

## **FINAL OeNB Euro Survey Questionnaire Fall 2016**

This document contains all questions asked to respondents in the survey wave of fall 2016 of the OeNB Euro Survey in English.

The numbering of the questions corresponds to the original numbering in the questionnaires used in the relevant survey waves.

Since the questionnaire of the OeNB Euro Survey has been adjusted each year to each wave, the relative succession of the questions asked may differ for each year.

- Questions or parts of questions highlighted in **yellow** indicate that they were deleted, rephrased or have been newly added compared to the master questionnaire of the prior year. If you use questions from multiple waves, please note that a question might have been subject to changes in several survey waves.
- Questions highlighted in **green** have been copied from prior questionnaires.
- Questions, that are highlighted in **grey** are not available for outside users.

We provide the data of all survey waves to external researchers (except some questions marked in grey – see above). The penultimate wave is made available once the data quality check of the most recent wave is finalized (usually from May onward, i.e. wave 2021 is available from May 2023 onward). Information on how to access the data can be found on our website ([Data sharing - Oesterreichische Nationalbank \(OeNB\)](#)). On the website you can also find additional information, e.g., a grid of questions per wave and a description of ex post harmonized socio-demographic variables included in the dataset.

## OeNB Euro Survey: Questionnaire Fall 2016

The next set of questions is about financial decisions of households. These questions were commissioned by a European institution and are being asked in a total of ten countries. Your answers help researchers to understand households' saving and borrowing decisions – so this makes your input very important. We can assure you that your answers will be treated confidentially.

[FOR INTERVIEWER: Please make sure, that there is an entry for each question. If respondents hesitate to answer, tell respondents that it is ok, if they do not want to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.]

1) I am going to read you some general statements and would like to know whether you agree or disagree. Please indicate your judgment on a scale from 1 (strongly agree) to 6 (strongly disagree).

Strongly agree	1
Agree	2
Somewhat agree	3
Somewhat disagree	4
Disagree	5
Strongly disagree	6
Don't know	88888
No answer	99999

2. Over the next five years, the economic situation of [MY COUNTRY] will improve

20. Over the next year, prices will strongly increase in [MY COUNTRY]

4. Over the next five years, the [LOCAL CURRENCY] will be very stable and trustworthy

5. I remember periods of high inflation during which the value of the [LOCAL CURRENCY] dropped sharply

6. Currently, depositing money at banks is very safe in [MY COUNTRY]

8. I prefer to hold cash rather than a savings account [PLEASE PAY ATTENTION TO NEW ORDERING OF Q1\_8 AND Q1\_7]

7. I remember periods during which access to savings deposits was restricted in [MY COUNTRY]

10. Over the next five years, the euro will be very stable and trustworthy

10b2. Over the next five years, the USD will be very stable and trustworthy.

11. In [MY COUNTRY] it is very common to hold euro cash

16. Currently, I am able to save money (i.e. I have sufficient funds to save.)

15. Currently, the financial situation of my household is good

18. Over the last 12 months, the financial situation of my household has got better

19. Over the next 12 months, I expect the financial situation of my household to get better

21. In [MY COUNTRY], it is very common that people pay cash to avoid taxes

3) By comparison with the past 12 months, how do you expect that prices in [YOUR COUNTRY] will develop in the next 12 months?

They will...

increase more rapidly	1
increase at the same rate	2
increase at a lower rate	3
stay about the same	4
fall	5
don't know	88888
no answer	99999

4) How do you think will the exchange rate of the [LOCAL CURRENCY] against the euro develop over the next five years?

The local currency will lose value	1
The exchange rate will stay the same	2
The local currency will gain value	3
Don't know	88888
No answer	99999

5) Sometimes people hold foreign cash e.g. for shopping, as a reserve or because they have retained foreign cash after trips abroad. Do you at present hold any foreign **cash, that is banknotes and coins** and not deposits at a bank account. Refer only to those cash holdings you **hold personally or together with your partner**.

[FOR INTERVIEWER:

- A teenager should only report his own holdings, not the holdings of parents or siblings.
  - For partners/spouses it may not be possible to identify individual holdings. In this case, the respondent should report joint holdings with a partner. Any holdings of children however should be excluded.
  - Any other household members, e.g. an uncle, should report their personal holdings.
  - Please make sure, that there is an entry for each currency. If respondents hesitate to answer, tell respondents that it is ok, if they do not want to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.
- Banknotes and coins held in bank vaults also count as cash.]

[MULTIPLE ANSWERS POSSIBLE]

Euro	yes 1	no 2	Don't know 88888	No answer 99999
US dollars	yes 1	no 2	Don't know 88888	No answer 99999
Swiss franc	yes 1	no 2	Don't know 88888	No answer 99999
Others	yes 1	no 2	Don't know 88888	No answer 99999
<b>(ONLY FOR POLAND)</b>				
British Pound	yes 1	no 2	Don't know 88888	No answer 99999

[If no foreign cash at present go to Q11]

6) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5\_1=1 OR Q5\_2=1]

Does your answer refer to your **personal** cash holdings or to cash holdings you **hold jointly with your partner**?

Personal holdings	1
Joint holdings with partner	2
Don't know	88888
No answer	99999

6a) DELETED  
6aa) DELETED

6ac) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5\_1=1, Q5\_2=1]

If you think about the **overall amount of your cash holdings** (banknotes and coins) that you hold personally or together with your partner, would you be able to say whether more than 90%, less than 90% but more than 50%, about 50% or less than 50% of your cash holdings are denominated in foreign currency?

more than 90%	1
less than 90% but more than 50%	2
about 50%	3
less than 50%	4
Don't know	88888
No answer	99999

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

9) [IF THE RESPONDENT HOLDS EURO CASH, Q5\_1=1]

I am now showing you a card with different amounts. Could you choose the range that best fits the amount of euro **cash** that you hold? Please refer to **banknotes and coins only**, not deposits at a bank account. Again, refer only to those cash holdings **you hold personally or together with your partner**.

A	Less than EUR 25	1
B	EUR 25 – 49	2
C	EUR 50 – 99	3
D	EUR 100 – 249	4
E	EUR 250 – 499	5
F	EUR 500 – 999	6
G	EUR 1000 – 1999	7
H	EUR 2000 – 3999	8
I	EUR 4000 or more	9
	don't know	88888
	no answer	99999

11) [ASK ALL] Next, we would like to ask a few questions about savings deposits and banks. Savings deposits can be denominated in [LOCAL CURRENCY] or in foreign currency, for example in euro. Now, I would like to read out different statements. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree).

Strongly agree	1
Agree	2
Somewhat agree	3
Somewhat disagree	4
Disagree	5
Strongly disagree	6
Don't know	88888
No answer	99999

3. In [MY COUNTRY] it is very common to hold foreign currency deposits.
7. Currently, banks and the financial system are stable in [MY COUNTRY].
8. In financial matters, I prefer safe investments over risky investments.
9. For me, it takes quite a long time to reach the nearest bank branch.

11b) Suppose you had [INSERT COUNTRY-SPECIFIC VALUES FROM BELOW] [LOCAL CURRENCY] to deposit in a savings account. Would you choose to deposit this amount in ...

[LOCAL CURRENCY]	1
Euro	2
US Dollar	3
Swiss franc	4
Other foreign currency	5
Don't know	88888
No answer	99999

[FOR TRANSLATOR: Please replace the following amount for your country. These values should represent about 2 times an average monthly salary.]

Czech Republic:	53,000 korony
Hungary:	500,000 forint
Poland:	7,800 zloty
Bulgaria	1,800 lev
Romania	5,000 lei
Croatia	16,000 kuna
Serbia	123,000 dinar
Bosnia and Herzegovina	2,600 mark
FYR Macedonia	64,000 denar
Albania	76,000 lek

19dd) There are several ways in which one can hold savings. For example, one can hold cash, use bank accounts, have life insurances, hold mutual funds, pension funds, etc. Do you currently have any savings? Please refer to savings you hold personally or together with your partner.

Yes	1
No	2
Don't Know	88888
No Answer	99999

12) Do you have any of the following bank products or assets? Please refer only to those bank products or assets you hold **personally** or together with **your partner**.

[FOR INTERVIEWER:

- A teenager should only report whether he/she personally has any of the following bank products or assets, not whether parents or siblings have any of the following bank products or assets.

- For partners/spouses it may not be possible to identify individual bank products or assets. In this case, the respondent should report all bank products or assets held jointly with a partner. However, any bank products or assets of children should be excluded.

- Any other household members, e.g. an uncle, should report whether he/she personally has savings deposits.]

a) A current account (giro account)      yes 1    no 2    Don't know 88888      No answer 99999

b) Savings deposits (e.g. savings book, bank deposit, term deposit, postal bank deposit, etc.)  
yes 1    no 2    Don't know 88888      No answer 99999

c) A wage card/debit card      yes 1    no 2    Don't know 88888      No answer 99999

[FOR TRANSLATOR: If wage cards are used in your country then formulate the question as: "A wage card/debit card". Only if this does not apply, use: "A debit card"]

d) Credit card (e.g. VISA, MasterCard)?  
yes 1    no 2    Don't know 88888      No answer 99999

e) Life insurance for saving purposes  
yes 1    no 2    Don't know 88888      No answer 99999

f) Mutual funds  
yes 1    no 2    Don't know 88888      No answer 99999

g) Stocks  
yes 1    no 2    Don't know 88888      No answer 99999

h) Pension funds (voluntary contributions)  
yes 1    no 2    Don't know 88888      No answer 99999

i) Bonds  
yes 1    no 2    Don't know 88888      No answer 99999

j) Other assets (e.g. gold)  
yes 1    no 2    Don't know 88888      No answer 99999

**SHOW CARD for Q12**

Current account (giro account)

Savings deposit, e.g., savings book, bank deposit, term deposit, postal bank deposit

Wage card

Debit card

Credit card

Life insurance for saving purposes

Mutual funds

Stocks

Pension funds (voluntary contributions)

Bonds

Other assets

[FOR INTERVIEWER: USE SHOW CARD ABOVE. EXPLANATIONS FOR THE VARIOUS BANK ACCOUNTS, PAYMENT CARDS AND OTHER ASSETS:

- A **current account** is a common type of bank account. It is set up at a bank or post office in order to receive your wage, pension etc. and to transfer money to other accounts.
- A **savings deposit** is money deposited at a bank in order to earn interest. Savings deposits are investments and are not used for payment purposes. Savings deposits can be due on demand or with a certain term during which deposits cannot be withdrawn.
- A **wage card** is linked to a current account at a bank to which your employer transfers the salary or wages at regular intervals. You can use the wage card to withdraw cash from ATMs.
- A **debit card** is a payment card linked to a current account that allows you to make purchases without using cash. Whenever you pay with your debit card, the amount will be directly deducted from your account. You may also use your debit card to withdraw cash from ATMs.
- A **credit card** enables you to make purchases and to withdraw cash on credit up to a prearranged ceiling. The credit granted can be settled in full by the end of a specified period or can be settled in part (in the latter case you pay interest).]
- A **life insurance for saving purposes** is a contract with an insurance company. In addition to the saving motive, the life insurance company pays out a amount of money, if circumstances occur that are set out in the policy.
- A **mutual fund** is a collective investment scheme, operated by an investment company, which enables you to invest in a diversified portfolio of shares, bonds and other securities. Shares are issued and redeemed on demand, based on the fund's net asset value at the end of each trading day.
- A **stock** is a fractional share in the ownership of the corporate company. The value of a stock is linked to the value of the company and can fluctuate.
- A **pension fund** is a savings instrument which pays retirement benefits in the future. It is managed by an independent trustee into which a company and voluntarily the employee make periodic contributions.
- A **bond** is a fractional share in a loan to a company or government (debt security). It usually earns a fixed interest over a fixed period of time.
- **Other assets:** gold, jewellery, gem stone, real estate, artworks, etc.

12k) [IF Q12a=2]

You said you do not have a current account. Do you have access to someone else's current account and use this to perform banking transactions?

Yes	1
No	2
Don't know	88888
No answer	99999

13) [IF Q12b=1] You said that you hold savings deposits, either personally or together with your partner. Are any of these savings deposits denominated in foreign currency?

Yes	1	[Q15]
No	2	[Q40]
Don't know	88888	[Q40]
No answer	99999	[Q40]

14b) DELETED

14c) DELETED

15) [IF Q13=1] You mentioned that you have foreign currency savings deposits. In which currency are these savings deposits denominated? [MULTIPLE ANSWERS]

[FOR INTERVIEWER: Please make sure, that there is an entry for each currency. If respondents hesitate to answer, tell respondents that it is ok, if they do not what to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.]

Euro	yes 1	no 2	Don't know	88888	No answer	99999
US dollar	yes 1	no 2	Don't know	88888	No answer	99999
Swiss franc	yes 1	no 2	Don't know	88888	No answer	99999
Other	yes 1	no 2	Don't know	88888	No answer	99999
British Pound	yes 1	no 2	Don't know	88888	No answer	99999

**(ASK British Pound ONLY IN POLAND)**

**THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS**

[IF RESPONDENT HAS A CURRENT ACCOUNT, DEBIT CARD OR WAGE CARD OR SAVINGS DEPOSIT: Q12a=1 OR Q12b=1 OR Q12c=1 ASK Q40, OTHERWISE: **Go to Q22**]

		Q40 You said you have a bank account or savings deposit. Please name all banks at which you currently - personally or together with your partner - hold any money.  [INTERVIEWER: USE SHOW CARD „BANK LIST”]	Q41 [FOR EACH YES IN Q40 ASK]: In which year did you open the account at _____[NAME BANKS]? If you don't know exactly, an approximate answer would also be helpful. [INTERVIEWER: USE SHOW CARD „BANK LIST”]	Q42 If you think about the overall amount of money you - personally or together with your partner - currently hold at banks and in cash, which proportion is held in cash? Please note that I am asking only for percent and not amounts. Answer between 0 and 100, where 100% equals the total amount of money. An approximate answer would also be helpful.	Q43 [ONLY IF RESPONDENT HAS CHOSEN MORE THAN ONE BANK IN Q40] You said you hold money at several banks. How is the amount of your money at banks distributed between the banks? Again, I am asking only for percent and not amounts. Answer between 0 and 100, where 100% equals the total amount of money. An approximate answer would also be helpful. [INTERVIEWER: USE SHOW CARD „BANK LIST”]
				___ percentage of money held in cash <b>plus</b> ___ percentage of money held on accounts or deposits = 100% (total amount of money held at banks and in cash)	
	Code	Yes=1 No=2 Don't know=88888 No answer=99999	Year = #### Don't know=88888 No answer=99999	Answer between 0 and 100 Don't know=88888 No answer=99999	Shares: % + % + ... + % =100% (sum of alle percentage shares must add up to 100%) Don't know=88888 No answer=99999
Budapest Bank	100001				
CIB Bank	100002				
Citibank	100003				
Erste Bank	100004				
FHB	100005				
K&H	100006				
MKB Bank	100007				
OTP Bank	100008				
Raiffeisen Bank	100009				
Sberbank	100013				
Takarékbank	100010				

Unicredit Bank	100011				
Volksbank	100012				
Other	666666				

[Please insert the bank names and respective bank codes of your country's bank list below.]

**Coding instructions for Q40 to Q43:** Please code separate variables for each bank.

For example: Respondent A has bank accounts and savings deposits at three different Banks: at CIB since 2002, FHB since 2006 and Raiffeisen since 2014.

Respondent A holds about 10% of his money in cash. The amount of money at banks is distributed between the banks: CIB=25%, FHB=5% and Raiffeisen=70%.

Please use the bank codes for your country – the example is for Hungary.

Q40_100001=2	Q41_100001=.	Q42_1=10	Q43_100001=.
Q40_100002=1	Q41_100002=2002	Q42_2=90	Q43_100002=25
Q40_100003=2	Q41_100003=.		Q43_100003=.
Q40_100004=2	Q41_100004=.		Q43_100004=.
Q40_100005=1	Q41_100005=2006		Q43_100005=5
Q40_100006=2	Q41_100006=.		Q43_100006=.
Q40_100007=2	Q41_100007=.		Q43_100007=.
Q40_100008=2	Q41_100008=.		Q43_100008=.
Q40_100009=1	Q41_100009=2014		Q43_100009=70
Q40_100010=2	Q41_100010=.		Q43_100010=.
Q40_100011=2	Q41_100011=.		Q43_100011=.
Q40_100012=2	Q41_100012=.		Q43_100012=.
Q40_666666=2	Q41_666666=.		Q43_666666=.



THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

**NOTE: Complete wording of the questions in the previous table including filter and interviewer instructions**

40) [IF RESPONDENT HAS A CURRENT ACCOUNT, DEBIT CARD OR WAGE CARD OR SAVINGS DEPOSIT: Q12a=1 OR Q12b=1 OR Q12c=1; OTHERWISE: **go to Q22**]

You said you have a bank account or savings deposit. Please name all banks at which you currently hold – personally or together with your partner – any money.

[FOR TRANSLATOR: with “bank account or savings deposit” we mean all different forms of accounts on which respondents could hold money, e.g. current accounts, giro accounts, savings term deposits, etc...Please make sure that your translation accounts for this broad definition, i.e., compare with Question 12.]

[For Interviewer: Use the SHOW CARD “Bank list”]

Bank 1	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 2	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 3	Yes=1 No=2 Don't know=88888 No answer=99999
....	
Bank X	Yes=1 No=2 Don't know=88888 No answer=99999

[FOR EACH BANK NAMED IN Q40: ITERATE OVER Q41]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

41) In which year did you open the account at \_\_\_\_\_ [NAME BANKS]? If you don't know exactly, an approximate answer would also be helpful.

[For Interviewer: Use the SHOW CARD “Bank list”.]

Year	####
Don't know	88888
No answer	99999

[END ITERATION]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

42) If you think about the overall amount of money you – personally or together with your partner – currently hold at banks and in cash, which proportion is held in cash? Please note that I am asking only for percent and not amounts. Answer between 0 and 100, where 100% equals the total amount of money. An approximate answer would also be helpful.

\_\_\_ percentage of money held in cash (answer between 0 and 100) plus  
\_\_\_ percentage of money held on accounts or deposits (answer between 0 and 100)  
= 100% (total amount of money held at banks and in cash)

Don't know	88888
No answer	99999

[FOR EACH BANK NAMED IN Q40: ITERATE OVER Q43]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

43) [IF RESPONDENT HAS CHOSEN MORE THAN ONE BANK IN Q40]:

You said you hold money at several banks. How is the amount of your money at banks distributed between the banks? Again, I am asking only for percent and not amounts. Answer between 0 and 100, where 100% equals the total amount of money. An approximate answer would also be helpful.

[For Interviewer: Use the SHOW CARD “Bank list”; Note: The sum of all percentage shares must add up to 100%]

Bank 1	percentage share, Don't know=88888 No answer=99999
Bank 2	percentage share, Don't know=88888 No answer=99999
Bank 3	percentage share, Don't know=88888 No answer=99999
....	
Bank X	percentage share, Don't know=88888 No answer=99999
[END ITERATION]	

44) DELETED

44a) DELETED

45) DELETED

46) DELETED

47) DELETED

48) DELETED

49) DELETED

50) DELETED

51) DELETED

**SHOW CARD "Bank List"**

blue = changes in 2016

**Albania:**

Alfa Bank	10001
American Bank of Investment	10013
BKT	10002
Banka Societe Generale Albania	10003
Credins Bank	10004
Credit Agricole	10012
Emporiki Bank	10005 (=10013)
Intesa Sanpaolo Bank	10006
NBG	10007
Procredit Bank	10008
Raiffeisen Bank Albania	10009
Banka e Tiranës	10010
Union Bank	10011
Other	666666

**Bosnia and Herzegovina:**

Addiko banka	20025
Banka Srpske	20024 (closed since 10.05.2016, keep in the list)
BBI Banka	20001
Bobar Banka	20002
BOR Banka	20003
Hypo Alpe-Adria-Banka	20004 (=20025 renamed Addiko banka since Oct. 2016)
Intesa SanPaolo Banka	20005
Investiciono-Komercijalna Banka Zenica	20006
Komercijalna banka Banja Luka	20007
Komercijalno-Investiciona Banka Velika Kladusa	20008
Moja Banka	20019
NLB	20009
Nova Banka Banja Luka	20010
MF Banka	20023
Pavlovic International Bank	20021
Privredna Banka Sarajevo	20011
Procredit Bank	20022
Raiffeisen Banka	20012
Sberbank	20020 (=20018)
Sparkasse Banka	20013
UniCredit Banka	20015
Union Banka Sarajevo	20016
Vakufska Banka	20017
Volksbank	20018
Ziraat Banka	20014
Other	666666

**Macedonia:**

Alfa Banka	30001 (=30019, since May 2016 Silk Road Banka AD Skopje)
Eurostandard Banka	30002
Halk Banka	30003
Sparrkase Banka	30004
Kapital Banka	30005
Komercijalna Banka	30006
Makedonska Banka za podrška na razvoj	30007
NLB Tutunska Banka	30008
Ohridska Banka	30009
Postenska Banka	30010
ProCredit Banka	30011
Centralna Kooperativna Banka	30012
Silk Road Banka AD Skopje	30019
Stopanska Banka AD Bitola	30013
Stopanska Banka AD Skopje	30014
TTK Banka	30015
UNI Banka	30016
Ziraat Banka	30017 (=30003, Halk Banka purchased Ziraat)
Unicredit Banka	30018
Other	666666

**Bulgaria:**

Commercial Bank Victoria	40023 (please insert new bank alphabetically)
Invest Bank	40024 (please insert new bank alphabetically)
Алианц Банк	40001
Алфа Банк	40002
Банка Пиреус	40003

Българо-американска Кредитна Банка	40004
ДСК	40005
Емпорики Банк	40006
Корпоративна Търговска Банка	40007
Credit Agricole	40022 (=40007)
МКВ Юнионбанк	40008
Обединена Българска Банка - ОББ	40009
Общинска банка	40010
Пощенска банка	40011
Прокредит Банк	40012
Първа Инвестиционна Банка	40013
Райфайзенбанк	40014
Сибанк	40015
Сосиете Женерал Експресбанк	40016
ТВИ Банк	40017
Тексим Банк	40018
Токуда Банк	40019
УниКредит Булбанк	40020
Централна Кооперативна Банка	40021
Other	666666
<b>Croatia:</b>	
Addiko banka	50037
Banco Popolare	50001
Banka Brod	50002
Banka Kovanica	50003
BKS Banka	50035
Centar banka	50004 (bankrupt since 30.09.2013)
Credo banka	50005 (bankrupt since 16.1.2012)
Croatia Banka	50006
Erste banka	50007
Hrvatska poštanska banka	50008
Hypo Alpe-Adria-Banka	50009 (=50037, renamed Addiko banka since July 2016)
Imex banka	50010
Istarska Kreditna banka	50011
Jadranska banka	50012
Karlovačka banka	50013
Kentbank	50033
Kreditna banka	50014
Međimurska banka	50015 (=50020, merger with Privredna, 23.2.2012)
OTP banka	50016
Partner banka	50017
Podravska banka	50018
Primorska banka	50019
Privredna banka	50020
Prva stambena štedionica	50021 (=50032)
Raiffeisen banka	50022
Samoborska banka	50023
Sberbank	50034 (=50030)
Slatinska banka	50024
Slavonska banka	50025 (=50009)
Societe Generale	50026
Splitsko-dalmatinska banka	50027
STED Banka	50036
VABA	50028
Veneto banka	50029
Volksbank	50030 (50034, renaming Sberbank, 21.1.2013)
Wuestenrot stambena štedionica	50031
Zagrebačka banka	50032
Other	666666
<b>Poland:</b>	
Alior Bank	60001
Bank Millennium	60002
Bank PEKAO SA	60003
Bank Pocztowy	60004
Bank Polskiej Spółdzielczości (BPS)	60005
Banki Spółdzielcze	60006
BGŻ	60007 (=60008)
BGZ BNP Paribas	60027
BNP Paribas (formerly Fortis Bank)	60008
BOŚ Bank	60009
BPH	60010
BRE Bank (mBank, MultiBank)	60011
BZ WBK	60012
Citi Handlowy	60013
Credit Agricole (formerly Lukas Bank)	60014

EuroBank	60015	
Getin Noble Bank	60016	
ING Bank Śląski	60017	
Invest-Bank	60018	(=60029, renamed Plus Bank)
Krakowski Bank Spółdzielczy (KBS)	60026	
Kredyt Bank	60019	(=60012)
Nordea Bank	60020	
PKO BP	60021	
Plus Bank (wcześniej Invest-Bank)	60029	
Polbank	60022	(=60023)
Raiffeisen Bank	60023	
Raiffeisen Bank Polbank	60028	
Santander Bank	60024	
Spółdzielcza Grupa Bankowa	60025	
Other	666666	
<b>Romania:</b>		
Alpha Bank	70001	
ATE Bank	70002	(=70034, sold by Piraeus on 18.4.2013 to a private person, PF remained mainly at Piraeus; relaunched as Banca Romana de Credite si Investitii in 2014)
Banca Comerciala Carpatica	70003	
Banca Comerciala FERROVIARA	70004	
Banca Comerciala Romana (BCR)	70005	
Banca CR Firenze	70006	(=70018)
Banca Romana de Credite si Investitii (BRCI)	70034	(since 2014)
Banca Millennium	70007	(=70022, sold to OTP)
Banca Romaneasca.	70008	
Bancpost	70009	
Bank Leumi	70010	
BCR Banca Pentru Locuinte	70011	
BRD-Groupe Societe Generale	70012	
CEC Bank	70013	
Citibank	70014	(=70024, sold to Raiffeisen)
Credit Agricole	70030	
Credit Europe Bank	70015	
Emporiki Bank	70016	(=70030, sold to Credit Agricole)
Garanti Bank	70017	
Idea Bank	70032	(Polish Bank since April 2015 in Romania, former RIB)
ING Bank Romania	70033	
Intesa Sanpaolo	70018	
Libra Internet Bank	70019	
Marfin Bank	70020	
Nextebank SA	70021	(=70035, renamed Patria Bank)
OTP Bank	70022	
Patria Bank	70035	
Piraeus Bank	70023	
ProCredit Bank	70031	
Raiffeisen	70024	
RBS Bank	70025	(=70028, sold to Unicredit)
Romanian International Bank	70026	(=70032, sold to Idea Bank)
Banca Transilvania	70027	
UniCredit	70028	
Volksbank	70029	(=70027, merged with Banca Transilvania 31.12.2015)
Other	666666	
<b>Serbia:</b>		
Addiko banka	80041	
Agrobanka	80001	
AIK banka	80002	
Alpha Bank	80003	
Banca Intesa	80004	
Čačanska banka	80005	(=80040, renamed to Halkbank, 22.10.2015)
Credit Agricole Srbija	80006	
Credy banka	80007	
Direktna Banka ad Kragujevac	80042	
Dunav banka	80032-80037	(=80038 Dunav renamed as MTS Banka, 18.5.2015)
Erste banka	80008	
Eurobank EFG	80009	
Findomestic banka	80010	
Halkbank	80040	
Hypo Alpe-Adria-Bank	80011	(=80041, renamed to Addiko banka, 8.7.2016)
Jubmes banka	80012	
Jugobanka jugbanka	80033	
KBC banka	80013	(=80032 KBC renamed Telenor, 9.5.2014)
KBM banka	80034	(=80042, renamed Direktna Banka ad Kragujevac, 8.7.2016)
Komercijalna banka	80014	

Marfin banka	80015
Mirabank	80043 (new registered bank, 5.2.2015)
Moskovska banka	80016 (=80039 Moskovska bank renamed to VTB, Sept. 2013)
MTS Banka	80038
NLB banka	80017
Opportunity Banka	80018
OTP banka	80019
Piraeus Bank ad Beograd	80020
Banka Poštanska Štedionica	80021
Privredna banka Beograd	80023
ProCredit Bank	80036
Raiffeisen bank	80024
Razvojna banka Vojvodine	80025 (in bankruptcy)
Sberbank	80035
Societe Generale banka	80026
Srpska Banka ad	80027
Telenor banka	80032
UniCredit banka	80028
Univerzal banka	80029
Vojvodanska banka – NBG	80030
Volksbank	80031
VTB	80039
Other	666666

#### Czech Republic:

Air Bank	90001
AXA	90002
mBank	90003
Citibank	90004
Ceska sporitelna	90005
Ceskomoravska stavebni sporitelna (Liska)	90006
CSOB	90007
Postovni sporitelna	90008
Equa bank	90010
Fio banka	90011
Moneta Money bank (dříve GE Money bank)	90012
Hypotecni banka	90013
ING Bank	90014
Komercni banka	90015
Modra pyramida stavebni sporitelna	90016
Raiffeisen stavebni sporitelna	90017
Raiffeisenbank	90018
Stavebni sporitelna České sporitelny (Burinka)	90019
UniCredit bank	90020
Sberbank (dříve Volksbank)	90021
Wustenrot stavebni sporitelna	90022
ZUNO Bank	90023
Other	666666

#### Hungary:

Budapest Bank	100001
CIB Bank	100002
Citibank	100003
Erste Bank	100004
FHB	100005
K&H	100006
MKB Bank	100007
OTP Bank	100008
Raiffeisen Bank	100009
Sberbank	100013
Takarékbank	100010
Unicredit Bank	100011
Volksbank	100012
Other	666666

22) [ASK ALL] Next, I would like to ask you a few questions about loans. Do you plan to take out a loan within the next 12 months and if so, in what currency? [MULTIPLE ANSWERS POSSIBLE]

- |                                 |  |
|---------------------------------|--|
| 1. No                           | mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999 |
| Yes                             |  |
| 2. ...in [LOCAL CURRENCY]       | mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999 |
| 3. ...in euro                   | mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999 |
| 4. ...in Swiss franc            | mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999 |
| 5. ...in other foreign currency | mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999 |

22aa) [ONLY IF RESPONDENT PLANS A LOAN; Q22\_2 and/or Q22\_3 and/or Q22\_4 and/or Q22\_5=1] What is the purpose of your planned loan? Do you intend to finance a house or an apartment, or is it for consumption goods (furniture, travelling, household appliances, etc.), a car, for education or for other purposes?

[MULTIPLE ANSWERS POSSIBLE]

I intend to finance...

- |  |   |
|--|---|
| 1. a house or an apartment   | yes 1 / no 2 / Don't know 88888 / No answer 99999 |
| 2. consumption goods (furniture, travelling, household appliances, etc.) | yes 1 / no 2 / Don't know 88888 / No answer 99999 |
| 3. a car   | yes 1 / no 2 / Don't know 88888 / No answer 99999 |
| 4. education   | yes 1 / no 2 / Don't know 88888 / No answer 99999 |
| 5. It is for other purposes  | yes 1 / no 2 / Don't know 88888 / No answer 99999 |

19ea) DELETED

20) [ASK ALL] Do you, either personally or together with your partner, currently have any loans that you are still paying off?

[FOR INTERVIEWER:]

- A teenager should only report about his loans, not the loans of parents or siblings.
- For partners/spouses it may not be possible to identify individual loans. In this case, the respondent should report joint loans with a partner. Any loans of children however should be excluded.
- Any other household members, e.g. an uncle, should report their personal loans.]

No 1

Yes ...

my loans are solely denominated in foreign currency 2

[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]

my loans are predominantly denominated in foreign currencies 3

[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]

about equal amount of loans in local and foreign currencies 4

[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]

my loans are predominantly denominated in local currency 5

my loans are solely denominated in local currency 6

Don't know 88888

No answer 99999

74) [ASK ALL] Now let us focus on the sources of any money you may have borrowed or owe. In general, do you currently owe any money to any of the following sources?

[Use show card below]

- a. a bank using the overdraft facility of my bank account
- b. a bank using a bank loan
- c. credit card debt
- d. a store or company using installment credit or buying on credit
- e. a leasing contract
- f. a utility provider by delaying payment of bills (e.g. telephone provider, gas, electricity)
- g. an internet loan provider
- h. a pay day lender
- i. a pawnshop
- j. an employer
- k. family, relatives or friends
- l. another private lender
- m. other

For each item: Yes=1 No=2 Do not know=88888 No answer=99999

[NOTE for Interviewer Q74–Q76: please provide the following definitions if the respondent is not sure about the meaning of the following lenders:

**g. An internet loan provider:** It is a company which provides personal loans for any purpose only via the internet. That loan provider is not necessarily a bank.

**h. payday lender:**

A payday loan is a small, short-term loan from a nonbank lender that typically carries high interest rates and comes due on the next payday. As a security, borrowers must give lenders access to their current account or write a check for the full balance (including interest) in advance.

**i. Pawnshop or pawnbroker:** A store which offers loans in exchange for personal property as equivalent collateral. If the loan is repaid in the contractually agreed time frame, the collateral may be repurchased at its initial price plus interest. If the loan cannot be repaid on time, the collateral may be liquidated by the pawn shop through a pawnbroker or secondhand dealer through sales to customers.]

**SHOW CARD for Q74**

- a bank using the overdraft facility of my bank account
- a bank using a bank loan
- credit card debt
- a store or company using installment credit or buying on credit
- a leasing contract
- a utility provider by delaying payment of bills (e.g. telephone provider, gas, electricity)
- an internet loan provider
- a pay day lender
- a pawnshop
- an employer
- family, relatives or friends
- another private lender
- other



75) Now imagine that you have an emergency and you need to borrow [INSERT COUNTRY-SPECIFIC VALUES FROM BELOW] [LOCAL CURRENCY]. How likely is it that you could borrow this amount from any of the following sources?

For translator: Please make sure that this question is translated as “could borrow” and not “would borrow”!

[Use show card below]

From...

- a) a bank
- b) an employer
- c) a pay day lender
- d) a pawn shop
- e) an internet loan provider
- f) family, relatives or friends
- g) another private lender
- h) other

For each item:

very likely=1, likely=2, unlikely=3, very unlikely=4, don't know=88888, no answer=99999

**SHOW CARD for Q75 and Q76**

- a bank
- an employer
- a pay day lender
- a pawn shop
- an internet loan provider
- family, relatives or friends
- another private lender
- other

[FOR TRANSLATOR: Please replace the following amount for your country. These values should represent about 4 times an average monthly wage in your country.]

Czech Republic: 105,000 koruny

Hungary: 900,000 forint

Poland: 15,600 złoty

Bulgaria: 3,500 leva

Romania: 10,000 lei

Croatia: 19,000 kuna

Serbia: 240,000 dinar

Bosnia and Herzegovina: 5100 mark

FYR Macedonia: 128,000 denar

Albania: 152,000 lek

76) And where do you think you would actually end up borrowing INSERT COUNTRY-SPECIFIC VALUES FROM BELOW] [LOCAL CURRENCY] in case of an emergency?

For translator: Please make sure that this question is translated as “would borrow” and not “could borrow”!

[Use show card from Q75]

I would borrow this amount from...

a bank	1
an employer	2
a pay day lender	3
a pawn shop	4
an internet loan provider	5
family, relatives or friends	6
another private lender	7
other source	8
Do not know	88888
No answer	99999

[FOR TRANSLATOR: Please replace the following amount for your country. These values should represent about 4 times an average monthly wage in your country.]

Czech Republic: 105,000 koruny

Hungary: 900,000 forint

Poland: 15,600 złoty

Bulgaria: 3,500 leva

Romania: 10,000 lei

Croatia: 19,000 kuna

Serbia: 240,000 dinar

Bosnia and Herzegovina: 5100 mark

FYR Macedonia: 128,000 denar

Albania: 152,000 lek

19eb) [ASK ALL] In general, which of the following best describes your current debt position?

I have too much debt right now and I have or may have difficulty paying it off.	1
I have no debt or the right amount of debt right now and I face no problems with it.	2
I would like to borrow more money but have not tried to do so yet.	3
I would like to borrow more money and tried but was not able to.	4
Don't know	88888
No answer	99999

73) [ASK ALL] Now, let us focus on bank loans only. Before the year 2000, did you, either personally or together with your partner, ever take out a loan from a bank?

[MULTIPLE ANSWERS POSSIBLE]

1. Yes, I had a loan from a bank which I took out before 2000 and have paid it off.
2. Yes, I have a loan from a bank which I took out before 2000 and I am still paying it off.
3. No.

For each item:

mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

52) [ASK ALL] Since the year 2000, have you, either personally or together with your partner, ever contacted a bank with a view of obtaining a loan? Please also consider instances where you did not take out a loan in the end; or instances where the contact with a bank was established through a financial broker or property/real estate developer.

Yes	1	[Q53]
No	2	[IF Q20 = 2, 3, 4, 5 or 6, THEN JUMP TO Q20d3. OTHERWISE Q22f]
Don't know	88888	[IF Q20 = 2, 3, 4, 5 or 6, THEN JUMP TO Q20d3. OTHERWISE Q22f]
No answer	99999	[IF Q20 = 2, 3, 4, 5 or 6, THEN JUMP TO Q20d3. OTHERWISE Q22f]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

53) [IF Q52=1]: Since 2000, how many times did you, either personally or together with your partner, consider taking out a loan and contacted a bank or several banks in this context?

_____ #####	
Don't know	88888 [Q54]
No answer	99999 [Q54]

[Interviewer: For # of times respondent considered taking out a loan in Q53: Iterate for each instance over Q54–Q60b]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

54) I would like to go through your experiences when you considered taking out a loan. Remembering the first [second / third / ...#] [Interviewer please substitute] time you considered taking out a loan: What was the main purpose of the loan for which you contacted a bank or several banks?

to finance a house or apartment	1
for consumption goods (furniture, travelling, household appliances, etc.)	2
to finance a car	3
for education	4
for refinancing a loan	5
for other purposes	6
Don't know	88888
No answer	99999

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

55) In which year was this?

Year: #####	
Don't know	88888
No answer	99999

[FOR INTERVIEWER: USE SHOW CARD „BANK LIST” for Q56 to Q59. FOR EACH BANK mentioned in Q56 iterate over Q57\_rev–Q59]

**THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS**

		Q56 Which banks did you contact? Please name all banks.	Q57 deleted Q57_rev What was the reaction of the bank you contacted?	Q58 [ASK Q58 for each bank IF Q57_rev=2, 3, 4, 88888 and 99999] Did you take out a loan from this bank?	Q59 [ASK Q59 for each bank IF Q58=1] Are you currently still paying off this loan?
	Code	Yes=1 No=2 Don't know=88888 No answer=99999	The bank refused to give me a loan=1 The bank offered a loan for a lower amount than was requested=2 The bank advised against a loan but offered the full amount=3 The bank was willing to meet my request=4 Don't know= 88888 No answer=99999	Yes=1 No=2 Don't know=88888 No answer=99999	Yes=1 No=2 Don't know= 88888 No answer= 99999
Alfa Bank	10001				
BKT	10002				
Banka Societe Generale Albania	10003				
Credins Bank	10004				
Credit Agricole	10012				
Emporiki Bank	10005				
Intesa Sanpaolo Bank	10006				
NBG	10007				
Procredit Bank	10008				
Raiffeisen Bank Albania	10009				
Banka e Tiranes	10010				
Union Bank	10011				
Other	666666				

[IF respondent has answered Q57\_rev to Q59 for each bank mentioned in Q56, THEN CHECK WHETHER Q58 IS 2, 88888 or 99999 (i.e. no "YES=1") FOR ALL BANKS.

**IF Q58 IS 2, 88888 or 99999 FOR ALL BANKS, THEN ASK Q60b.**

OTHERWISE start the iteration for the second (third, ...) instance to take out a loan → Q54]

**THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS**

Q60b) [ONLY IF Q58 IS 2, 88888 or 99999 (but no "YES=1") FOR ALL BANKS, THEN ASK Q60b]: You said you had an offer from a bank to take out a loan but ended up not taking out the loan. What was the reason?

- I borrowed the money elsewhere 1
- I found the terms of the loan(s) unfavorable for my situation 2
- I decided against borrowing any money, unrelated to the offers I received. 3
- Other reason 4
- Don't know 88888
- No answer 99999

[END ITERATION for the first instance and start the iteration for the second (third,...) instance to take out a loan → Q54.]

[IF iteration over ALL instances to take out a loan mentioned in Q53 has been finished, THEN CHECK WHETHER Q59 has been answered more than once – across all instances:

**IF Q59 MORE THAN ONE "YES=1", THEN ASK Q60.**

OTHERWISE go to Q20d3.]

**THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS**

Q60) [ASK IF more than one YES in Q59, OTHERWISE GO TO Q20d3]:

At which bank do you hold the largest, most important loan?

Bank

#####

[Please insert the banks of your country's bank list above.]

**Coding instructions for Q53–Q60:** Please code separate variable for each time the respondent considered taking out a loan.

For example: Respondent A, considered taking out a loan three times.

- The first time he wanted a mortgage in 2005, applied to 3 different banks, one of them refused to give him a loan, one advised against a loan and one would have approved, he took it from NBG. Respondent A is still paying off this loan. It is his biggest loan.
- The second time, in 2007, he wanted a loan for education, applied to two different banks, both advised against taking out a loan, but he ended taking out a loan from one of them. Respondent A is still paying off this loan.
- A third time he considered to take out a loan for travelling, applied to 2 different banks (Raiffeisen and Union) in 2014, both banks were willing to meet his request, but he did not take out the loan because he decided against borrowing money.

Please use the bank codes for your country – the example is for Albania.

Q53=3		
<i>First instance</i>	<i>Second instance</i>	<i>Third instance</i>
Q54_1=1	Q54_2=4	Q54_3=2
Q55_1=2005	Q55_2=2007	Q55_2=2014
Q56_10001_1=1	Q56_10001_2=2	Q56_10001_3=2
Q56_10002_1=1	Q56_10002_2=2	Q56_10002_3=2
Q56_10003_1=2	Q56_10003_2=1	Q56_10003_3=2
Q56_10004_1=2	Q56_10004_2=2	Q56_10004_3=2
Q56_10005_1=2	Q56_10005_2=2	Q56_10005_3=2
Q56_10006_1=2	Q56_10006_2=2	Q56_10006_3=2
Q56_10007_1=1	Q56_10007_2=1	Q56_10007_3=2
Q56_10008_1=2	Q56_10008_2=2	Q56_10008_3=2
Q56_10009_1=2	Q56_10009_2=2	Q56_10009_3=1
Q56_10010_1=2	Q56_10010_2=2	Q56_10010_3=2
Q56_10011_1=2	Q56_10011_2=2	Q56_10011_3=1
Q56_10012_1=2	Q56_10012_2=2	Q56_10012_3=2
Q57rev_10001_1=1	Q57rev_10001_2=.	Q57rev_10001_3=.
Q57rev_10002_1=3	Q57rev_10002_2=.	Q57rev_10002_3=.
Q57rev_10003_1=.	Q57rev_10003_2=2	Q57rev_10003_3=.
Q57rev_10004_1=.	Q57rev_10004_2=.	Q57rev_10004_3=.
Q57rev_10005_1=.	Q57rev_10005_2=.	Q57rev_10005_3=.
Q57rev_10006_1=.	Q57rev_10006_2=.	Q57rev_10006_3=.
Q57rev_10007_1=4	Q57rev_10007_2=2	Q57rev_10007_3=.
Q57rev_10008_1=.	Q57rev_10008_2=.	Q57rev_10008_3=.
Q57rev_10009_1=.	Q57rev_10009_2=.	Q57rev_10009_3=4
Q57rev_10010_1=.	Q57rev_10010_2=.	Q57rev_10010_3=.
Q57rev_10011_1=.	Q57rev_10011_2=.	Q57rev_10011_3=4
Q57rev_10012_1=.	Q57rev_10012_2=.	Q57rev_10012_3=.
Q58_10001_1=.	Q58_10001_2=.	Q58_10001_3=.
Q58_10002_1=2	Q58_10002_2=.	Q58_10002_3=.
Q58_10003_1=.	Q58_10003_2=1	Q58_10003_3=.
Q58_10004_1=.	Q58_10004_2=.	Q58_10004_3=.
Q58_10005_1=.	Q58_10005_2=.	Q58_10005_3=.
Q58_10006_1=.	Q58_10006_2=.	Q58_10006_3=.
Q58_10007_1=1	Q58_10007_2=2	Q58_10007_3=.
Q58_10008_1=.	Q58_10008_2=.	Q58_10008_3=.
Q58_10009_1=.	Q58_10009_2=.	Q58_10009_3=2
Q58_10010_1=.	Q58_10010_2=.	Q58_10010_3=.
Q58_10011_1=.	Q58_10011_2=.	Q58_10011_3=2
Q58_10012_1=.	Q58_10012_2=.	Q58_10012_3=.
Q59_10001_1=.	Q59_10001_2=.	Q59_10001_3=.
Q59_10002_1=.	Q59_10002_2=.	Q59_10002_3=.
Q59_10003_1=.	Q59_10003_2=1	Q59_10003_3=.

Q59_10004_1=.	Q59_10004_2=.	Q59_10004_3=.
Q59_10005_1=.	Q59_10005_2=.	Q59_10005_3=.
Q59_10006_1=.	Q59_10006_2=.	Q59_10006_3=.
Q59_10007_1=1	Q59_10007_2=.	Q59_10007_3=.
Q59_10008_1=.	Q59_10008_2=.	Q59_10008_3=.
Q59_10009_1=.	Q59_10009_2=.	Q59_10009_3=.
Q59_10010_1=.	Q59_10010_2=.	Q59_10010_3=.
Q59_10011_1=.	Q59_10011_2=.	Q59_10011_3=.
Q59_10012_1=.	Q59_10012_2=.	Q59_10012_3=.
Q60b_1=.	Q60b_2=.	Q60b_3=3
Q60=10007		

**NOTE: Complete wording of the questions in the previous table including filter and interviewer instructions**

**THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS**

56) Which banks did you contact? Please name all banks.  
 [For Interviewer: Use the SHOW CARD "Bank list"]

Bank 1 Yes=1 No=2 Don't know=88888 No answer=99999  
 Bank 2 Yes=1 No=2 Don't know=88888 No answer=99999  
 ....  
 Bank X Yes=1 No=2 Don't know=88888 No answer=99999

[FOR EACH BANK mentioned in Q56 iterate over Q57\_rev-Q59]

57) deleted

**THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS**

57\_rev) What was the reaction of the bank you contacted?

Bank 1  
 The bank refused to give me a loan=1, The bank offered a loan for a lower amount than was requested=2, The bank advised against a loan but offered the full amount=3, The bank was willing to meet my request=4, Don't know=88888, No answer=99999

Bank 2  
 The bank refused to give me a loan=1, The bank offered a loan for a lower amount than was requested=2, The bank advised against a loan but offered the full amount=3, The bank was willing to meet my request=4, Don't know=88888, No answer=99999

Bank X  
 The bank refused to give me a loan=1, The bank offered a loan for a lower amount than was requested=2, The bank advised against a loan but offered the full amount=3, The bank was willing to meet my request=4, Don't know=88888, No answer=99999

**THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS**

[ASK Q58 for each bank IF Q57\_rev=2, 3, 4, 88888 and 99999]

58) Did you take out a loan from this bank?

Bank 1 Yes=1 No=2 Don't know=88888 No answer=99999  
 Bank 2 Yes=1 No=2 Don't know=88888 No answer=99999  
 ....  
 Bank X Yes=1 No=2 Don't know=88888 No answer=99999

**THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS**

[ASK Q59 for each bank IF Q58=1]

59) Are you currently still paying off this loan?

Bank 1	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 2	Yes=1 No=2 Don't know=88888 No answer=99999
....	
Bank X	Yes=1 No=2 Don't know=88888 No answer=99999

[IF respondent has answered Q57\_rev to Q59 for each bank mentioned in Q56, THEN CHECK WHETHER Q58 IS 2, 88888 or 99999 (i.e. no "YES=1") FOR ALL BANKS.

**IF Q58 IS 2, 88888 or 99999 FOR ALL BANKS, THEN ASK Q60b.**

OTHERWISE start the iteration for the second (third, ....) instance to take out a loan →Q54]

20d3) [IF RESPONDENT HAS A LOAN, IF Q20 = 2, 3, 4, 5 and 6, OTHERWISE GO TO **Q22f**]

I would like to ask you some questions about your loan or if you have more than one loan, please refer to the largest, most important loan.

In which currency was this loan granted?

[LOCAL CURRENCY]	1
Euro	2
Swiss franc	3
Other	4

[FOR TRANSLATORS: for Croatia, Serbia, Macedonia and Bosnia-Herzegovina use these categories]

[LOCAL CURRENCY]	1
Euro or indexed to euro	2
Swiss franc or indexed to Swiss franc	3
Other	4
Don't know	88888
No answer	99999

**20d1a) DELETED**

20d6) When you took out this loan, what was the overall term of the loan?

[FOR TRANSLATORS: with term of the loan we mean duration, maturity]

[FOR INTERVIEWER: Please only code months and years if term is more than one year plus a fraction e.g. 2.5 years. If term is 2 years this should be coded as 2 years not 24months, months should be missing. If term is 6 months this should be coded 6 months not 0.5 years and years should be missing.]

Years ##### OR: Months #####

Don't know	88888
No answer	99999

20d7) What type of interest rate do you have?

Fixed interest rate	1
Initial fixed interest rate	2
Variable interest rate	3
Other	4
Don't know	88888
No answer	99999

20b3) Has your household been in arrears on loan repayments once or more during the last 12 months on account of financial difficulties?

[INTERVIEWER: "once" refers to the repayment of one installment]

Yes, once	1 [Q20b2]
Yes, twice or more	2 [Q20b2]
No	3 [Q22f]
Don't know	88888 [Q22f]
No answer	99999 [Q22f]

20b2) [IF Q20b3 = 1 OR 2] If you do find it more difficult to pay back your loan: What is the reason?  
[MULTIPLE ANSWERS POSSIBLE]

1. The earnings of my household have dropped
2. The loan installments have gone up (e.g. higher interest rates, less favorable exchange rate)
3. Other reasons

For each item: yes 1 / no 2 / don't know 88888 / no answer 99999

20b4) [IF HOUSEHOLD HAS BEEN IN ARREARS, Q20b3=1 OR 2]

And currently: Is your household late with its loan payments; and if yes, is your payment more than 3 months late, or less than 3 months late?

No	1
Yes,	
more than 3 months late	2
less than 3 months late	3
Don't know	88888
No answer	99999

#### Q61 to Q65 DELETED

22f) [ASK ALL] I would like to ask you a question about how much trust you have in certain institutions. For each of the following institutions, please tell me if you tend to trust it or tend not to trust it. 1 means "I trust completely", 2 means "I somewhat trust", 3 means "I neither trust nor distrust", 4 means "I somewhat distrust" and 5 means "I do not trust at all".

[Coding 1 to 5; Don't know 88888, No answer 99999]

1. Government/cabinet of ministers
2. Police
3. Domestically Owned Banks
4. Foreign Owned Banks
5. The European Union
6. [NAME OF CENTRAL BANK]

[For translators: Please insert the name of the central bank in your country.]

66) In managing your financial investments, would you say you have a preference for investments that offer: [Items on a SHOW CARD]

VERY HIGH returns, but with A HIGH risk of losing part of the capital	1
A GOOD return, but also a FAIR degree of protection for the investment capital	2
A FAIR return, with a GOOD degree of protection for the invested capital	3
LOW returns, WITH NO RISK of losing the invested capital	4
Don't Know	88888
No Answer	99999



67) I am going to read out some statements. Please indicate your level of agreement on a scale from 1 (strongly agree) to 6 (strongly disagree)

strongly agree	1
agree	2
somewhat agree	3
somewhat disagree	4
disagree	5
strongly disagree	6
Don't Know	88888
No Answer	99999

- a) I tend to live for today and let tomorrow take care of itself.  
 b) I am impulsive and tend to buy things even when I cannot really afford them  
 c) I am very organised when it comes to managing my money day-to-day.

27) If you think back in time to periods of economic turbulences that happened prior to 2008, e.g. very high inflation, banking crisis or restricted access to savings deposits. At that time, did you personally incur a financial loss due to such events?

No, I had no savings then	1
No, I did not incur a financial loss	2
Yes	3
Don't know	88888
No answer	99999

30) Finally, we would like to ask some general questions concerning household finances.

Suppose you had 100 [LOCAL CURRENCY] in a savings account and the interest rate was 2% per year. Disregarding any bank fees, how much do you think you would have in the account after 5 years if you left the money to grow: more than 102, exactly 102, less than 102 [LOCAL CURRENCY]?

More than 102 [LOCAL CURRENCY]	1
Exactly 102 [LOCAL CURRENCY]	2
Less than 102 [LOCAL CURRENCY]	3
Don't know	88888
No answer	99999

31) Suppose that the interest rate on your savings account was 4% per year and inflation was 5% per year. Again disregarding any bank fees – after 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account?

More	1
Exactly the same	2
Less	3
Don't know	88888
No answer	99999

32) Suppose that you have taken a loan in EURO. Then the exchange rate of the [LOCAL CURRENCY] depreciates against the EURO. How does this change the amount of local currency you need to make your loan installments?

Increases	1
Stays exactly the same	2
Decreases	3
Don't know	88888
No answer	99999

34) When an investor spreads his money among different assets, does the risk of losing money

Increase	1
Decrease	2
Stay the same	3
Don't Know	88888
No Answer	99999

Q68 to Q72 DELETED

## Socio-demographic Questions

N1) Gender	1	male	
	2	female	

N2) Age		_____ (exact age)	
	Don't know		88888
	No answer		99999

N3) Marital Status	1	married / with partner	
	2	single	
	3	separated/ divorced	
	4	widow(er)	
	Don't know		88888
	No answer		99999

N4) How many people live permanently in this household?			
Size of household including respondent		_____ people	
	Don't know		88888
	No answer		99999
<i>(Please consider also people who are temporarily absent e.g. students or persons in military service.)</i>			

N4a) How many members of your household have a regular income?			
Number of household members with regular income including respondent		_____ people	
	Don't know		88888
	No answer		99999
<i>(Please consider also people who are temporarily absent e.g. students or persons in military service.)</i>			

N5) Are you the person whose income contributes most to the total income of your household?			
	1	yes	
	2	no	
	Don't know		88888
	No answer		99999

N6) Who is in charge of managing household finances?			
	1	I am	
	2	I am together with my partner	
	3	somebody else is	
	Don't know		88888
	No answer		99999

N7a) How many children live permanently in this household?			
		_____ children (up to and including 18 years of age)	
	Don't know		88888
	No answer		99999
<i>(Please consider also children who are temporarily absent e.g. students.)</i>			

N7b) And how of many of these children are between			
		0 to 6 years old	_____ children
		7 to 12 years old	_____ children
		13 to 15 years old	_____ children
		16 to 18 years old	_____ children
	Don't know		88888
	No answer		99999

N8) Religion	1	Atheist / Agnostic	
	2	Muslim	
	3	Orthodox Christian	
	4	Catholic Christian	
	5	Other Christian, including Protestant	
	6	Other (for example Jew, Buddhist, etc.)	
	88888	Don't Know	
	99999	No Answer	

N9) Education	1	Primary	
	2	Lower Secondary	
	3	(Upper) Secondary	
	4	Post-Secondary Non-Tertiary Education	
	5	First Stage of Tertiary Education	
	6	Second Stage of Tertiary Education	
	Don't know		88888
	No answer		99999

For a Definition of categories, see:  
[http://www.unesco.org/education/information/nfsunesco/doc/iscled\\_1997.htm](http://www.unesco.org/education/information/nfsunesco/doc/iscled_1997.htm)

N10) Current Employment	1	employee	
	2	employer	
	3	own account worker	
	4	contributing family worker	
	5	retired	
	6	student / pupil	
	7	maternity leave	
	8	not working, seeking a job	
	9	not working for salary, not seeking a job	
	Don't know		88888
No answer		99999	

For a definition of categories, see:  
<http://laborsta.ilo.org/applv8/data/icsee.html>

*Employer* is a person who operates his or her own economic enterprise, or engages independently in a profession or trade, and hires one or more employees. Some countries may wish to distinguish among employers according to the number of persons they employ.

*Own account worker* is a person who operates his or her own economic enterprise, or engages independently in a profession or trade, and hires no employees.

*Contributing family workers* are those workers who hold a "self-employment" job (cf. paragraph 7) in a market-oriented establishment operated by a related person living in the same household, who cannot be regarded as a partner, because their degree of commitment to the operation of the establishment, in terms of working time or other factors to be determined by national circumstances, is not at a level comparable to that of the head of the establishment. (Where it is customary for young persons, in particular, to work without pay in an economic enterprise operated by a related person who does not live in the same household, the requirement of "living in the same household" may be eliminated.)

N11) If 10=1, 2, 3 or 4 i.e. employee, employer, own account worker or contributing family worker: Is your current employment:			
	1	part time	
	2	full time	
	88888	Don't Know	
	99999	No Answer	

N12) *Profession – ask all except students or pupils, i.e. ask if N10=1, 2, 3, 4, 5, 7, 8, 9, 88888, 99999.*  
 Self-employed...

	farmer, gardener, fisherman	1
	professional (e.g. lawyer, doctor, accountant, architect)	2
	owner of a company up to 3 employees	3
	owner of a company more than 3 employees	4
Employed white collar...	professional (e.g. teacher, lawyer, doctor, accountant, architect)	5
	general management, director, member of board etc.	6
	middle management	7
	white-collar employees (e.g. office staff, civil servant, police officer, nurse, armed forces)	8
Employed blue collar...	master, foreman, supervisor	9
	skilled worker / specialist worker	10
	other workers	11
Don't Know		88888
No Answer		99999

N20) Did your household experience an unexpected significant reduction of its income over the past 12 months?

Yes	1
No	2
Don't know	88888
No answer	99999

**N10a DELETED**

N13) Do you or anyone in your household own any of the following?

[MULTIPLE ANSWERS]

a. A car	1 yes	2 no
b. The house or apartment you live in (your main residence)	1 yes	2 no
b1. Secondary residence	1 yes	2 no
c. other real estate	1 yes	2 no
d. A mobile phone	1 yes	2 no
e. A computer	1 yes	2 no
f. Access to internet at home	1 yes	2 no
Don't know	88888	
No answer	99999	

[FOR INTERVIEWER: The main residence is the place where the respondent (and his/her household) lives for most of the year.]

N21) [ASK ALL] Do you personally or your partner receive income in euro?

No	1
Yes regularly	2
Yes infrequently	3
Don't know	88888
No answer	99999

N22) [ASK ALL] Do you personally or your partner receive money from abroad? E.g. from family members living or working abroad, pension payments, etc?

No	1
Yes regularly	2
Yes infrequently	3
Don't know	88888
No answer	99999

N14) Total monthly income of the household after taxes

*Ask directly if customary and acceptable in your country, otherwise ask in 20 categories which should be defined so that at most 10% of respondents are in each category.*

Don't know	88888
No answer	99999

N18) If you consider all sources of income earned by your household over the last 12 months: What share of your household's income do you receive directly on your bank account(s)?

[SHOW CARD]

Less than 25%	1
25-50%	2
51-75%	3
76-90%	4
more than 90%	5
Don't know	88888
No answer	99999

**N23) DELETED**

**Questions to be completed by interviewer**

A7) Primary Sampling Unit:

The final dataset should contain 3 PSU Variables (psu\_exact, psu\_city and psu\_zip), which are identical numerically but differ in the label. The numerical categories should be country-specific, i.e. XXYYYY (X=country-ID, Y=PSU)

A7a) psu\_exact where the label is the exact address / name of the primary sampling unit  
(e.g. street name, city, region, country)

A7b) psu\_city where the label is the name of the village / city  
(In case there is more than one town / village of this name in your country, add the region in the label of the PSU)

A7c) psu\_zip where the label is the postal code of the town / village

**(Please note that PSU data are released as a harmonized variable only)**

A8) Region \_\_\_\_\_

(Use NUTS2 Regions. If not available use other official regions.)

For FYR Macedonia use NUTS3 regions, since Macedonia consist of only one NUTS 2 region.

A9) Size of Village / City \_\_\_\_\_ (please round to the nearest 500)