



EUROPEAN CENTRAL BANK
EUROSYSTEM

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SURVEY ON THE ACCESS TO FINANCE OF ENTERPRISES IN THE EURO AREA: DEFINITIONS OF SERIES KEYS

1. INTRODUCTION

This document contains the technical information on the codes used for the Survey on the Access to Finance of Enterprises (SAFE). The results of SAFE are published on the website in the form of written report and the data are also made available in the form of the excel file.

To complement the publication of the survey results, the data are disseminated into the [Statistical Data Warehouse \(SDW\)](#) which allows retrieving a chosen subset of data by using specific dimensions of a series. The concatenation of concrete dimension values provides the time series names (keys). The dimensions are separated by a dot.

2. THE ECB_SAFE KEY FAMILY AND CORRESPONDING CODE LISTS

For SAFE statistics, 12 dimensions are specified as being essential in order to identify the time series. These dimensions are statistical concepts that take their values from code lists. The codes follow closely the naming convention in the questionnaire, however leaving some flexibility in case of amendments to the future waves of the survey. Dimensions 2-7 are based on the Section 1 of the questionnaire i.e. characteristics of the firm. Dimensions 8-10 enable to identify the question, item and answer of the respondent while the last two dimensions 11-12 refer to the compilation method. Table 1 contains the list of all the dimensions while the detailed tabulation of all the dimensions and attributes can be found in the ANNEX. SAFE CODE LISTS.

Table 1. SAFE key family (ECB_SAFE): Series key dimensions

Position	Code list	Name	Length
DIMENSIONS			
1	FREQ	Frequency	1
2	REF_AREA	Reference area	2
3	FIRM_SIZE	Firm size (SAFE)	3
4	FIRM_SECTOR	Firm economic activity (SAFE)	1
5	FIRM_TURNOVER	Firm turnover (SAFE)	1
6	FIRM_AGE	Firm age (SAFE)	1
7	FIRM_BREAKDOWN	Firm other breakdown (age, export)	up to 6
8	SAFE_QUESTION	SAFE question	up to 3
9	SAFE_ITEM	SAFE question related Item	up to 4
10	SAFE_ANSWER	SAFE answer	up to 3
11	SAFE_FILTER	SAFE filter - applicable answer	2
12	SAFE_DENOM	Denomination in SAFE context	2

3. DIMENSIONS

A description of the dimensions of the SAFE key family is set out below, following the same sequence in which they appear in the series key. Information is also given concerning the *length* (*value format*, indicating the number of characters) of each dimension and the reference *code list*. For example, according to Table 1, the dimension “Reference area” (residence of the firm) takes its values from the AREA_EE code list.

Dimension No 1: Frequency (FREQ; length: one character)

This dimension indicates the frequency of the reported series. The code list used is FREQ. The code values used in the SAFE key family is ‘H’ for *half-yearly* data. The survey with the extended questionnaire, run together with the European Commission, was initially conducted every two years, i.e. in 2009H1, 2011H1 and 2013H1. As from the wave 2014H1, the extended survey is run on the annual basis. Consequently, for those questions the observations corresponding to the ECB waves are set to missing.

Dimension No 2: Reference area (AREA_EE; length: two characters)

This dimension represents the country of residence of the interviewed firm. The associated code list AREA_EE contains the standard ISO country code values as well as additional area code values (e.g. U2, U3). The euro area aggregates combine all euro area countries every two years until 2013H1 and since then every year but excludes small countries (currently EE, CY, LU, MT, SI, LV) during other waves. Given that the results of euro area aggregates do not differ substantially when those countries are excluded, the code value “U2” (“*Euro area (changing composition)*”) is used for all the waves. There is also need for a separate code “T2” for “*Euro area countries except Germany, France, Italy, Spain*” (so called ‘Other countries’) as the data of those countries are combined and analyzed as a unit in the reports.

Given that the aggregation of national data differs from standard euro area composition and varies among different waves, this is indicated in the attribute COMPILATION (see Attributes at sibling level).

Dimension No 3: Firm size (FIRM_SIZE; length: three characters)

This dimension indicates the size of the firm and is based on the number of employees (question D1). In this code list firms are divided into “*Micro firms*” (MIC), “*Small firms*” (SML), “*Medium-sized firms*” (MED), “*Large firms*” (LAR). The category “*Small and medium-sized enterprises*” (SME) includes the combined data on the micro, small and medium-sized enterprises. If the data are not broken down by size, the dimension takes the value “ALL” (“*All firm sizes*”).

Dimension No 4: Firm economic activity (FIRM_SECTOR; length: one character)

This dimension indicates the main activity of the firm and is based on the question D3. In the associated code list “FIRM_SECTOR” firms are divided into *Construction sector* (C), *Industry sector* (I), *Services sector* [excluding Trade] (S), *Trade sector* (T). If the data are not broken down by sector, the dimension takes the value “A” (“*All sectors*”).

Dimension No 5: Firm turnover (FIRM_TURNOVER; length: one character)

This dimension indicates the turnover of the firm in the last calendar year before the interview and is based on the question D4. It takes its values from the code list “FIRM_TURNOVER”, whose naming convention follows the questionnaire (e.g. the code “1” is assigned to the category “*Up to 2 million euros*”). If the data are not broken down by turnover, the dimension takes the value “0” (“*All turnover breakdowns included*”).

Dimension No 6: Firm age (FIRM_AGE; length: one character)

This dimension indicates the age of the firm and is based on the question D5. The relevant code list, whose naming convention content follows the questionnaire (e.g. the code “1” is assigned to the category “*Created 10 years ago or more*”), is “FIRM_AGE”. If the data are not broken down by age, the dimension takes the value “0” (“*All ages included*”).

Dimension No 7: Firm other breakdowns (FIRM_BREAKDOWN; length: maximum six characters)

This dimension indicates the breakdown for ownership or export size of the firm and is based on the question D6 and D7_rec. The associated code values are taken from the code list “FIRM_BREAKDOWN”, whose naming convention content follows the questionnaire for the ownership breakdown (e.g. the code “1” is assigned to the category “*Ownership listed on the stock market*”) and other codes are assigned for the exporters breakdown (see annex). If the data are not broken down by

ownership or export, the dimension takes the value “0” (“All types of ownership, all export classes included”).

Dimension No 8: Question (SAFE_QUESTION; length: maximum three characters)

This dimension indicates the question of the survey questionnaire and takes its values from the code list “SAFE_QUESTION”. Together with the next dimension ‘Item’ it comprises the core of the SAFE key family. Code values have a prefix ‘Q’ or ‘D’ followed by the number of the question as it is presented in the questionnaire. For example, the code can take the values D1, Q7A, Q23.

The questions starting with the prefix ‘D’ from “Section I: General characteristics of the firms” of the questionnaire correspond to the previous dimensions indicating size, sector, turnover, age and ownership of the firm. In addition, the code “D0” stands for the “*D0. Characteristics of the firm – country of residence*”. Inclusion of those categories into the dimensions ‘Question’ and ‘Answer’ allows presenting the share of the specific sub-group of firms in a wider group e.g. the series key SAFE.H.U2.LAR.C.0.0.0.D0.ZZZZ.IT.AL.WP refers to the percentage of large Italian construction companies in the sample of all euro-area large construction companies.

Dimension No 9: Item (SAFE_ITEM; length: maximum four characters)

The dimension indicates individual items of each question, which are enumerated in the questionnaire as alphabetical characters a) – p). The code list of reference is “SAFE_ITEM”. The items, which are distinct to only one question, refer to the question number followed by the letter from the questionnaire e.g. the value “2A” stands for the first item of question 2 “*Turnover*”. In case of general questions, which do not relate to any item, the code “ZZZZ” (“*Not applicable*”) is used (e.g. question Q0). For the categories of the question 4 on the type of financing used, four alphabetical characters are assigned as a code, given that those categories appear frequently also in other questions (e.g. bank loans, trade credit). Such solution facilitates the administration of the data and allows for flexibility in case of the amendments to the questionnaire although it is a departure from the approach of following closely the questionnaire’s naming convention.

Dimension No 10: Answer (SAFE_ANSWER; length: maximum three characters)

The dimension indicates the answer of the respondent to the each question and the corresponding item, if applicable. The possible answers are enumerated with hyphen ‘-’ in the questionnaire. The answers which are common to many questions (e.g. “*Increased, improved or will improve*”) start with the prefix ‘N’ followed by an alphanumeric value. The sets of answers in section I have prefix ‘B’, ‘D’, ‘E’, ‘F’ and ‘G’. In case of Question D0, the answer codes correspond to the ISO country codes of the country of residence, the same as in the second dimension of the series key; this is also the case for the economic activity and the firm size. The whole list of possible answers is presented in the ANNEX. SAFE CODE LISTS.

Dimension No 11: Filter (SAFE_FILTER; length: two characters)

This dimension, which takes its values from the code list “SAFE_FILTER”, indicates whether the results correspond to all the firms interviewed or to a subset of firms excluding the category ‘Not applicable to my firm’. The two code values used in the SAFE key family are ‘AL’ for “Including not applicable responses” and ‘FL’ for “Excluding not applicable responses”. It should be highlighted that this dimension **does not** refers to the filters applied in the questionnaire e.g. the question 10 on the conditions of bank financing is asked only in case answer to the question “Q7A.a)” is ‘Applied’ indicating that the firm applied for a bank loan. All indicators currently published for the SAFE (in the regular report of the results) are presented including not applicable responses.

Dimension No 12: Denomination (SAFE_DENOM; length: two characters)

This dimension specifies whether the post-stratification weights were used (indicated by prefix ‘W’ for *Weighted* and ‘U’ for *Unweighted responses*) followed by the unit (‘P’ for *Percentage*, ‘N’ for *Number of responses*, ‘A’ for *Average*, ‘M’ for *Median*).¹ The code list “SAFE_DENOM” is composed as follows: “Weighted percentage of responses” (“WP”), “Weighted number of responses” (“WN”), “Weighted average” (“WA”), “Weighted median” (“WM”) and “Unweighted number of responses” (“UN”). Each of these denominations is associated with a specific unit and unit multiplier as indicated in the attribute section 4.1.²

4. THE ATTRIBUTES

In addition to the 12 dimensions describing the series key, a set of attributes has been defined. Table 2 reports the list of attributes defined for the SAFE statistics key family, together with their level of assignment and the length while the following paragraphs present a *description* of each attribute.

Table 2 Attributes defined for the ECB_SAFE key family

Attachment level	Statistical concept		Length
<i>Sibling</i>	UNIT	Unit	up to 12
<i>Sibling</i>	UNIT_MULT	Unit multiplier	up to 2
<i>Sibling</i>	DECIMALS	Decimals	3
<i>Sibling</i>	COMPILATION	Compilation	up to 1050
<i>Time series</i>	BREAKS	Breaks	up to 350
<i>Observation</i>	OBS_STATUS	Observation status	1
<i>Observation</i>	OBS_PRE_BREAK	Pre-break observation value	up to 15
<i>Observation</i>	OBS_COM	Observation comment	up to 1050

¹ For more details, please see the survey reports: <http://www.ecb.int/stats/money/surveys/sme/html/index.en.html>

² Please note that percentage is presented as a number from 0-100.

Attributes at sibling level³

- UNIT provides the unit of measurement of the reported data and depends on the series dimension 'Denomination'. If the 'Denomination' is "*Weighted percentage of responses*", the unit is "*PC*" ("*Percent*"). For the categories *weighted average*, *unweighted*, and *weighted number of responses* the unit is "PURE_NUMB" ("*Pure number*").
- UNIT_MULT provides information on whether the series is expressed in millions (UNIT_MULT = '6'), billions (UNIT_MULT = '9') etc. In the case of the SAFE data, (*Un*)*weighted number of responses* is expressed in units and the value is set to "0" (UNIT_MULT = '0') while for "*Weighted percentage of responses*" the attribute UNIT_MULT is set to "-2" given that percentage is presented as a number from 0-100⁴.
- DECIMALS indicates the number of significant decimals for the observation values. In the case of the SAFE dataset, the data are presented by default with three decimal digits.
- COMPILATION (text up to 1050 characters) is used for any textual explanation of the compilation methods used, particularly if they diverge from the ECB rules and standards.

Attributes at time series level

- BREAKS (text up to 350 characters) provides a description of the breaks and major changes over time in the collection, reporting coverage and compilation of the series.

Attributes at observation level

- OBS_STATUS must be provided for each individual observation value. The value "A" for "*Normal value*" is assigned to non-missing observations (including answers "*DK/NA*" – "*Do not know/ No answer*").

When, owing to local statistical conditions, data for a time series are not collected either on specific dates or for the total length of the time series (the underlying economic phenomenon exists, but is not monitored statistically), a missing value is reported ('-') with observation status 'L' – "*Missing value, data exist but were not collected*". In case of the SAFE key family, the value 'L' is used for the series referring to questions of European Commission for the periods corresponding to the survey waves from which they are absent.

³ The sibling attributes are shared within a group of series keys that only differ for the frequency, e.g. "U2.LAR.C.0.0.0.D0.ZZZZ.IT.AL.WP".

⁴ For example the value 30 stored at the observation level represents 30%.

In addition, when owing to local market practices or to the legal/economic framework, a time series (or part of it) is not applicable (the underlying phenomenon does not exist), a missing value is reported ('-') with observation status 'M' – "*Missing value, data do not exist (for non-applicable data)*". In case of the SAFE key family, the value 'M' would be used for the responses if there are no firms in a certain combination of sector / size / country etc.

- OBS_PRE_BREAK indicates the observation pre-break value in case of a break in the associated time series, marked with "B" in the attribute observation status "OBS_STATUS".
- OBS_COM (text up to 350 characters) - the observation comment attribute can be used to provide textual comments at the observation level (e.g. explaining the reason for a possible abnormal observation or giving details of a change in the reported time series).

ANNEX. SAFE CODE LISTS

1. Frequency (FREQ; length: one character)

Code value	Code description
H	Half-yearly

2. Reference area (AREA_EE; length: two characters)

Code value	Code description
BE	Belgium
BG	Bulgaria
CZ	Czech Republic
DK	Denmark
DE	Germany
EE	Estonia
GR	Greece
ES	Spain
FR	France
IE	Ireland
IT	Italy
CY	Cyprus
LV	Latvia
LT	Lithuania
LU	Luxembourg
HU	Hungary
MT	Malta
NL	Netherlands
AT	Austria
PL	Poland
PT	Portugal
SK	Slovakia
SI	Slovenia
FI	Finland
RO	Romania
SE	Sweden
UK	United Kingdom
U2	Euro area (changing composition)
T2	Euro area countries except Germany, France, Italy, Spain

3. Firm size (FIRM_SIZE; length: three characters)

Code value	Code description
MIC	Micro firms
SML	Small firms
MED	Medium-sized firms
LAR	Large firms
SME	Small and medium-sized enterprises
ALL	All firm sizes

4. Firm economic activity (FIRM_SECTOR; length: one character)

Code value	Code description
C	Construction sector
I	Industry sector
S	Services sector [excluding Trade]
T	Trade sector
A	All sectors

5. Firm turnover (FIRM_TURNOVER; length: one character)

Code value	Code description
1	Turnover of up to 2 million euros
2	Turnover of more than 2 million and up to 10 million euros
3	Turnover of more than 10 million and up to 50 million euros
4	Turnover of more than 50 million euros
9	Do not know firm turnover/No answer
0	All turnover breakdowns included

6. Firm age (FIRM_AGE; length: one character)

Code value	Code description
1	Created 10 years ago or more
2	Created between 5 and 9 years ago
3	Created between 2 and 4 years ago
4	Created less than 2 years ago
9	Do not know firm age/No answer
0	All ages included

7. Firm other breakdowns (ownership, export) (FIRM_BREAKDOWN; length: maximum six characters)

Code value	Code description
0	All types of ownership, all export classes included
1	Ownership listed on the stock market
2	Ownership family or entrepreneurs
3	Ownership other firms or business associates
4	Ownership venture capital firms or business angels
5	Ownership a natural person, one owner only
7	Other types of ownership n.e.i.
9	Do not know firm ownership type/No answer
EX0000	Non-exporters (0% - no export of goods and services)
EX0100	Exporters (over 0% of turnover)
EX0124	Exporters (less than 25% of turnover)
EX2550	Exporters (between 25% and 50% of turnover)
EX5100	Exporters (over 50% of turnover)
EXDK	Do not know export size

8. Question (SAFE_QUESTION; length: maximum three characters)

Code value	Code description
D0	D0. Characteristics of the firm - country of residence
D1	D1. Characteristics of the firm - size
D2	D2. Characteristics of the firm - autonomous
D2A	D2A. Location of the parent company
D3	D3. Characteristics of the firm - main activity

D4	D4. Characteristics of the firm - turnover
D5	D5. Characteristics of the firm - age
D6	D6. Characteristics of the firm - ownership
D6B	D6B. Characteristics of the firm - gender
D7	D7. Percentage of export in total turnover
FG	Financing gap
FOB	Financing obstacles - broad definition
Q0	Q0. Most important problem
Q0B	Q0b. Importance of problems that the firm is facing
Q1	Q1. New developments in the firm
Q2	Q2. Firm income generation indicators
Q3	Q3. Leverage - debt vs assets
Q4	Q4. Financing structure
Q5	Q5. External financing - needs
Q6	Q6. External financing - impact
Q6A	Q6A. Purpose of financing
Q7A	Q7A. Financing applied
Q7B	Q7B. Financing applied - outcome
Q8A	Q8A. Size of the last bank loan obtained in the last 6 months
Q8B	Q8B. Interest rate charged for the credit line or bank overdraft
Q9	Q9. Financing applied - availability
Q10	Q10. Financing applied - conditions
Q11	Q11. External financing - factors
Q12	Q12. Loan size
Q13	Q13. Loan provider
Q14	Q14. Loan purpose
Q16	Q16. Growth of the firm
Q17	Q17. Turnover growth - expectations
Q19	Q19. Confidence in negotiations
Q20	Q20. Financing growth - instruments
Q21	Q21. Financing growth - amount
Q22	Q22. Financing growth - the most important limitation
Q23	Q23. External financing - expectations
Q24	Q24. Importance of factors in the future financing of the firm
Q32	Q32. Most important reason for bank loans being not relevant

9. Item (SAFE_ITEM; length: maximum four characters)

Question	Code value	Code description
Q4,23	FIFN	Internal funds (retained earnings or sale of assets)
Q4	FGSL	Grants or subsidised bank loan
Q4,5,7A,7B,9,23	FOVD	Credit line, bank overdraft or credit cards overdraft
Q4,5,7A,7B,9,23	FBLN	Bank loan
Q4,5,7A,7B,9,23	FTCR	Trade credit
Q4,5, 9, 23	FOLN	Other loans
Q4	FLHF	Leasing or hire-purchase or factoring
Q4,5,9,23	FDSE	Debt securities issued
Q4	FSPL	Subordinated loans, participation loans or similar financing instruments
Q4,5,9,23	FEQI	Equity investments in your firm
Q4,5,7A,7B,9,23	FOTH	Other types of financing n.e.i.
Q4	FXXX	Did not use external financing
Q4, 5, 9, 23	FLEH	Leasing or hire-purchase
Q4	FFAC	Factoring
	ZZZZ	Not applicable

Q0B	P1	Finding customers
Q0B	P2	Competition
Q0B	P3	Access to finance
Q0B	P4	Costs of production or labour
Q0B	P5	Availability of skilled staff or experienced managers
Q0B	P6	Regulation
Q0B	N8	Other
Q1	1A	A new or significantly improved product or service to the market
Q1	1B	A new or significantly improved production process or method
Q1	1C	A new organisation of management
Q1	1D	A new way of selling your goods or services
Q2	2A	Turnover
Q2	2B	Labour cost (including social contributions)
Q2	2C	Other cost (materials, energy, other)
Q2	2D	Interest expenses
Q2	2E	Profit
Q2	2F	Profit margin
Q2	2G	Fixed investment
Q2	2H	Inventories and working capital
Q2	2I	Number of employees
Q2	2J	Debt compared to assets
Q6	6A	Fixed Investment
Q6	6B	Inventories and working capital
Q6	6C	Availability of internal funds
Q6	6D	Mergers & Acquisitions and corporate restructuring
Q6A	6_1	Fixed Investment
Q6A	6_2	Inventories and working capital
Q6A	6_3	Hiring and training of employees
Q6A	6_4	Developing and launching new products or services
Q6A	6_5	Refinancing or paying off obligations
Q6A	N8	Other
Q10	10A	Level of interest rates
Q10	10B	Level of the cost of financing other than interest rates (charges, fees, commissions)
Q10	10C	Available size of loan or credit line
Q10	10D	Available maturity of the loan
Q10	10E	Collateral requirements
Q10	10F	Other, e.g. loan covenants, required guarantees, information requirements, procedures, time required for loan approval
Q11	11A	General economic outlook, to obtain external financing
Q11	11B	Access to public financial support including guarantees
Q11	11C	Your firm-specific outlook
Q11	11D	Your firm's own capital
Q11	11E	Your firm's credit history
Q11	11F	Willingness of banks to provide credit
Q11	11G	Willingness of business partners to provide trade credit
Q11	11H	Willingness of investors to invest in your enterprise
Q14	K1	Working capital

Q14	K2	Land/buildings or Equipment/vehicles
Q14	K3	Research and development or intellectual property
Q14	K4	Promotion
Q14	K5	Staff training
Q14	K6	Buying another business
Q14	N8	Other
Q14	N9	Do not know
Q16	16A	In terms of employment regarding the number of full time or full-time equivalent employees
Q16	16B	In terms of turnover
Q19	19A	With banks
Q19	19B	With equity investors/ venture capital firms
Q24	24A	Guarantees for loans
Q24	24B	Measures to facilitate equity investments
Q24	24C	Export credits or guarantees
Q24	24D	Tax incentives
Q24	24E	Business support services
Q24	24F	Making existing public measures easier to obtain

10. Answer (SAFE_ANSWER; length: maximum three characters)

Question	Code value	Code description
Q0,2,3,5,6,9,11,10, 23	N1	Increased, improved or will improve
Q0,2,3,5,6,9,11,10, 23	N2	Remained unchanged or will remain unchanged
Q0,2,3,5,6,9,11,10, 23	N3	Decreased, deteriorated or will deteriorate
	N7	Not applicable to the firm
	N9	Do not know
	NN	Net (increased minus decreased responses)
	N8	Other
	NT	Total
		Country of residence (see code AREA_EE)
D0	AT	Austria
D0	...	
D0	T2	Other euro area countries (euro area except Germany, France, Italy, Spain)
D0	U2	Euro area (changing composition)
		Firm size
D1	MIC	Micro firms
D1	SML	Small firms
D1	MED	Medium firms
D1	LAR	Large firms
D1	SME	Small and medium enterprises
		Firm autonomy
D2	B1	Not autonomous (subsidiary or branch)
D2	B2	Autonomous firms
D2	B3	Non-profit
D2	B4	Subsidiary
D2	B5	Branch

		Location of the parent company
D2A	CT1	The same country
D2A	CT2	Different country in the euro area
D2A	CT3	Different country in EU member state not belonging to euro area (changing composition)
D2A	CT4	Different country outside EU
		Firm economic activity
D3	C	Construction sector
D3	I	Industry sector
D3	S	Services sector
D3	T	Trade sector
		Firm turnover
D4	D1	Turnover of up to 2 million euros
D4	D2	Turnover of more than 2 million and up to 10 million euros
D4	D3	Turnover of more than 10 million and up to 50 million euros
D4	D4	Turnover of more than 50 million euros
		Firm age
D5	E1	Created 10 years or more
D5	E2	Created between 5 and 9 years
D5	E3	Created between 2 and 4 years
D5	E4	Created less than 2 years
		Firm ownership
D6	F1	Ownership listed on the stock market
D6	F2	Ownership family or entrepreneurs
D6	F3	Ownership other firms or business associates
D6	F4	Ownership venture capital firms or business angels
D6	F5	Ownership a natural person, one owner only
		Gender of the owner/director/CEO
D6B	G1	Male
D6B	G2	Female
		Percentage of export in total turnover
D7	EX1	0% - no export of goods and services
D7	EX2	Less than 25%
D7	EX3	Between 25% and 50%
D7	EX4	Over 50%
		Barriers to entry
Q0	P1	Finding customers
Q0	P2	Competition
Q0	P3	Access to finance
Q0	P4	Costs of production or labour
Q0	P5	Availability of skilled staff or experienced managers
Q0	P6	Regulation
Q0B, Q24	L1	Level 1 out of 10, not at all
Q0B, Q24	L2	Level 2 out of 10
Q0B, Q24	L3	Level 3 out of 10
Q0B, Q24	L4	Level 4 out of 10
Q0B, Q24	L5	Level 5 out of 10
Q0B, Q24	L6	Level 6 out of 10
Q0B, Q24	L7	Level 7 out of 10

Q0B, Q24	L8	Level 8 out of 10
Q0B, Q24	L9	Level 9 out of 10
Q0B, Q24	L10	Level 10 out of 10, extreme
Q1, Q14, Q19	H1	Yes
Q1, Q14, Q19	H2	No
Q4	V1	Used
Q4	V2	Did not use but relevant
Q4	V3	Relevant
Q4	N99	Relevant but do not know if used
Q7A	R1	Applied
Q7A	R2	Did not apply because of possible rejection
Q7A	R3	Did not apply because of sufficient internal funds
Q7A	R4	Did not apply for other reasons
Q7B	S1	Applied and got everything
Q7B	S2	Applied but only got part of it
Q7B	S3	Applied but refused because cost too high
Q7B	S4	Applied but was rejected
Q7B	S5	Applied and got most of it
Q7B	S6	Applied but only got a limited part of it
Q7B	S8	Application is still pending
Q12	Y1	We did not take a loan
Q8A, Q12, Q21	Y2	Up to €25,000
Q8A, Q12, Q21	Y3	More than €25,000 and up to €100,000
Q8A, Q12, Q21	Y4	100 000 - 1 million euros
Q8A, Q12, Q21	Y5	Over €1 million
Q8A, Q12, Q21	Y6	More than €100,000 and up to €250,000
Q8A, Q12, Q21	Y7	More than €250,000 and up to €1 million
Q13	J1	Bank
Q13	J2	Private individual - family or friend
Q13	J3	Other sources (e.g. microfinance institutions, government-related sources)
Q16, Q17	M1	Over 20% per year
Q16, Q17	M2	Less than 20% per year
Q16, Q17	M3	No growth
Q16, Q17	M4	Got smaller or will become smaller
Q22	W1	There are no obstacles
Q22, Q32	W2	Insufficient collateral or guarantee
Q22, Q32	W3	Interest rates or price too high
Q22, Q32	W4	Reduced control over the firm
Q22	W5	Financing not available at all
Q22, Q32	W6	Too much paper work
Q32	W7	No bank loans available
Q32	W8	No need for this type of financing

11. Filter (SAFE_FILTER; length: two characters)

Code value	Code description
AL	Including not applicable responses
FL	Excluding not applicable responses

12. Denomination (SAFE_DENOM; length: two characters)

Code value	Code description
WP	Weighted percentage of responses
WN	Weighted number of responses
WA	Weighted average
WM	Weighted median
UN	Unweighted number of responses