

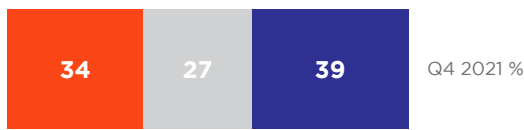
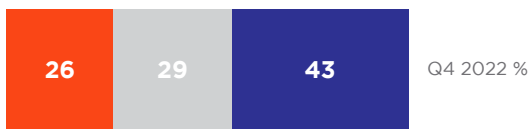
# SME CONFIDENCE INDEX

Business optimism up slightly to 60.2 from 59.6 in the previous quarter



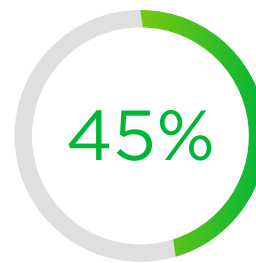
## CURRENT BUSINESS ACTIVITY

When asked if Q4 2022 business activity was higher, lower or the same compared to the same period of previous years



● Lower ● The same ● Higher

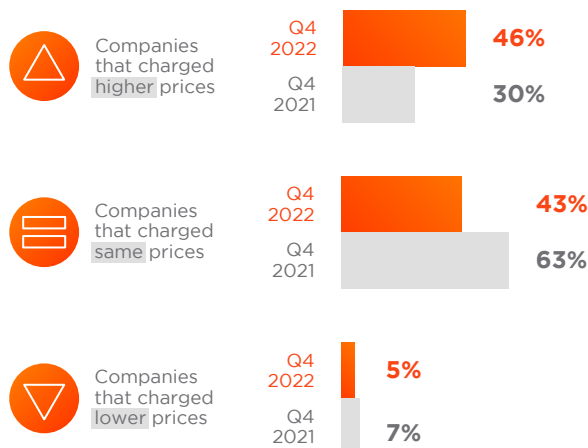
## ALTERNATIVE LENDERS



Of businesses would consider an alternative lender to access finance over the next year.

## PRICING AND PROFITS

The proportion of businesses looking to charge higher prices is at its highest level over the past ten years.



## LINKED FINANCE TRENDS

Optimism amongst Irish SMEs is reflected in Linked Finance's own trends and record breaking year for the digital lending platform.

**€45m**  
loans issued  
year to date  
(record year for LF)

**€101,000**  
average loan  
size

**3,600+**  
business supported  
since 2013

Strongest performing sectors in 2022:

