



of which corporate

i) of which SME

clients

from foreign clients

0

0

0

0

0

0

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Business tendency survey
Banks

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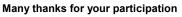
www kof ethz ch Survey BANU Company ID Sector name Contact ID Sector class Sector code Please note - Your responses should refer only to the branch named above - The questions refer to the activities of domestic branches - Do not use a red pencil XX- Tick the appropriate box - The notes are on the back of the sheet - Your responses are treated strictly confidential. **Monthly Questions Business situation** Over the next 3 months\*, the demand for our services will presumably a) We judge our business situation\* increase decrease unchanged satisfactory poor overall 1) 0 О 0 overall as 0  $\circ$ 0 from domestic clients 0 0 0 2) with domestic clients 0 0 O a) of which private clients 0 0 0 as b) of which corporate clients ( 0 0 0 0 O with foreign clients i) of which SME 0 0 0 Over the last 3 months\*, our business situation has from foreign clients 0 O O remained improved deteriorated unchanged Number of employees 1) overall 0 0 0 We judge our number of employees as\* 0 2) with domestic clients 0 0 O sufficient O too low with foreign clients O 0 0 Over the last 3 months\*, our number of employees has Over the next 6 months\*, our business situation will O increased O remained unchanged O decreased remain improve deteriorate unchanged Over the next 3 months\*, our number of employees 1) overall 0 0 0 will 2) with domestic clients 0 0 O O increase O remain unchanged O decrease with foreign clients 0 O  $\cap$ Prices To predict the future development of our business Over the next 3 months\* remain situation is currently increase decrease unchanged O easy O rather easy O rather difficult O difficult our prices will 0 0 0 The uncertainty about the future development of our our interest marings will 0 0 О business situation is currently our commission rates will 0 0 0 O normal/as usual O higher than usual O lower than usual Remarks Demand Over the last 3 months\*, the demand for our services has remained increased decreased unchanged 1) overall О 0 O from domestic clients 0 0 O of which private O 0 0 clients

<sup>\*</sup>excluding purely seasonal variation



	Qu	arterly Questions									
5.	Tec	hnical capacities				12. <b>V</b> o	12. Volume				
We judge our technical capacities as*						Over the last 3 months*, the volume of remained					
	O to	oo high	sufficient	0 1	too low	a)	security transactions	increased	unchanged	decreased	
6.	Obs	stacles				b)	for clients	0	0	0	
The main factors limiting currently our business are							management	0	O	O	
(multiple answers possible)						c)	authorized loans	0	0	0	
	non					13. Re	financing				
	insufficient demand					Over th	e last 3 months, our oppo	rtunities of	_		
		rtage of labour force						improved	remained unchanged	deteriorated	
	sho	rtage of space and/or	equipment			a)	at customers funds	0	0	0	
	fina	ncial constraints				b)	at other funds	0	0	0	
	othe	er factors				14. Cr	edit rating				
7.	Operating income						Over the last 3 months, the credit rating of				
a)	Over the last 3 months*, our operation income has					۵)		mproved	remained unchanged	deteriorated	
۵,	_	_	remained uncha	_	decreased	a)	our domestic borrowers	0	0	0	
b)	•	er the next 3 months*,		•			1) of which private clients	0	0	0	
D)	_	_		_			2) of which corporate clients	0	Ō	Ō	
	O II	ncrease	remain unchang	jed O	decrease		i) of which SME	0	0	Ö	
8.	Ope	erating expenses				b)	our foreign borrowers	0	0	0	
a)	Ove	er the last 3 months*,	our operating	expenses have	е	,	_	O	O	O	
	O increased O remain unchanged O decreased					15. Loans  Over the next 3 months*, the loans					
b)	Over the next 3 months*, our operating expenses will				Over th	e next 3 months , the loar	is increase	remain unchanged	decrease		
	O increase O remain unchanged O decrease					a)	to domestic clients	0	O	0	
9.	Pro	fitability					of which private clients     will		0	0	
		<u> </u>					of which corporate	0	0	0	
a)	Over the last 3 months*, our profitability has						clients will	_	-	-	
	O increased O remained unchanged O decreased					<b>L</b> .\	i) of which SME will	0	0	0	
b)	Over the next 3 months*, our profitability will					b)	to foreign clients will	0	0	0	
	O increase O remain unchanged O decrease					46 14/-	and inflation				
10.	Cor	mpetitive position				-	iges and inflation				
Ove	Over the last 3 months, our competitive position has*					,	much do you expect the of employees in your com			Ш.Ш	
	remained improved unchange			remained unchanged	deteriorated	between now and in one year's time? Please enter					
	a)	overall	0	0	0	•	timate as a <b>percentage</b> ( decrease).	with a neg	ative sign		
	b)	on the domestic	0	0	0		,		—		
		market	_	_		b) What do you expect the <b>infla</b>		•		.	
11.	Res	sults					consumer price index) will approximately be in Switzerland in the <b>next twelve months</b> ? Please				
a)						enter y	our estimate (with a negat				
		remained increase unchanged decrease				rate is t	pelow zero).				
	1)	net interest income	0	0	0		oximately how high do yo			$\neg \neg \neg$	
	2)	net fee and commi.	0	0	0		n rate (for the consumer				
	3)	income net trading income	0	0	0		vitzerland in <b>five years</b> ? e (with a negative sign if tl		-		
	٠,		0	J	J	below z	, ,	auon	. 410 10		
b)	Over the next 3 months*, the result of						,				
•	remain increase unchanged decrease						eighting information		-4 27	.1	
	1)	net interest income	0	O	0		er of employees in <b>full-tim</b> e <b>zerland</b> (in the company				
	2)	net fee and commi.	0	0	0	questic	onnaire)				
	3)	income net trading income	0	0	0		le: 2 full-time positions an al of 2.4 employees	2 full-time positions and 1 part-time position at 40% correspon f 2.4 employees			
	,	· ·	•	J	•						
						Numbe	er of employees:				

\*excluding purely seasonal variation



Explanations on the survey and the questionnaire can be found on the website:

