8.4%	15.2%	4.3%	2.8%	5.8%	13.2%	13.7%	14.4%	24.5%	
2 years or more but less than 5 years	8.4%	6.6%	6.2%	7.6%	13.3%	3.9%	15.7%	4.6%	6.9%	9.8%	2.6%	6.1%	3.9%	1.2%	2.0%	1.8%	2.5%	2.7%	3.8%	3.8%	2.5%	1.4%	1.4%	8.7%	0.3%	4.8%	0.6%	4.7%	2.7%	14.6%	
Less than 2 years	2.2%	1.8%	1.3%	1.5%	8.8%	0.3%	0.3%	3.9%	1.4%	1.6%	2.5%	1.7%	3.9%	1.2%	2.0%	1.8%	2.2%	2.7%	2.7%	3.8%	2.5%	1.4%	1.4%	8.7%	0.3%	4.8%	0.6%	4.7%	2.7%	3.7%	
No answer	4.6%	5.0%	5.4%	2.8%	1.9%	3.6%	3.0%	1.4%	3.9%	3.6%	0.8%	10.3%	0.4%	2.4%	4.8%	5.4%	2.9%	1.2%	0.8%	1.2%	2.6%	1.2%	2.1%	1.0%	5.1%	0.8%	3.8%	6.2%	6.3%	36.3%	
DK/NA	0.2%	0.1%	0.5%	0.5%	4.4%	6.4%	1.6%	5.2%	5.9%	4.7%	1.2%	1.0%	1.2%	1.0%	1.4%	0.4%	6.4%	5.0%	0.6%	6.4%	5.0%	2.4%	3.7%	2.8%	1.1%	4.3%	0.9%	9.8%	1.9%	0.4%	
Only one owner, who is a male	27.4%	26.4%	35.3%	22.2%	35.0%	47.0%	23.3%	27.9%	20.7%	32.0%	38.1%	15.5%	21.4%	20.0%	16.3%	20.2%	31.8%	24.2%	20.1%	31.0%	36.9%	18.7%	37.6%	29.3%	33.3%	34.3%	32.8%	21.6%	49.4%	35.1%	
Only one owner, who is a female	6.6%	5.9%	7.7%	5.3%	13.0%	9.4%	0.6%	6.4%	6.2%	4.2%	4.4%	7.5%	8.0%	6.1%	3.8%	4.3%	4.4%	17.5%	11.0%	0.3%	5.1%	13.4%	5.7%	15.7%	8.5%	5.7%	3.5%	5.9%	4.5%	6.7%	
Other/DK/NA	2.4%	1.5%	0.5%	1.2%	5.3%	6.4%	2.1%	5.2%	5.9%	4.7%	1.2%	1.2%	1.2%	6.4%	2.2%	0.7%	6.7%	5.2%	1.2%	2.4%	4.0%	5.6%	5.9%	3.7%	1.1%	4.5%	1.0%	1.0%	0.8%	8.2%	
Male	81.3%	82.5%	83.9%	79.2%	76.8%	73.2%	92.9%	77.5%	84.7%	78.3%	87.8%	82.8%	81.6%	83.3%	83.4%	81.1%	82.9%	72.3%	82.2%	89.8%	91.2%	83.6%	71.0%	82.9%	75.0%	79.7%	84.6%	82.6%	80.3%	82.8%	90.2%
Female	15.4%	15.0%	15.0%	15.3%	20.7%	23.2%	7.1%	13.8%	11.3%	16.0%	11.8%	17.1%	14.9%	16.3%	15.1%	12.7%	14.7%	25.6%	16.1%	9.9%	8.4%	9.2%	21.4%	16.2%	23.3%	19.4%	10.2%	15.5%	14.5%	9.5%	
No answer	3.3%	2.3%	1.1%	5.5%	2.5%	3.6%	8.6%	4.0%	5.6%	0.4%	0.0%	3.5%	0.4%	1.5%	6.2%	2.4%	2.1%	1.7%	0.3%	0.4%	7.4%	7.7%	0.9%	1.7%	0.9%	5.1%	1.9%	5.2%	5.2%	0.3%	
DK/NA	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	
Finding customers	24.3%	24.3%	35.6%	17.3%	11.9%	10.3%	17.6%	13.1%	15.4%	13.0%	13.0%	16.8%	20.3%	8.9%	14.7%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	23.7%	
Financing	15.9%	16.3%	7.1%	11.6%	15.5%	22.7%	40.2%	17.8%	14.8%	8.7%	12.1%	14.8%	8.2%	32.4%	17.3%	19.6%	20.0%	14.7%	12.8%	10.2%	10.8%	15.2%	17.6%	16.8%	17.6%	16.8%	17.6%	16.8%	17.6%	16.8%	21.7%
Access to finance	15.9%	16.3%	7.1%	11.6%	15.5%	22.7%	40.2%	17.8%	14.8%	8.7%	12.1%	14.8%	8.2%	32.4%	17.3%	19.6%	20.0%	14.7%	12.8%	10.2%	10.8%	15.2%	17.6%	16.8%	17.6%	16.8%	17.6%	16.8%	17.6%	16.8%	21.7%
Costs of production or labour	14.2%	14.2%	26.4%	16.3%	17.9%	11.7%	6.8%	17.2%	13.3%	33.4%	18.1%	12.1%	29.8%	3.6%	10.9%	13.3%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	18.2%
Availability of skilled staff or experienced managers	12.6%	12.6%	8.7%	18.3%	19.2%	13.1%	9.1%	15.2%	18.5%	6.4%	12.2%	13.0%	11.6%	11.1%	11.2%	14.9%	17.2%	15.7%	5.1%	12.1%	15.4%	16.0%	15.4%	7.8%	11.2%	23.8%	5.4%	19.0%	14.9%	18.7%	
Regulation	7.1%	7.1%	3.8%	4.9%	8.4%	7.8%	3.8%	13.0%	6.5%	1.0%	7.5%	8.8%	4.6%	8.1%	12.7%	9.4%	5.4%	9.9%	8.4%	15.8%	1.7%	5.2%	4.8%	11.6%	7.7%	2.2%	9.7%	12.9%	3.1%	6.0%	4.3%
Other	20.4%	20.4%	35.6%	8.9%	15.5%	10.3%	17.6%	13.1%	15.4%	13.0%	13.0%	16.8%	20.3%	8.9%	14.7%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	23.7%	
Q0b. On a scale of 1-10, where 10 means it is extremely pressing and 1 means it is not at all pressing, how pressing are each of the following problems that your firm is facing?	15.1%	11.1%	30.1%	13.9%	13.9%	26.9%	1.9%	0.0%	6.2%	7.6%	15.1%	11.1%	30.1%	13.9%	13.9%	26.9%	1.9%	0.0%	6.2%	7.6%	15.1%	11.1%	30.1%	13.9%	13.9%	26.9%	1.9%	0.0%	6.2%	7.6%	15.1%
Finding customers?	4.7%	2.9%	7.7%	1.6%	1.4%	7.7%	2.9%	7.7%	1																						

Q1: See that you have given an equally high score to several problems. If you compare them, which one of them is more pressing than the other(s), even if it is by a very small margin?

	EU28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb.	Malta	Netherl.	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK										
Finding customers	% 21.6%	% 22.2%	% 31.4%	% 17.7%	% 31.1%	% 7.9%	% 10.4%	% 19.2%	% 17.9%	% 30.4%	% 17.6%	% 9.2%	% 19.3%	% 15.5%	% 19.4%	% 24.0%	% 27.5%	% 11.0%	% 40.6%	% 7.4%	% 28.7%	% 18.1%	% 18.9%	% 9.9%	% 2.1%	% 30.6%	% 9.9%	% 11.7%	% 12.5%	% 13.3%	% 13.5%	% 20.6%								
Competition	% 9.3%	% 8.0%	% 4.0%	% 8.3%	% 4.3%	% 17.1%	% 15.4%	% 6.7%	% 16.1%	% 10.5%	% 17.6%	% 11.9%	% 13.7%	% 11.4%	% 13.7%	% 11.6%	% 11.0%	% 14.0%	% 22.1%	% 26.7%	% 14.6%	% 9.2%	% 5.1%	% 17.0%	% 10.7%	% 17.3%	% 16.7%	% 30.5%	% 15.9%	% 12.3%	% 20.1%	% 12.0%	% 10.4%	% 10.8%	% 9.4%	% 5.8%				
Access to finance	% 13.5%	% 13.8%	% 6.1%	% 11.1%	% 13.2%	% 23.5%	% 38.6%	% 15.2%	% 6.1%	% 7.9%	% 17.2%	% 7.9%	% 6.0%	% 8.5%	% 18.4%	% 12.6%	% 11.7%	% 11.8%	% 11.2%	% 6.6%	% 11.9%	% 17.5%	% 7.8%	% 12.0%	% 8.0%	% 12.9%	% 16.0%	% 18.6%	% 6.0%	% 8.2%	% 4.0%	% 9.7%	-	% 9.1%	% 7.0%	% 14.7%	% 14.0%			
Costs of production or labour	% 11.5%	% 12.8%	% 10.6%	% 16.3%	% 7.9%	% 18.4%	% 4.1%	% 30.1%	% 11.0%	% 10.6%	% 17.5%	% 22.7%	% 5.6%	% 21.8%	% 9.0%	% 13.8%	% 9.0%	% 6.8%	% 9.2%	% 7.4%	% 7.0%	% 9.0%	% 10.0%	% 1.5%	% 5.1%	% 18.8%	% 11.1%	% 14.8%	% 8.4%	% 28.2%	% 7.9%	% 4.8%	% 13.2%	% 19.7%	% 5.6%	% 29.7%	% 3.0%	% 12.1%		
Availability of skilled staff or experienced managers	% 8.2%	% 7.6%	% 3.5%	% 16.4%	% 14.7%	% 19.9%	-	% 8.6%	% 8.1%	% 9.1%	% 5.9%	% 8.7%	% 5.1%	% 4.7%	% 9.7%	% 10.0%	% 10.0%	% 3.5%	% 10.9%	% 8.1%	% 4.8%	% 6.7%	% 4.3%	% 16.9%	% 9.1%	% 32.3%	% 12.6%	% 26.1%	% 1.8%	% 5.4%	% 5.3%	% 3.1%	% 4.5%	% 7.8%	% 13.1%	% 4.4%	% 8.2%	% 3.5%		
Other	% 5.4%	% 5.3%	% 3.1%	% 4.5%	% 7.8%	-	% 5.4%	% 8.5%	% 1.7%	-	% 5.0%	% 6.4%	% 3.4%	% 3.2%	% 10.5%	% 9.6%	% 4.6%	% 9.2%	% 6.1%	% 8.2%	% 3.0%	% 5.5%	% 3.8%	% 4.2%	% 3.0%	% 1.5%	% 12.0%	% 3.5%	% 5.6%	-	-	-	-	-	-	-	-			
All problems are equally pressing	% 0.7%	% 0.3%	% 0.6%	% 0.2%	% 1.4%	% 6.5%	% 1.5%	% 0.4%	% 3.8%	-	% 0.8%	-	% 1.3%	-	% 0.1%	-	% 8.4%	% 0.5%	-	-	% 2.2%	% 0.4%	% 0.3%	% 0.3%	-	-	-	% 7.1%	% 0.6%	-	-	-	-	-	-	-	-	-	-	-

Q2: During the past 12 months have you introduced a new or significantly improved product/service/production/organisation/management/way of selling?

	EU28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb.	Malta	Netherl.	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK
Yes	% 32.0%	% 30.8%	% 32.5%	% 25.2%	% 41.5%	% 29.8%	% 27.7%	% 21.9%	% 25.9%	% 11.9%	% 23.0%	% 29.4%	% 31.3%	% 31.6%	% 11.4%	% 25.1%	% 23.1%	% 15.8%	% 25.7%	% 19.9%	% 18.3%	% 14.9%	% 28.1%	% 30.3%	% 14.8%	% 15.0%	% 32.2%	% 27.3%	% 24.9%	
No	% 67.5%	% 68.8%	% 67.3%	% 74.3%	% 58.3%	% 70.2%	% 72.2%	% 78.0%	% 74.1%	% 88.1%	% 76.8%	% 70.6%	% 77.7%	% 68.4%	% 88.6%	% 74.5%	% 76.8%	% 83.9%	% 74.3%	% 74.1%	% 81.7%	% 80.6%	% 71.1%	% 69.3%	% 84.5%	% 84.6%	% 66.7%	% 71.7%	% 74.4%	

Q3: During the past 12 months have you introduced a new way of selling your goods or services?

	EU28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb.	Malta	Netherl.	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK
Yes	% 74.6%	% 74.0%	% 72.1%	% 77.7%	% 70.5%	% 14.9%	% 21.0%	% 36.3%	% 15.3%	% 44.6%	% 38.6%	% 13.8%	% 25.3%	% 21.0%	% 35.2%	% 27.1%	% 26.9%	% 37.7%	% 15.4%	% 31.6%	% 32.4%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%
No	% 24.3%	% 25.1%	% 19.3%	% 26.5%	% 21.9%	% 25.1%	% 27.1%	% 19.9%	% 25.9%	% 11.9%	% 23.0%	% 29.4%	% 31.3%	% 31.6%	% 11.4%	% 25.1%	% 23.1%	% 15.8%	% 25.7%	% 19.9%	% 18.3%	% 14.9%	% 28.1%	% 30.3%	% 14.8%	% 15.0%	% 32.2%	% 27.3%	% 24.9%	

Q4: During the past 12 months have you introduced a new or significantly improved production process or method?

	EU28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb.	Malta	Netherl.	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK							
Yes	% 23.5%	% 23.0%	% 18.0%	% 19.6%	% 20.6%	% 18.0%	% 20.6%	% 18.0%	% 12.2%	% 41.2%	% 16.8%	% 18.2%	% 17.2%	% 15.5%	% 29.3%	% 30.7%	% 21.7%	% 17.7%	% 21.7%	% 38.3%	% 21.4%	% 15.6%	% 35.5%	% 26.5%	% 26.5%	% 40.7%	% 35.8%	% 23.5%	% 73.3%	% 67.9%	% 65.8%	% 66.1%	% 77.7%	% 58.0%	% 71.0%	% 54.5%	% 64.0%
No	% 76.3%	% 76.4%	% 81.9%	% 80.4%	% 79.4%	% 82.0%	% 79.4%	% 81.8%	% 87.8%	% 58.8%	% 83.2%	% 81.8%	% 82.8%	% 84.5%	% 70.7%	% 78.3%	% 78.3%	% 82.3%	% 78.3%	% 61.7%	% 68.6%	% 84.4%	% 64.5%	% 73.5%	% 73.5%	% 59.3%	% 59.3%	% 76.3%	% 32.7%	% 32.1%	% 34.2%	% 33.2%	% 43.9%	% 41.3%	% 34.9%	% 45.0%	% 35.6%

Q5: During the past 12 months have you introduced a new organisation of management?

	EU28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb.	Malta	Netherl.	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK
Yes	% 24.1%	% 25.1%	% 19.3%	% 26.5%	% 21.9%	% 25.1%	% 27.1%	% 19.9%	% 25.9%	% 11.9%	% 23.0%	% 29.4%	% 31.3%	% 31.6%	% 11.4%	% 25.1%	% 23.1%	% 15.8%	% 25.7%	% 19.9%	% 18.3%	% 14.9%	% 28.1%	% 30.3%	% 14.8%	% 15.0%	% 32.2%	% 27.3%	% 24.9%	
No	% 75.5%	% 74.5%	% 80.7%	% 73.1%	% 78.1%	% 74.9%	% 72.9%	% 79.7%	% 74.1%	% 88.1%	% 76.8%	% 70.6%	% 77.7%	% 68.4%	% 88.6%	% 74.5%	% 76.8%	% 83.9%	% 74.3%	% 74.1%	% 81.7%	% 80.6%	% 71.1%	% 69.3%	% 84.5%	% 84.6%	% 66.7%	% 71.7%	% 74.4%	

Q6: During the past 12 months have you introduced a new way of selling your goods or services?

	EU28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb.	Malta	Netherl.	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK								
Yes	% 74.6%	% 74.0%	% 72.1%	% 77.7%	% 70.5%	% 14.9%	% 21.0%	% 36.3%	% 15.3%	% 44.6%	% 38.6%	% 13.8%	% 25.3%	% 21.0%	% 35.2%	% 27.1%	% 26.9%	% 37.7%	% 15.4%	% 31.6%	% 32.4%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%	% 32.6%
No	% 24.3%	% 25.1%	% 19.3%	% 26.5%	% 21.9%	% 25.1%	% 27.1%	% 19.9%	% 25.9%	% 11.9%	% 23.0%	% 29.4%	% 31.3%	% 31.6%	% 11.4%	% 25.1%	% 23.1%	% 15.8%	% 25.7%	% 19.9%	% 18.3%	% 14.9%	% 28.1%	% 30.3%	% 14.8%	% 15.0%	% 32.2%	% 27.3%	% 24.9%									

Q7: During the past 12 months have you introduced a new or significantly improved product/service/production/organisation/management/way of selling?

	EU28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb.	Malta	Netherl.	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK							
Yes	% 52.2%	% 52.9%	% 59.4%	% 57.3%	% 45.9%	% 35.9%	% 10.5%	% 34.5%	% 34.3%	% 49.3%	% 55.8%	% 72.9%	% 27.3%	% 52.1%	% 44.4%	% 56.3%	% 38.1%	% 48.5%	% 50.5%	% 65.3%	% 46.4%	% 48.1%	% 37.4%	% 48.3%	% 52.6%	% 52.6%	% 34.9%	% 32.4%	% 50.9%	% 60.0%							
No	% 47.8%	% 47.1%	% 40.6%	% 42.7%	% 54.1%	% 64.1%	% 89.5%	% 65.5%	% 65.7%	% 50.7%	% 44.2%	% 27.1%	% 72.7%	% 47.7%	% 55.6%	% 55.6%	% 61.9%	% 51.5%	% 49.5%	% 34.7%	% 53.6%	% 51.9%	% 62.6%	% 51.7%	% 47.4%	% 47.4%	% 65.1%	% 67.6%	% 49.1%	% 39.1%	% 39.1%	% 39.1%	% 39.1%	% 39.1%	% 39.1%	% 39.1%	% 39.1%

Q8: The following indicators are relevant for the income generated by your firm. Please tell me whether the following indicators have decreased, remained unchanged or increased over the past 6 months in your company?

	EU28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb.	Malta	Netherl.	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK						
Increased	% 32.8%	% 32.0%	% 41.7%	% 35.8%	% 30.5%	% 30.5%	% 25.9%	% 45.6%	% 31.5%	% 36.0%	% 36.7%	% 43.0%	% 26.6%	% 34.3%	% 44.0%	% 38.6%	% 39.8%	% 32.1%	% 33.7%	% 36.9%	% 32.1%	% 42.8%	% 32.1%	% 32.1%	% 22.0%	% 46.2%	% 52.0%									
Remained unchanged	% 31.8%	% 32.2%	% 36.3%	% 33.7%	% 35.4%	% 32.9%	% 56.5%	% 42.5%	% 37.4%	% 51.1%	% 31.5%	% 25.8%	% 38.2%	% 30.2%	% 33.1%	% 33.7%	% 35.1%	% 32.6%	% 51.3%	% 32.0%	% 23.8%	% 31.0%	% 27.7%	% 36.8%	% 37.1%	% 33.3%	% 23.7%									
Decreased	% 35.0%	% 35.2%	% 21.3%	% 30.3%	% 37.1%	% 36.6%	% 17.6%	% 30.7%	% 17.9%	% 12.4%	% 32.8%	% 31.9%	% 17.2%	% 35.5%	% 22.1%	% 22.2%	% 28.1%	% 35.3%	% 14.2%	% 14.2%	% 35.9%	% 31.1%	% 27.9%	% 31.1%	% 30.9%	% 26.4%	% 19.8%	% 22.2%								
Net increased	% 3.0%	% -3.1%	% 20.3%	% 3.5%	% 6.2%	% -6.1%	% -4.6%	% 25.6%	% 15.8%	% 4.5%	% -0.7%	% 25.7%	% 16.6%	% 1.9%	% 14.2%	% 26.9%	% 11.9%	% 14.8%	% 51.7%	% -8.2%	% 10.9%	% -1.8%	% 14.4%	% 1.1%	% 2.1%	% 26.4%	% 26.8%									
Net decreased	% 0.7%	% 0.8%	% 0.7%	% 0.2%	% 0.9%	-	% -1.0%	% 1.1%	% 1.7%	% 0.9%	% 0.1%	% 1.4%	-	% -0.2%	% 0.6%	% 0.1%	% 3.7%	% 1.7%	-	% 0.6%	% 1.5%	% 0.5%	% 1.9%	-	% -0.2%	% 0.8%	% 1.1%									
Net unchanged	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%	% 67.5%

Q9: The following indicators are relevant for the income generated by your firm. Please tell me whether the following indicators have decreased, remained unchanged or increased over the past 6 months in your company?

	EU28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb.	Malta	Netherl.	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK
Increased	% 52.2%	% 52.9%	% 59.4%	% 57.3%	% 45.9%	% 35.9%	% 10.5%	% 34.5%	% 34.3%	% 49.3%	% 55.8%	% 72.9%	% 27.3%	% 52.1%	% 44.4%	% 56.3%	% 38.1%	% 48.5%	% 50.5%	% 65.3%	% 46.4%	% 48.1%	% 37.4%	% 48.3%	% 52.6%	% 52.6%	% 34.9%	% 32.4%	% 50.9%	% 60.0%
Remained unchanged	% 37.9%																													

EU 28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK									
31.9%	29.7%	16.5%	19.9%	22.9%	6.7%	50.0%	20.2%	25.6%	5.8%	41.4%	36.8%	14.5%	57.3%	8.9%	64.2%	47.7%	9.0%	29.1%	7.7%	45.6%	28.5%	36.5%	23.5%	17.2%	13.4%	11.0%	42.3%	21.3%	60.4%									
Did not use in the past 6 months, but have experience with it	13.0%	14.3%	10.8%	20.5%	10.2%	21.9%	10.8%	2.6%	3.7%	7.8%	3.4%	14.1%	11.3%	7.4%	9.2%	28.3%	8.1%	23.0%	8.1%	13.3%	12.1%	13.8%	11.8%	13.6%	35.0%	14.3%	5.0%	9.1%	14.9%	12.4%	15.7%	3.8%	7.3%	5.8%	14.1%	14.6%		
Did not use as this source of financing has never been relevant to you	54.6%	55.5%	71.5%	43.5%	81.0%	28.0%	68.4%	71.5%	89.8%	50.1%	59.2%	76.4%	28.1%	79.3%	28.4%	42.9%	59.2%	62.6%	69.3%	49.5%	59.2%	49.0%	51.2%	69.7%	72.9%	53.2%	38.6%	63.4%	34.3%	65.6%	53.1%	24.7%	34.9%	86.9%	81.5%	61.4%	54.4%	37.6%
DK/NA	%	0.5%	0.8%	1.2%	0.1%	2.1%	0.6%	0.3%	0.7%	0.7%	0.8%	0.7%	0.5%	0.5%	0.2%	0.2%	3.5%	0.2%	1.5%	0.2%	0.6%	0.7%	1.0%	1.0%	0.2%	0.2%	1.0%	0.3%	17.4%	-	-	-	-	-	-	-	1.2%	0.9%

Q1 For each of the following sources of financing, could you please say whether you used them during the past 6 months, did not use them but have experience with them, or did not use them because this source of financing has never been relevant to your firm?

Other (for instance from a related company or shareholders, excluding trade credit, from family and friends)

EU 28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK										
15.4%	14.3%	11.7%	16.4%	17.1%	8.0%	12.3%	14.6%	10.2%	14.8%	19.7%	3.1%	18.4%	5.8%	15.2%	17.2%	7.8%	16.5%	27.7%	17.5%	17.0%	24.6%	13.6%	11.6%	11.0%	15.8%	13.2%	20.4%	16.5%	22.0%										
Did not use in the past 6 months, but have experience with it	17.4%	17.3%	11.7%	29.3%	25.0%	13.5%	23.7%	26.8%	10.5%	23.7%	23.8%	9.1%	18.5%	11.3%	19.0%	10.0%	10.0%	17.2%	16.9%	27.1%	5.7%	19.7%	20.8%	18.7%	13.8%	14.4%	15.8%	15.2%	4.3%	13.5%	31.5%	22.1%	16.1%	12.4%	17.9%	17.9%	12.9%	18.6%	
Did not use as this source of financing has never been relevant to you	66.7%	69.0%	75.8%	53.5%	56.9%	77.0%	74.1%	57.6%	79.2%	61.5%	56.2%	69.2%	62.6%	82.9%	70.8%	63.6%	82.2%	54.8%	55.2%	55.4%	76.8%	55.9%	64.2%	69.1%	64.4%	68.7%	61.3%	60.9%	66.6%	61.6%	71.8%	80.1%	55.9%	61.6%	65.9%	80.6%	59.9%	60.8%	67.3%
DK/NA	%	0.6%	0.8%	0.9%	0.8%	1.0%	1.5%	0.9%	-	0.9%	0.3%	0.3%	0.5%	0.0%	0.1%	0.2%	0.0%	1.4%	0.2%	1.5%	-	1.6%	0.6%	1.0%	-	0.2%	0.4%	1.0%	1.2%	18.9%	-	-	-	-	-	-	-	1.1%	

Q2 For each of the following sources of financing, could you please say whether you used them during the past 6 months, did not use them but have experience with them, or did not use them because this source of financing has never been relevant to your firm?

Leasing or hire-purchase or factoring

EU 28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK								
34.5%	33.7%	41.3%	24.4%	29.8%	35.5%	7.0%	35.8%	43.5%	48.9%	45.2%	37.8%	50.7%	17.7%	24.2%	25.6%	19.8%	32.6%	42.1%	45.2%	27.3%	36.6%	38.2%	19.7%	17.7%	33.4%	30.3%	25.3%	46.3%	39.5%								
Did not use in the past 6 months, but have experience with it	25.6%	28.2%	24.2%	30.3%	29.3%	31.6%	16.7%	32.7%	8.1%	26.7%	19.4%	29.9%	22.4%	14.7%	27.5%	31.8%	31.1%	27.0%	19.9%	27.1%	9.8%	12.8%	22.2%	33.7%	15.0%	33.7%	17.2%	41.1%	13.3%	16.0%							
Did not use as this source of financing has never been relevant to you	51.5%	52.3%	34.0%	44.8%	40.6%	32.9%	76.3%	31.5%	48.0%	24.5%	35.3%	32.2%	26.6%	65.2%	48.3%	42.4%	49.1%	39.5%	37.4%	27.8%	62.9%	50.5%	39.0%	43.2%	66.3%	32.9%	42.2%	33.0%	39.3%	44.2%							
DK/NA	%	0.3%	0.8%	0.6%	0.6%	0.4%	0.3%	-	0.3%	0.2%	0.2%	0.3%	0.3%	0.3%	0.1%	0.1%	1.0%	0.6%	-	1.0%	0.5%	1.4%	1.6%	-	0.5%	0.8%	0.4%	0.8%	16.3%	-	-	-	-	-	-	-	2.5%

Q3 For each of the following sources of financing, could you please say whether you used them during the past 6 months, did not use them but have experience with them, or did not use them because this source of financing has never been relevant to your firm?

Subordinated loans, participation loans or similar financing instruments

EU 28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK
1.7%	2.0%	1.4%	5.0%	8.3%	1.1%	-	1.3%	1.1%	-	0.5%	1.5%	0.3%	1.5%	2.9%	1.0%	1.7%	2.8%	0.8%	3.4%	11.5%	0.6%	1.6%	0.6%	2.0%	2.3%	2.6%	1.7%	1.7%	
Did not use in the past 6 months, but have experience with it	5.1%	5.4%	3.3%	21.7%	10.7%	15.8%	3.3%	3.7%	0.6%	0.4%	8.2%	2.4%	5.7%	2.0%	6.1%	2.4%	12.3%	2.5%	2.2%	3.2%	2.5%	4.2%	3.2%	2.5%	8.2%	7.6%	11.0%	3.8%	
Did not use as this source of financing has never been relevant to you	92.1%	92.1%	94.5%	72.4%	80.0%	83.7%	95.1%	94.7%	98.8%	99.4%	90.5%	95.2%	93.5%	96.0%	89.6%	96.8%	78.1%	94.3%	89.7%	76.2%	96.0%	96.2%	94.2%	96.9%	89.3%	89.8%	84.0%	91.6%	
DK/NA	%	0.8%	0.5%	0.7%	1.0%	1.1%	1.2%	0.5%	0.2%	0.4%	0.6%	0.2%	0.8%	0.9%	0.5%	0.5%	1.1%	1.0%	1.5%	-	0.9%	0.8%	0.7%	-	0.3%	1.4%	2.9%		

Q4 For each of the following sources of financing, could you please say whether you used them during the past 6 months, did not use them but have experience with them, or did not use them because this source of financing has never been relevant to your firm?

Equity

EU 28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK	
12.4%	4.8%	3.3%	4.5%	4.9%	0.5%	2.6%	1.3%	9.2%	0.6%	8.9%	8.1%	5.7%	9.5%	0.8%	8.0%	3.0%	16.0%	44.9%	5.7%	8.5%	3.3%	2.4%	0.4%	1.7%	1.5%	2.8%	2.4%	12.3%	8.7%	
Did not use in the past 6 months, but have experience with it	6.3%	13.0%	5.2%	24.4%	14.5%	5.2%	27.5%	4.3%	8.5%	0.6%	20.9%	30.3%	8.1%	26.5%	2.5%	22.9%	8.4%	27.3%	18.2%	16.1%	4.1%	7.3%	5.4%	7.4%	6.6%	3.0%	8.7%	7.3%	23.5%	13.7%
Did not use as this source of financing has never been relevant to you	81.5%	81.6%	90.8%	69.4%	79.7%	94.3%	69.9%	93.7%	90.2%	68.8%	61.1%	85.4%	63.3%	96.7%	68.6%	87.9%	53.5%	35.3%	78.1%	86.0%	89.2%	91.2%	91.0%	89.8%	95.4%	88.6%	90.0%	61.8%	75.0%	
DK/NA	%	0.8%	0.5%	0.7%	1.7%	0.9%	-	0.5%	0.3%	0.6%	0.4%	0.6%	0.7%	0.6%	-	1.5%	0.2%	0.9%	1.2%	1.8%	1.8%	0.2%	-	0.2%	2.5%	2.6%				

Q5 For each of the following sources of financing, could you please say whether you used them during the past 6 months, did not use them but have experience with them, or did not use them because this source of financing has never been relevant to your firm?

Did NOT USE EXTERNAL FINANCING

EU 28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Did not use in the past 6 months, but have experience with it	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DK/NA	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Q6 For each of the following sources of financing, could you please say whether you used them during the past 6 months, did not use them but have experience with them, or did not use them because this source of financing has never been relevant to your firm?

Used only internal funds

EU 28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK	
3.7%	3.9%	9.2%	3.2%	8.9%	2.9%	4.3%	6.4%	5.0%	5.0%	4.3%	2.5%	4.3%	1.4%	8.5%	3.7%	3.5%	1.1%	1.0%	4.5%	0.9%	3.3%	4.6%	0.7%	7.8%	1.8%	5.5%	3.1%	2.0%		
Used both internal funds and external financing	54.1%	55.2%	43.7%	61.0%	49.5%	40.5%	60.5%	48.6%	66.5%	51.3%	52.8%	59.8%	45.2%	61.8%	40.8%	57.3%	62.0%	49.1%	54.0%	44.5%	49.9%	62.4%	49.9%	57.8%	40.6%	50.8%	49.0%	54.5%	50.6%	56.8%
Did not use any source of financing	22.2%	22.3%	30.4%	13.0%	15.9%	25.8%	12.0%	16.2%	11.9%	11.2%	30.5%	19.5%	32.9%	14.9%	18.1%	29.0%	19.9%	10.1%	28.7%	24.5%	23.4%	11.2%	21.6%	5.6%	15.2%	14.9%	14.8%	22.2%	19.8%	27.8%
DK/NA	%	20.1%	18.6%	16.7%	21.9%	30.7%	21.1%	31.7%	20.6%	32.7%	12.4%	38.2%	17.6%	21.9%	32.5%	10.0%	14.6%	39.7%	16.3%	26.5%	17.9%	23.1%	23.8%	35.7%	41.5%	26.5%	34.5%	17.8%	26.5%	13.3%

Q7 For each of the following sources of financing, could you please say whether you used them during the past 6 months, did not use them but have experience with them, or did not use them because this source of financing has never been relevant to your firm?

Used debt financing

EU 28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovakia	Slovenia	Spain	Sweden	UK
75.4%	76.7%	74.1%	72.7%	64.0%	64.4%	70.4%	64.8%	76.7%	62.3%	80.5%	73.9%	59.9%	85.0%	81.8%	52.8%	71.7%	67.5%	84.2%	73.2%	71.3%	63.4%	55.3%	65.4%	63.7%	76.0%	67.2%	84.5%		
Did not use debt financing	24.6%	23.3%	25.9%	27.3%	36.0%	35.6%	29.6%	37.7%	19.5%	22.4%	22.5%	26.1%	41.1%	15.0%	18.2%	28.3%	32.5%	38.8%	26.8%	28.7%	36.6%	44.7%	34.6%	36.3%	24.0%	32.8%	15.5%		
DK/NA	%	51.5%	54.3%	51.3%	59.6%	40.2%	51.3%	32.4%	29.0%	41.2%	59.3%	53.0%	22.6%	34.3%	63.7%	64.2%	28.3%	41.0%	56.8%	67.7%	52.4%	50.0%	45.2%	32.3%	50.3%	51.7%	50.1%	28.0%	51.8%

Q8 For each of the following sources of financing, could you please say whether you used them during the past 6 months, did not use them but have experience with them, or did not use them because this source of financing has never been relevant to your firm?

Used bank products

EU 28	EURO Area	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France
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Q3 For each of the following types of external financing, please tell me if your needs increased, remained unchanged or decreased over the past 6 months?

Bank overdraft, credit line or credit cards overdraft

	EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmar	Estonia	Finland	France	German	Greece	Hungary	Ireland	Italy	Latvia	Lithuan	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaaki	Sloveni	Spain	Sweden	UK
Increased	% 19.7%	% 20.2%	% 10.9%	% 13.9%	% 15.9%	% 13.0%	% 28.8%	% 4.6%	% 16.7%	% 1.3%	% 12.3%	% 27.8%	% 10.7%	% 16.6%	% 9.5%	% 21.6%	% 31.1%	% 7.4%	% 13.0%	% 12.1%	% 38.5%	% 21.2%	% 14.7%	% 14.5%	% 8.8%	% 11.5%	% 11.9%	% 24.4%	% 4.0%	% 19.3%
Remained unchanged	% 41.9%	% 41.3%	% 35.1%	% 53.9%	% 50.0%	% 38.7%	% 40.5%	% 41.5%	% 32.1%	% 13.1%	% 44.6%	% 54.2%	% 35.2%	% 15.0%	% 32.2%	% 60.2%	% 44.5%	% 31.1%	% 33.8%	% 41.1%	% 65.3%	% 43.2%	% 51.5%	% 24.9%	% 41.6%	% 53.7%	% 41.4%	% 32.8%	% 40.1%	
Decreased	% 10.8%	% 11.5%	% 14.2%	% 13.7%	% 8.1%	% 10.0%	% 6.2%	% 7.0%	% 16.2%	% 6.2%	% 8.5%	% 9.2%	% 13.1%	% 7.9%	% 5.4%	% 8.6%	% 10.5%	% 5.1%	% 5.5%	% 13.2%	% 8.3%	% 11.3%	% 6.3%	% 8.9%	% 6.3%	% 6.1%	% 8.8%	% 10.6%		
Net increased	% 8.7%	% 8.7%	% 3.2%	% 10.2%	% 10.8%	% 3.0%	% 22.1%	% 0.8%	% 18.7%	% 2.8%	% 13.8%	% 18.7%	% 2.4%	% 8.8%	% 4.1%	% 13.0%	% 20.8%	% 2.3%	% 8.1%	% 11.8%	% 2.4%	% 2.8%	% 2.6%	% 3.3%	% 10.3%	% 4.2%	% 8.7%			
INSTRUMENT NOT APPLICABLE TO MY FIRM	% 26.5%	% 26.9%	% 39.7%	% 18.4%	% 21.5%	% 36.8%	% 24.1%	% 46.1%	% 34.9%	% 79.4%	% 31.8%	% 8.8%	% 40.0%	% 60.3%	% 51.9%	% 9.5%	% 13.8%	% 52.7%	% 46.2%	% 31.6%	% 60.4%	% 19.2%	% 47.6%	% 37.0%	% 25.8%	% 53.0%	% 19.1%			
DK/NA	% 0.3%	% 0.2%	-	% 1.5%	% 1.5%	-	-	-	% 0.4%	% 0.2%	% 2.9%	-	% 0.4%	% 0.2%	-	% 0.1%	-	% 1.8%	% 1.0%	-	% 1.2%	% 1.0%	% 1.1%	% 1.1%	% 2.3%	% 0.7%	% 1.5%			

Q3 For each of the following types of external financing, please tell me if your needs increased, remained unchanged or decreased over the past 6 months?

Bank loans (new or renewal, excluding overdraft and credit lines)

	EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmar	Estonia	Finland	France	German	Greece	Hungary	Ireland	Italy	Latvia	Lithuan	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaaki	Sloveni	Spain	Sweden	UK			
Increased	% 43.6%	% 47.7%	% 11.3%	% 52.3%	% 18.2%	% 15.0%	% 26.6%	% 8.2%	% 8.5%	% 2.9%	% 15.3%	% 22.4%	% 11.7%	% 26.0%	% 10.6%	% 15.1%	% 21.0%	% 7.5%	% 16.3%	% 11.6%	% 9.4%	% 20.4%	% 21.3%	% 12.1%	% 6.2%	% 9.5%	% 13.3%	% 19.2%	% 12.8%	% 11.8%			
Remained unchanged	% 15.3%	% 17.4%	% 37.3%	% 36.3%	% 48.5%	% 49.0%	% 43.9%	% 33.3%	% 36.4%	% 22.7%	% 43.0%	% 58.8%	% 36.4%	% 33.8%	% 24.9%	% 53.5%	% 31.1%	% 33.8%	% 51.5%	% 32.5%	% 37.0%	% 41.3%	% 17.5%	% 36.5%	% 44.3%	% 39.2%	% 45.2%						
Decreased	% 12.5%	% 12.9%	% 17.5%	% 16.9%	% 6.9%	% 16.6%	% 2.7%	% 6.0%	% 7.9%	% 11.2%	% 12.9%	% 12.9%	% 11.9%	% 11.2%	% 5.3%	% 10.2%	% 9.1%	% 13.0%	% 10.9%	% 18.8%	% 15.2%	% 13.3%	% 10.3%	% 10.5%	% 6.6%	% 21.9%	% 7.9%	% 17.3%	% 8.9%	% 8.5%	% 15.8%	% 12.2%	% 14.1%
Net increased	% 3.5%	% 4.6%	% 6.2%	% 16.3%	% 6.9%	% 11.7%	% 22.5%	% 1.2%	% 7.4%	% 4.2%	% 14.8%	% 3.6%	% 3.2%	% 14.8%	% 3.0%	% 3.2%	% 1.4%	% 1.6%	% 8.0%	% 4.5%	% 1.2%	% 1.4%	% 2.8%	% 4.0%	% 1.3%	% 4.5%	% 1.2%	% 6.7%	% 1.9%	% 1.0%	% 9.7%	% 1.3%	% 14.0%
INSTRUMENT NOT APPLICABLE TO MY FIRM	% 28.2%	% 24.5%	% 33.9%	% 14.7%	% 25.4%	% 19.4%	% 24.7%	% 51.8%	% 47.2%	% 65.4%	% 18.5%	% 5.7%	% 39.4%	% 28.9%	% 59.1%	% 20.2%	% 15.7%	% 52.6%	% 41.7%	% 24.4%	% 48.8%	% 25.5%	% 27.4%	% 42.6%	% 67.0%	% 43.1%	% 28.2%	% 33.0%	% 28.9%				
DK/NA	% 0.9%	% 0.4%	-	% 1.3%	-	-	-	% 0.7%	-	% 1.9%	% 0.8%	% 0.2%	% 0.6%	% 0.2%	% 0.2%	% 0.4%	% 1.2%	-	% 2.9%	% 0.2%	% 0.4%	% 1.2%	% 1.5%	% 0.1%	% 0.3%	% 0.1%	% 1.1%	% 3.7%					

Q3 For each of the following types of external financing, please tell me if your needs increased, remained unchanged or decreased over the past 6 months?

Trade credit

	EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmar	Estonia	Finland	France	German	Greece	Hungary	Ireland	Italy	Latvia	Lithuan	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaaki	Sloveni	Spain	Sweden	UK
Increased	% 9.9%	% 3.4%	% 5.9%	% 3.8%	% 1.0%	% 7.9%	% 3.2%	% 1.3%	% 6.5%	-	% 3.9%	% 0.7%	% 1.9%	% 10.1%	% 3.9%	% 5.3%	% 0.5%	% 4.5%	% 15.0%	-	% 2.0%	% 1.4%	% 3.2%	% 0.8%	-	% 2.8%	% 1.0%	% 3.2%	% 5.5%	
Remained unchanged	% 38.1%	% 36.7%	% 14.9%	% 43.3%	% 46.0%	% 45.9%	% 42.9%	% 25.0%	% 29.0%	% 12.9%	% 54.0%	% 51.2%	% 17.0%	% 43.6%	% 20.8%	% 31.1%	% 42.1%	% 27.8%	% 30.8%	% 22.6%	% 34.9%	% 40.5%	% 45.9%	% 28.3%	% 13.0%	% 26.5%	% 26.8%	% 42.8%	% 54.1%	
Decreased	% 5.7%	% 3.8%	% 3.9%	% 6.9%	% 4.0%	% 4.3%	% 3.4%	% 3.1%	% 1.8%	% 1.7%	% 0.7%	% 10.3%	% 1.3%	% 3.9%	% 6.9%	% 10.8%	% 2.8%	% 3.2%	% 0.7%	% 3.9%	% 0.3%	% 2.8%	% 3.0%	% 5.3%	% 0.5%	% 5.0%	% 3.1%	% 5.6%		
Net increased	% 45.6%	% 47.3%	% 7.7%	% 42.8%	% 36.3%	% 49.8%	% 27.4%	% 67.5%	% 62.8%	% 84.7%	% 31.1%	% 33.8%	% 77.2%	% 33.7%	% 74.0%	% 17.8%	% 37.4%	% 62.7%	% 53.6%	% 67.2%	% 42.2%	% 39.8%	% 36.6%	% 54.9%	% 74.2%	% 66.5%	% 93.7%	% 26.0%	% 46.8%	
INSTRUMENT NOT APPLICABLE TO MY FIRM	% 0.7%	% 0.4%	% 0.1%	% 1.2%	% 1.2%	-	-	% 0.8%	-	-	% 1.6%	% 0.1%	% 0.4%	% 0.2%	% 0.7%	% 0.7%	% 0.7%	% 2.3%	% 1.1%	% 0.4%	-	% 0.5%	% 1.3%	% 0.1%	% 2.4%	% 0.2%	% 0.0%	% 0.9%	% 1.8%	
DK/NA	% 0.7%	% 0.4%	% 0.1%	% 1.2%	% 1.2%	-	-	% 0.8%	-	-	% 1.6%	% 0.1%	% 0.4%	% 0.2%	% 0.7%	% 0.7%	% 0.7%	% 2.3%	% 1.1%	% 0.4%	-	% 0.5%	% 1.3%	% 0.1%	% 2.4%	% 0.2%	% 0.0%	% 0.9%	% 1.8%	

Q3 For each of the following types of external financing, please tell me if your needs increased, remained unchanged or decreased over the past 6 months?

Equity (INCLUDING VENTURE CAPITAL OR BUSINESS ANGELS)

	EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmar	Estonia	Finland	France	German	Greece	Hungary	Ireland	Italy	Latvia	Lithuan	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaaki	Sloveni	Spain	Sweden	UK
Increased	% 2.4%	% 1.6%	% 1.7%	% 1.0%	% 7.9%	-	% 3.2%	% 1.3%	% 6.5%	-	% 3.9%	% 0.7%	% 1.9%	% 10.1%	% 3.9%	% 5.3%	% 0.5%	% 4.5%	% 15.0%	-	% 2.0%	% 1.4%	% 3.2%	% 0.8%	-	% 2.8%	% 1.0%	% 3.2%	% 5.5%	
Remained unchanged	% 22.2%	% 18.0%	% 5.9%	% 21.4%	% 33.8%	% 31.3%	% 41.4%	% 8.0%	% 15.0%	% 3.9%	% 38.7%	% 36.3%	% 7.9%	% 43.5%	% 8.1%	% 48.7%	% 8.5%	% 43.1%	% 47.5%	% 21.5%	% 26.9%	% 28.3%	% 30.6%	% 3.3%	% 8.6%	% 14.1%	% 16.9%	% 45.0%	% 42.6%	
Decreased	% 2.1%	% 1.8%	% 2.4%	% 1.3%	% 4.3%	% 4.7%	-	% 0.3%	% 2.0%	-	% 2.9%	% 1.7%	% 4.5%	% 0.8%	% 3.8%	% 5.2%	% 2.8%	% 2.7%	-	% 0.8%	% 2.8%	% 1.4%	% 1.2%	% 2.5%	% 2.4%	% 2.6%	% 2.5%	% 3.4%	% 3.9%	
Net increased	% 0.3%	% 0.2%	% 0.7%	% 0.2%	% 3.7%	% 4.7%	% 3.2%	% 0.7%	% 4.5%	% 1.0%	% 1.0%	% 1.0%	% 1.2%	% 1.4%	% 1.0%	% 1.2%	% 1.4%	% 1.2%	% 1.4%	% 1.0%	% 1.2%	% 1.4%	% 1.0%	% 1.2%	% 1.4%	% 1.0%	% 1.4%	% 1.6%		
INSTRUMENT NOT APPLICABLE TO MY FIRM	% 72.5%	% 78.3%	% 89.8%	% 75.3%	% 52.3%	% 64.1%	% 55.4%	% 89.1%	% 76.2%	% 94.8%	% 52.2%	% 61.3%	% 87.9%	% 41.4%	% 87.0%	% 41.1%	% 90.5%	% 44.5%	% 31.9%	% 78.1%	% 87.1%	% 66.6%	% 63.6%	% 95.3%	% 87.1%	% 77.6%	% 37.8%	% 43.6%		
DK/NA	% 0.9%	% 0.3%	% 0.3%	% 0.8%	% 1.7%	-	-	% 0.5%	% 0.3%	% 1.2%	% 2.3%	% 0.1%	% 0.6%	% 0.5%	% 0.2%	% 1.1%	% 0.1%	% 0.1%	% 5.2%	% 2.9%	% 0.4%	-	% 0.9%	% 1.1%	% 1.2%	% 0.1%	% 0.5%	% 4.5%		

Q3 For each of the following types of external financing, please tell me if your needs increased, remained unchanged or decreased over the past 6 months?

Debt securities issued

	EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmar	Estonia	Finland	France	German	Greece	Hungary	Ireland	Italy	Latvia	Lithuan	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaaki	Sloveni	Spain	Sweden	UK
Increased	% 15.4%	% 13.1%	% 1.9%	% 17.0%	% 21.8%	% 36.8%	% 10.5%	% 7.1%	% 7.9%	% 1.4%	% 12.5%	% 32.1%	% 2.8%	% 11.3%	% 6.5%	% 34.8%	% 9.8%	% 30.2%	% 13.8%	% 14.2%	% 25.6%	% 21.7%	% 22.6%	% 3.8%	% 10.2%	% 18.5%	% 10.8%	% 34.0%	% 26.8%	
Remained unchanged	% 3.1%	% 1.1%	% 0.2%	% 1.1%	% 1.0%	% 1.0%	-	% 1.0%	% 1.0%	% 1.0%	% 4.0%	% 5.0%	% 2.0%	% 1.0%	% 1.0%	% 3.7%	% 3.1%	% 3.3%	-	% 1.5%	% 0.7%	% 0.5%	% 3.7%	% 1.0%	% 0.8%	% 1.0%	% 2.8%	% 1.8%		
Decreased	% 0.6%	% 0.7%	% 0.1%	% 0.9%	% 0.9%	% 5.2%	% 1.3%	% 0.8%	% 0.7%	% 0.0%	% 1.1%	% 0.7%	% 0.0%	% 0.3%	% 0.3%	% 0.3%	% 0.3%	% 0.3%	% 0.0%	% 0.0%	% 0.0%	% 0.0%	% 0.0%	% 0.0%	% 0.0%	% 0.1%	% 0.1%	% 0.5%		
Net increased	% 81.4%	% 84.9%	% 97.4%	% 81.3%	% 74.0%	% 81.3%	% 74.0%	% 91.4%	% 90.2%	% 98.0%	% 78.9%	% 66.6%	% 91.5%	% 82.6%	% 92.9%	% 60.1%	% 89.5%	% 72.4%	% 84.8%	% 85.8%	% 67.1%	% 76.1%	% 75.2%	% 95.7%	% 88.8%	% 88.9%	% 79.3%	% 82.2%	% 59.8%	
INSTRUMENT NOT APPLICABLE TO MY FIRM	% 1.1%	% 0.4%	% 0.2%	% 0.2%	% 1.2%	-	-	% 0.6%	% 0.6%	% 1.4%	-	% 0.6%	% 0.5%	-	% 1.7%	% 0.8%	% 0.8%	% 2.7%	% 1.3%	-	% 0.3%	% 1.0%	% 0.5%	% 1.0%	-	% 2.7%	% 5.9%			
DK/NA	% 1.1%	% 0.4%	% 0.2%	% 0.2%	% 1.2%	-	-	% 0.6%	% 0.6%	% 1.4%	-	% 0.6%	% 0.5%	-	% 1.7%	% 0.8%	% 0.8%	% 2.7%	% 1.3%	-	% 0.3%	% 1.0%	% 0.5%	% 1.0%	-	% 2.7%	% 5.9%			

Q3 For each of the following types of external financing, please tell me if your needs increased, remained unchanged or decreased over the past 6 months?

Other (LOAN FROM A RELATED COMPANY OR SHAREHOLDERS AND FROM FAMILY AND FRIENDS, LEASING AND FACTORING, GRANTS)

	EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmar	Estonia	Finland	France	German	Greece	Hungary	Ireland	Italy	Latvia	Lithuan	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaaki	Sloveni	Spain	Sweden	UK
Increased	% 9.0%	% 8.8%	% 5.4%	% 7.2%	% 3.5%	% 6.0%	% 7.5%	% 7.2%	% 10.3%	% 13.2%	% 7.7%	% 9.3%	% 7.0%	% 9.3%	% 7.0%	% 9.3%	% 4.5%	% 4.5%	% 8.5%	% 9.1%	% 2.4%	% 10.9%	% 9.6%	% 7.6%	% 8.9%	% 5.7%	% 2.7%	% 13.3%	% 11.4%	
Remained unchanged	% 32.8%	% 32.2%	% 25.1%	% 31.4%	% 43.5%	% 43.0%	% 12.6%	% 32.1%	% 27.0%	% 33.5%	% 36.8%	% 44.6%	% 38.9%	% 14.1%	% 17.7%	% 37.4%	% 18.5%	% 27.4%	% 33.2%	% 46.1%	% 7.7%	% 32.4%	% 41.9%	% 16.0%	% 16.1%	% 36.3%	% 24.5%	% 4		

Availability of Internal funds

Increased needs for external financing
No impact on needs for external financing
Decreased needs for external financing
NOT RELEVANT, DID NOT OCCUR
DK/N/A

Q18 If you applied and tried to negotiate for this type of financing over the past 6 months, did you: receive all the financing you requested, or have you not received anything at all?
Bank loan (new or renewal excluding overdraft and credit lines)

Applied
Did not apply because of possible rejection
Did not apply because of sufficient internal funds
Did not apply for other reasons
No answer
DK/N/A

Q19 For each of the following ways of financing, could you please indicate whether you: applied for them over the past 6 months, did not apply because you thought you would be rejected, did not apply because you had sufficient internal funds, or did not apply for other reasons?
Bank loan (new or renewal including overdraft and credit lines)

Applied
Did not apply because of possible rejection
Did not apply because of sufficient internal funds
Did not apply for other reasons
No answer
DK/N/A

Q20 For each of the following ways of financing, could you please indicate whether you: applied for them over the past 6 months, did not apply because you thought you would be rejected, did not apply because you had sufficient internal funds, or did not apply for other reasons?
Other internal financing (except bank overdrafts, but includes overdrafts, credit lines, bank loans and trade credit)

Applied
Did not apply because of possible rejection
Did not apply because of sufficient internal funds
Did not apply for other reasons
No answer
DK/N/A

Q21 If you applied and tried to negotiate for this type of financing over the past 6 months, did you: receive all the financing you requested, or have you not received anything at all?
Bank overdraft, credit line or credit cards overdraft

Applied and got everything
Applied and got most of it (BETWEEN 75% AND 99%)
Applied but only got a limited part of it (BETWEEN 1% AND 74%)
Applied but refused because cost too high
Applied but was rejected
DK/N/A

Q22 If you applied and tried to negotiate for this type of financing over the past 6 months, did you: receive all the financing you requested, or have you not received anything at all?
Trade credit

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Table with 10 columns: Country, EU28, EURO A, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK, Albania, FYROM, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia, Turkey

Was increased by the bank
 Remained unchanged
 Was decreased by the bank
 Net increased
 No answer
 DK/NA

Q10 We will now consider the terms and conditions of the bank financing (including bank loans, overdraft and credit lines) available to your firm.
 For each of the following terms, could you please indicate whether they were increased, remained unchanged or were decreased over the past 6 months?
 Available size of loan or credit line

Was increased by the bank
 Remained unchanged
 Was decreased by the bank
 Net increased
 No answer
 DK/NA

Q10 We will now consider the terms and conditions of the bank financing (including bank loans, overdraft and credit lines) available to your firm.
 For each of the following terms, could you please indicate whether they were increased, remained unchanged or were decreased over the past 6 months?
 Available maturity of the loan

Was increased by the bank
 Remained unchanged
 Was decreased by the bank
 Net increased
 No answer
 DK/NA

Q10 We will now consider the terms and conditions of the bank financing (including bank loans, overdraft and credit lines) available to your firm.
 For each of the following terms, could you please indicate whether they were increased, remained unchanged or were decreased over the past 6 months?
 Collateral requirements (i.e. THE SECURITY GIVEN BY THE BORROWER TO THE LENDER AS A PLEDGE FOR THE REPAYMENT OF THE LOAN)

Was increased by the bank
 Remained unchanged
 Was decreased by the bank
 Net increased
 No answer
 DK/NA

Q10 We will now consider the terms and conditions of the bank financing (including bank loans, overdraft and credit lines) available to your firm.
 For each of the following terms, could you please indicate whether they were increased, remained unchanged or were decreased over the past 6 months?
 Other, e.g. loan covenants, required guarantees, information requirements, procedures, time required for loan approval

Was increased by the bank
 Remained unchanged
 Was decreased by the bank
 Net increased
 No answer
 DK/NA

Q11 The availability of external financing depends on various factors, which are in part related to the general economic situation, to your company's situation and to lenders' attitudes. For each of the following factors, would you say that they have improved, remained unchanged or deteriorated over the past 6 months?

a) Access to public financial support including guarantees
 b) Access to public financial support including guarantees

Improved
 Deteriorated
 Not improved
 NOT APPLICABLE TO MY FIRM
 DK/NA

Q11 The availability of external financing depends on various factors, which are in part related to the general economic situation, to your company's situation and to lenders' attitudes. For each of the following factors, would you say that they have improved, remained unchanged or deteriorated over the past 6 months?

c) Your firm-specific outlook with respect to your sales and profitability
 d) Your firm-specific outlook with respect to your sales and profitability
 financing for you

Improved
 Deteriorated
 Not improved
 NOT APPLICABLE TO MY FIRM
 DK/NA

	Albania	Bulgaria	Croatia	Cyprus	Czech Rep.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Poland	Portugal	Romania	Slovakia	Slovenia	Spain	Sweden	UK																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
Available size of loan or credit line	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	46.4%	83.1%	54.2%	33.6%	64.6%	65.5%	43.0%	34.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.1%	55.0%	51.3%	44.1%	42.0%	74.7%	54.2%	89.8%	44.4%	45.6%	75.6%	44.4%	24.0%	20.7%	25.3%	49.5%	52.7%	61.5%	99.0%	49.8%	31.2%	53.6%	44.8%	20.7%	4.9%	14.0%	4.1%	38.3%	45.8%	40.6%	7.1%	38.1%	19.5%	25.7%	15.0%	22.4%	38.8%	14.2%	11.8%	7.7%	18.9%	9.7%	11.2%	34.6%	3.3%	4.0%	21.1%	12.0%	38.1%	33.5%	25.7%	19.2%	22.4%	50.6%	32.2%	46.4%	44.

Less than 20% per year
 No growth
 Got smaller
 NOT APPLICABLE, THE FIRM IS TOO RECENT
 No answer
 DK/NA

Q16 Over the last three years, how much did your firm grow on average per year (Q16)?
 In terms of turnover

EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaeki	Sloveni	Spain	Sweden	UK	
25.9%	26.4%	32.2%	26.7%	24.8%	22.9%	14.1%	17.8%	29.6%	26.5%	25.9%	37.4%	16.6%	22.0%	27.0%	19.1%	25.4%	31.3%	34.8%	29.5%	25.0%	17.0%	19.2%	20.7%	19.8%	24.8%	18.4%	28.8%	30.5%		
40.6%	40.7%	46.8%	46.4%	35.3%	42.5%	41.7%	48.5%	34.2%	48.4%	40.1%	38.5%	44.1%	36.9%	41.1%	36.9%	46.5%	41.7%	30.2%	29.8%	41.8%	37.7%	34.8%	49.7%	46.4%	31.8%	45.3%	32.2%	33.4%	37.2%	
21.9%	23.1%	12.8%	15.7%	13.1%	21.9%	27.7%	27.4%	16.3%	19.5%	18.8%	10.6%	34.9%	23.2%	18.7%	14.6%	20.6%	18.7%	14.4%	10.7%	26.0%	19.2%	24.0%	19.1%	24.0%	19.8%	11.8%	15.0%	17.8%	15.0%	
1.8%	1.2%	0.7%	1.6%	5.3%	0.8%	2.2%	1.4%	0.9%	1.8%	1.2%	0.7%	0.9%	0.1%	0.8%	3.6%	1.7%	2.4%	1.3%	1.0%	2.5%	19.0%	1.3%	1.0%	2.9%	19.0%	7.2%	0.4%	2.5%	2.4%	
0.7%	0.3%	0.4%	0.6%	3.3%	2.4%	1.0%	0.8%	2.3%	0.5%	0.7%	1.4%	0.2%	0.7%	1.0%	0.0%	4.1%	2.2%	0.7%	1.0%	0.6%	0.2%	1.4%	1.3%	2.8%	0.4%	3.3%	1.8%	3.7%	0.2%	2.6%

Q17 Considering the turnover over the next two to three years, how much does your company expect to grow?

EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaeki	Sloveni	Spain	Sweden	UK							
9.3%	7.2%	5.2%	7.6%	21.2%	5.8%	6.2%	3.8%	14.8%	4.5%	6.9%	7.1%	9.9%	8.7%	7.1%	8.7%	23.8%	11.6%	11.3%	16.6%	11.3%	17.2%	6.3%	16.2%	14.8%	21.0%	55.5%	46.7%	34.2%	41.4%	59.6%	56.2%	47.3%	39.0%			
20.8%	30.9%	28.7%	30.5%	23.4%	25.6%	48.8%	33.3%	20.8%	30.1%	24.5%	40.6%	23.8%	38.1%	32.7%	27.2%	38.9%	36.7%	17.7%	30.4%	36.4%	23.6%	24.3%	22.8%	25.8%	21.1%	15.3%	12.9%	26.4%	20.5%	28.3%	56.4%	20.5%	22.1%	21.2%		
10.9%	12.1%	7.6%	7.8%	9.8%	10.0%	25.1%	17.3%	8.8%	2.4%	5.6%	11.4%	7.6%	12.1%	14.7%	7.9%	11.9%	5.6%	7.1%	6.3%	12.0%	8.2%	6.9%	6.9%	18.5%	2.5%	25.8%	3.2%	5.7%	0.8%	8.7%	1.9%	1.1%	19.7%	10.6%	2.5%	6.9%
3.7%	3.1%	2.3%	2.5%	4.6%	8.9%	10.5%	5.0%	2.6%	4.6%	1.6%	1.9%	3.4%	9.9%	4.1%	2.7%	3.0%	10.2%	8.8%	10.1%	8.9%	1.0%	6.2%	4.3%	7.7%	2.2%	3.4%	2.7%	6.0%	3.4%	6.3%	4.5%	12.1%	2.3%	3.3%	3.1%	

Q18 Do you feel confident to talk about financing with banks and to obtain the desired results?

EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaeki	Sloveni	Spain	Sweden	UK								
64.4%	63.9%	67.7%	70.1%	67.1%	75.8%	29.5%	64.7%	65.5%	67.0%	64.8%	72.7%	26.8%	59.5%	55.8%	89.5%	56.6%	42.3%	89.5%	64.3%	56.4%	60.9%	46.0%	68.4%	83.4%	55.9%	61.1%	69.9%										
26.4%	26.4%	13.3%	21.1%	18.1%	53.1%	10.7%	16.5%	13.9%	14.1%	32.8%	17.0%	16.7%	29.5%	23.8%	18.5%	30.3%	4.7%	8.2%	36.3%	4.7%	8.2%	36.3%	15.7%	61.9%	53.2%	80.0%	73.7%	66.2%	59.8%	67.2%	74.6%	70.3%	93.4%				
9.8%	7.4%	16.8%	3.7%	3.2%	2.3%	3.2%	3.0%	1.6%	2.3%	1.6%	4.3%	1.9%	7.8%	16.4%	4.1%	6.2%	6.4%	13.0%	24.0%	12.6%	2.4%	11.9%	22.6%	6.2%	21.8%	25.9%	8.3%	5.9%	17.2%	6.3%	10.1%	6.8%	1.3%	12.7%	14.7%	5.3%	16.6%
2.8%	2.8%	2.3%	1.2%	2.2%	3.3%	2.0%	1.6%	2.2%	1.5%	2.5%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%			

Q19 And how about equity investors/ venture capital firms?

EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaeki	Sloveni	Spain	Sweden	UK
18.9%	18.2%	6.5%	13.7%	51.7%	43.3%	27.7%	9.1%	6.3%	3.7%	46.1%	31.2%	6.7%	25.1%	11.0%	33.5%	13.8%	12.4%	33.1%	8.0%	32.7%	14.7%	8.1%	23.9%	29.6%	3.8%	11.4%	27.4%	19.6%	25.3%
64.4%	66.6%	69.6%	67.7%	28.2%	23.6%	52.7%	85.7%	64.3%	86.7%	17.2%	55.3%	62.2%	73.9%	49.8%	58.6%	49.1%	71.6%	36.4%	55.4%	54.6%	54.6%	88.1%	66.8%	57.5%	47.2%	43.7%			
2.0%	2.0%	1.4%	1.6%	8.7%	8.4%	0.6%	1.2%	5.3%	2.6%	12.2%	1.2%	3.8%	1.6%	2.1%	2.8%	0.9%	9.6%	3.8%	2.6%	1.1%	3.8%	2.6%	1.1%	3.8%	2.6%	1.1%	3.8%		
6.5%	4.6%	7.7%	4.4%	3.8%	3.5%	35.2%	18.4%	18.1%	2.4%	3.2%	4.5%	3.6%	7.2%	3.6%	5.7%	16.1%	9.7%	10.0%	3.0%	4.1%	9.4%	7.0%	20.8%	6.6%	4.4%	3.1%	14.5%	8.9%	

Q20 Do you need external financing to realise your growth ambitions, what type of external financing would you prefer most?

EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaeki	Sloveni	Spain	Sweden	UK
71.0%	64.3%	70.3%	58.1%	82.9%	34.5%	71.2%	52.5%	35.8%	69.7%	75.5%	70.5%	35.8%	58.5%	72.2%	59.4%	52.8%	79.1%	78.1%	51.5%	57.0%	72.1%	51.5%	57.0%	72.1%	51.5%	57.0%	72.1%	51.5%	
12.6%	12.6%	11.3%	10.9%	19.5%	2.8%	23.9%	12.5%	13.0%	14.6%	6.8%	13.8%	17.7%	10.8%	13.1%	10.8%	13.1%	6.9%	17.8%	15.3%	6.9%	17.8%	15.3%	6.9%	17.8%	15.3%	6.9%	17.8%	15.3%	
3.0%	3.0%	4.5%	2.0%	7.7%	1.3%	1.7%	3.1%	1.8%	1.7%	3.1%	1.8%	1.7%	3.1%	1.8%	1.7%	3.1%	1.8%	1.7%	3.1%	1.8%	1.7%	3.1%	1.8%	1.7%	3.1%	1.8%	1.7%		
4.8%	4.8%	5.1%	8.0%	9.1%	9.5%	5.6%	6.4%	7.8%	5.0%	4.4%	4.5%	0.3%	20.2%	5.1%	2.7%	2.7%	7.7%	1.4%	12.2%	7.3%	6.4%	22.3%	8.4%	4.9%	3.7%	5.0%	8.1%		

Q21 And what amount of financing would you aim to obtain?

EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaeki	Sloveni	Spain	Sweden	UK
12.9%	11.8%	11.3%	23.2%	11.2%	17.2%	6.5%	5.6%	7.0%	17.2%	12.8%	6.6%	16.5%	17.4%	8.7%	21.9%	13.1%	0.5%	7.8%	11.6%	25.6%	16.3%	20.7%	19.8%	10.2%	16.1%	10.9%	20.0%		
24.7%	15.6%	22.0%	26.4%	37.1%	23.8%	23.7%	9.6%	26.2%	22.0%	22.3%	24.4%	29.8%	35.2%	26.9%	27.0%	15.7%	30.1%	13.7%	24.2%	24.1%	28.7%	12.1%	28.0%	25.2%	30.6%	9.5%	22.0%		
17.8%	18.5%	17.0%	16.2%	16.7%	14.4%	11.3%	7.5%	18.4%	21.9%	20.5%	13.7%	26.9%	11.6%	17.8%	23.2%	17.0%	13.8%	24.6%	6.3%	14.7%	17.3%	18.1%	19.2%	12.1%	25.9%	16.9%	11.7%	11.2%	
17.1%	19.3%	16.5%	19.3%	25.2%	13.7%	12.7%	6.1%	13.9%	20.2%	21.4%	19.2%	13.4%	8.2%	15.2%	14.7%	11.7%	19.9%	11.4%	23.1%	14.6%	11.5%	14.6%	7.5%	10.9%	19.0%	14.1%	10.8%	11.8%	
10.7%	10.6%	11.9%	10.7%	7.7%	3.3%	10.5%	6.4%	14.5%	1.0%	12.2%	11.1%	9.4%	10.8%	5.2%	13.6%	10.1%	2.7%	7.8%	26.2%	6.3%	18.1%	8.2%	4.9%	5.4%	13.3%	10.9%	13.8%	15.4%	
19.1%	16.9%	22.9%	22.5%	7.2%	6.6%	37.6%	28.7%	55.8%	34.8%	16.7%	7.5%	22.5%	12.5%	23.3%	9.0%	16.4%	30.0%	15.8%	29.2%	42.8%	17.0%	13.3%	17.6%	36.5%	23.7%	6.4%	11.3%	43.3%	19.6%

Q22A What do you see as the most important limiting factor to get this financing?

EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaeki	Sloveni	Spain	Sweden	UK
40.0%	69.2%	36.7%	32.0%	31.5%	32.0%	31.5%	43.9%	40.5%	34.3%	46.3%	39.7%	18.4%	18.4%	31.8%	35.1%	35.1%	31.8%	36.3%	37.2%	23.3%	37.2%	23.3%	37.2%	23.3%	37.2%	23.3%	37.2%	23.3%	
19.6%	20.3%	11.9%	23.1%	16.9%	22.1%	15.5%	18.5%	23.1%	20.6%	26.3%	21.8%	16.1%	14.3%	13.1%	10.3%	22.9%	24.9%	17.7%	22.9%	24.9%	17.7%	22.9%	24.9%	17.7%	22.9%	24.9%	17.7%	22.9%	
7.7%	7.6%	1.9%	2.8%	3.5%	47.3%	30.6%	3.2%	2.8%	3.2%	2.8%	3.2%	2.8%	3.2%	2.8%	3.2%	2.8%	3.2%	2.8%	3.2%	2.8%	3.2%	2.8%	3.2%	2.8%	3.2%	2.8%	3.2%		
4.0%	10.3%	0.6%	7.3%	1.8%	4.6%	3.3%	1.8%	4.6%	3.3%	1.8%	4.6%	3.3%	1.8%	4.6%	3.3%	1.8%	4.6%	3.3%	1.8%	4.6%	3.3%	1.8%	4.6%	3.3%	1.8%	4.6%	3.3%		
9.2%	8.2%	6.6%	13.5%	13.6%	7.0%	45.3%	7.8%	4.3%	2.7%	6.8%	16.7%	5.4%	3.3%	12.8%	14.6%	4.0%	6.2%	16.1%	5.8%	2.8%	18.9%	10.2%	6.2%	9.3%	5.9%	8.1%	16.4%	12.8%	

Q22B What do you see as the most important limiting factor to get this financing?

EU 28	EURO A	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech R	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portuga	Romani	Slovaeki	Sloveni
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EU 28	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portugal	Romani	Slovakia	Slovenia	Spain	Sweden	UK
%	17.5%	15.3%	17.2%	14.7%	18.0%	21.3%	8.2%	9.8%	20.2%	20.4%	11.9%	16.8%	10.4%	21.2%	26.5%	13.2%	26.5%	14.8%	13.0%	15.6%	13.0%	22.8%	12.0%	20.6%	12.0%	33.0%	32.9%	
Will improve	%	42.5%	50.1%	47.3%	54.7%	55.6%	60.3%	53.0%	34.0%	56.6%	60.3%	48.9%	51.3%	41.1%	60.3%	50.8%	53.9%	51.3%	41.1%	60.3%	50.8%	53.9%	51.3%	41.1%	60.3%	50.8%	53.9%	
Will remain unchanged	%	10.8%	12.9%	7.9%	7.7%	7.6%	30.0%	1.1%	7.9%	16.2%	10.4%	-9.5%	10.4%	-9.5%	16.2%	-3.1%	3.7%	25.0%	-7.7%	11.6%	5.1%	6.0%	4.3%	8.9%	14.4%	3.1%	7.0%	
Net will improve	%	6.4%	2.4%	9.4%	7.0%	10.3%	13.6%	6.2%	1.3%	17.9%	16.2%	10.4%	-9.5%	10.4%	-9.5%	16.2%	-3.1%	3.7%	25.0%	-7.7%	11.6%	5.1%	6.0%	4.3%	8.9%	14.4%	3.1%	
Instrument is not applicable to my firm	%	19.5%	19.8%	26.1%	20.7%	16.6%	3.2%	37.5%	3.8%	12.1%	20.4%	35.5%	21.3%	64.8%	19.5%	21.3%	64.8%	19.5%	21.3%	64.8%	19.5%	21.3%	64.8%	19.5%	21.3%	64.8%	19.5%	
D/WNA	%	2.9%	1.9%	1.5%	1.7%	3.8%	12.3%	0.5%	4.3%	5.8%	3.4%	5.1%	1.6%	2.0%	2.6%	6.5%	1.2%	2.1%	11.7%	6.4%	0.3%	3.8%	1.4%	7.0%	1.2%	1.3%	6.7%	

Q23: For each of the following types of financing available to your firm, could you please indicate whether you think their availability will improve, deteriorate, or remain unchanged over the next 6 months?

EU 28	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portugal	Romani	Slovakia	Slovenia	Spain	Sweden	UK
%	15.6%	17.0%	9.4%	14.3%	23.6%	21.5%	26.6%	5.9%	2.3%	2.9%	1.9%	2.0%	2.3%	1.0%	7.4%	3.1%	1.4%	14.2%	12.9%	5.6%	0.3%	1.2%	0.9%	3.3%	1.7%	5.9%	3.2%	
Will improve	%	40.1%	52.1%	43.4%	56.4%	53.5%	58.3%	29.2%	52.6%	46.8%	28.3%	52.3%	51.3%	46.0%	66.2%	51.3%	38.8%	41.0%	51.3%	46.0%	66.2%	51.3%	46.0%	66.2%	51.3%	46.0%	66.2%	
Will remain unchanged	%	9.1%	11.3%	6.7%	8.7%	3.7%	3.1%	30.7%	2.5%	5.1%	1.2%	5.0%	19.9%	4.1%	13.0%	6.8%	1.3%	1.2%	5.0%	19.9%	4.1%	13.0%	6.8%	1.3%	1.2%	5.0%	19.9%	
Net will improve	%	24.9%	24.4%	39.8%	19.7%	23.6%	29.5%	37.9%	35.0%	46.6%	36.1%	28.3%	59.8%	11.4%	37.6%	43.5%	39.4%	43.5%	27.1%	17.7%	20.8%	47.5%	46.2%	31.8%	4.4%	-6.1%	13.9%	
Instrument is not applicable to my firm	%	2.4%	1.8%	2.3%	1.1%	5.0%	2.5%	3.3%	2.9%	1.9%	2.0%	2.3%	1.0%	7.4%	3.1%	1.4%	14.2%	12.9%	5.6%	0.3%	1.2%	0.9%	3.3%	1.7%	5.9%	3.2%	5.9%	
D/WNA	%	2.4%	1.8%	2.3%	1.1%	5.0%	2.5%	3.3%	2.9%	1.9%	2.0%	2.3%	1.0%	7.4%	3.1%	1.4%	14.2%	12.9%	5.6%	0.3%	1.2%	0.9%	3.3%	1.7%	5.9%	3.2%	5.9%	

Q23b: For each of the following types of financing available to your firm, could you please indicate whether you think their availability will improve, deteriorate, or remain unchanged over the next 6 months?

EU 28	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portugal	Romani	Slovakia	Slovenia	Spain	Sweden	UK
%	14.0%	13.4%	8.4%	17.6%	16.6%	6.4%	9.2%	11.6%	16.8%	8.6%	12.2%	9.1%	10.8%	15.7%	15.2%	18.4%	7.9%	20.2%	6.8%	17.3%	15.9%	16.0%	8.2%	16.6%	9.9%	16.3%	9.0%	
Will improve	%	40.5%	50.7%	43.2%	50.9%	51.2%	23.2%	44.3%	38.0%	38.3%	57.1%	59.7%	52.1%	32.1%	39.6%	53.5%	42.0%	41.5%	59.5%	51.3%	44.2%	59.2%	33.0%	27.1%	39.1%	37.6%	54.0%	
Will remain unchanged	%	10.9%	12.9%	11.8%	13.2%	5.9%	4.7%	37.9%	5.1%	4.8%	1.2%	12.0%	22.7%	7.4%	12.8%	14.0%	2.6%	3.2%	5.2%	10.5%	4.2%	5.2%	10.5%	4.2%	5.2%	10.9%	8.3%	
Net will improve	%	3.2%	0.3%	-3.4%	4.4%	12.8%	11.9%	-31.5%	4.1%	6.8%	15.6%	-3.4%	-0.6%	4.5%	-11.2%	8.3%	2.4%	4.4%	5.2%	17.0%	2.8%	16.1%	-7.9%	10.7%	5.4%	-15.3%	5.4%	
Instrument is not applicable to my firm	%	22.9%	20.9%	33.9%	16.4%	22.3%	18.0%	29.7%	37.9%	44.2%	37.8%	16.6%	40.6%	31.7%	32.4%	31.4%	35.2%	14.1%	36.3%	31.5%	29.6%	42.2%	22.6%	17.3%	37.9%	38.6%	34.6%	
D/WNA	%	2.7%	2.1%	2.6%	2.0%	1.9%	1.6%	2.9%	3.5%	1.4%	5.9%	5.7%	1.4%	2.5%	2.8%	5.9%	3.3%	2.0%	11.2%	3.7%	4.2%	0.7%	4.7%	2.6%	6.8%	0.7%	2.7%	

Q23c: For each of the following types of financing available to your firm, could you please indicate whether you think their availability will improve, deteriorate, or remain unchanged over the next 6 months?

EU 28	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portugal	Romani	Slovakia	Slovenia	Spain	Sweden	UK
%	17.1%	5.7%	1.4%	7.4%	12.4%	3.3%	4.2%	5.7%	6.5%	3.1%	4.7%	4.5%	6.9%	10.9%	12.5%	7.1%	2.3%	16.5%	0.3%	2.8%	6.8%	10.1%	9.2%	6.1%	6.7%	2.7%	11.0%	
Will improve	%	40.1%	38.6%	15.4%	36.7%	45.7%	42.0%	29.0%	27.2%	10.2%	10.2%	27.2%	10.2%	47.1%	47.1%	39.5%	10.0%	65.5%	47.6%	35.2%	34.9%	19.1%	9.1%	41.7%	47.2%	27.7%	24.9%	
Will remain unchanged	%	1.7%	6.8%	1.3%	6.6%	4.0%	23.1%	5.3%	0.9%	0.7%	4.9%	12.5%	5.6%	4.2%	5.4%	1.8%	0.7%	1.4%	1.0%	11.2%	6.4%	4.0%	4.0%	2.0%	2.1%	5.5%		
Net will improve	%	1.7%	-1.1%	-1.7%	0.8%	8.3%	3.3%	-18.9%	0.6%	4.5%	2.4%	-0.3%	-7.5%	1.8%	-4.3%	15.9%	-1.1%	1.8%	-4.3%	5.7%	2.9%	2.3%	4.7%	7.1%	3.0%	2.7%	15.0%	
Instrument is not applicable to my firm	%	4.7%	47.6%	78.7%	47.1%	34.4%	47.1%	34.4%	75.0%	89.6%	83.5%	30.7%	35.9%	76.5%	26.1%	45.6%	38.9%	43.6%	78.5%	30.1%	38.6%	34.6%	65.2%	54.3%	24.3%	38.3%		
D/WNA	%	2.4%	1.5%	1.5%	2.3%	3.5%	7.6%	0.5%	4.0%	2.8%	2.6%	7.6%	0.5%	1.8%	2.8%	7.7%	1.2%	12.7%	4.5%	0.7%	3.7%	2.0%	6.6%	1.2%	3.1%	0.8%		

Q23d: For each of the following types of financing available to your firm, could you please indicate whether you think their availability will improve, deteriorate, or remain unchanged over the next 6 months?

EU 28	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portugal	Romani	Slovakia	Slovenia	Spain	Sweden	UK
%	3.8%	1.8%	0.9%	3.5%	6.9%	1.8%	3.5%	5.7%	5.5%	2.3%	1.1%	4.9%	4.1%	4.9%	4.1%	7.6%	0.7%	7.8%	26.1%	2.9%	1.2%	5.0%	3.6%	2.0%	1.2%	5.6%		
Will improve	%	20.7%	15.1%	4.6%	18.8%	34.1%	34.1%	11.2%	10.2%	16.9%	9.7%	27.5%	24.7%	8.7%	42.6%	21.1%	43.9%	51.3%	10.4%	26.9%	22.5%	33.2%	3.0%	9.6%	15.9%	16.3%		
Will remain unchanged	%	2.2%	2.2%	0.1%	0.9%	3.2%	3.9%	4.1%	1.2%	1.2%	2.4%	5.3%	0.5%	0.9%	3.5%	4.2%	2.8%	3.0%	0.7%	2.2%	2.0%	2.0%	2.4%	1.1%	7.1%	1.3%		
Net will improve	%	1.6%	-0.4%	0.8%	2.7%	4.0%	-2.0%	-0.6%	-1.3%	4.6%	1.7%	1.7%	3.1%	-3.0%	0.7%	-4.1%	-0.5%	-4.0%	-1.1%	-5.3%	-0.5%	4.4%	12.3%					
Instrument is not applicable to my firm	%	71.3%	79.9%	92.8%	76.2%	52.8%	59.3%	50.7%	87.1%	75.0%	89.6%	50.4%	67.1%	88.2%	42.2%	63.6%	34.9%	34.9%	86.1%	72.0%	68.8%	58.1%	94.4%	81.3%	89.1%	73.1%		
D/WNA	%	2.0%	1.0%	1.6%	0.7%	3.8%	0.8%	0.5%	1.6%	1.2%	14.1%	0.6%	1.5%	1.3%	7.6%	1.9%	10.0%	10.7%	5.2%	0.7%	4.1%	1.3%	4.5%	2.0%	0.6%	5.1%		

Q23e: For each of the following types of financing available to your firm, could you please indicate whether you think their availability will improve, deteriorate, or remain unchanged over the next 6 months?

EU 28	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portugal	Romani	Slovakia	Slovenia	Spain	Sweden	UK
%	14.4%	0.8%	1.1%	0.5%	1.1%	0.5%	0.4%	0.8%	1.7%	0.2%	1.0%	1.1%	4.0%	0.7%	0.7%	2.9%	3.4%	3.4%	1.3%	1.0%	1.0%	1.9%	0.8%	0.8%	1.8%	5.1%		
Will improve	%	15.6%	11.6%	2.2%	15.5%	23.3%	41.1%	2.9%	6.5%	8.9%	4.5%	16.7%	25.3%	3.3%	7.9%	13.2%	35.0%	7.8%	52.5%	14.6%	3.6%	30.0%	21.6%	20.7%	1.9%	8.1%		
Will remain unchanged	%	1.4%	1.3%	0.1%	0.8%	1.2%	3.5%	2.4%	1.7%	1.3%	3.6%	0.1%	3.9%	2.0%	2.9%	1.3%	1.6%	1.4%	1.2%	2.3%	0.5%	0.8%	1.1%	1.1%	8.2%	1.1%		
Net will improve	%	79.4%	84.9%	96.4%	81.6%	71.4%	52.8%	85.7%	89.4%	89.5%	95.5%	68.4%	67.7%	95.0%	84.6%	80.1%	55.6%	64.2%	78.2%	96.4%	64.2%	74.3%	68.2%	95.9%	84.6%	91.1%		
Instrument is not applicable to my firm	%	2.3%	1.2%	1.3%	0.9%	3.6%	1.5%	0.5%	1.6%	1.2%	12.7%	0.7%	1.3%	2.7%	3.5%	2.6%	0.8%	7.9%	3.1%	1.2%	0.6%	3.6%	1.2%	4.6%	2.0%	0.9%		

Q23f: For each of the following types of financing available to your firm, could you please indicate whether you think their availability will improve, deteriorate, or remain unchanged over the next 6 months?

EU 28	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxemb	Malta	Netherl	Poland	Portugal	Romani	Slovakia	Slovenia	Spain	Sweden	UK
%	7.5%	6.4%	3.6%	4.6%	9.7%	7.5%	3.7%	6.1%	6.6%	10.3%	3.6%	7.5%	6.6%	3.5%	10.5%	7.1%	3.4%	2.4%	14.1%	3.7%	1.2%	9.8%	10.3%	5.7%	6.6%	11.8%		
Will improve	%	38.3%	37.7%	31.5%	27.5%	42.0%	44.4%	9.2%	38.6%	30.7%	33.6%	50.1%	51.9%	46.4%	12.4%	43.1%	22.1%	30.5%	38.3%	44.0%	11.4%	34.9%	46.6%	22.5%	21.8%	34.7%		
Will remain unchanged	%	4.1%	4.3%	1.3%	3.1%	3.9%	6.6%	8.0%	6.3%	1.6%	2.2%	5.6%	8.0%	2.3%	5.5%	5.1%	3.2%											

