



1524

Sector name _____
Sector class _____

Survey **BANU**
Company ID _____
Contact ID _____
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
- Tick the appropriate box
- The notes are on the back of the sheet
- Your responses are treated strictly confidential.

Monthly Questions

1. Business situation

a) We judge our business situation*

- | | good | satisfactory | poor |
|-----------------------------|-----------------------|-----------------------|-----------------------|
| 1) overall as | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2) with domestic clients as | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3) with foreign clients as | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

b) Over the last 3 months*, our business situation has

- | | improved | remained unchanged | deteriorated |
|--------------------------|-----------------------|-----------------------|-----------------------|
| 1) overall | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2) with domestic clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3) with foreign clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

c) Over the next 6 months*, our business situation will

- | | improve | remain unchanged | deteriorate |
|--------------------------|-----------------------|-----------------------|-----------------------|
| 1) overall | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2) with domestic clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3) with foreign clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

d) To predict the **future development** of our business situation is currently

- easy rather easy rather difficult difficult

e) The **uncertainty** about the **future development** of our business situation is currently

- higher than usual normal/as usual lower than usual

2. Demand

a) Over the last 3 months*, the demand for our services has

- | | increased | remained unchanged | decreased |
|-------------------------------|-----------------------|-----------------------|-----------------------|
| 1) overall | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2) from domestic clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| a) of which private clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) of which corporate clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| i) of which SME | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3) from foreign clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

b) Over the next 3 months*, the demand for our services will presumably

- | | increase | remain unchanged | decrease |
|-------------------------------|-----------------------|-----------------------|-----------------------|
| 1) overall | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2) from domestic clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| a) of which private clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) of which corporate clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| i) of which SME | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3) from foreign clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

3. Number of employees

a) We judge our number of employees as*

- too high sufficient too low

b) Over the last 3 months*, our number of employees has

- increased remained unchanged decreased

c) Over the next 3 months*, our number of employees will

- increase remain unchanged decrease

4. Prices

Over the next 3 months*

- | | increase | remain unchanged | decrease |
|------------------------------|-----------------------|-----------------------|-----------------------|
| our prices will | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| a) our interest marings will | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) our commission rates will | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Remarks

*excluding purely seasonal variation

Turn over, please

Quarterly Questions

5. Technical capacities

We judge our technical capacities as*

- too high sufficient too low

6. Obstacles

The main factors limiting currently our business are (multiple answers possible)

- none
 insufficient demand
 shortage of labour force
 shortage of space and/or equipment
 financial constraints
 other factors

7. Operating income

- a) Over the last 3 months*, our operation income has
 increased remained unchanged decreased
- b) Over the next 3 months*, our operating income will
 increase remain unchanged decrease

8. Operating expenses

- a) Over the last 3 months*, our operating expenses have
 increased remain unchanged decreased
- b) Over the next 3 months*, our operating expenses will
 increase remain unchanged decrease

9. Profitability

- a) Over the last 3 months*, our profitability has
 increased remained unchanged decreased
- b) Over the next 3 months*, our profitability will
 increase remain unchanged decrease

10. Competitive position

Over the last 3 months, our competitive position has*

- | | improved | remained unchanged | deteriorated |
|---------------------------|-----------------------|-----------------------|-----------------------|
| a) overall | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) on the domestic market | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

11. Results

- a) Over the last 3 months*, the result of
- | | increase | remained unchanged | decrease |
|------------------------------|-----------------------|-----------------------|-----------------------|
| 1) net interest income | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2) net fee and commi. income | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3) net trading income | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
- b) Over the next 3 months*, the result of
- | | increase | remain unchanged | decrease |
|------------------------------|-----------------------|-----------------------|-----------------------|
| 1) net interest income | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2) net fee and commi. income | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3) net trading income | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

12. Volume

Over the last 3 months*, the volume of

- | | increased | remained unchanged | decreased |
|--------------------------------------|-----------------------|-----------------------|-----------------------|
| a) security transactions for clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) assets under management | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| c) authorized loans | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

13. Refinancing

Over the last 3 months, our opportunities of refinancing

- | | improved | remained unchanged | deteriorated |
|-----------------------|-----------------------|-----------------------|-----------------------|
| a) at customers funds | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) at other funds | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

14. Credit rating

Over the last 3 months, the credit rating of

- | | improved | remained unchanged | deteriorated |
|-------------------------------|-----------------------|-----------------------|-----------------------|
| a) our domestic borrowers | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 1) of which private clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2) of which corporate clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| i) of which SME | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) our foreign borrowers | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

15. Loans

Over the next 3 months*, the loans

- | | increase | remain unchanged | decrease |
|------------------------------------|-----------------------|-----------------------|-----------------------|
| a) to domestic clients | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 1) of which private clients will | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2) of which corporate clients will | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| i) of which SME will | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) to foreign clients will | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

16. Wages and inflation

a) How much do you expect the **average gross wage** of employees in your company will change between now and in one year's time? Please enter your estimate as a **percentage** (with a negative sign if it is a decrease). .

b) What do you expect the **inflation rate** (for the consumer price index) will approximately be in Switzerland in the **next twelve months**? Please enter your estimate (with a negative sign if the inflation rate is below zero). .

c) Approximately how high do you think the annual **inflation rate** (for the consumer price index) will be in Switzerland in **five years**? Please enter your estimate (with a negative sign if the inflation rate is below zero). .

17. Weighting information

Number of employees in **full-time equivalent** positions incl. apprentices, in **Switzerland** (in the company or the company division entered in the questionnaire)

Example: 2 full-time positions and 1 part-time position at 40% correspond to a total of 2.4 employees

Number of employees: .

*excluding purely seasonal variation

Many thanks for your participation

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

<https://u.ethz.ch/Y9kRx>

