

OeNB Euro Survey Questionnaire Fall 2014

This document contains all questions asked to respondents in the survey wave of fall 2014 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 € Survey: Questionnaire Fall 2014

The next set of questions is about foreign currency holdings. These questions were commissioned by a European institution and are being asked in a total of ten countries. Your answers help researchers to understand the reasons why people hold foreign currency – 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. Currently, the economic situation of [MY COUNTRY] is very good
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]
3. Currently, the [LOCAL CURRENCY] is a very stable and trustworthy currency
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]
7. I remember periods during which access to savings deposits was restricted in [MY COUNTRY]
8. I prefer to hold cash rather than a savings account
9. The euro is a very stable and trustworthy currency
10. Over the next five years, the euro will be very stable and trustworthy
- 10b1. The USD is a very stable and trustworthy currency.
- 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. In [MY COUNTRY] it is very common to make payments in euro
13. For certain purchases, I mentally count in euro
14. In [MY COUNTRY] it is expensive to convert [LOCAL CURRENCY] into euro
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
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

3b) DELETED

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

4a) DELETED

4b) DELETED

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 respondent holds no foreign cash at present, go to Q11]

6) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5_1=1, 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

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

7) [IF THE RESPONDENT HOLDS EURO CASH, Q5_1=1]

You said that you hold euro banknotes or coins. I will now read out some general 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

I hold euro cash ...

1. as a general reserve or as a means of precaution
2. to make payments in [MY COUNTRY]
3. to make payments abroad, for holidays

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

2. Savings deposits in foreign currency are better to safeguard the value of my money than savings deposits in [LOCAL CURRENCY].

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) DELETED

12) Do you have a current account or savings deposits? Please refer only to those accounts you hold **personally** or together with **your partner**.

[FOR INTERVIEWER:

- A teenager should only report whether he/she personally has savings deposits, not whether parents or siblings have savings deposits.

- For partners/spouses it may not be possible to identify individual savings deposits. In this case, the respondent should report savings deposits held jointly with a partner. However, any saving deposits 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"]

[IF Q12b=1, PROCEED WITH 13, OTHERWISE SKIP TO 19dd]

d) Credit card (e.g. VISA, MasterCard)?

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

[INTERVIEWER: USE SHOW CARD WHICH EXPLAINS DEBIT CARD AND CREDIT CARD]

13) [IF Q12b=1, OTHERWISE SKIP TO Q19f] You said that you hold savings deposits, either personally or together with your partner. Are these savings deposits denominated in foreign currency?

Yes	1	[Q15]
No	2	[Q19ac]
Don't know	88888	[Q19ac]
No answer	99999	[Q19ac]

14d) 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 want 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
U.S. 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) [IF Q12b=1] If you think about the overall **sum of your cash holdings and the amount of saving deposits** that you hold personally or together with your partner – would you be able to say whether you hold more than 90%, less than 90% but more than 50%, about 50% or less than 50% as savings deposits?

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

19dd) DELETED

19d) DELETED

19e) DELETED

19ea) DELETED

19eb) DELETED

19f) [ASK ALL] **Next, we would like to ask a few questions about loans.** Since the year 2000, have you or any other member of your household ever contacted a bank with a view of obtaining a loan?

No	1	[Q20]
Yes	2	[Q19h]
Don't know	88888	[Q19h]
No answer	99999	[Q19h]

19h) [IF Q19f=2, 88888, 99999] Since the year 2000, has a bank ever discouraged you from applying for a loan or ever refused a loan?

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

19fa) DELETED

19g) DELETED

19h) DELETED

19i) 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	[Q22]
Yes ...		
my loans are solely denominated in foreign currency	2	[Q20b]
[Remark for Croatia, Serbia, Macedonia, and Bosnia and Herzegovina: or indexed to a foreign currency]		
my loans are predominantly denominated in foreign currencies	3	[Q20b]
[Remark for Croatia, Serbia, Macedonia, and Bosnia and Herzegovina: or indexed to a foreign currency]		
about equal amount of loans in local and foreign currencies	4	[Q20b]
[Remark for Croatia, Serbia, Macedonia, and Bosnia and Herzegovina: or indexed to a foreign currency]		
my loans are predominantly denominated in local currency	5	[Q20b]
my loans are solely denominated in local currency	6	[Q20b]
Don't know	88888	[Q22]
No answer	99999	[Q22]

20b) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]		
What is the purpose of your loan or your loans? To finance a house or apartment, for consumption goods (furniture, travelling, household appliances, etc.), for a car or for other purposes.		
[MULTIPLE ANSWERS POSSIBLE]		
to finance a house or apartment	yes 1	no 2
for consumption goods (furniture, travelling, household appliances, etc.)	yes 1	no 2
to finance a car	yes 1	no 2
for education	yes 1	no 2
for other purposes	yes 1	no 2
Don't know	88888	
No answer	99999	

20d1) DELETED

20d1a) DELETED

20d2) DELETED

20d3) DELETED

20d4) DELETED

20d5) DELETED

20d6) DELETED

20d7) DELETED

20d8) DELETED

20d9) DELETED

20d10) DELETED

20b1) DELETED

20b2) DELETED

20b3) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6] 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 one repayment installment]

Yes, once	1 [Q20b4]
Yes, twice or more	2 [Q20b4]
No	3 [Q22]
Don't know	88888 [Q22]
No answer	99999 [Q22]

20b4) [ONLY IF HOUSEHOLD HAS BEEN IN ARREARS, Q20b3=1, 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

22) [ASK ALL] 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	

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x1) [IF RESPONDENT HAS A CURRENT ACCOUNT, DEBIT CARD OR WAGE CARD: q12a=1, q12c_1=1 or q12c_2=1]

You said you have a bank account, at which bank do you have this account? (If bank accounts at several banks: which one do you consider as your main bank?)

[For Interviewer: SHOW CARD Use the same card for questions 22x1, 22x2, 22x3]

Bank	##### [Q22x1b]
Don't know	88888 [Q22x2]
No answer	99999 [Q22x2]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x1b) [IF RESPONDENT HAS A CURRENT ACCOUNT, DEBIT CARD OR WAGE CARD: Q12a=1, Q12c_1=1 or Q12c_2=1]

Since when have you had this account at this bank?

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

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x1c) [IF RESPONDENT SELECTED A BANK IN Q22x1] Is this bank a domestically owned bank or a foreign-owned bank?

[FOR INTERVIEWER: Domestically owned means that the bank is predominantly owned by domestic companies, individuals or the government.]

A domestically owned bank	1
A foreign-owned bank	2
Don't know	88888
No answer	99999

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x2) [IF RESPONDENT HAS A SAVINGS DEPOSIT: Q12b=1]

You said you have a savings deposit, at which bank do you have this deposit?

(If savings deposits at several banks: at which bank have you deposited most of your money?)

[For Interviewer: SHOW CARD Use the same card for questions 22x1, 22x2, 22x3]

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

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x2c) [IF RESPONDENT SELECTED A BANK IN Q22x2 AND THE BANK IS DIFFERENT FROM 22x1] Is this bank a domestically owned bank or a foreign-owned bank?

[FOR INTERVIEWER: Domestically owned means that the bank is predominantly owned by domestic companies, individuals or the government.]

A domestically owned bank	1
A foreign-owned bank	2
Don't know	88888
No answer	99999

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x3) [IF RESPONDENT HAS A LOAN: q20=2, 3, 4, 5, 6]

You said you have a loan, from which bank did you take out this loan?

If you have more than one loan, please refer to the largest, most important loan.

[For Interviewer: SHOW CARD Use the same card for questions 22x1, 22x2, 22x3]

[INTERVIEWER: "Please, think about the same loan you talked about before."]

Bank	#####
I do not have the loan from a bank	77777
Don't know	88888
No answer	99999

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x3c) [IF RESPONDENT SELECTED A BANK IN Q22x3 AND THE BANK IS DIFFERENT FROM BOTH 22x1 AND 22x2] Is this bank a domestically owned bank or a foreign-owned bank?

[FOR INTERVIEWER: Domestically owned means that the bank is predominantly owned by domestic companies, individuals or the government.]

A domestically owned bank	1
A foreign-owned bank	2
Don't know	88888
No answer	99999

CARD for Q22x1-3**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:

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-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
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
Unicredit Banka	30018
Other	666666

Bulgaria:

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 (=40006)
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
ТВІ Банк	40017
Тексим Банк	40018
Токуда Банк	40019
УниКредит Булбанк	40020
Централна Кооперативна Банка	40021
Other	666666
Croatia:	
Banco Popolare	50001
Banka Brod	50002
Banka Kovanica	50003
Centar banka	50004
Credo banka	50005
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
OTP banka	50016
Partner banka	50017
Podravska banka	50018
Primorska banka	50019
Privredna banka	50020
Prva stambena štedionica	50021
Raiffeisen banka	50022
Samoborska banka	50023
Sberbank	50034 (=50030)
Slatinska banka	50024
Slavonska banka	50025
Societe Generale	50026
Splitsko-dalmatinska banka	50027
VABA	50028
Veneto banka	50029
Volksbank	50030
Wuestenrot stambena štedionica	50031
Zagrebačka banka	50032
Other	666666
Poland:	
Alior Bank	60001
Bank Millennium	60002
Bank PEKAO SA	60003
Bank Pocztowy	60004
Bank Polskiej Spółdzielczości (BPS)	60005
Banki Spółdzielcze	60006
BGŻ	60007
BNP Paribas (formerly Fortis Bank)	60008
BOŚ Bank	60009
BPH	60010
BRE Bank (mBank, MultiBank)	60011
BZ WBK	60012 (=60019)
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
Nordea Bank	60020
PKO BP	60021
Polbank	60022 (=60023)
Raiffeisen Bank	60023
Santander Bank	60024

Spółdzielcza Grupa Bankowa	60025
Other	666666
Romania:	
Alpha Bank	70001
ATE Bank	70002
Banca Comerciala Carpatica	70003
Banca Comerciala FERVIARA	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
Credit Agricole	70030
Credit Europe Bank	70015
Emporiki Bank	70016
Garanti Bank	70017
Intesa Sanpaolo	70018
Libra Internet Bank	70019
Marfin Bank	70020
Nextebank SA	70021
OTP Bank	70022
Piraeus Bank	70023
Raiffeisen	70024
RBS Bank	70025
Romanian International Bank	70026
Banca Transilvania	70027
UniCredit	70028
Volksbank	70029
Other	666666
Serbia:	
Agrobanka	80001
AIK banka	80002
Alpha Bank	80003
Banca Intesa	80004
Čačanska banka	80005
Credit Agricole Srbija	80006
Credy banka	80007
Dunav banka	80032
Erste banka	80008
Eurobank EFG	80009
Findomestic banka	80010
Hypo Alpe-Adria-Bank	80011
Jubmes banka	80012
Jugobanka jugbanka	80033
KBC banka	80013
KBM banka	80034
Komercijalna banka	80014
Marfin banka	80015
Moskovska banka	80016
NLB banka	80017
Opportunity Banka	80018
OTP banka	80019
Piraeus Bank ad Beograd	80020
Banka Poštanska Štedionica	80021
Privredna banka Beograd	80023
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
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
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
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

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) When, in which year, do you think the euro will be introduced in [YOUR COUNTRY]?

[FOR INTERVIEWER only in Albania, Bosnia, Macedonia, Serbia: We do not mean joining the European Union but introducing the euro.]

Year	####
Never	(7777)
Don't know	(8888)
no answer	(9999)

23_1) DELETED

23a) DELETED

23c) DELETED

23d) DELETED

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) Suppose you could choose the currency in which you receive the following payments. Would you prefer to receive [LOCAL CURRENCY], euro, U.S. dollar or another foreign currency?

- a. Salary
- b. Payment from a car sale
- c. Payment from a real estate rental agreement
- d. Payment from a real estate sale

[LOCAL CURRENCY]	1
Euro	2
U.S. dollar	3
Other foreign currency	4
Don't know	88888
No answer	99999

36) And in which currencies do you usually make the following payments?

- a. Daily shopping
- b. Furniture, household appliances
- c. Bills for home repair services (e.g. plumber)
- d. Car purchase
- e. House or apartment rent
- f. House or apartment purchase

[LOCAL CURRENCY]	1
Euro	2
U.S. dollar	3
Other foreign currency	4
I do not make such payments	5
Don't know	88888
No answer	99999

25) When you think about the past 6 months: Have you noticed [HUNGARIANS, etc. REPLACE] making payments in euro in [YOUR COUNTRY]?

	a) for small value payments (when shopping, in restaurants, etc.)	b) for large value payments (when buying a house, car, furniture, etc.)
Yes		
...they almost always pay in euro	1	1
...they sometimes pay in euro	2	2
...they seldom pay in euro	3	3
No	4	4
Don't know	88888	88888
No answer	99999	99999

26) Did you make any payments in euro during the last 6 months in [YOUR COUNTRY]?

No	1
Yes	
...several times per month	2
...about once per month	3
...less frequently	4
don't know	88888
no answer	99999

30) Finally, we would like to ask 4 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

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>			

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) Does a close member of your family live or work abroad?			
	1	yes	
	2	no	
	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)	
	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

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 and 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

N13x1) [ASK ALL] How many years have you been living in the house or apartment you currently live in?

years: ##

[FOR INTERVIEWER: If the respondent does not know exactly, please try to get an estimate. If less than one year, please enter as decimal (e.g. 0.5).]

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) [If N13b=1] How did you obtain this dwelling?

Privatized	1
Purchased / built with mortgage from a bank	2
Purchased / built without mortgage or exchanged for another dwelling	3
Housing cooperative	4
Inherited / gift	5
Other	6
Don't know	88888
No answer	99999

N13bx2) [If N13b=2] What is the type of ownership of this dwelling?

Rented at market price	1
Subsidized housing	2
Owned by relative / friend	3
Other	4
Don't know	88888
No answer	99999

N13bx3) [ASK ALL] I would like to ask your opinion about the housing situation in [your country]. Please tell me whether you agree or disagree with the following statements 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. I am very satisfied with the home I currently live in and with its location.
2. If my household were to find a better or a better located home, we would not hesitate to move.
3. In [my country], it is easy to find a new apartment / house if you want to move.
4. The main reason for moving would be to be closer to my family / loved ones.
5. If the economic situation of my household were to get worse, we would not hesitate to move to a smaller and less expensive home in a cheaper area.
6. I strongly prefer to stay in the area of the town / village where I currently live and would cut back on other expenses rather than consider a move.
7. The most important thing is to have a good job and income; the town / village where I live is less important.
8. I would not hesitate to move to a location which offers a better infrastructure (e.g. better public transport, schools, and hospitals).
9. I have already moved house several times in my life.
10. I intend / a member of my household intends to move abroad within the next 12 months.

N15) Over the last 12 months: Did your household receive income (or financial support) from the following sources: [SHOW CARD]

- a. Wages from an employer
- b. Income from self-employment or own family business
- c. Income from public pensions, unemployment benefits, or other public welfare payments
- d. Financial support from relatives and friends in [YOUR COUNTRY]
- e. Income from abroad (from family members living or working abroad, pension payments, etc.)
- f. Income from renting real estate
- g. Income from investments (interest, dividends, profit gains, private pension payments, etc.)

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

N15x) And which one was the most important?

[ONLY ONE ANSWER; SHOW CARD]

- 1 Wages
- 2 Self-employment or own family business
- 3 Public pensions, unemployment benefits, or other public welfare payments
- 4 Financial support from relatives and friends in [YOUR COUNTRY]
- 5 Income from abroad (from family members living or working abroad, pension payments, etc.)
- 6 Renting real estate
- 7 Income from investments (interest, dividends, profit gains, private pension payments, etc.)

Don't know	88888
No answer	99999

N16) [ASK FOR EACH MENTIONED INCOME SOURCE SEPERATLY]

For each of the income sources you mentioned. In which currency did you mainly receive this income?

- a. [IF N15a=2 OR 3] Wages
- b. [IF N15b=2 OR 3] Self-employment or own family business
- c. [IF N15c=2 OR 3] Public pensions, unemployment benefits, or other public welfare payments
- d. [IF N15d=2 OR 3] Financial support from relatives and friends in [YOUR COUNTRY]
- e. [IF N15e=2 OR 3] Income from abroad (from family members living or working abroad, pension payments, etc.)
- f. [IF N15f=2 OR 3] Renting real estate
- g. [IF N15g=2 OR 3] Income from investments (interest, dividends, profit gains, private pension payments, etc.)

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

[ONLY POLAND: Please add the item "British pound " to the list with code 5, after swiss franc].

Don't know	88888
No answer	99999

N17) [ASK ALL] Over the last 12 months: Which share of the total household income did your household receive in [LOCAL CURRENCY], euro or another foreign currency?

- a. [LOCAL CURRENCY]: _____%
- b. [LOCAL CURRENCY] but indexed to a foreign currency: _____%
- c. Euro: _____%
- d. Other foreign currencies: _____%

if b > 0: Please name the foreign currency the income is indexed to: _____ [verbatim]
if d > 0: Please name the most important other currency: _____ [verbatim]

[FOR INTERVIEWER: Percentage shares for answers a to d must sum up to 100.]

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

N14) [ASK ALL] 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

[ONLY ASK N19 and N19a IN BOSNIA AND HERZEGOVINA, CROATIA AND SERBIA]

N19) Has your household been directly affected by the floods in May 2014?

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

N19a) [ONLY IF N19=1 YES] Did the damage you suffered amount to more than one monthly income of the household after taxes?

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

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)