

## **OeNB Euro Survey Questionnaire Fall 2015**

This document contains all questions asked to respondents in the survey wave of fall 2015 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 2015

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

1. DELETED

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

20. DELETED

3. DELETED

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

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

9. DELETED

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

10b1. DELETED

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

12. DELETED

13. DELETED

14. DELETED

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     |
| 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
British Pound	yes 1	no 2	Don't know	88888	No answer	99999

**(ONLY FOR POLAND)**

[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) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5\_1=1 OR 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, which share is denominated in foreign currency?**

[FOR INTERVIEWERS: IF RESPONDENT ANSWERS "Don't know", "varying", "difficult" or "no answer" ask again: An approximate answer would also be helpful.]

\_\_\_ percentage of foreign currency cash holdings (answer between 1 and 100) plus  
 \_\_\_ percentage of cash holdings in [LOCAL CURRENCY] (answer between 1 and 100) = 100% (total cash holdings)

- |            |       |
|------------|-------|
| Don't know | 88888 |
| No answer  | 99999 |

6aa) [IF 6a=88888 or 99999] Would you be able to say whether more than 50%, about 50% or less of your cash holdings are denominated in foreign currency?

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

6ac) DELETED

7) DELETED

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:	51,000 korony
Hungary:	470,000 forint
Poland:	7,500 złoty
Bulgaria	1,600 lev
Romania	4,500 lei
Croatia	16,000 kuna
Serbia	120,000 dinar
Bosnia and Herzegovina	2,500 mark
FYR Macedonia	60,000 denar
Albania	80,000 lek

[FOR TRANSLATOR: With the formulation "suppose you had ..." we mean the subjunctive, i.e. the hypothetical situation, and not the past tense.]

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\_1) (ONLY FOR ROMANIA)

A wage card/debit card

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

c\_2) (FOR ALL OTHER COUNTRIES EXCEPT ROMANIA)

A 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

[For translator: For items 12e to 12j use translations of Q19d of the fall 2013 questionnaire.]

### 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	[Q14b]
No	2	[Q40]
Don't know	88888	[Q40]
No answer	99999	[Q40]

14b) [IF Q13=1] If you think about the overall amount of money you hold in saving deposits that you hold personally or together with your partner, which share is denominated in foreign currency?

[FOR INTERVIEWERS: IF RESPONDENT ANSWERS "Don't know", "varying", "difficult" or "no answer" ask again: An approximate answer would also be helpful.]

\_\_\_ percentage of foreign currency savings deposits (answer between 1 and 100) plus  
 \_\_\_ percentage of savings deposits in [LOCAL CURRENCY] (answer between 1 and 100)  
 = 100% (total savings deposits)  
 Don't know 88888  
 No answer 99999

14c) [IF Q14b=88888 or 99999] Would you be able to say whether more than 50%, about 50% or less of your money in savings deposits is denominated in foreign currency?

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

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

(ONLY FOR POLAND)

19ac) DELETED

19f) DELETED

19h) DELETED

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=1 OR Q12c\_2=1 ASK Q40, OTHERWISE: for AL, BG, MK, RO, RS go to Q44 - for BA, HR, HU, PL, CZ go to Q22]

		<p><b>Q40</b></p> <p>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.</p> <p>[INTERVIEWER: USE SHOW CARD „BANK LIST”]</p>	<p><b>Q41 [FOR EACH YES IN Q40 ASK]:</b></p> <p>In which year did you open the account at _____[NAME BANKS]? If you don't know exactly, an approximate answer would also be helpful.</p> <p>[INTERVIEWER: USE SHOW CARD „BANK LIST”]</p>	<p><b>Q42</b></p> <p>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.</p>	<p><b>Q43 [ONLY IF RESPONDENT HAS CHOSEN MORE THAN ONE BANK IN Q40]</b></p> <p>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.</p> <p>[INTERVIEWER: USE SHOW CARD „BANK LIST”]</p>
				<p>___ 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)</p>	
	Code	<p>Yes=1 No=2 Don't know=88888 No answer=99999</p>	<p>Year = #### Don't know=88888 No answer=99999</p>	<p>Answer between 0 and 100 Don't know=88888 No answer=99999</p>	<p>Shares: % + % + ... + % =100% (sum of alle percentage shares must add up to 100%) Don't know=88888 No answer=99999</p>
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=1 OR Q12c\_2=1; OTHERWISE OTHERWISE: for AL, BG, MK, RO, RS go to Q44 - for BA, HR, HU, PL, CZ 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
....	
BankX	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	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
....	
BankX	Yes=1 No=2 Don't know=88888 No answer=99999

[END ITERATION]

**ASK QUESTIONS Q44 to Q51 ONLY IN AL, BG, MK, RO and RS**

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

		<p><b>Q44</b> [ASK ALL]: We are interested in understanding how households manage their finances over time. Therefore, we would like to ask you to name all banks at which you - personally or together with your partner - held money on accounts or deposits as of December 2013. [INTERVIEWER: USE SHOW CARD „BANK LIST”]</p>	<p><b>Q44a</b> [ASK for each YES in Q44]: In which country is the main owner of [NAME of the BANK] based? [Interviewer: Do not read answers, just code them]</p>	<p><b>Q45</b> [ASK ALL]: As of December 2013, if you think about the overall amount of your money at banks and in cash, which proportion did you hold in cash?</p>	<p><b>Q46</b> [IF RESPONDENT HAS CHOSEN MORE THAN ONE BANK IN Q44]: You said you held money at several banks in December 2013. How was the amount of your money at banks distributed between the banks then? [INTERVIEWER: USE SHOW CARD „BANK LIST”]</p>	<p><b>Q47</b> IF RESPONDENT HAS CHOSEN AT LEAST ONE BANK IN Q44]: In 2014 and 2015, did you withdraw or transfer significant parts or all of your money from a specific bank? Please refer only to significant and not to negligible changes.</p>	<p><b>Q48</b> [IF YES in Q47]: Did you withdraw or transfer significant parts or all of your money from _____[NAME BANKS] ?  [Please ask for all Banks mentioned in Q44. USE SHOW CARD „BANK LIST”]</p>	<p><b>Q49</b> [ASK for each YES in Q48: For which reasons did you take money away from _____ [NAME BANKS]? [MULTIPLE ANSWERS]  [Interviewer: Please ask for all Banks mentioned in Q48. Please go through items 49a to 49d row-wise, then proceed to the next bank, i.e. going through the questions bank by bank.]</p>				
				<p>___ 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</p>		<p>Yes=1 No=2 Don't know=88888 No answer=99999</p>		<p>49a I was not happy with the bank's terms and conditions or with its services</p>	<p>49b I considered it too risky to leave the money at this bank</p>	<p>49c I was not happy with the bank's business conduct in general although my money was safe.</p>	<p>49d Other reason</p>	
	Code	<p>Yes=1 No=2 I did not have any bank accounts or deposits=77777 Don't know=88888 No answer=99999 [If Respondents answers 77777, then go to Q51]</p>	<p>[Your Country]=Code of respective country Austria=12 Belgium=13 France=14 Germany=15 Greece=16 Italy=17</p>	<p>Answer between 0 and 100 Don't know=88888 No answer=99999</p>	<p>Shares: % + % + ... + % =100% (sum of alle percentage shares must add up to 100%) Don't know=88888 No answer=99999</p>	<p>Yes=1 No=2 Don't know=88888 No answer=99999</p>	<p>Yes=1 No=2 Don't know=88888 No answer=99999</p>	<p>Yes=1 No=2 Don't know=88888 No answer=9999</p>	<p>Yes=1 No=2 Don't know=88888 No answer=9999</p>	<p>Yes=1 No=2 Don't know=88888 No answer=9999</p>	<p>Yes=1 No=2 Don't know=88888 No answer=9999</p>	

			Netherlands =18 Russia=19 Spain=20 Turkey=21 Other=7777 7 Don't know=88888 No answer=999 99								
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										

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

**Coding instructions for Q44 to Q49:** Please code separate variables for each bank.

For example: Respondent A had bank accounts and savings deposits at three different Banks as of December 2013: at Credit Agricole, Emporiki and Raiffeisen. Respondent A thinks that Credit Agricole is French, Emporiki is Greek and Raiffeisen is Austrian; Respondent A held about 25% of his money in cash. The amount of money at banks was distributed between the banks: Credit Agricole =5%, Emporiki=35% and Raiffeisen=60%. Respondent A withdrew money from Emporiki for other reasons and from Raiffeisen because of bad terms and other reasons.

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

Q44_10001=2	Q44a_10001=.	Q45_1=25	Q46_10001=.	Q47=1	Q48_10001=.	Q49a_10001=.	Q49b_10001=.	Q49c_10001=.	Q49d_10001=.
Q44_10002=2	Q44a_10002=.	Q45_2=75	Q46_10002=.		Q48_10002=.	Q49a_10002=.	Q49b_10002=.	Q49c_10002=.	Q49d_10002=.
Q44_10003=2	Q44a_10003=.		Q46_10003=.		Q48_10003=.	Q49a_10003=.	Q49b_10003=.	Q49c_10003=.	Q49d_10003=.
Q44_10004=2	Q44a_10004=.		Q46_10004=.		Q48_10004=.	Q49a_10004=.	Q49b_10004=.	Q49c_10004=.	Q49d_10004=.
Q44_10005=1	Q44a_10005=6		Q46_10005=35		Q48_10005=1	Q49a_10005=2	Q49b_10005=2	Q49c_10005=2	Q49d_10005=1
Q44_10006=2	Q44a_10006=.		Q46_10006=.		Q48_10006=.	Q49a_10006=.	Q49b_10006=.	Q49c_10006=.	Q49d_10006=.
Q44_10007=2	Q44a_10007=.		Q46_10007=.		Q48_10007=.	Q49a_10007=.	Q49b_10007=.	Q49c_10007=.	Q49d_10007=.
Q44_10008=2	Q44a_10008=.		Q46_10008=.		Q48_10008=.	Q49a_10008=.	Q49b_10008=.	Q49c_10008=.	Q49d_10008=.
Q44_10009=1	Q44a_10009=2		Q46_10009=60		Q48_10009=1	Q49a_10009=1	Q49b_10009=2	Q49c_10009=2	Q49d_10009=1
Q44_10010=2	Q44a_10010=.		Q46_10010=.		Q48_10010=.	Q49a_10010=.	Q49b_10010=.	Q49c_10010=.	Q49d_10010=.
Q44_10011=2	Q44a_10011=.		Q46_10011=.		Q48_10011=.	Q49a_10011=.	Q49b_10011=.	Q49c_10011=.	Q49d_10011=.
Q44_10012=1	Q44a_10012=4		Q46_10012=5		Q48_10012=2	Q49a_10012=.	Q49b_10012=.	Q49c_10012=.	Q49d_10012=.
Q44_666666=2	Q44a_666666=.		Q46_666666=.		Q48_666666=.	Q49a_666666=.	Q49b_666666=.	Q49c_666666=.	Q49d_666666=.

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

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

ASK QUESTIONS Q44 to Q51 ONLY IN AL, BG, MK, RO and RS

44) [ASK ALL, but only in AL, BG, MK, RO, RS] We are interested in understanding how households manage their finances over time. Therefore, we would like to ask you to name all banks at which you – personally or together with your partner – held money on accounts or deposits as of December 2013.

[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 deposits, term deposits etc...Please make sure that your translation accounts for this broad , i.e., compare with Question 12.]

[For Interviewer: Use the same 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
....	
BankX	Yes=1 No=2 Don't know=88888 No answer=99999
I did not have any bank accounts or deposits	77777 [go to Q51]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

44a) [Ask only in AL, BG, MK, RO, RS; ASK for each YES in Q44]:  
In which country is the main owner of [NAME of the BANK] based?

[FOR Interviewer: Do not read answers, just code them]

[Your Country]=Use code for your respective country

Austria=12  
Belgium=13  
France=14  
Germany=15  
Greece=16  
Italy=17  
Netherlands=18  
Russia=19  
Spain=20  
Turkey=21  
Other=77777  
Don't know=88888  
No answer=99999

[FOR INTERVIEWER: The main owner of a bank is based in [your country] means that the bank is predominantly owned by companies, individuals or the government of [your country]. The main owner of a bank is based in Austria means, that the bank is predominantly owned by an Austrian bank, company or individual.]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

45) [Ask only in AL, BG, MK, RO, RS] As of December 2013, if you think about the overall amount of your money at banks and in cash, which proportion did you hold in cash?

\_\_\_ 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 Q44: ITERATE OVER Q46]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

46) [Ask only in AL, BG, MK, RO, RS] [IF RESPONDENT HAS CHOSEN MORE THAN ONE BANK IN Q44]:

You said you held money at several banks in December 2013. How was the amount of your money at banks distributed between the banks then?

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

Bank 1	%
Bank 2	%
Bank 3	%
etc.	...
Don't know	88888
No answer	99999

[END ITERATION]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

47) [Ask only in AL, BG, MK, RO, RS] [IF RESPONDENT HAS CHOSEN AT LEAST ONE BANK IN Q44]: In 2014 and 2015, did you withdraw or transfer significant parts or all of your money from any bank? Please refer only to significant and not to negligible changes.

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

[FOR EACH BANK NAMED IN Q46: ITERATE OVER Q48 and Q49]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

48) [Ask only in only in AL, BG, MK, RO, RS] [ASK IF YES in Q47]:

Did you withdraw or transfer significant parts or all of your money from \_\_\_\_\_ [NAME BANKS] ?

[FOR INTERVIEWER: Please ask for all Banks mentioned in Q44. USE SHOW CARD „BANK LIST”]

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



THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

49) [ASK for each YES in Q48]:

For which reasons did you take money away from \_\_\_\_\_ [NAME BANKS]?  
[MULTIPLE ANSWER]

[Interviewer: Please ask for all Banks mentioned in Q44. Please go through items 49a to 49d row-wise, then proceed to the next bank, i.e. going through the questions bank by bank.]

- a. I was not happy with the bank's terms and conditions or its services
- b. I considered it too risky to leave the money at this bank
- c. I was not happy with the bank's business conduct in general although my money was safe.

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

[END ITERATION]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

50) [Ask only in AL, BG, MK, RO, RS] [IF Q47=YES, 1]:

What happened to the withdrawn or transferred money? [MULTIPLE ANSWER]

[FOR INTERVIEWER: READ OUT ALL ANSWERS BEFORE RECORDING]

- a. I hold it at a different bank.
- b. I have deposited it again at the bank from which I took it away
- c. I still hold all or parts of the money but not at a bank.
- d. I spent all or parts of the money or invested it in other assets.

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

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

51) [ASK ALL, but only in AL, BG, MK, RO, RS]: In 2014 and 2015, did the overall amount of money you hold at banks and in cash significantly decrease, increase or stay the same? Please refer only to significant changes, for example because you made a larger purchase or your savings increased, and not to smaller changes, for example because of earned interest or cost of living increased.

[FOR TRANSLATOR: In this question we would like to focus on significant (i.e., sizeable, larger) changes that may have happened. For example, a significant negative change could have happened if someone bought a house or a car. A significant positive change, if someone inherited or took up a job. As there are many possibilities, your translation should aim at a formulation that means a "change that is significant for the respondent". Smaller changes, e.g. because of normal fluctuations over time or because of inflation or earned interest should be excluded]

Significant increase	1
No significant change	2
Significant decrease	3

Don't Know	88888
No Answer	99999

**SHOW CARD "Bank List"****Albania:**

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

**Bosnia and Herzegovina:**

<b>Banka Srpske</b>	<b>20024</b>
BBI Banka	20001
Bobar Banka	20002
BOR Banka	20003
Hypo Alpe-Adria-Banka	20004
Intesa SanPaolo Banka	20005
Investiciono-Komercijalna Banka Zenica	20006
Komercijalna banka Banja Luka	20007
Komercijalno-Investigaciona 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
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
Stopanska Banka AD Bitola	30013
Stopnaska 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>	
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
Нуро Alpe-Adria-Banka	50009
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, renamend 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)
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
Krakowski Bank Spółdzielczy (KBS)	60026
Kredyt Bank	60019 (=60012)

Nordea Bank	60020
PKO BP	60021
Polbank	60022 (=60023)
Raiffeisen Bank	60023
Santander Bank	60024
Spółdzielcza Grupa Bankowa	60025
Other	666666
<b>Romania:</b>	
Alpha Bank	70001
ATE Bank	70002 (=70023, sold by Piraeus on 18.4.2013 to a private person, PF remained mainly at Piraeus)
Banca Comerciala Carpatica	70003
Banca Comerciala FERROVIARA	70004
Banca Comerciala Romana (BCR)	70005
Banca CR Firenze	70006 (=70018)
Banca Millennium	70007
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
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
OTP Bank	70022
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
Other	666666
<b>Serbia:</b>	
Agrobanka	80001
AIK banka	80002
Alpha Bank	80003
Banca Intesa	80004
Čačanska banka	80005
Credit Agricole Srbija	80006
Credy banka	80007
Dunav banka	80032-80037 (=80038 Dunav renamed as MTS Banka, 18.5.2015)
Erste banka	80008
Eurobank EFG	80009
Findomestic banka	80010
Hypo Alpe-Adria-Bank	80011
Jubmes banka	80012
Jugobanka jugbanka	80033
KBC banka	80013 (=80032 KBC renamed Telenor, 9.5.2014)
KBM banka	80034
Komercijalna banka	80014
Marfin banka	80015
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
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
<b>Czech Republic:</b>	
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
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
Volksbank	90021
Wustenrot stavebni sporitelna	90022
ZUNO Bank	90023
Other	666666
<b>Hungary:</b>	
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]

No	1
Yes	
...in [LOCAL CURRENCY]	2
...in euro	3
...in Swiss franc	4
...in other foreign currency	5
Don't know	88888
No answer	99999

22aa) [ONLY IF RESPONDENT PLANS A LOAN; Q22 = 2, 3, 4, 5] 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 or for other purposes? [MULTIPLE ANSWERS POSSIBLE]

I intend to finance...

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

19ea) [ASK ALL] Generally speaking, would you have the possibility to borrow a significant amount of money...

- 1) ...from a bank
- 2) ...from friends or family

Yes, almost certainly	1
Yes, probably	2
Probably not	3
Almost certainly not	4
Don't know	88888
No Answer	99999

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

20b) DELETED

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 Q64]
Don't know	88888	[IF Q20 = 2, 3, 4, 5 or 6, THEN JUMP TO Q20d3. OTHERWISE Q64]
No answer	99999	[IF Q20 = 2, 3, 4, 5 or 6, THEN JUMP TO Q20d3. OTHERWISE Q64]

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]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

Interviewer:

For # of times respondent considered taking out a loan in Q53: Iterate over Q54–Q59:

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]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

		Q56 Which banks did you contact? Please name all banks.	Q57 Did any of the banks you contacted discourage you from applying for a loan or refuse the loan?	Q58 Did you to take out the loan from any of the banks?	Q59 Are you currently still paying off this loan?
	Code	Yes=1 No=2 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	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				

[END INTERATION]

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

**Coding instructions for Q53-Q59:** Please code separate variable for each time the respondent considered taking out a loan.

For example: Respondent A, considered taking out a loan twice, the first time he wanted a mortgage in 2005, applied to 3 different banks, one of them refused the application, two would have approved, he took it from NBG. The second time, in 2007, he wanted a loan for education, applied to two different banks, none would have refused the loan, but he ended up not taking out a loan. Please use the bank codes for your country – the example is for Albania.

Q53=2	Q53=2
Q54_1=1	Q54_2=4
Q56_1=2005	Q56_2=2007
Q56_1_10001=1	Q56_2_10001=2
Q56_1_10002=1	Q56_2_10002=2
Q56_1_10003=2	Q56_2_10003=1
Q56_1_10004=2	Q56_2_10004=2
Q56_1_10005=2	Q56_2_10005=2
Q56_1_10006=2	Q56_2_10006=2
Q56_1_10007=1	Q56_2_10007=1
Q56_1_10008=2	Q56_2_10008=2
Q56_1_10009=2	Q56_2_10009=2
Q56_1_10010=2	Q56_2_10010=2
Q56_1_10011=2	Q56_2_10011=2
Q56_1_10012=2	Q56_2_10012=2



Q57_1_10001=1	Q57_2_10001=.
Q57_1_10002=1	Q57_2_10002=.
Q57_1_10003=.	Q57_2_10003=2
Q57_1_10004=.	Q57_2_10004=.
Q57_1_10005=.	Q57_2_10005=.
Q57_1_10006=.	Q57_2_10006=.
Q57_1_10007=2	Q57_2_10007=2
Q57_1_10008=.	Q57_2_10008=.
Q57_1_10009=.	Q57_2_10009=.
Q57_1_10010=.	Q57_2_10010=.
Q57_1_10011=.	Q57_2_10011=.
Q57_1_10012=.	Q57_2_10012=.
Q58_1_10001=2	Q58_2_10001=.
Q58_1_10002=2	Q58_2_10002=.
Q58_1_10003=.	Q58_2_10003=2
Q58_1_10004=.	Q58_2_10004=.
Q58_1_10005=.	Q58_2_10005=.
Q58_1_10006=.	Q58_2_10006=.
Q58_1_10007=1	Q58_2_10007=2
Q58_1_10008=.	Q58_2_10008=.
Q58_1_10009=.	Q58_2_10009=.
Q58_1_10010=.	Q58_2_10010=.
Q58_1_10011=.	Q58_2_10011=.
Q58_1_10012=.	Q58_2_10012=.

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

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

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

Bank #####

20d3) [IF RESPONDENT HAS A LOAN, IF Q20 = 2, 3, 4, 5 or 6, OTHERWISE GO TO Q64]

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

Was the amount you requested granted in full or only granted in part?

Granted in full	1
Granted in part	2
Don't know	88888
No answer	99999

**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 [Q64]  
Don't know 88888 [Q64]  
No answer 99999 [Q64]

**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 yes 1 no 2  
2. The loan installments have gone up (e.g. higher interest rates, less favorable exchange rate) yes 1 no 2  
3. other reasons 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 [Q62]  
Yes,  
more than 3 months late 2 [Q61]  
less than 3 months late 3 [Q61]  
Don't know 88888 [Q62]  
No answer 99999 [Q62]

61) [IF Q20b4 = 2 OR 3] You said your household is in arrears on loan repayments. Thinking about your monthly loan installment and your household's overall fixed costs of living; which increase in your current monthly household income would allow you to meet your loan installments again?

An increase by about...  
[Items on SHOW CARD]

5%	– one 20-th of your monthly income	1 [Q64]
10%	– one 10-th of your monthly income	2 [Q64]
25%	– one quarter of your monthly income	3 [Q64]
50%	– half of your monthly income	4 [Q64]
more than 50%	– more than half of your monthly income	5 [Q64]

Alternatively, you can state the approximate amount: \_\_\_\_\_ [LOCAL CURRENCY]

Don't know	88888 [Q64]
No answer	99999 [Q64]

62) [IF RESPONDENT IS NOT CURRENTLY IN ARREARS q20b4=1 OR 88888 OR 99999] Thinking about the size of your monthly loan installment and your household's overall fixed costs of living. Which decline in your current monthly household income would cause noticeable and displeasing cutbacks on your living standard – but still allow you to meet your loan installment?

A decline by about...  
[Use SHOW CARD of Q61]

more than 50%	– more than half of your monthly income	5 [Q63]
50%	– half of your monthly income	4 [Q63]
25%	– a quarter of your monthly income	3 [Q63]
10%	– one 10-th of your monthly income	2 [Q63]
5%	– one 20-th of your monthly income	1 [Q63]

Alternatively, you can state the approximate amount: \_\_\_\_\_ [LOCAL CURRENCY]

Don't know	88888 [Q64]
No answer	99999 [Q64]

63) [IF Q62=1, 2, 3, 4 or 5]

And which decline in your current monthly household income would make it impossible to further meet your loan installment – even if you cut back on your living standard?

A decline by about...  
[Use SHOW CARD of Q61]

More than 50%	– more than half of your monthly income	5 [Q64]
50%	– half of your monthly income	4 [Q64]
25%	– one quarter of your monthly income	3 [Q64]
10%	– one 10-th of your monthly income	2 [Q64]
5%	– one 20-th of your monthly income	1 [Q64]

Alternatively, you can state the approximate amount: \_\_\_\_\_ [LOCAL CURRENCY]

Don't know	88888 [Q64]
No answer	99999 [Q64]

64) [ASK ALL]:

Thinking about how your monthly household income may change over the next year...

**a. What is the best outcome for your current monthly household income that you think could happen realistically?** Please ignore the effect of inflation or cost-of-living increases or any one-off payments like winning a lottery. [USE SHOW CARD Q64a]

A doubling or more		1 [Q64b]
An increase by about 50%	– by half of your monthly income	2 [Q64b]
An increase by about 25%	– by a quarter of your monthly income	3 [Q64b]
An increase by about 10%	– by one 10-th of your monthly income	4 [Q64b]
An increase by about 5%	– by one 20-th of your monthly income	5 [Q64b]
No change, 0%		6 [Q64b]
A decrease by about 5%	– by one 20-th of your monthly income	7 [Q64b]
A decrease by more		8 [Q64b]
Don't know		88888 [Q22f]
No answer		99999 [Q22f]

**b. And what is the worst outcome for your current monthly income that you think could happen realistically?** Please ignore the effects of inflation or cost-of-living-increases or unexpected illness. [USE SHOW CARD Q64b]

A decline by about 50%	– a loss of half of your monthly income	1 [Q65]
A decline by about 25%	– a loss of one quarter of your monthly income	2 [Q65]
A decline by about 10%	– a loss of one 10-th of your monthly income	3 [Q65]
A decline by about 5%	– a loss of one 20-th of your monthly income	4 [Q65]
No change, 0%		5 [Q65]
An increase by about 5%	– by one 20-th of your monthly income	6 [Q65]
An increase by more		7 [Q65]
Don't know		88888 [Q22f]
No answer		99999 [Q22f]

SHOW CARD Q64a

**What is the best outcome for your current monthly household income that you think could happen realistically?**

<b>A doubling or more</b>		
<b>An increase by</b>	<b>about 50%</b>	– by half of your monthly income
	<b>about 25%</b>	– by a quarter of your monthly income
	<b>about 10%</b>	– by one 10-th of your monthly income
	<b>about 5%</b>	– by one 20-th of your monthly income
<b>No change</b>	<b>0%</b>	
<b>A decrease by</b>	<b>about 5%</b>	– by one 20-th of your monthly income
	<b>more</b>	

SHOW CARD Q64b

**What is the worst outcome for your current monthly income that you think could happen realistically?**

<b>A decline by</b>	<b>about 50%</b>	– a loss of half of your monthly income
	<b>about 25%</b>	– a loss of one quarter of your monthly income
	<b>about 10%</b>	– a loss of one 10-th of your monthly income
	<b>about 5%</b>	– a loss of one 20-th of your monthly income
<b>No change</b>	<b>0%</b>	
<b>An increase by</b>	<b>about 5%</b>	– by one 20-th of your monthly income
	<b>more</b>	

65) [IF Q64b=1 to 7; Depending on the answers to questions Q64a and Q64b, interviewer or program must insert a specific value X (mean value between best outcome and worst outcome) from the following TABLE]

		64b: Worst outcome						
64a: Best outcome	code 1: -50%	code 2: -25%	code 3: -10%	code 4: -5%	code 5: 0%	code 6: +5%	code 7: Increase by more	
code 1: doubling	25	38	45	48	50	53	55	
code 2: +50%	0	13	20	23	25	28	30	
code 3: +25%	-13	0	8	10	13	15	18	
code 4: +10%	-20	-8	0	3	5	8	10	
code 5: +5%	-23	-10	-3	0	3	5	8	
code 6: 0%	-25	-13	-5	-3	0	3	5	
code 7: -5%	-28	-15	-8	-5	-3	0	3	
code 8: Decrease by more	-30	-18	-10	-8	-5	-3	0	

[INTERVIEWER: If necessary, explain]: The following question mentions a specific value. This value is the mean of the best outcome and worst outcome you expect.

a) [If X = negative] How likely is it that your household's overall income over the next 12 months will decrease by more than X percent?

Please rate from 0 meaning "absolutely no chance" to 100 meaning it is absolutely certain.  
likelihood is \_\_\_%

Don't know 88888  
No answer 99999

b) [If X = positive] How likely is it that your household's overall income over the next 12 months will increase by less than X percent?

Please rate from 0 meaning "absolutely no chance" to 100 meaning it is absolutely certain.  
likelihood is \_\_\_%

Don't know 88888  
No answer 99999

c) [If X = zero] How likely is it that your household's overall income over the next 12 months will decrease?

Please rate from 0 meaning "absolutely no chance" to 100 meaning it is absolutely certain.  
likelihood is \_\_\_%

Don't know 88888  
No answer 99999

22x1) DELETED

22x1b) DELETED

22x1c) DELETED

22x2) DELETED

22x2c) DELETED

22x3) DELETED

22x3c) 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.]

24) DELETED

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

[FOR TRANSLATORS: This is a standardized question that has been asked around the world in many different contexts. Please check whether valid translations are available for your language.]

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)

[FOR TRANSLATORS: This is a standardized question that has been asked in different countries. Please check whether valid translations are available for your language.]

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

35) DELETED

36) DELETED

25) DELETED

26) DELETED

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

68) [ASK QUESTION Q68 ONLY IN AL, BG, MK, RO and RS] In some countries a deposit insurance system protects deposits against bank bankruptcies. Which of the following statements applies in [YOUR COUNTRY]? [Items on a SHOW CARD]

[FOR TRANSLATORS: use these categories for Bulgaria and Romania]:

There is no deposit insurance coverage	1
Up to 50,000 euro	2
Up to 100,000 euro	3
Up to 200,000 euro	4
Coverage is unlimited	5
I don't know	88888
No answer	99999

[FOR TRANSLATORS: use these categories for ALBANIA]:

There is no deposit insurance coverage	1
Up to 1 million lek	2
Up to 2.5 million lek	3
Up to 5 million lek	4
Coverage is unlimited	5
I don't know	88888
No answer	99999

[FOR TRANSLATORS: use these categories for MACEDONIA]:

There is no deposit insurance coverage	1
Up to 15,000 euro / 900,000 denar	2
Up to 30,000 euro / 1.8 million denar	3
Up to 60,000 euro / 3.6 million denar	4
Coverage is unlimited	5
I don't know	88888
No answer	99999

[FOR TRANSLATORS: use these categories for SERBIA]:

There is no deposit insurance coverage	1
Up to 25,000 euro / 3 million dinar	2
Up to 50,000 euro / 6 million dinar	3
Up to 100,000 euro / 12 million dinar	4
Coverage is unlimited	5
I don't know	88888
No answer	99999

[Do NOT ask question Q69–Q72 in the Czech Republic]

69) When people default on their loan, in some countries the lender repossesses the house or the equivalent value of the good bought with the loan. On a scale from 0 to 100, where 0 equals 'absolutely no chance' and 100 equals 'absolutely certain' what do you expect are the chances that the lenders in [YOUR COUNTRY] will go after people who default on their loans?  
 \_\_\_\_ (value between 0 and 100)

Don't Know	88888
No Answer	99999

70) And what do you expect are the chances that the government in [YOUR COUNTRY] will help borrowers who are in trouble with their loan? Again, please indicate your answer on a scale from 0 'absolutely no chance' to 100 'absolutely certain'.  
 \_\_\_\_ (value between 0 and 100)

Don't Know	88888
No Answer	99999



71) Do you think the government in [YOUR COUNTRY] is more likely to help local or foreign currency borrowers or is there no difference?

- |  |       |
|--|-------|
| The government is likely to help both local and foreign currency borrowers.                | 1     |
| The government is more likely to help foreign currency borrowers.                          | 2     |
| The government is more likely to help local currency borrowers.                            | 3     |
| It is not likely that the government will help either foreign or local currency borrowers. | 4     |
| Don't Know   | 88888 |
| No Answer  | 99999 |

72) Are you aware of any government policies in [YOUR COUNTRY] to help borrowers who are in trouble with their loan? [MULTIPLE ANSWERS]

- a) No.
- b) Yes, but I do not know anyone personally who benefitted from this policy.
- c) Yes, I know somebody who benefitted from this policy.
- d) Yes, I myself benefitted from this policy.
- e) Don't Know
- f) No Answer

- |               |   |
|---------------|---|
| Mentioned     | 1 |
| Not mentioned | 2 |

## 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

**N7c) DELETED**

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/isced\\_1997.htm](http://www.unesco.org/education/information/nfsunesco/doc/isced_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) Over the last 12 months, have you or a member of your household been laid off from a job or lost your job? [MULTIPLE ANSWERS]	
a) Yes, I was laid off or lost my job	
b) Yes, one other member of my household was laid off or lost his/her job	
c) Yes, two or more members of my household were laid off or lost their job	
d) No	
e) Don't know	
f) No answer	
Mentioned	1
Not mentioned	2

N13x1) 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.]		

N13bx1) DELETED

N13bx2) DELETED

N13bx3 DELETED

N15) DELETED

N15x) DELETED

N16) DELETED

N17) DELETED

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

N19) DELETED

N19a) DELETED

N23) [ASK QUESTION N23 ONLY IN AL, BG, MK, RO and RS] Does the amount of money that you hold at banks and in cash exceed the amount of the deposit insurance coverage of [xxxx COUNTRY VALUE]?

[FOR TRANSLATORS: replace xxxx with the respective country value from the list below.

BULGARIA and ROMANIA: 100,000 euro

ALBANIA: 2.5 million lek

MACEDONIA: 30,000 euro / 1.8 million denar

SERBIA: 50,000 euro / 6 million dinar]

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

**Questions to be completed by interviewer**

2

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)