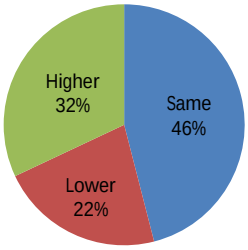
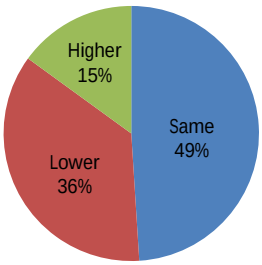
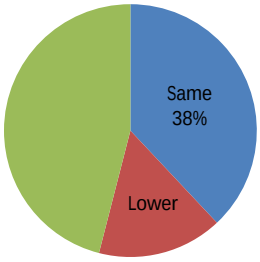
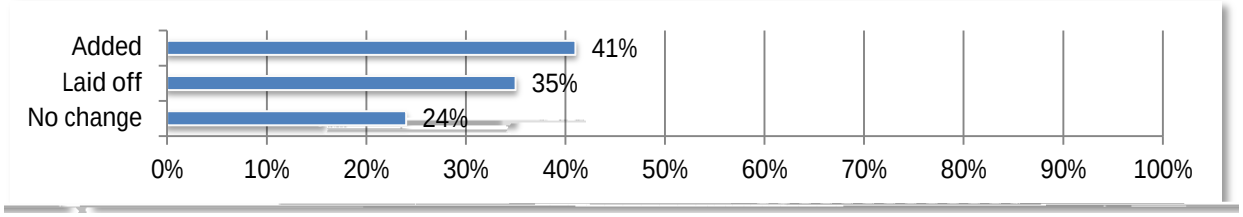

Higher
32%
Same
46%
Lower
22%


Higher
15%
Same
49%
Lower
36%


Same
38%
Lower


Added
Laid off
No change
41%
35%
24%
0%
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50%
60%
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80%
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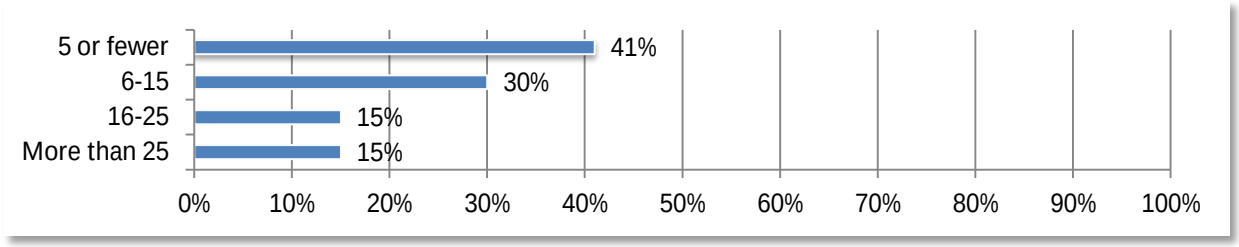
100%


5 or fewer
6-15
16-25
More than 25
41%
30%
15%
15%
0%
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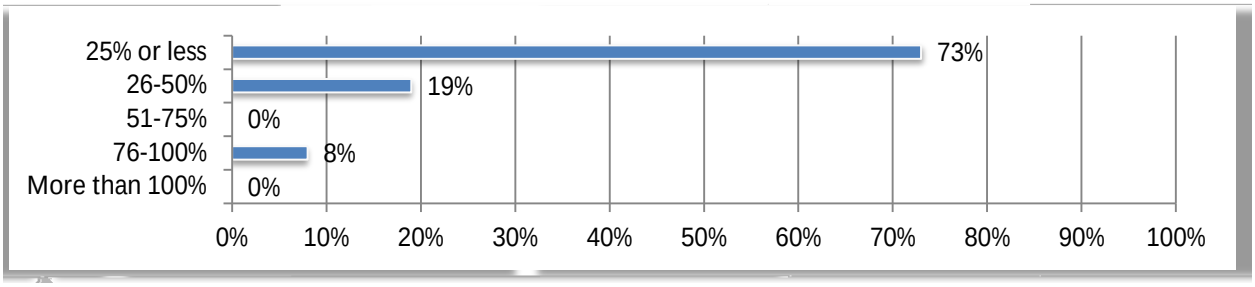
25% or less
26-50%
51-75%
76-100%
More than 100%
73%
19%
0%
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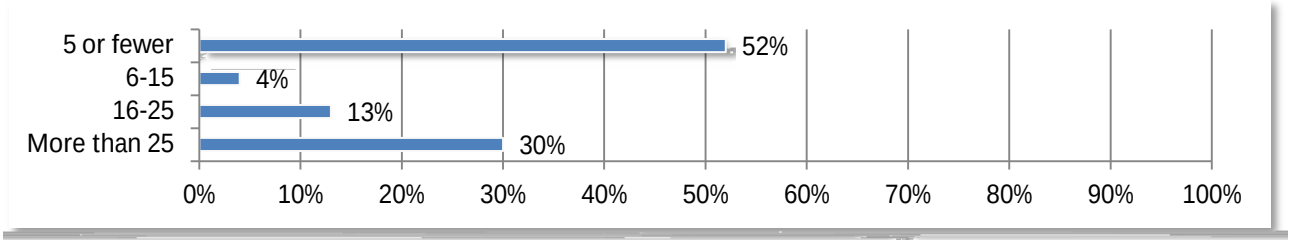
5 or fewer
6-15
16-25
More than 25
52%
4%
13%
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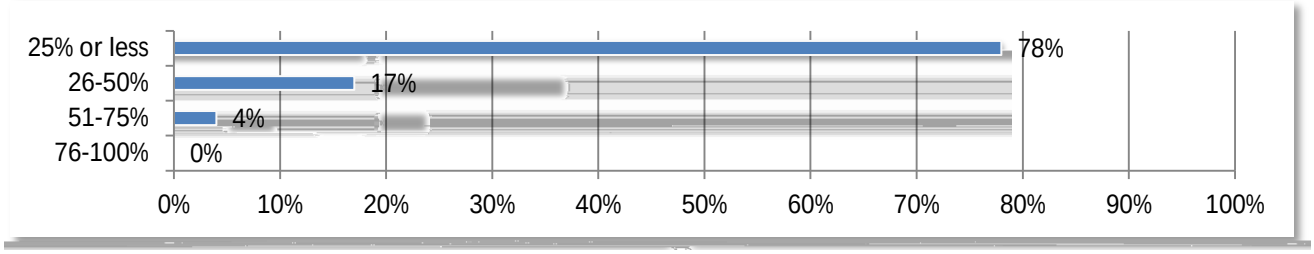
25% or less
26-50%
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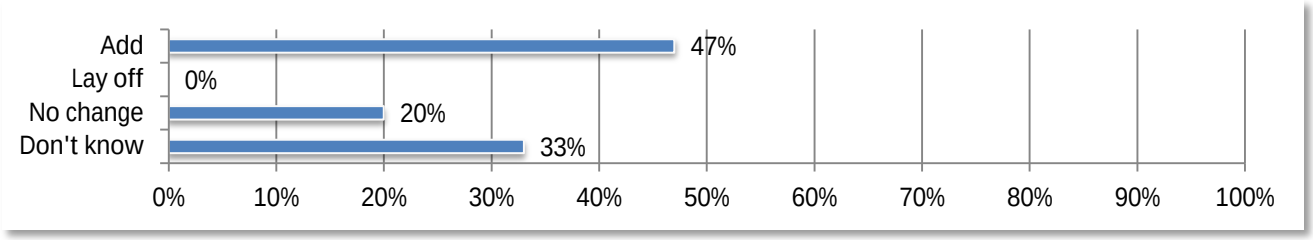
Add
Lay off
No change
Don't know
47%
0%
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33%
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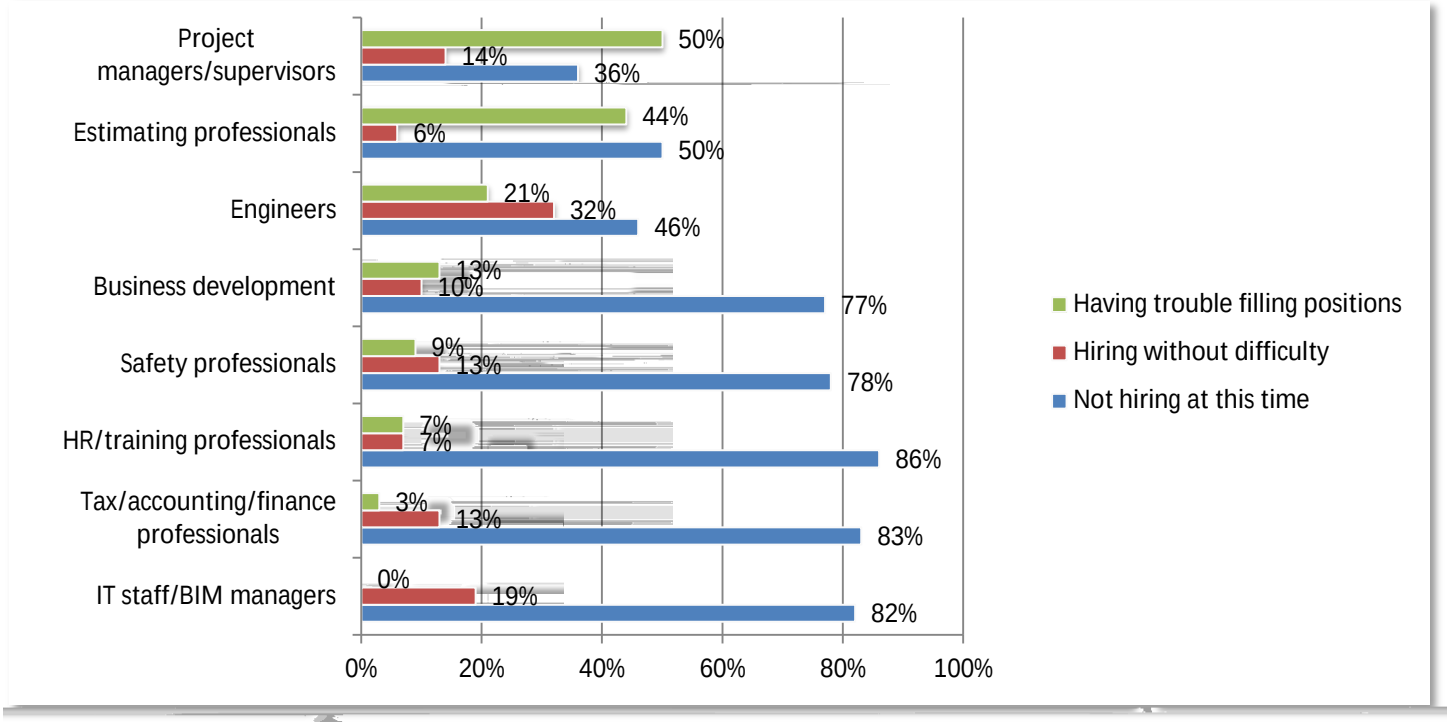
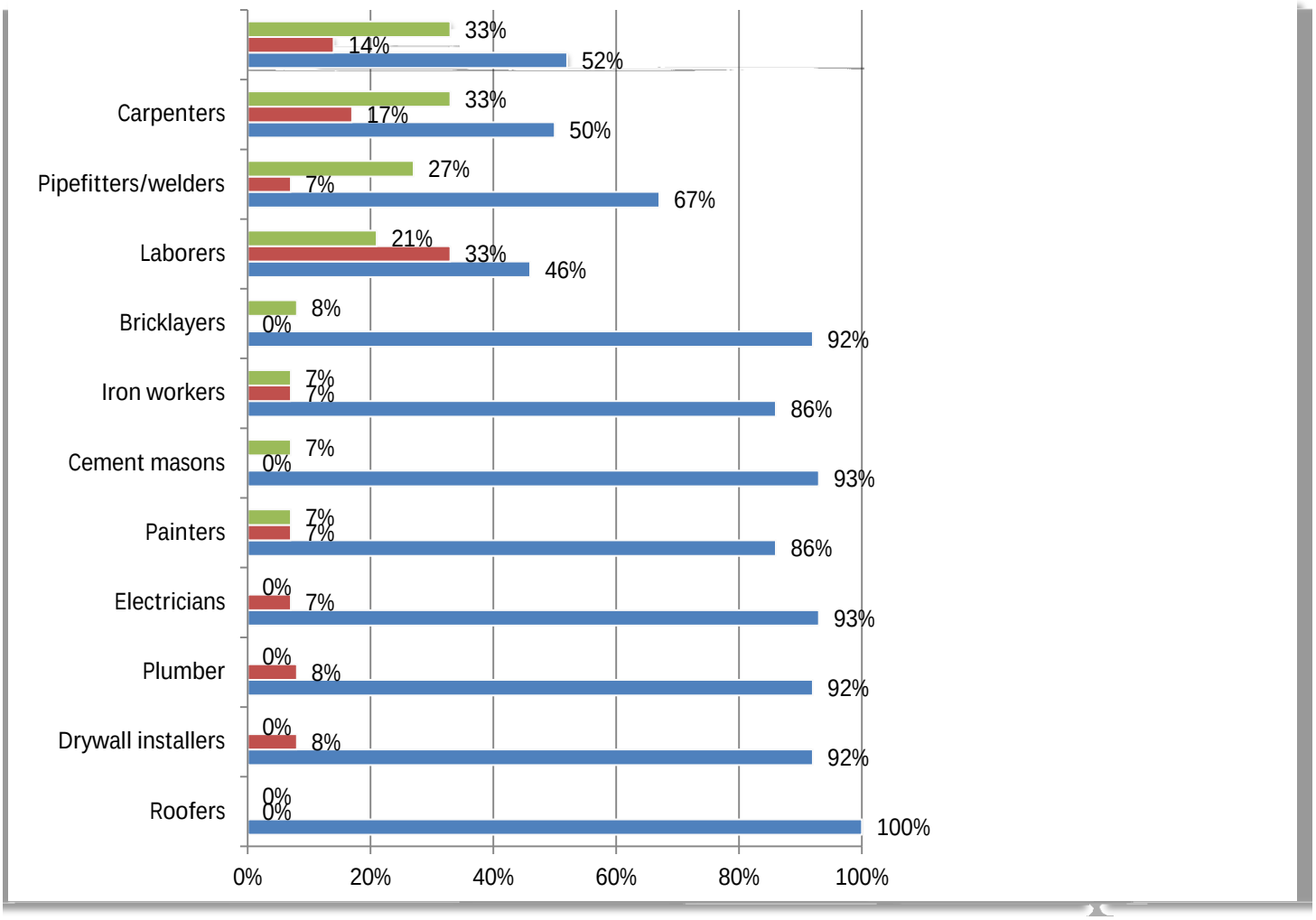
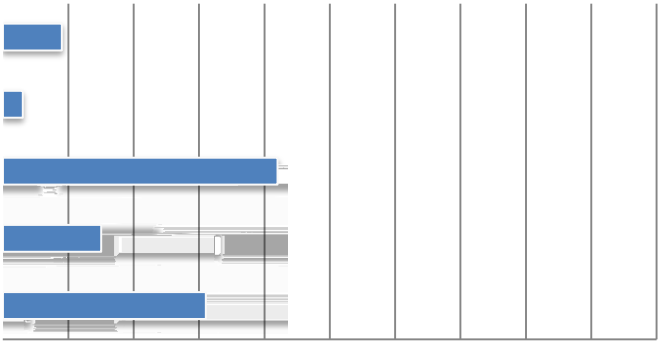
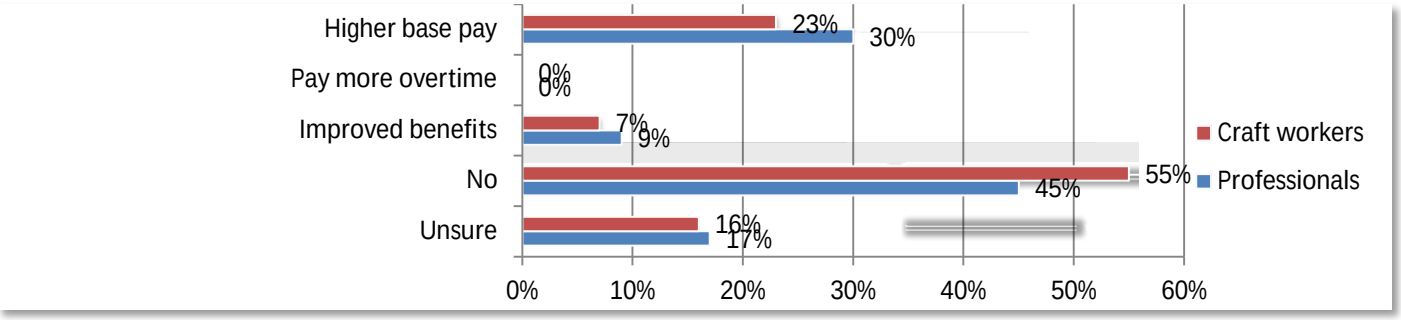
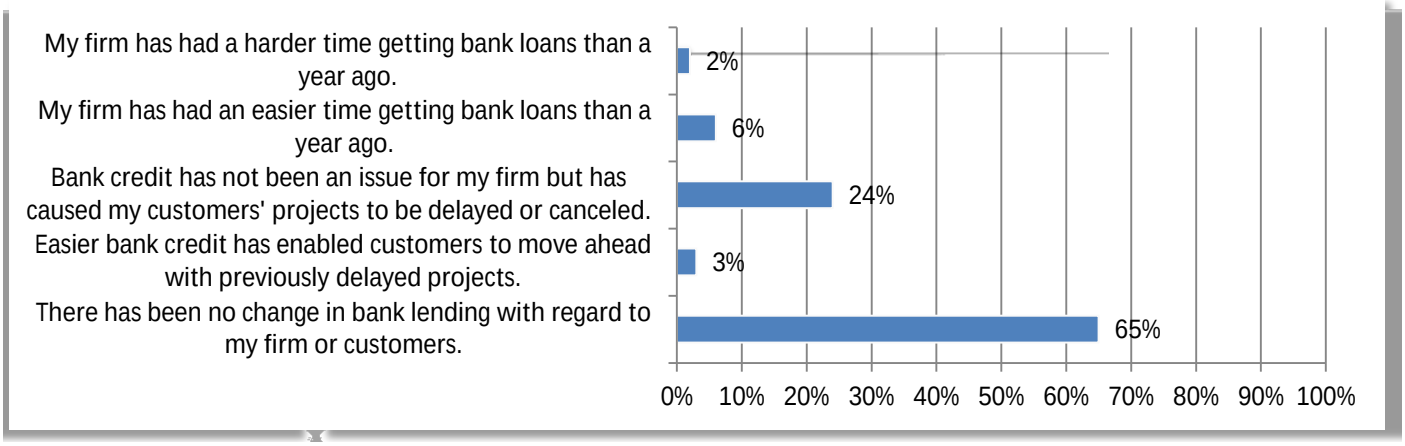




Hav
ffiout difficulty




Higher base pay
Pay more overtime
Improved benefits
No
Unsure
23%
30%
0%
0%
7%
9%
55%
45%
16%
17%
0%
10%
20%
30%
40%
50%
60%
Craft workers
Professionals


My firm has had a harder time getting bank loans than a year ago.
My firm has had an easier time getting bank loans than a year ago.
Bank credit has not been an issue for my firm but has caused my customers' projects to be delayed or canceled.
Easier bank credit has enabled customers to move ahead with previously delayed projects.
There has been no change in bank lending with regard to my firm or customers.
2%
6%
24%
3%
65%
0%
10%
20%
30%
40%
50%
60%
70%
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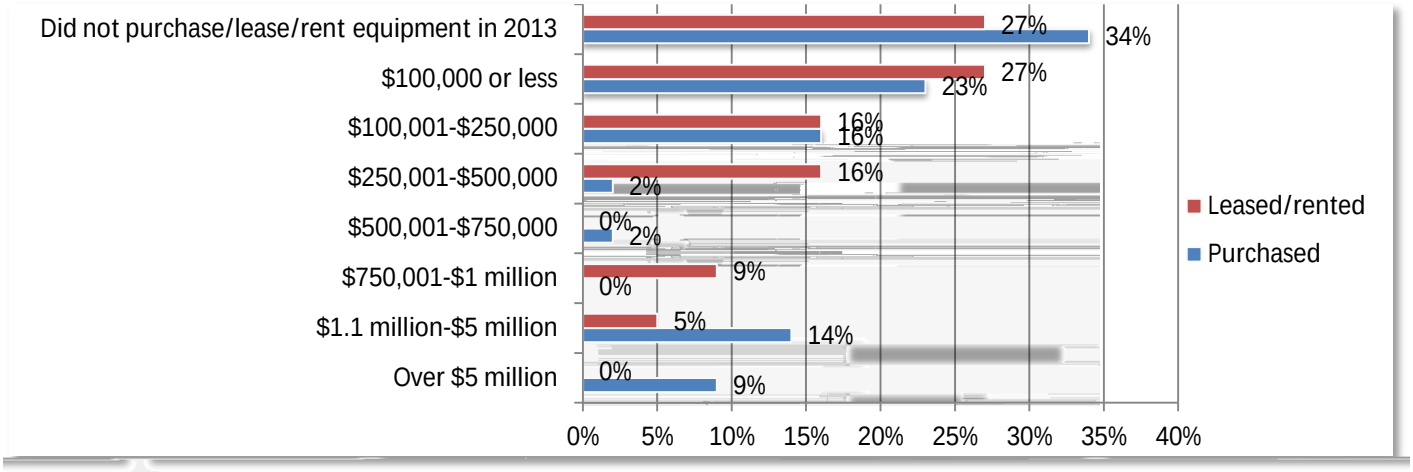
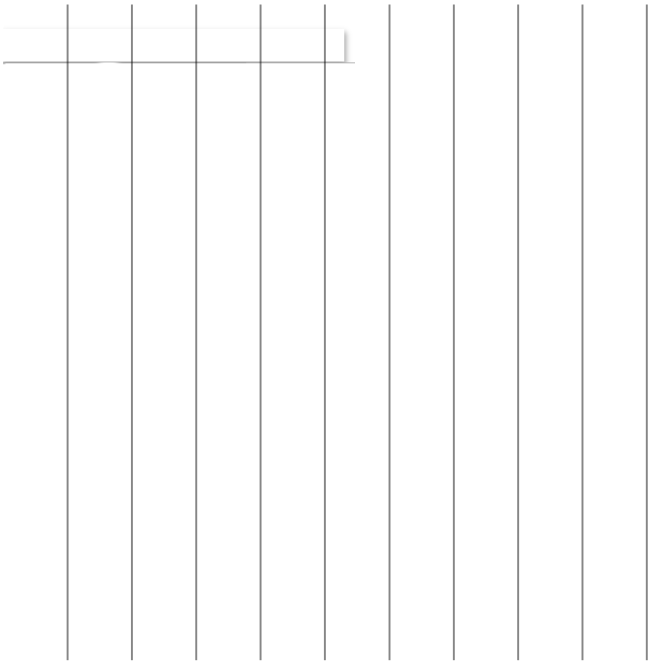
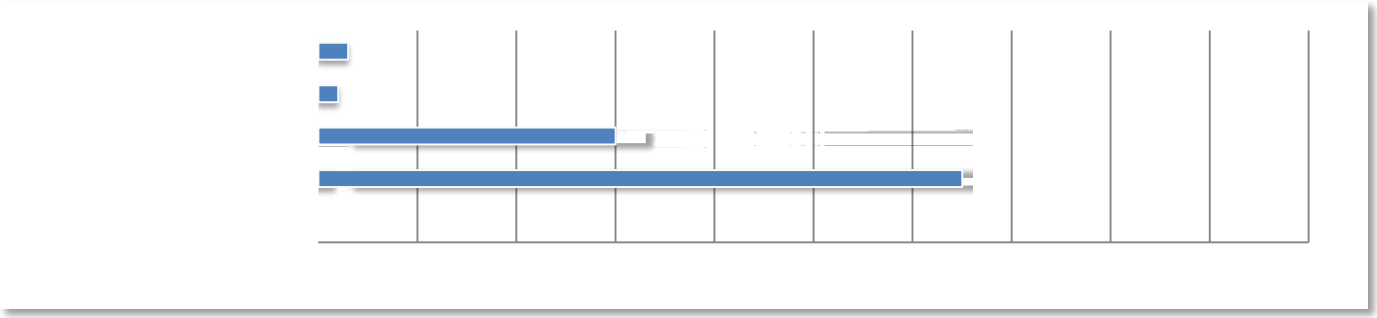
100%


Did not purchase/lease/rent equipment in 2013
$100,000 or less
$100,001-$250,000
$250,001-$500,000
$500,001-$750,000
$750,001-$1 million
$1.1 million-$5 million
Over $5 million
27%
34%
27%
23%
16%
16%
16%
2%
0%
2%
9%
0%
5%
14%
0%
9%
0%
5%
10%
15%
20%
25%
30%
35%
40%
Leased/rented
Purchased