

<u>REGION</u>	E Mid	East Eng	Lon	NE	NW	Noth Yo	SE	SW	W Mid	Scot	Wales	NI	Totals	% Totals	Precise % Totals	
ECONOMY																
Has your trade in the last two months?																
Increased	46	74	28	20	37		43	102	63	92	48	5	13	571	11	11.05731991
Decrease	239	379	126	76	258		227	609	338	532	319	59	143	3305	64	64.00077459
Remained the same	87	172	42	35	118		88	259	120	200	129	16	22	1288	25	24.9419055
Have you seen a change in payment times from invoicing to full payment in the past two months?																
Yes, an increase	179	250	29	64	168		135	362	173	292	166	24	87	1929	38	38.00236407
Yes, a decrease	52	70	49	11	52		50	135	53	110	83	9	33	707	14	13.92828999
No change	142	293	116	57	190		164	454	279	402	240	45	58	2440	48	48.06934594
Following the Pre-Budget Report how do you feel about the financial prospects of your business?																
Significantly less optimistic	81	161	45	38	101		77	258	112	203	113	22	54	1265	25	25.24446218
somewhat less optimistic	124	195	59	39	145		116	299	167	268	179	22	51	1664	33	33.20694472
somewhat more optimistic	18	27	18	6	20		18	45	39	38	25	9	5	268	5	5.348233885
significantly more optimistic	1	5	3	0	2		1	9	4	4	2	0	0	31	1	0.618638994
broadly unchanged	140	228	61	48	138		131	320	174	289	171	22	61	1783	36	35.58172022
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	77	109	44	21	83		66	211	89	179	96	15	51	1041	21	21.32322819
Would Take	124	216	73	58	131		115	306	163	267	147	23	82	1705	35	34.92421139
NA	153	266	75	44	168		158	411	228	330	232	33	38	2136	44	43.75256043
Reduce employee hours																
Have Taken	58	95	23	19	67		59	156	85	145	102	18	55	882	18	18.31775701
Would Take	145	211	71	51	133		122	315	170	293	141	28	68	1748	36	36.30321911
NA	146	274	92	49	182		155	436	217	337	227	29	41	2185	45	45.37902388
Reduce future hiring																
Have Taken	99	24	55	34	104		1	234	119	201	116	24	67	1078	23	22.78106509
Would Take	148	215	85	54	156		118	393	186	297	181	33	72	1938	41	40.95519865
NA	108	223	52	34	126		202	296	174	272	184	17	28	1716	36	36.26373626
Close down																
Have Taken	6	10	1	1	8		107	8	1	10	7	1	5	165	4	3.650442478
Would Take	151	204	69	46	143		108	307	186	282	178	27	73	1774	39	39.24778761
NA	178	226	111	65	209		145	550	274	441	271	37	74	2581	57	57.10176991

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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	124	187	66	42	133	96	276	162	239	141	26	62	1554	30	29.9537394
No	96	193	54	36	109	65	292	173	261	154	29	63	1525	29	29.39475713
NA	155	251	77	52	172	196	398	186	338	205	26	53	2109	41	40.65150347

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

Yes	118	191	64	42	138	96	289	147	250	153	23	67	1578	30	30.41048372
No	54	94	31	23	57	65	156	104	134	73	12	31	834	16	16.07246098
NA	203	348	100	67	218	196	526	268	454	273	43	81	2777	54	53.51705531

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

Yes	57	92	35	24	81	51	141	78	130	71	12	39	811	16	15.60816012
No	118	211	48	41	122	106	295	166	241	150	27	57	1582	30	30.44649731
NA	202	328	113	67	213	200	541	274	463	279	41	82	2803	54	53.94534257

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%	134	241	66	48	151	132	354	213	326	207	25	50	1947	38	37.8425656
Increase Rates	22	28	5	2	15	18	40	18	35	19	1	3	206	4	4.003887269
Decrease Rates	218	358	123	82	244	202	572	289	463	263	51	127	2992	58	58.15354713

By how much:

0.50%	15	21	8	4	25	13	44	18	23	18	3	9	201	8	7.935254639
1%	91	147	46	25	108	82	247	115	196	100	17	55	1229	48	48.51954205
1.50%	36	69	20	19	35	48	107	50	84	47	11	23	549	22	21.67390446
2%	50	69	2	21	41	37	92	63	91	50	12	26	554	22	21.87129886