

% Totals

ECONOMY

Has your traded in the last two months?

Increased	11
Decrease	64
Remained the same	25

Have you seen a change in payment times from invoicing to full payment in the past two months?

Yes, an increase	38
Yes, a decrease	14
No change	48

Following the Pre-Budget Report how do you feel about the financial prospects of your business?

Significantly less optimistic	25
somewhat less optimistic	33
somewhat more optimistic	5
significantly more optimistic	1
broadly unchanged	36

If you experienced a tightening in credit conditions, which of the following strategies would you consider taking, or have taken?

Reduce current employee number

Have Taken	21
Would Take	35
NA	44

Reduce employee hours

Have Taken	18
Would Take	36
NA	45

Reduce future hiring

Have Taken	23
Would Take	41
NA	36

Close down

Have Taken	4
Would Take	39
NA	57

FSB BANK WATCH

Have you seen an increase in the cost of existing finance (such as loans or overdrafts) in the past 2 months?

Yes	30
No	29
NA	41

Have you seen an increase in the overall cost of new credit in the past 2 months?

Yes	30
No	16
NA	54

Has your bank refused your requests for credit (loan or overdraft)?

Yes	16
No	30
NA	54

What do you think the Bank of England's focus for the remainder of 2008 and the start of 2009 should be?

Keep Rates at 3%	38
Increase Rates	4
Decrease Rates	58

By how much:

0.50%	8
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1%	48
1.50%	22
2%	22