

OeNB Euro Survey Questionnaire 2012 Fall

This document contains all questions asked to respondents in the survey wave of fall 2012 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 2012 Fall

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 certain payments 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
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

3b) How predictable do you think is the development of prices over the next 12 months?

The development of prices over the next 12 months is ...

very predictable	1
quite predictable	2
quite unpredictable	3
very unpredictable	4
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

4a) And over the next 12 months: How do you think will the exchange rate of the [LOCAL CURRENCY] against the euro develop?

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

4b) How predictable do you think is the exchange rate of the [LOCAL CURRENCY] vis-à-vis the euro over the next 12 months?

The exchange rate development over the next 12 months is ...

very predictable	1
quite predictable	2
quite unpredictable	3
very unpredictable	4
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 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

6a) [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, 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

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. 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) [ASK ALL] 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:	45,000 korony
Hungary:	400,000 forint
Poland:	6,000 złoty
Bulgaria	1,000 lev
Romania	3,500 lei
Croatia	15,000 kuna
Serbia	40,000 dinar
Bosnia and Herzegovina	2,500 mark
FYR Macedonia	60,000 denar
Albania	60,000 lek]

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

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]

13) [IF q12b=1] You said that you hold savings deposits, either personally or together with your partner. Are these savings deposits denominated in foreign currency?

Yes	1	
No	2	[Q19aa]
Don't know	88888	[Q19aa]
No answer	99999	[Q19aa]

14b) [IF 12b=1] If you think about the **overall amount of 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 14b=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 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
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)

19aa) [if 12b=1] Now, 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 – what proportion of this total sum do you hold as savings deposits?

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

___ percentage held as savings deposits (answer between 1 and 100) plus
 ___ percentage held as cash holdings (answer between 1 and 100) = 100% (total amount of cash holdings and savings deposits)

Don't know	88888
No answer	99999

19ab) [IF 19aa=88888 or 99999] Would you be able to say whether you hold more than 50%, about 50% or less as savings deposits?

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

19dd) [ASK ALL] 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	[Q19d]
No	2	[Q19da2]
Don't Know	88888	[Q19da2]
No Answer	99999	[Q19da2]

19d) [If Q19dd=1] Please take a look at this card that lists various savings instruments – could you please select the ones you are currently using and rank them according to the amounts you have saved on the respective instrument.

SHOW CARD

Cash	1
Savings deposits / savings accounts (in foreign or in [LOCAL CURRENCY])	2
Life insurance	3
Mutual funds	4
Stocks	5
Pension funds (voluntary contributions)	6
Bonds	7
Other (e.g. gold)	8
Current Account / transaction account / wage card	9

[TRANSLATOR: same wording as for Q12a and Q12c]

Answers reflect ranking of saving instruments which are used by respondents

Do not know	88888
No answer	99999

Interviewer and coding/data punching instructions:

For example: A respondent has 3 savings instruments. Cash, deposits and bonds. She has most of her money on the bank account, followed by bonds and then cash.

The show card has the following appearance.

Cash	1
Savings deposits/ savings accounts (in foreign or in [LOCAL CURRENCY])	2
Life insurance	3
Mutual funds	4
Stocks	5
Pension funds (voluntary contribution)	6
Bonds	7
Other (e.g. gold)	8
Current account/transaction account/wage card	9

Accordingly, the respondent answers 2,7 and 1. The coding should be 19d_1=2, 19d_2=7 and 19d_3=1.

If the respondent does not want to answer then 19d_1 should be 99999-

19da) [If Q19dd==1] Since 2010, did you take actions to increase or decrease the share of your financial assets denominated in foreign currency. Please think about all forms of savings – including cash.

[MULTIPLE ANSWERS POSSIBLE]

No		1
Yes I increased the...		
	euro share	2
	share of another foreign currency	3
	local currency share	4
Yes, I switched...		
	from euro to another foreign currency	5
	from another foreign currency to euro	6
	between other foreign currencies (e.g. from Swiss franc to U.S. dollar)	7
	don't know	88888
	no answer	99999

[FOR TRANSLATOR: With the formulation “take actions ...” we mean that respondents have actively changed the currency composition of their savings.]

19da2) [ASK ALL] If you think about close friends and relatives, since 2010, did they take actions to increase or decrease the share of their financial assets denominated in foreign currency. Please think about all forms of savings – including cash.

[MULTIPLE ANSWERS POSSIBLE]

No		1
Yes they increased the...		
	euro share	2
	share of another foreign currency	3
	local currency share	4
Yes, they switched...		
	from euro to another foreign currency	5
	from another foreign currency to euro	6
	between other foreign currencies (e.g. from Swiss franc to U.S. dollar)	7
	not applicable, they do not have savings	77777
	don't know	88888
	no answer	99999

[FOR TRANSLATOR: With the formulation “take actions ...” we mean that respondents have actively changed the currency composition of their savings.]

19e) [ASK ALL] Next, we would like to ask a few questions about loans. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree) with the following statements.

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

4) Taking everything into account: Loans in euro are more attractive than [LOCAL CURRENCY] loans.
 5) I know someone who has gotten burned on a foreign currency loan because repayments became much higher than expected.

19f) [ASK ALL] 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	
Yes	2	[Q19g]
Don't know	88888	[Q19h]
No answer	99999	[Q19h]

19g) [IF Q19F=2] Was this before 2009?

Before 2009	1	
In 2009 or later	2	
Before and after 2009	3	
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	

20) Do you, either personally or together with your partner, have any loans?
 [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-Herzegovina: or indexed to a foreign currency]		
my loans are predominantly denominated in foreign currencies	3	[Q20b]
[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	[Q20b]
[Remark for Croatia, Serbia, Macedonia and Bosnia-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	1
for consumption goods (furniture, travelling, household appliances, etc.)	2
to finance a car	3
for education	4
for other purposes	5
Don't know	88888
No answer	99999

20d1) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6] I would like to ask you some questions about your loans. If you have more than one loan, please refer to the largest, most important loan.

In which year did you take out your loan?

Year	####
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

20d2) When you first asked for this loan at your bank, did you have a preference regarding the currency denomination of your loan?

Yes, I had a preference for a loan in

[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

No, I did not have a preference. 5

Not applicable, I do not have my loan from a bank. 77777 [Q20d6]

Don't know 88888

No answer 99999

20d3) 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

20d4) Did the bank provide you with an offer to take out the loan in any other currency than the one you got the loan in?

[MULTIPLE ANSWERS]

Yes, the bank offered a loan in

[LOCAL CURRENCY]	1 [Q20d6]
Euro	2 [Q20d6]
Swiss franc	3 [Q20d6]
other currency	4 [Q20d6]

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

[LOCAL CURRENCY]	1 [Q20d6]
Euro or indexed to euro	2 [Q20d6]
Swiss franc or indexed to Swiss franc	3 [Q20d6]
Other	4 [Q20d6]

No, the bank just offered the loan in one currency 5 [Q20d5]

Don't know 88888

No answer 99999

20d5) [If 20d4=5]

You said that the bank only offered the loan in one currency. Did you ask for only one currency or did the bank have a reason for not providing more choices? [MULTIPLE ANSWERS]

[FOR INTERVIEWER: Read out all answers and then record (multiple) answers]

I asked for only one currency	1
I did not fulfill the bank's criteria for a loan offer in another currency	2
I would not have received the required amount in another currency	3
For other reasons, the bank only made an offer in one currency	4
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]

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

20b1) Do you find it more difficult to pay back your loan as a result of the economic and financial crisis?

Yes	1	[Q20b2]
No	2	[Q20b3]
(Not applicable, because) I took out my loan after the crisis broke out in 2008	3	[Q20b3]
Don't know	88888	[Q20b3]
No answer	99999	[Q20b3]

20b2) [ONLY IF Q20b1 = 1] If you do find it more difficult to pay back your loan: What is the reason?
[MULTIPLE ANSWERS POSSIBLE]

The earnings of my household have dropped	1
The loan installments have gone up (e.g. higher interest rates, less favorable exchange rate)	2
other reasons	3
Don't know	88888
No answer	99999

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: Are you late with your loan payments and if yes, is your payment more 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...

a house or an apartment	1
consumption goods (furniture, travelling, household appliances, etc.)	2
a car	3
education	4
It is for other purposes	5
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	#####
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

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 loans at several banks: at which bank did you take out the largest loan?)
 [For Interviewer: SHOW CARD Use the same card for questions 22x1, 22x2, 22x3]

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

22x_f) [If respondent makes use of banking services [=if respondent had to answer q22x1 or q22x2 or q22x3] Do you also have a bank account or a loan at a bank abroad?

No	1
Yes, I have a bank account / loan both abroad and in [MY COUNTRY]	2
Yes, I only have a bank account / loan abroad	3
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
Emporiki Bank	10005
Intesa Sanpaolo Bank	10006
NBG	10007
Procredit Bank	10008
Raiffeisen Bank Albania	10009
Banka e Tiranës	10010
Union Bank	10011
Other	666666
Bosnia and Herzegovina:	
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
NLB	20009
Nova Banka Banja Luka	20010
Privredna Banka Sarajevo	20011
Raiffeisen Banka	20012
Sparkasse Banka	20013
Turkish Ziraat Banka	20014
UniCredit Banka	20015
Union Banka Sarajevo	20016
Vakufska Banka	20017
Volksbank	20018
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
Stopanska 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
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
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
Hypo Alpe-Adria-Banka	50009
Imex banka	50010
Istarska Kreditna banka	50011
Jadranska banka	50012
Karlovačka banka	50013
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
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
Citi Handlowy	60013
Credit Agricole (formerly Lukas Bank)	60014
EuroBank	60015
Getin Noble Bank	60016
ING Bank Śląski	60017
Invest-Bank	60018
Kredyt Bank	60019
Nordea Bank	60020
PKO BP	60021
Polbank	60022
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
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 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
Erste banka	80008
Eurobank EFG	80009
Findomestic banka	80010
Hypo Alpe-Adria-Bank	80011
Jubmes banka	80012
KBC banka	80013

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
Societe Generale banka	80026
Srpska Banka ad	80027
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
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

23_1) 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

23a) 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

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

28) And what about your close relatives? Did they incur a financial loss due to such events?

No, they had no savings then	1
No, they did not incur a financial loss	2
Yes	3
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

PLEASE NOTE: That the socio-demographic questions have to be asked using the categories below. Deviations are only allowed if this means finer categories are included. Any deviations from the categories below have to be approved in advance by the Oesterreichische Nationalbank.

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	no	
	2	yes	
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
Don't know			88888
No answer			99999

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

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

For a Definition of categories, see:

http://www.unesco.org/education/information/nfsunesco/doc/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=1-4 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 10=1, 2, 3, 4, 5, 7, 8, 9

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

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

[MULTIPLE ANSWERS]

a. A car	1 no	2 yes
b. The house or apartment you live in (your main residence)	1 no	2 yes
c. other real estate	1 no	2 yes
d. A mobile phone	1 no	2 yes
e. A computer	1 no	2 yes
f. Access to internet at home	1 no	2 yes

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.]

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

Questions to be completed by interviewer

A7) Primary Sampling Unit:

The final dataset should contain 2 PSU Variables (psu_exact and psu_city), 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)

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

A8) Region _____

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

Instructions for data preparation:

category format: XXYYYY (XX-country-ID, YYYY region-ID)

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