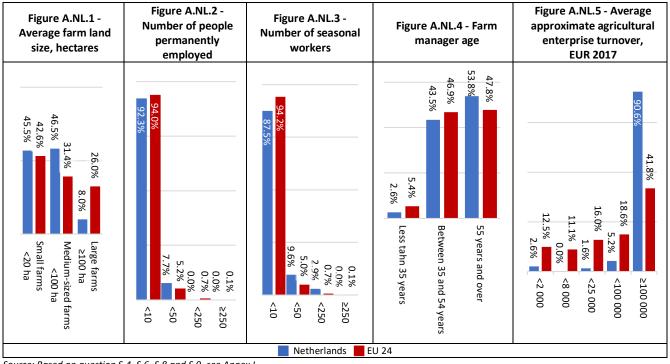
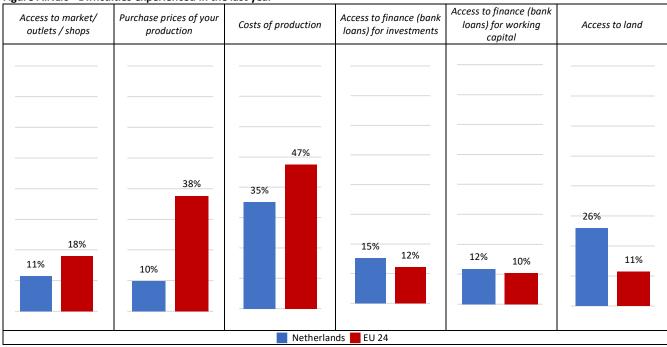


A.III.17 The Netherlands



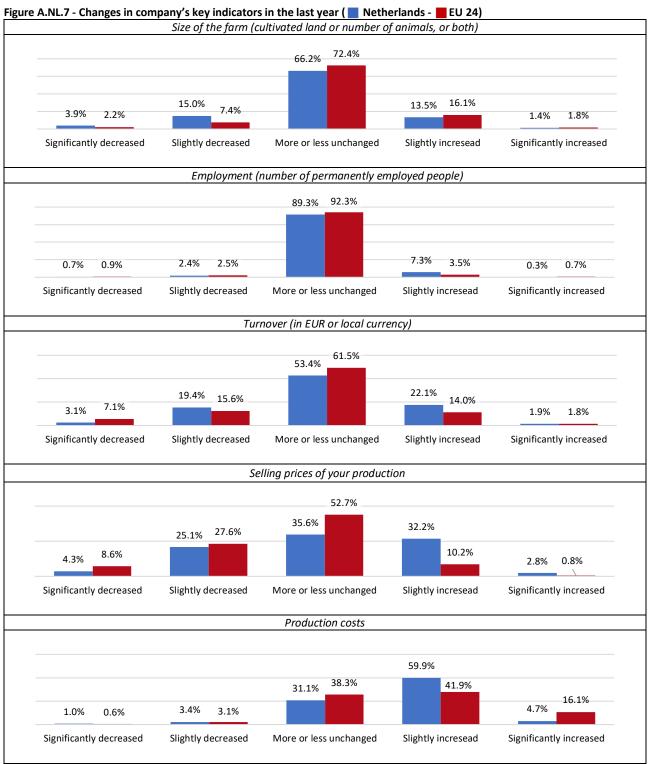
Source: Based on question S.4, S.6, S.8 and S.9, see Annex I.

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



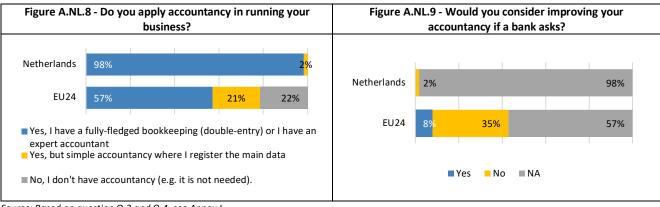
Source: Based on question Q.1, see Annex I.





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





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

Figure A.NL.10 - Percentage of farms that applied for finance in the last year, by product type (i.e. since beginning of 2017) Investment (medium-term) loans (more than 18 All products (bank finance and private Short-term loans (less than 18 months) + Credit months and less than 5 years loan) + Long-term lines, bank overdraft, credit card overdraft* resources) loan (above 5 years)* 34.1% 29.6% 15.4% 6.1% 5.4% 3.4% Percentage of farms that applied only for bank finance, only for resources provided by private resources, and for both 28.0% 13.2% 11.4% 3.4% 2.8% 0.7% Bank Private Bank and Private Netherlands EU 24

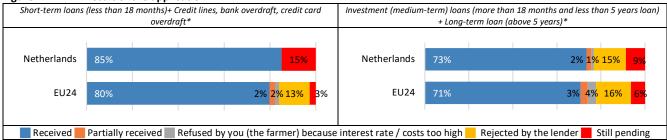
Source: Based on question Q.5, see Annex I. * = further disaggregation by product is not possible due to the limited number of observations.

Figure A.NL.11 - Key reasons for no application (multiple answers allowed) A loan taken before 2017, which Possible rejection Sufficient internal/own funds Other reasons has been sufficient 3.5% a) Short-term loans 9.4% 15.7% b) Medium-term 48.3% 3.4% 54.0% loans 10.0% 9.4% 58.4% c) Long-term loan 10.2% 48.6% d) Credit lines, 3.0% 9.5% bank overdraft 14.5% 75.2% Netherlands EU 24

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

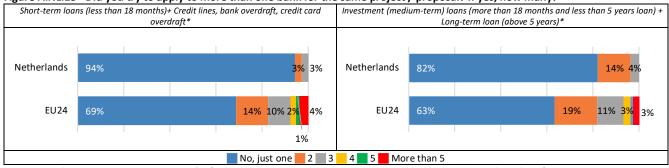






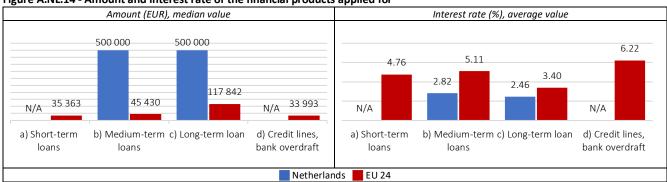
Source: Based on question Q.7, see Annex I. * = further disaggregation by product is not possible due to the limited number of observations.

Figure A.NL.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. * = further disaggregation by product is not possible due to the limited number of observations.

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



Source: Based on question Q.9, see Annex I. N/A = value Based on less than 10 observations.



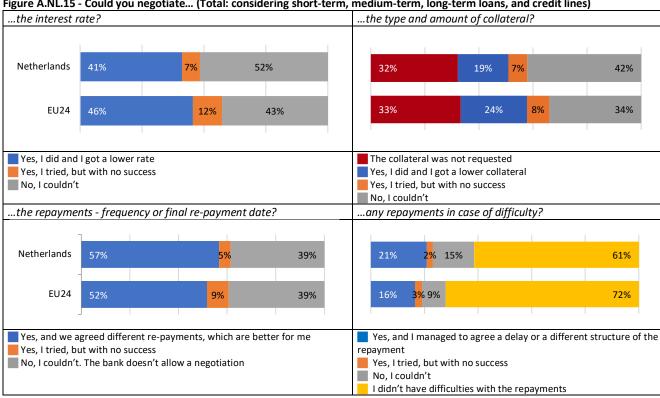
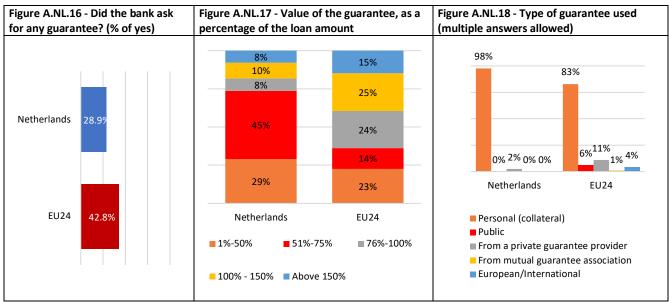


Figure A.NL.15 - Could you negotiate... (Total: considering short-term, medium-term, long-term loans, and credit lines)

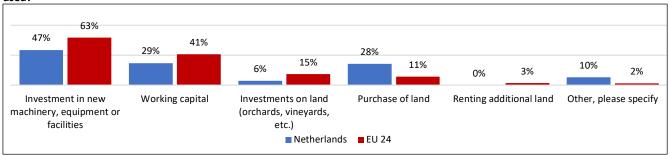
Source: Based on question Q.10, Q.11 Q.12, and Q.13 see Annex I.



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 quarantee. 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.

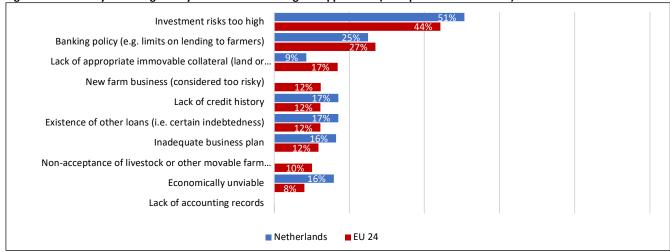


Figure A.NL.19 - In case of the loan received and/or partially received, which is/are the purpose of the bank loan and how it has been used?

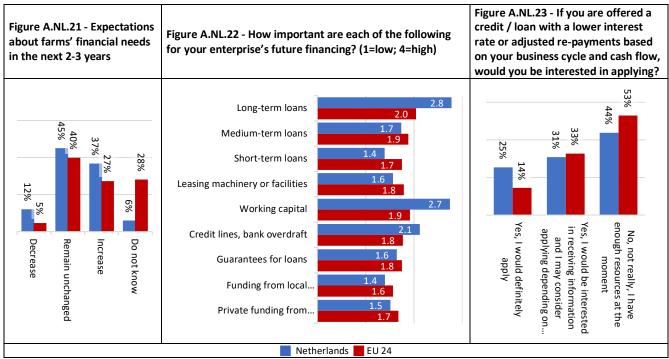


Source: Based on question Q.16, see Annex I.

Figure A.NL.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.