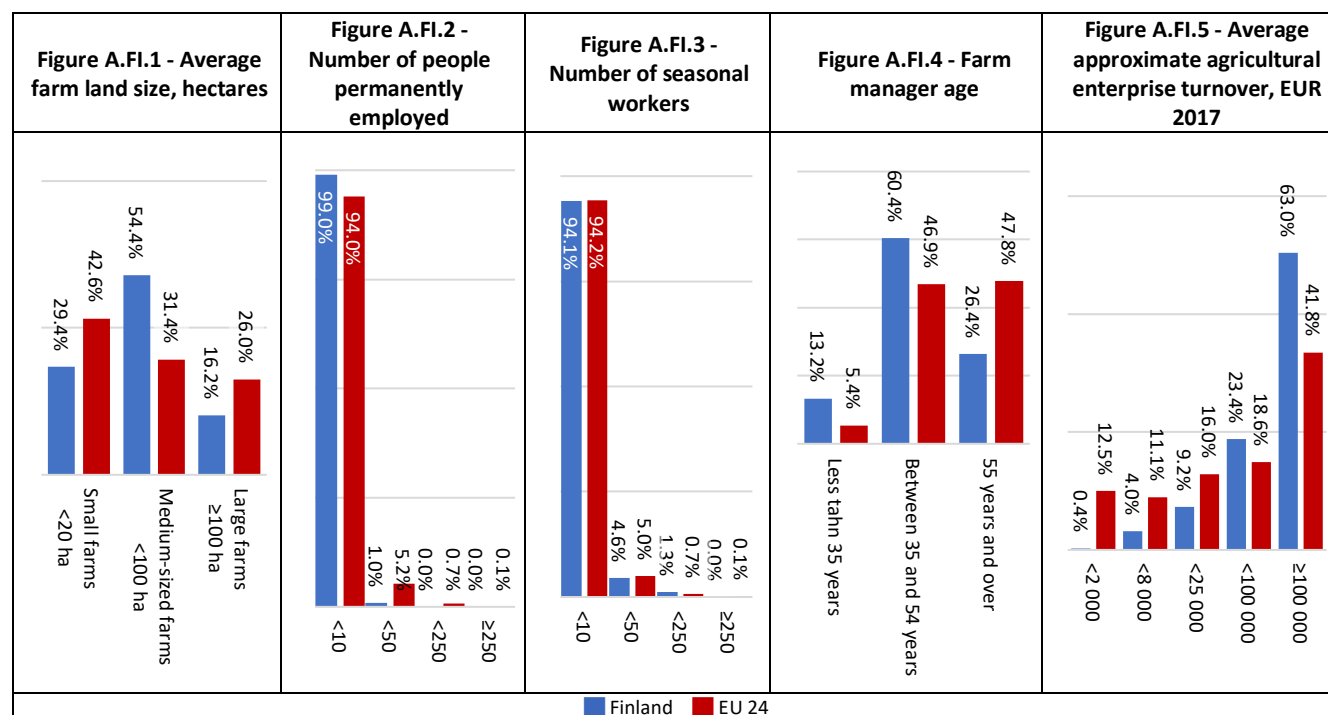


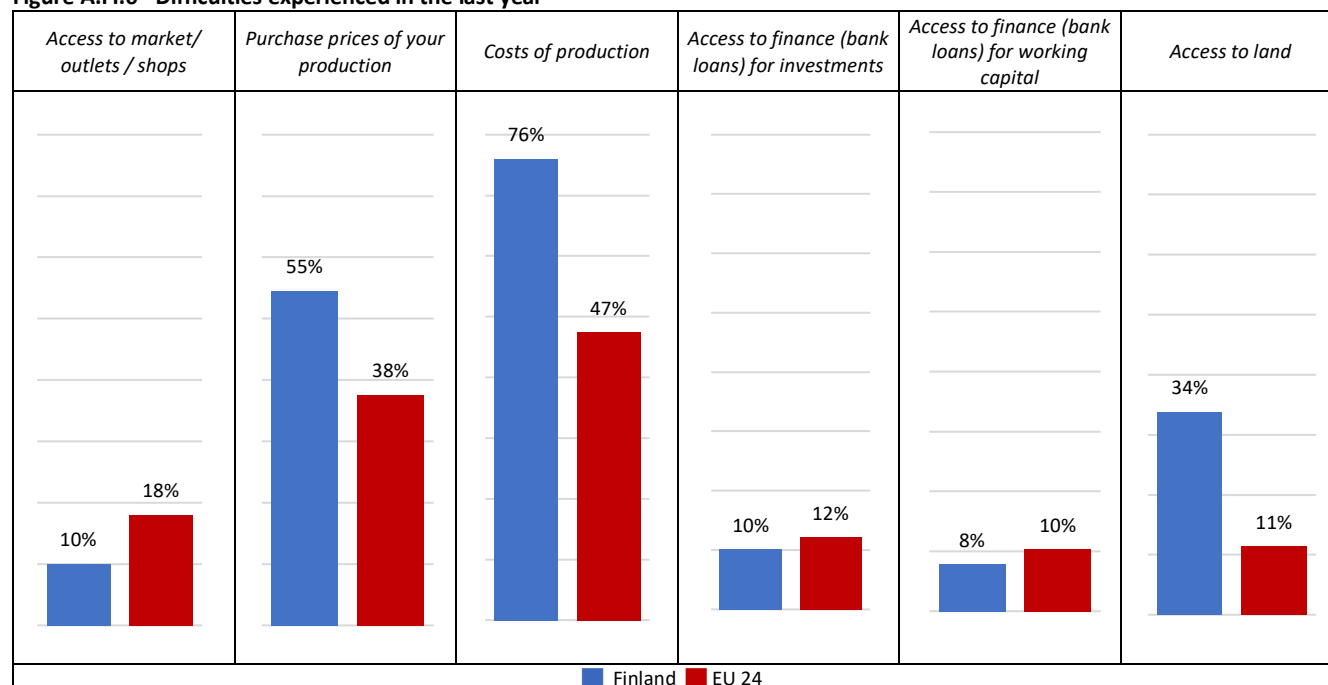


A.III.8 Finland



Source: Based on question S.4, S.6, S.8 and S.9, see Annex I.

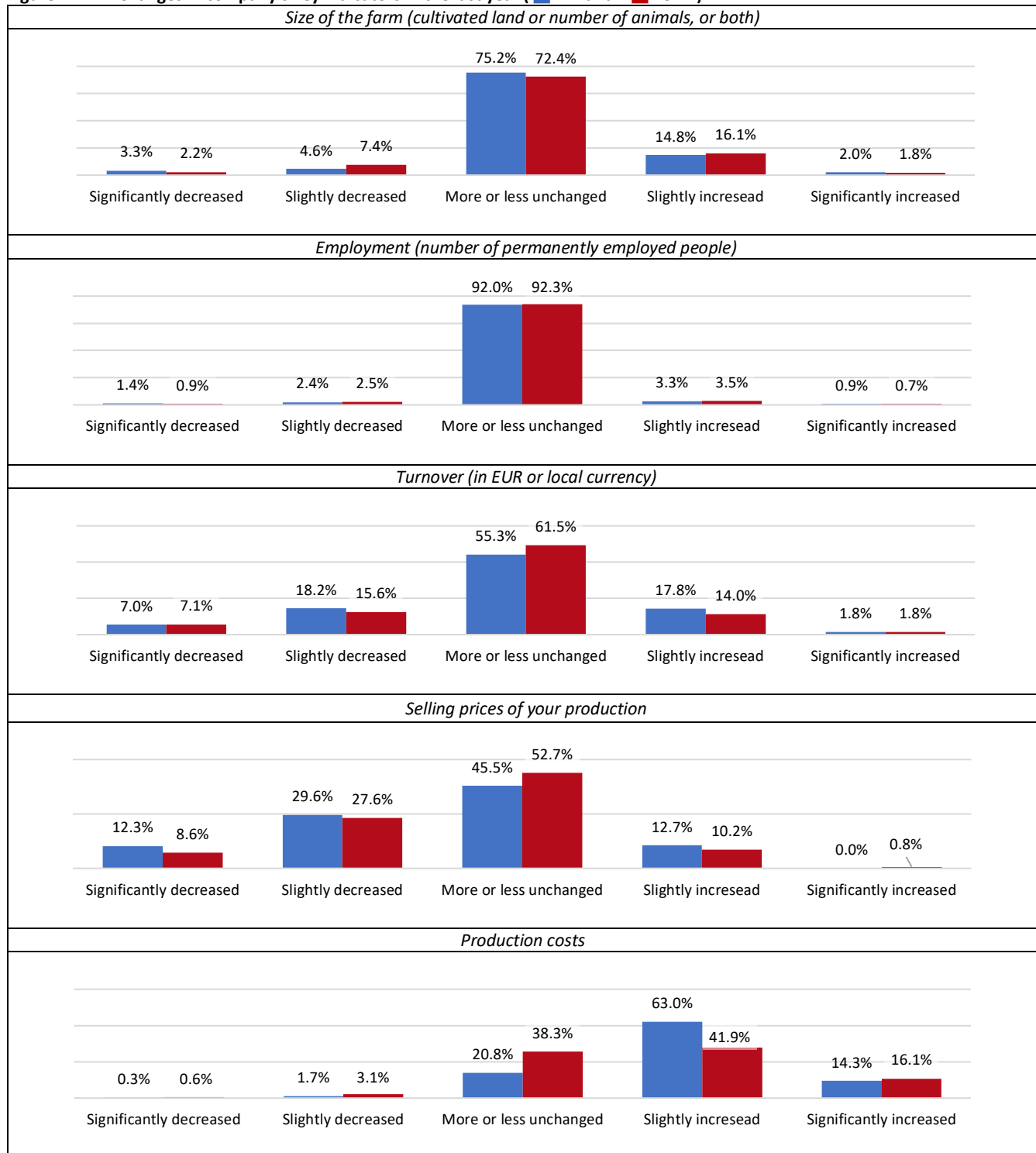
Figure A.FI.6 - Difficulties experienced in the last year



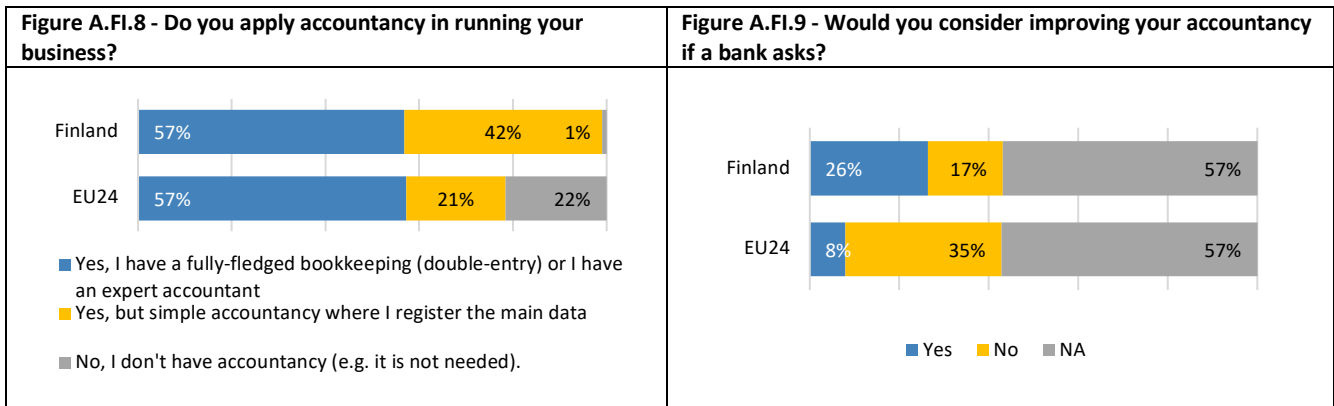
Source: Based on question Q.1, see Annex I.



Figure A.FI.7 - Changes in company's key indicators in the last year (■ Finland - ■ EU 24)

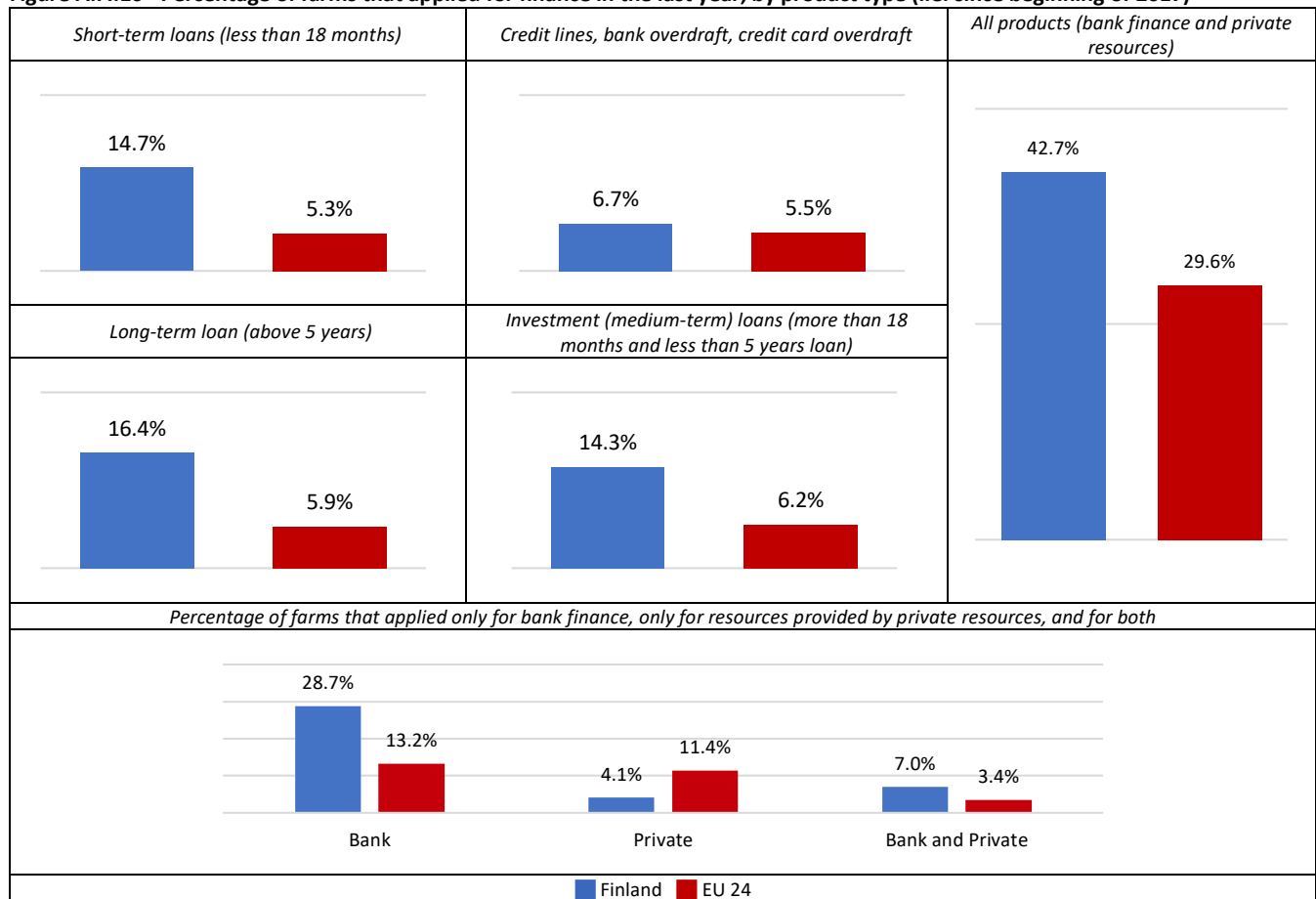


Source: Based on question Q.2, see Annex I.



Source: Based on question Q.3 and Q.4, see Annex I.

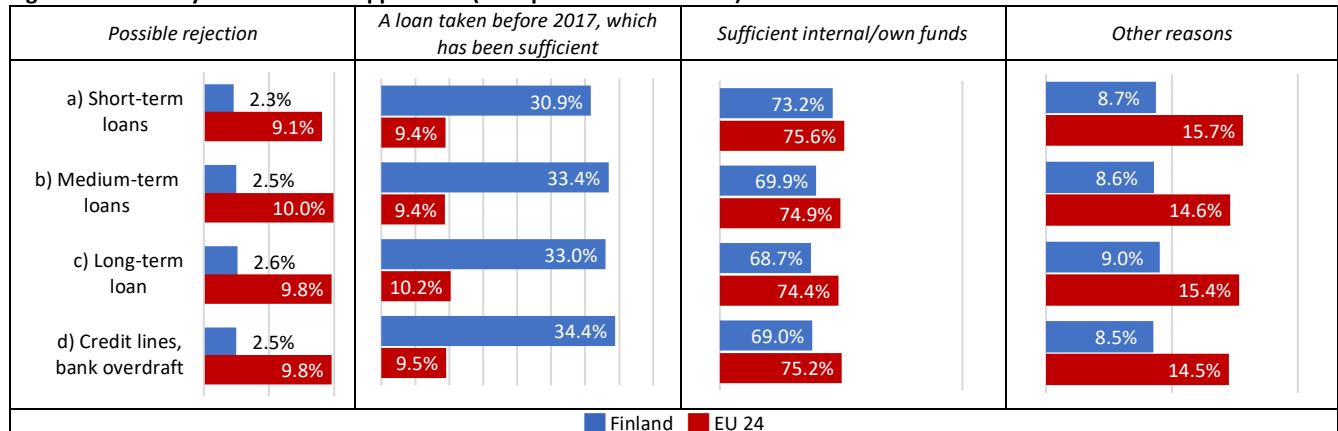
Figure A.FI.10 - Percentage of farms that applied for finance in the last year, by product type (i.e. since beginning of 2017)



Source: Based on question Q.5, see Annex I.

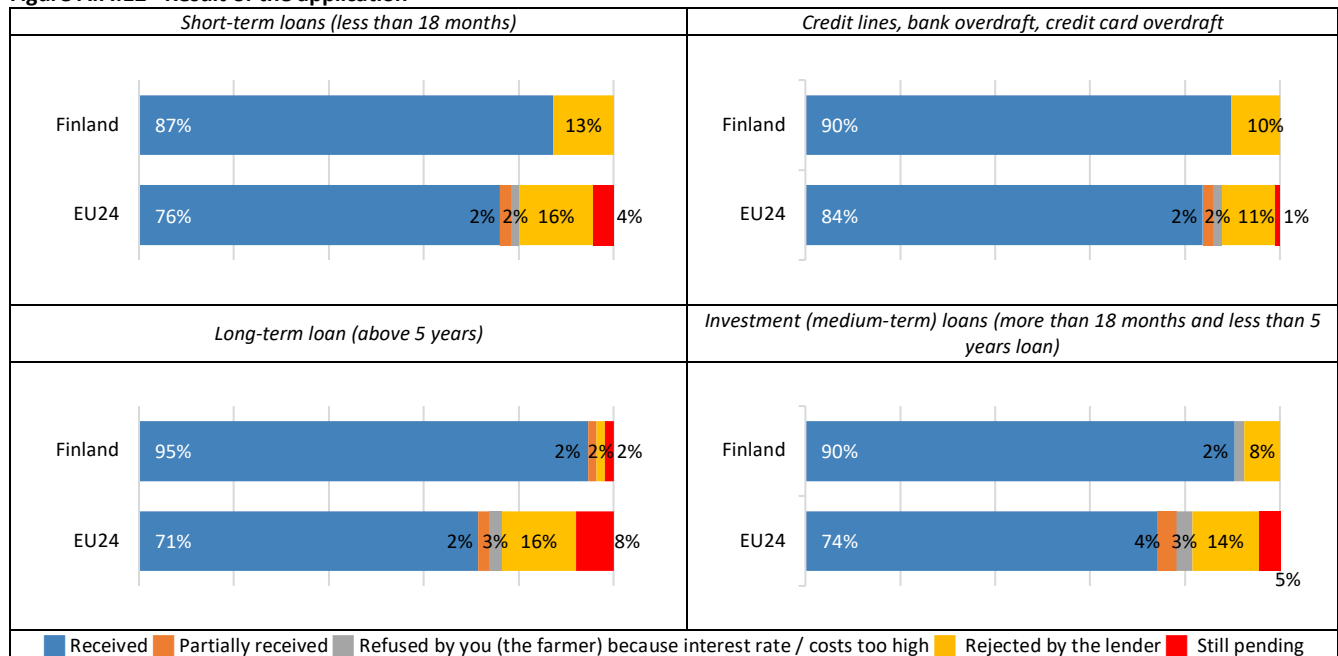


Figure A.FI.11 - Key reasons for no application (multiple answers allowed)



Source: Based on question Q.6, see Annex I.

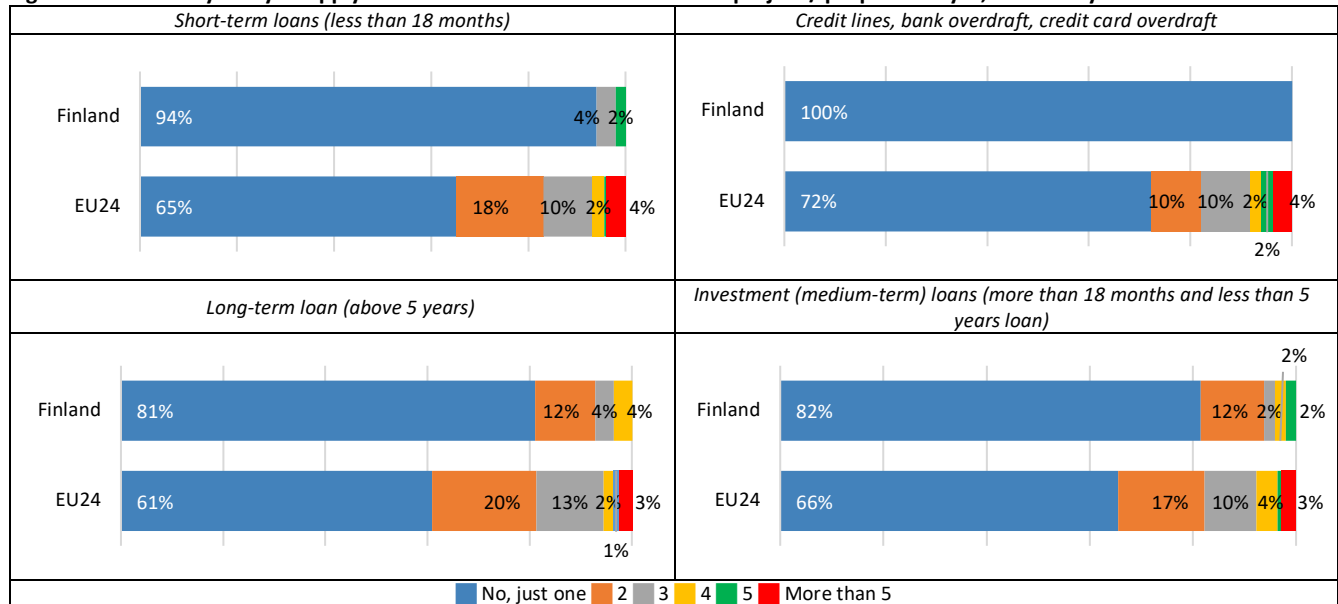
Figure A.FI.12 - Result of the application



Source: Based on question Q.7, see Annex I.

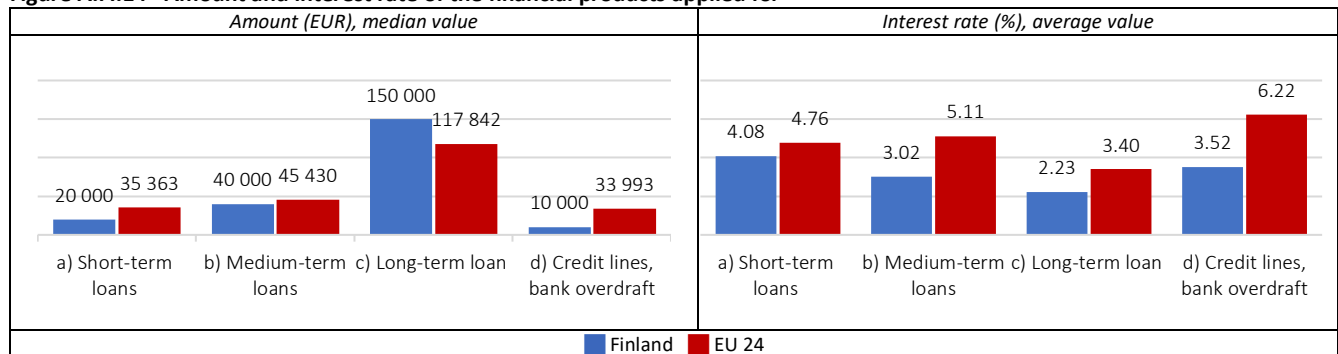


Figure A.FI.13 - Did you try to apply to more than one bank for the same project / proposal? If yes, how many?



Source: Based on question Q.8, see Annex I.

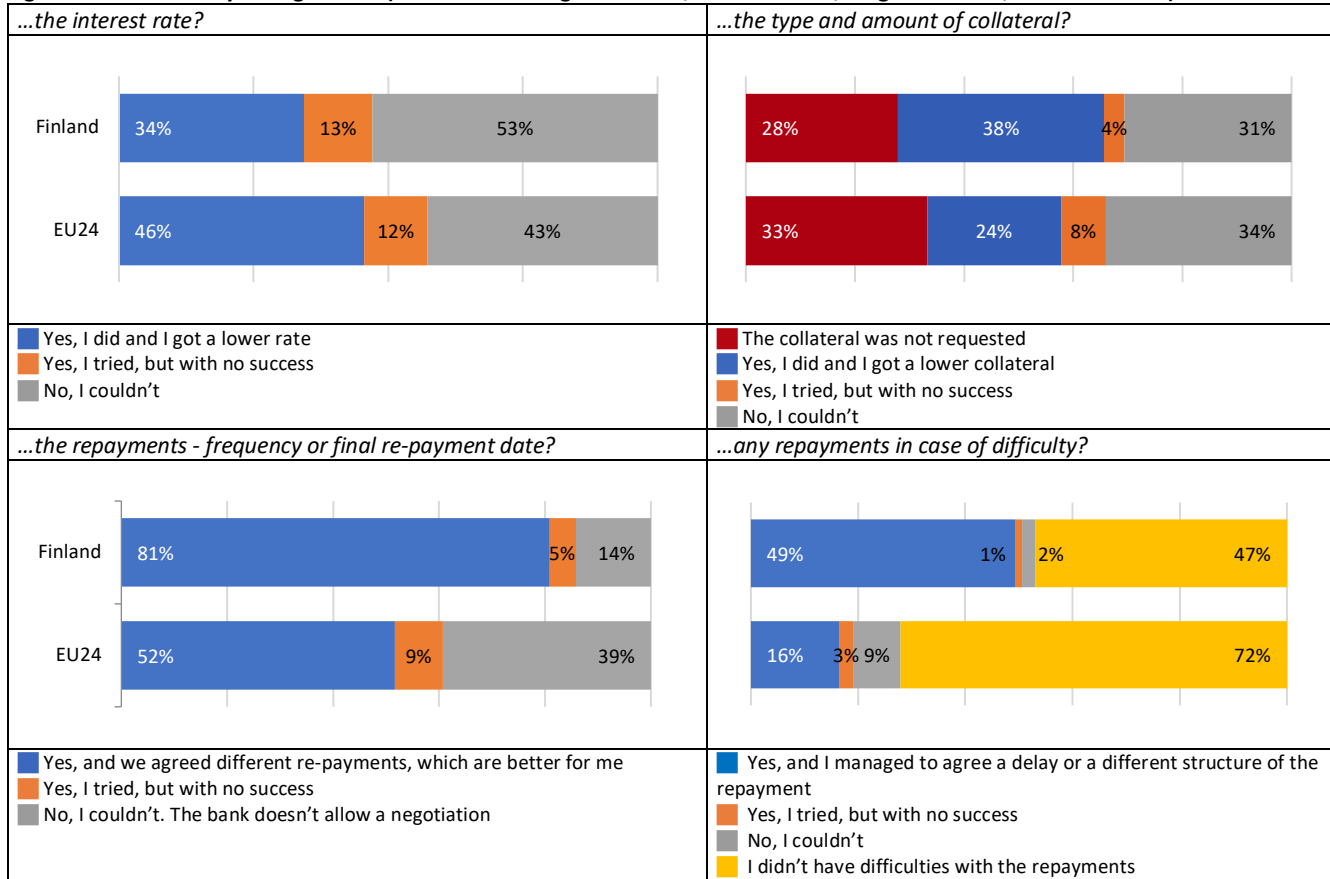
Figure A.FI.14 - Amount and interest rate of the financial products applied for



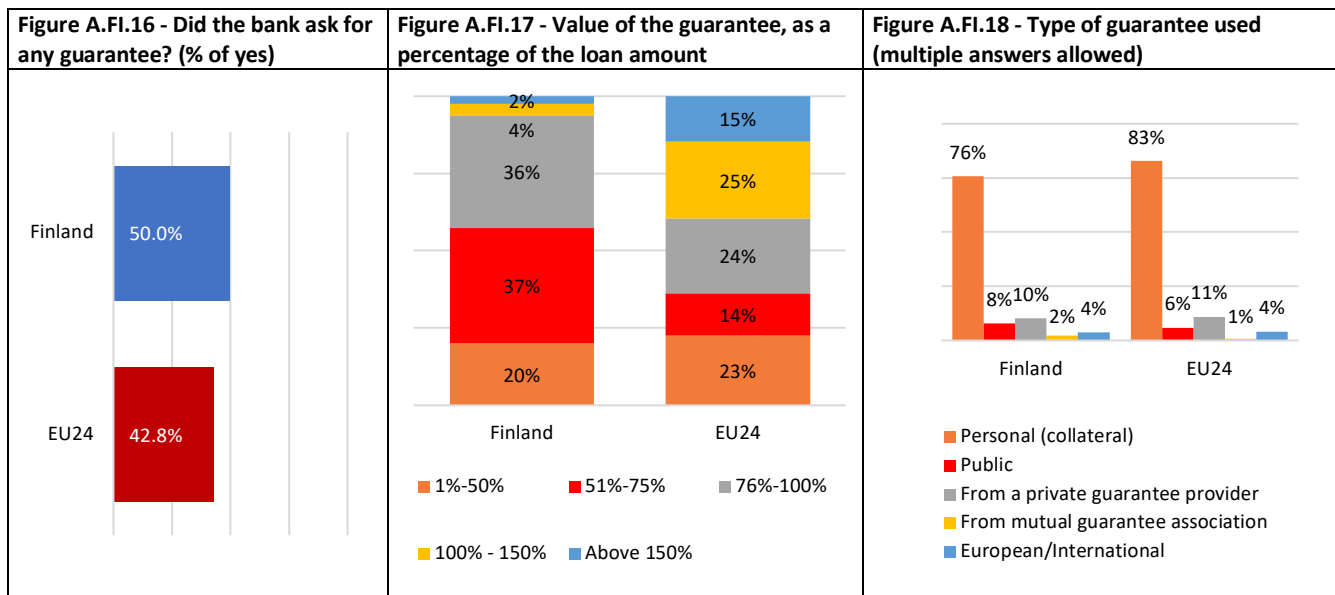
Source: Based on question Q.9, see Annex I.



Figure A.FI.15 - Could you negotiate... (Total: considering short-term, medium-term, long-term loans, and credit lines)



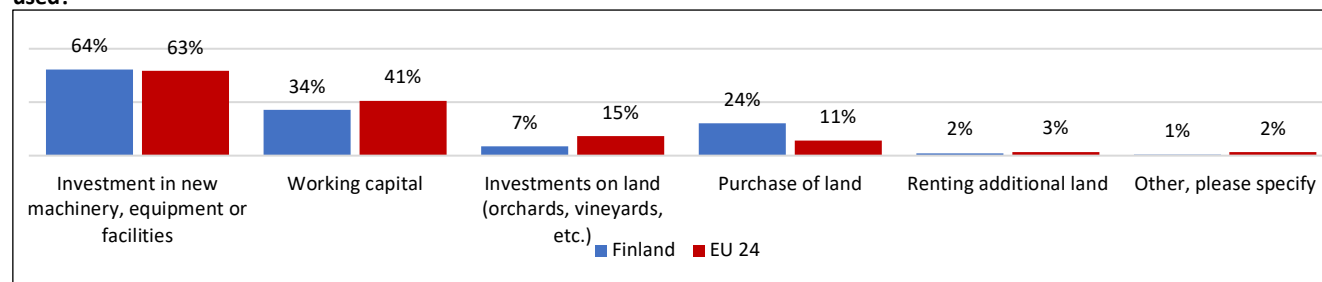
Source: Based on question Q.10, Q.11 Q.12, and Q.13 see Annex I.



Source: Based on question Q.14, Q.14bis and 15, see Annex I. Note: disaggregation by product is not possible due to the limited number of observations. The percentage of respondents who report not to have been asked to provide guarantee seems to be very high considering ordinary banking practice. There is no obvious explanation for this result, which would require further analysis. One possible explanation could be that a substantial part of lending to agricultural enterprises, is provided in the form of personal/consumer loans not requiring guarantee. The result might also be the result of a non-correct understanding of the question. For these reasons results referred to Questions Q14, Q14bis and Q15 should be treated with caution.

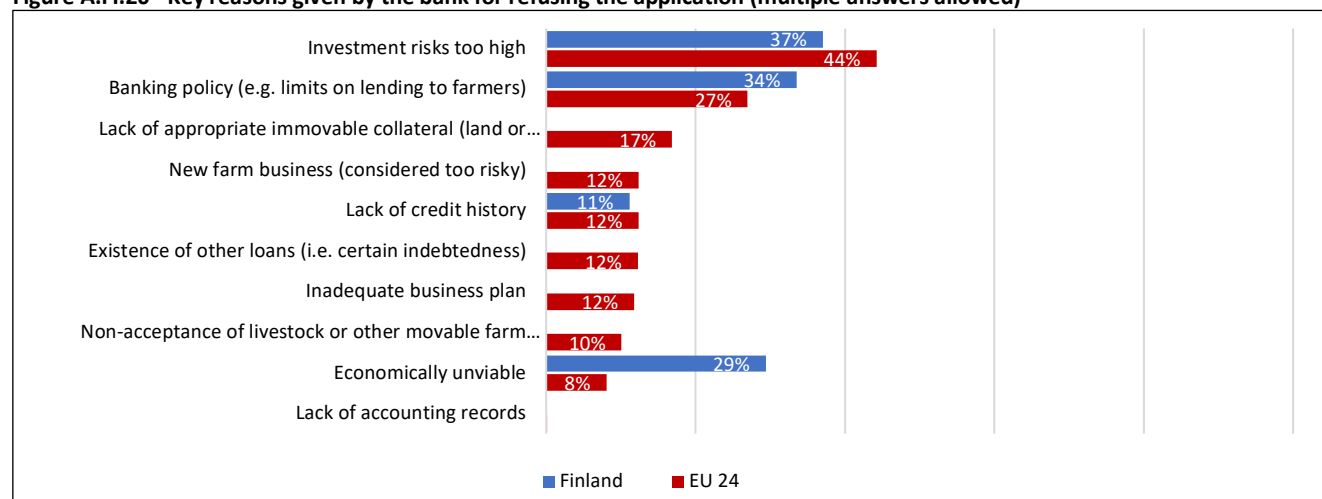


Figure A.FI.19 - In case of the loan received and/or partially received, which is/are the purpose of the bank loan and how it has been used?

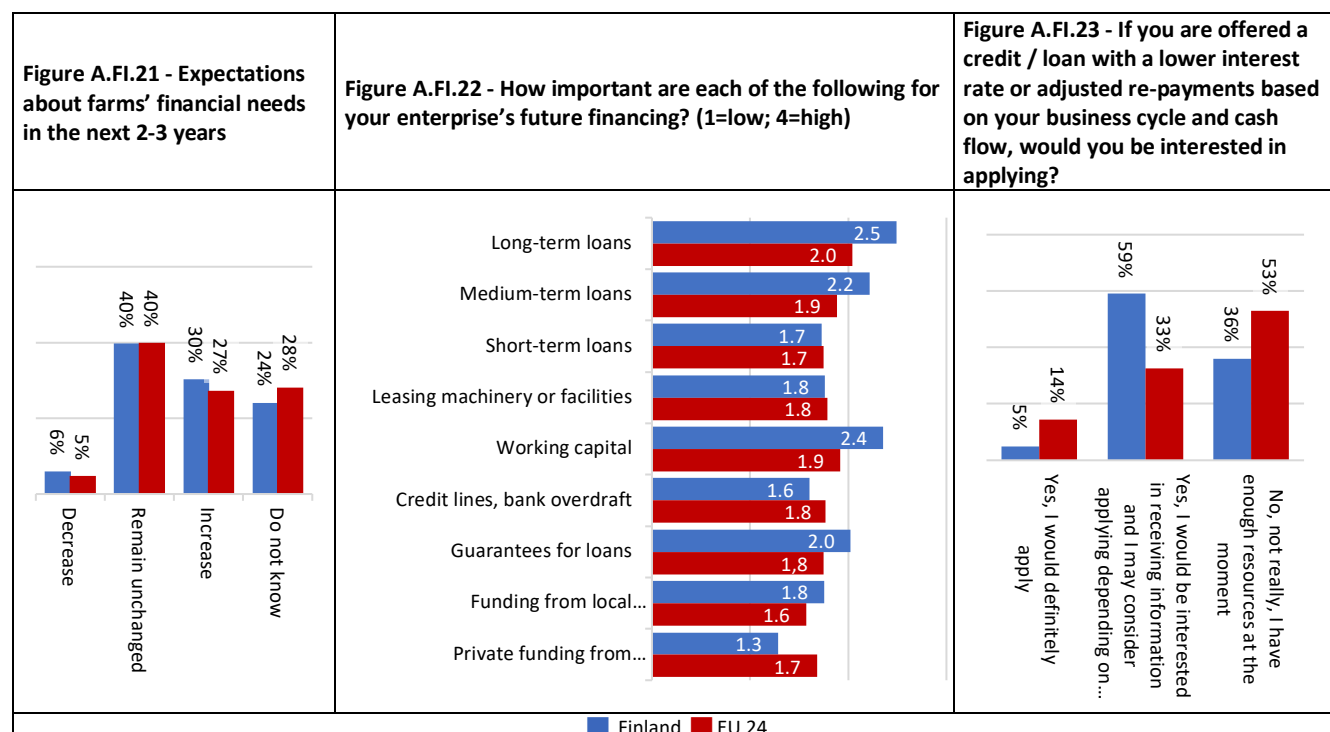


Source: Based on question Q.16, see Annex I.

Figure A.FI.20 - Key reasons given by the bank for refusing the application (multiple answers allowed)



Source: Based on question Q.17, see Annex I.



Source: Based on question Q.18, Q.19 and Q.20, see Annex I.