



**DEPOSIT
GUARANTEE
FUND**

UKRAINIAN FINANCIAL CONSUMERS' AWARENESS OF THE DEPOSIT GUARANTEE SYSTEM – 2023

Survey Findings Report

March 2024
Kyiv, Ukraine





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The survey was conducted by Sociological Group Rating upon request of the Deposit Guarantee Fund with the support of the USAID Investment for Business Resilience Activity



USAID INVESTMENT FOR BUSINESS RESILIENCE ACTIVITY

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GENERAL INFORMATION

This survey was conducted by Sociological Group Rating with the support of the USAID Investment for Business Resilience Activity in December 2023. It represents the fifth wave of the survey of financial consumers in Ukraine. The study helps the Deposit Guarantee Fund assess the level of public awareness of the deposit guarantee system every two years in order to improve its information and educational activities. The first survey in 2015 was conducted by telephone, and all subsequent surveys since 2017 have been conducted as face-to-face interviews. This report compares the survey findings with the 2021 data.

The main purpose of the study was to identify the level of the financial consumers' awareness of the Deposit Guarantee Fund and their knowledge of the deposit guarantee terms in Ukraine. It was also necessary to study the target audience's needs for information and the channels for obtaining it, and assess the level of trust in banks and the Deposit Guarantee Fund.

The audience of the study: residents of Ukraine aged 18 and older who have bank accounts and/or are consumers of various financial services in all regions, except for the temporarily occupied territories of Kherson, Kharkiv, Zaporizhzhia, Donetsk, and Luhansk regions and the Autonomous Republic of Crimea.

The sample is representative in terms of age, sex, and type of settlement. The sample is 2,000 respondents. Statistical sampling error (with confidence level 0.95) does not exceed 2.2%.
The survey dates – December 12-20, 2023.

To select respondents, a screening question was used: "Have you used any financial services in the last year?"

The survey method is face-to-face formalized interviews using tablets (CAPI - Computer-Assisted Personal Interviewing).

The survey sample was random, stratified, and multistage.

The sample was divided by type of settlement (regional centers, other cities, and villages of the region). The participants were selected randomly according to the defined selection criteria.

INTRODUCTION

The Deposit Guarantee Fund (DGF) assesses the level of public awareness of the deposit guarantee system biannually. Through such periodic assessments, the DGF ensures compliance with the requirements of the Law of Ukraine "On the Household Deposit Guarantee System" and Principle 10 of the International Association of Deposit Insurers' (IADI) "Key Principles for Effective Deposit Insurance Systems".

The 2023 Financial Consumer Survey was conducted under martial law due to Russia's full-scale invasion into Ukraine. Therefore, compared to the survey in previous years, significant changes took place in the deposit guarantee system, in particular, enactment of Law No. 2180-IX "On Amendments to Certain Laws of Ukraine to Ensure the Stability of the Deposit Guarantee System". This law introduced a 100% deposit guarantee during the martial law and for three months after its termination. It also stipulates that after this period, the guaranteed amount will be set at UAH 600,000, which is three times higher than the guaranteed amount effective before 2022.

Under the abovementioned Law, one of the largest Ukrainian banks, JSC Oschadbank, also joined the DGF, making all Ukrainian banks DGF members.

Over the past two years, the DGF has initiated the resolution procedures in 9 banks. However, this did not have an effect on the banking system's stability. According to the DGF, over the past two years, the growth trend in retail deposits in its member banks has continued. Specifically, in 11 months of 2023, retail deposits increased by UAH 118.7 billion (+11.3%), reaching UAH 1,170.2 billion as of December 1, 2023.

MAIN CHARACTERISTICS OF THE UKRAINE'S DEPOSIT GUARANTEE SYSTEM AT THE TIME OF THE SURVEY

COMPONENTS OF THE SYSTEM	DESCRIPTION
DEPOSIT GUARANTEE INSTITUTION	Deposit Guarantee Fund
MAXIMUM GUARANTEED AMOUNT	During the period of martial law and three months thereafter, each depositor in each DGF member bank that is resolved during the period of the legislative provision, is compensated 100% of the deposit amount, including interest.
DGF MEMBER BANKS	All banks are members of the DGF. Non-bank financial institutions are not members and deposits lodged with them are not guaranteed.
CONSUMERS COVERED BY GUARANTEES	Deposits of individuals and private entrepreneurs are guaranteed. Deposits of legal entities are not guaranteed.
BANKING PRODUCTS COVERED BY GUARANTEES	Guarantees cover current, card, and deposit accounts, excluding deposits in bank metals, in both national and foreign currencies. ¹

¹ The complete list of deposits that are not guaranteed by the Deposit Guarantee Fund is provided in Article 26 of the Law of Ukraine "On the Household Deposit Guarantee System".

COMPONENTS OF THE SYSTEM	DESCRIPTION
POWERS OF THE DEPOSIT GUARANTEE INSTITUTION	<p>Loss minimizer²:</p> <ul style="list-style-type: none"> ▪ accumulates contributions from member banks and manages them, ▪ pays out deposits in the event of bank failure, ▪ resolves insolvent banks, choosing the least costly method independently, ▪ executes the bank liquidation, manages and sells its assets to pay off creditors, ▪ determines the rates of regular and special contributions to the DGF, ▪ review the banks' financial standing to identify risks in their operations.
START OF PAYOUTS TO DEPOSITORS	No later than in 20 business days (30 days for banks with over 500 thousand accounts) from the start date of the failed bank resolution.
OTHER PARTICIPANTS OF THE COUNTRY'S FINANCIAL STABILITY SYSTEM AND THEIR FUNCTIONS	The National Bank of Ukraine is the regulator of banks and non-banking financial institutions. If needed, the Ministry of Finance of Ukraine provides backup financing to the Deposit Guarantee Fund in the form of loans and/or financial assistance from the State Budget of Ukraine.

² According to the definition of the International Association of Deposit Insurers (IADI).

MAIN FINDINGS

USER PROFILE

- Bank account/card services, utility payments through banks, and mobile/internet banking are in the highest demand among the public. Compared to 2021, the share of those using mobile and internet banking has increased most noticeably. Among bank accounts, the most common are salary card accounts and current accounts.
- When receiving payments, the most common strategy is to withdraw only a portion of cash and continue using the rest from the card. Approximately a third of respondents prefer to use the card.
- 40% of respondents do not keep their money in banks, mostly citing lack of savings due to low income as the main reason. The share of those who choose this answer has increased by 3% compared to 2021. The younger and wealthier the respondents, the more likely they are to keep their money in the bank.
- Most of respondents trust banks: the share of those who fully or rather trust banks increased from 56% in 2021 to 64% in 2023.
- About a quarter of respondents believe that the Deposit Guarantee Fund should provide for the return of bank deposits. Compared to 2021, the share of those who consider the DGF responsible has increased by 4%.

AWARENESS OF THE DEPOSIT GUARANTEE SYSTEM

In connection with the introduction of martial law due to the full-scale invasion of the Russian Federation into Ukraine, the deposit guarantee system has undergone significant changes. In particular, since April 2022, it has been legally established that one hundred percent deposit guarantees are in effect during martial law and three months after its termination, and after this period the guaranteed amount will be UAH 600,000. In addition, the DGF introduced new remote ways to obtain guaranteed deposit payouts. In view of these changes, the survey shows that although the awareness of the Deposit Guarantee Fund has increased, the level of knowledge about the terms of the guarantee has decreased compared to previous surveys, which requires more efforts to inform depositors in the future.

- Awareness of the Deposit Guarantee Fund increased from 34% in 2021 to 52% in 2023. Residents of regional centers, middle- and high-income respondents, and middle-aged respondents are more knowledgeable.
- Only 20% indicate the correct guaranteed amount for the period of martial law, compared to 44% in 2021. Only 5% of respondents indicate that they know what the amount will be after the end of martial law.
- Compared to 2021 data, there has been an increase in the share of respondents who believe that the DGF guarantees apply to all offered account options (deposits in hryvnias, card accounts, current accounts, private entrepreneur accounts, deposits of legal entities, electronic money, etc.) Compared to 2021 data, the largest increase was seen in responses to deposits opened through Internet banking (from 38% to 59%), current (from 58% to 77%), and card (from 63% to 80%) accounts. At the same time, the number of depositors who mistakenly believe that guarantees also apply to deposits of legal entities (from 49% to 65%), deposits in bank metals (from 49% to 65%), as well as cryptocurrencies and electronic money (from 17% to 24%) has increased significantly.
- In 2023, for the first time, a question was asked about the way to receive the guaranteed payout. 55% of users have provided correct answers (28% believe that this can be done through a bank or online banking of agent banks, 27% - through Diia application). A third of consumers mistakenly believe that a depositor can receive a guaranteed payout at the cash desk of the Deposit Guarantee Fund.

- More than half of depositors are aware that borrowers must repay a loan to a bank declared insolvent. Also, half of the depositors correctly indicate the deadline for a creditor to submit a request for the return of non-guaranteed funds.
- Only 5% of respondents have provided the correct answer to the question of how long they can receive the guaranteed payout from the DGF - until the bank's liquidation balance sheet is approved.
- Less than 20% of depositors are aware that the Deposit Guarantee Fund conducts the liquidation and sale of assets. 35% of respondents mistakenly believe that deposits lodged in a foreign currency are paid out in the same currency. 49% have indicated that the reimbursement is made in the national currency, and only 11% of them have given the correct answer that the payment is made in the national currency at the exchange rate in effect on the date when the bank was declared insolvent.

OPENING AN ACCOUNT

- The main factor in choosing a bank is the perception of it as reliable and stable, as reported by more than half of the respondents. Approximately one-third of respondents also emphasize the importance of the deposit interest rate, the available deposit guarantee, reviews from relatives and friends, and their own previous experience. Compared to the survey conducted in 2021, for depositors who have an account/deposit, the importance of such factors as deposit interest rates (from 23% to 37%) and the presence of a deposit return guarantee (from 19% to 33%) has increased.
- When entering into an account agreement, more than two-thirds of respondents carefully read the text of the agreement. Compared to 2021 data, the share of those who pay attention to the content of the agreement with the bank has increased from 66% to 70%.
- When opening a deposit account/ current account, about 40% of consumers read the information about the deposit guarantee. Signing an agreement online is characterized by more careful and thorough user behavior, with a significantly higher proportion (59%) reading the information about the deposit guarantee.
- In case of violation of their rights, half of consumers would go to court, one-third to the National Bank of Ukraine, and a quarter to the Deposit Guarantee Fund. Compared to 2021 survey, the share of those who are ready to address the National Bank of Ukraine (from 23% to 35%) and the Deposit Guarantee Fund (from 15% to 24%) has increased significantly among users who have a current account/deposit account.

COMMUNICATION CHANNELS

- According to the survey, about 40% of respondents are somewhat interested in information on financial matters and services in Ukraine. Compared to 2021, the number of those interested in information on financial matters and services has increased (from 36% to 43%). Largely, they trust information received via the Internet and from the banks in which their accounts were opened. Compared to 2021, the share of users who trust information directly from banks has increased (from 21% to 26%).
- Only 18% of respondents believe that they have enough information on the deposit guarantee system, 21% say they have some information, but would like to know more, while 32% have said they do not have enough information, but do not need more.
- The main source of information about the deposit guarantee system remains with the bank where the account is opened. About 20% of respondents received information about the deposit guarantee system from one of the DGF's resources - social networks, website, or hotline.
- Among those respondents who receive information from the DGF's resources, 68% indicate that it is completely or generally sufficient. About 14% answered that the information available on the DGF's resources was insufficient.

- Describing the depositors' perception of the information about the deposit guarantee system available on the DGF's resources, more than 60% of respondents have rated it as accessible to them.
- Depositors would most like to learn about the bank deposit guarantee terms and about compensation payments to depositors of bankrupt banks. The most convenient source for obtaining such information, most depositors have identified as the bank where they have an account. Other convenient sources of information, which respondents chose, included personal consultations and social networks.

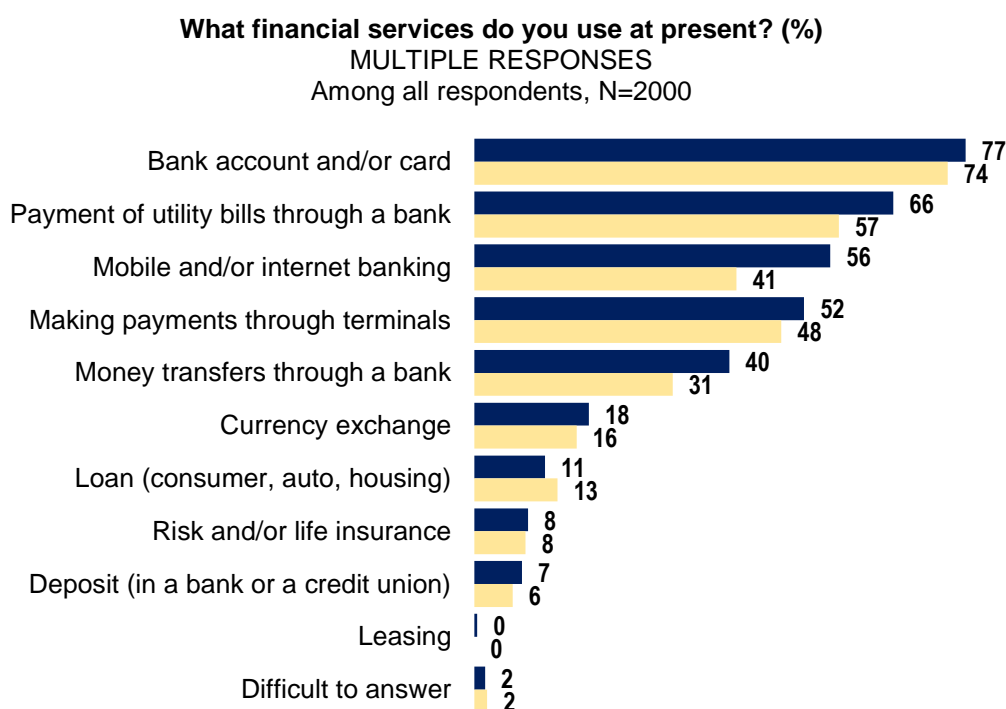
1. USER PROFILE

USE OF FINANCIAL SERVICES

At the time of the 2023 survey, the most common financial services among the population were using a bank account/card (77%), paying utility bills through a bank (66%), using mobile/internet banking (56%) and terminals (52%), and money transfers through a bank.

Compared to the results of the 2021 survey, some services have been used more frequently (Figure 1.1). The most noticeable changes have occurred in the mobile and internet banking: the share of respondents using such services has increased by 15%. By 9% more respondents reported payments for utilities and money transfers through a bank. Payments via terminals have increased from 48% to 52% but became less popular than internet banking compared to the situation in 2021, where payments via terminals were more common than the internet banking.

Figure 1.1



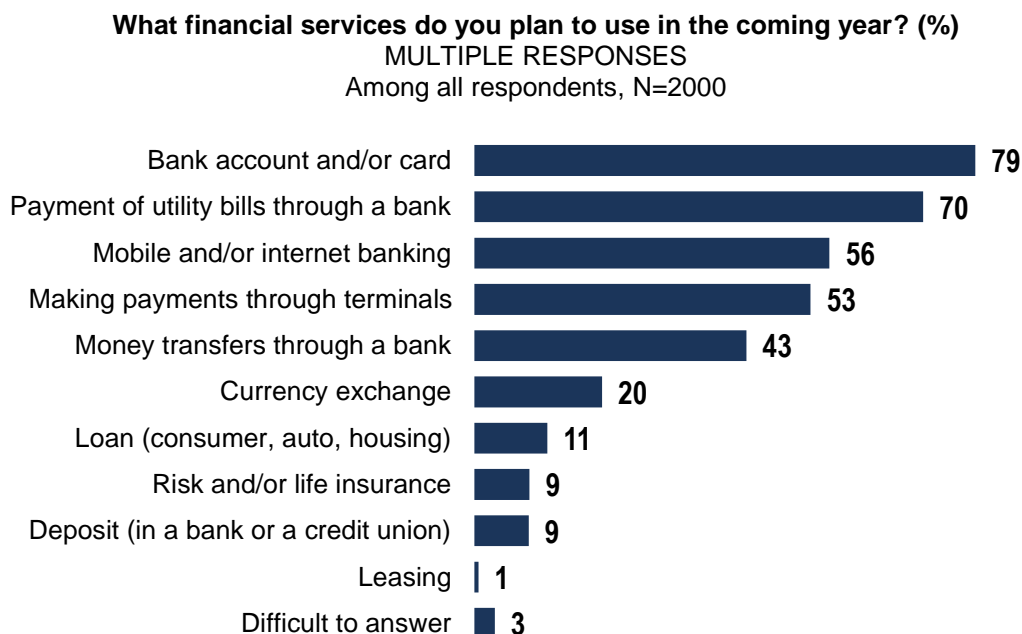
The growing popularity of mobile and internet banking is associated with general trends in digitization, an increase in the audience of internet banking, and a new generation that open accounts: respondents aged 18-29 more often than other categories report the use of mobile and internet banking services (Tables 1.1.2-3 in the Appendices). In addition, the relevance of conducting money transactions without being tied to a physical branch or terminal grows in situations of crisis, such as quarantine and military actions.

The increase in the share of respondents making money transfers through the bank may be triggered both by an increase in the share of those who make utility payments through a bank, and by the need to financially support relatives and friends remotely, and make charitable contributions to the Armed Forces of Ukraine, volunteers, etc.

Urban residents and working respondents are generally more inclined to report the use of all types of financial services (Tables 1.1.2-3 in the Appendices). As income increases, the activity and a range of financial services used increases. In terms of age, the most active groups are those aged 18-29 and 30-45; regarding gender, differences are observed in two cases: women more often than men pay utility bills (68% and 62%, respectively) and make money transfers (42% versus 37%) through a bank.

Regarding further plans to use financial services, Ukrainians plan to increase the use of bank accounts, services to pay utility bills, mobile and internet banking, money transfers, and payments via terminals (Figure 1.2). Trends in distributions remain (Tables 1.2.2-3 in the Appendices).

Figure 1.2



BANK ACCOUNTS

The most common type of bank account among the population is a salary card account, owned by about half of the respondents (48%). About 36% report a current account in hryvnia, another 29% have a pension card account. Nearly a quarter of respondents mentioned having a card account opened on their own initiative (Figure 1.3).

By type of settlement, rural residents more often have a salary account – 52% compared to 44% for regional centers and 48% for other cities (Tables 1.3.2-3 in the Appendices). Salary, current, and other types of accounts are more common among young and middle-aged respondents. Among respondents aged 61 and older, 74% have a pension account. A card account for social benefits is more common among households than other groups – 39%; among the unemployed, the corresponding figure is 17%.

Compared to 2021, the share of Ukrainians with a current account in hryvnia has increased from 25% to 36%. The values for other types of accounts have not changed significantly.

Figure 1.3



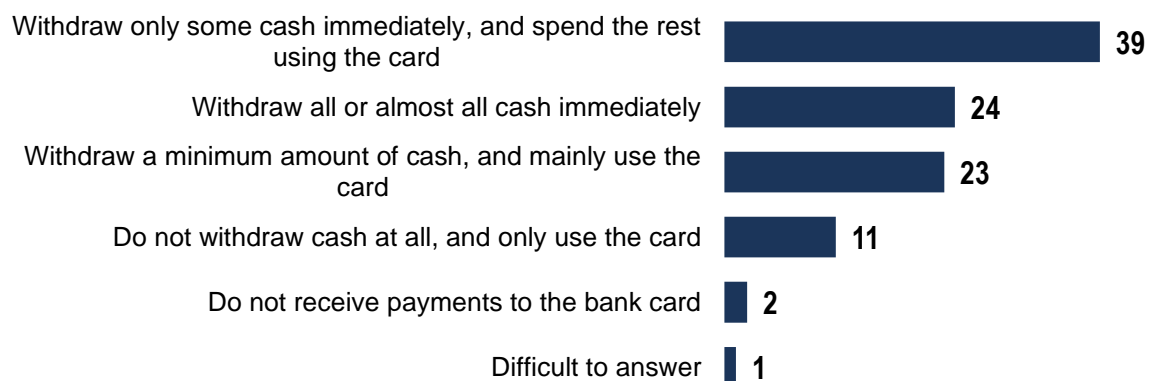
EXPENSES AND SAVINGS

When receiving payments to a bank card, respondents often withdraw only some cash, and the rest is spent from the card - 39% do this. Another 24% withdraw all or almost all funds at once - this strategy is typical for rural residents, groups with lower income, and the oldest respondents.

About a third of survey participants predominantly use a card (23% withdraw cash minimally, 11% use only a card), with this behavior more common among residents of regional centers, younger respondents, and more affluent groups (Tables 1.4.2-3 in the Appendices).

Figure 1.4

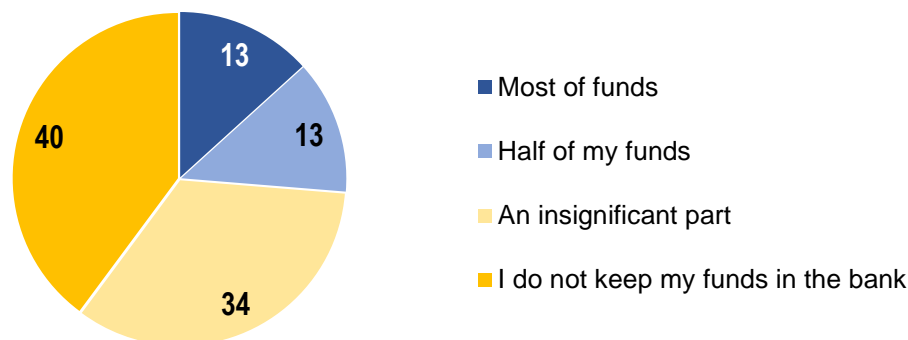
After receiving payments to your bank card (salary/pension/social assistance), you usually...? (%)
 among those who have a bank account, N=1801



Among the respondents, 34% keep an insignificant portion of their funds in the bank, and about a quarter keep a significant portion of their savings in the bank: 13% keep half of their funds, and other 13% - most of them (Figure 1.5).

Figure 1.5

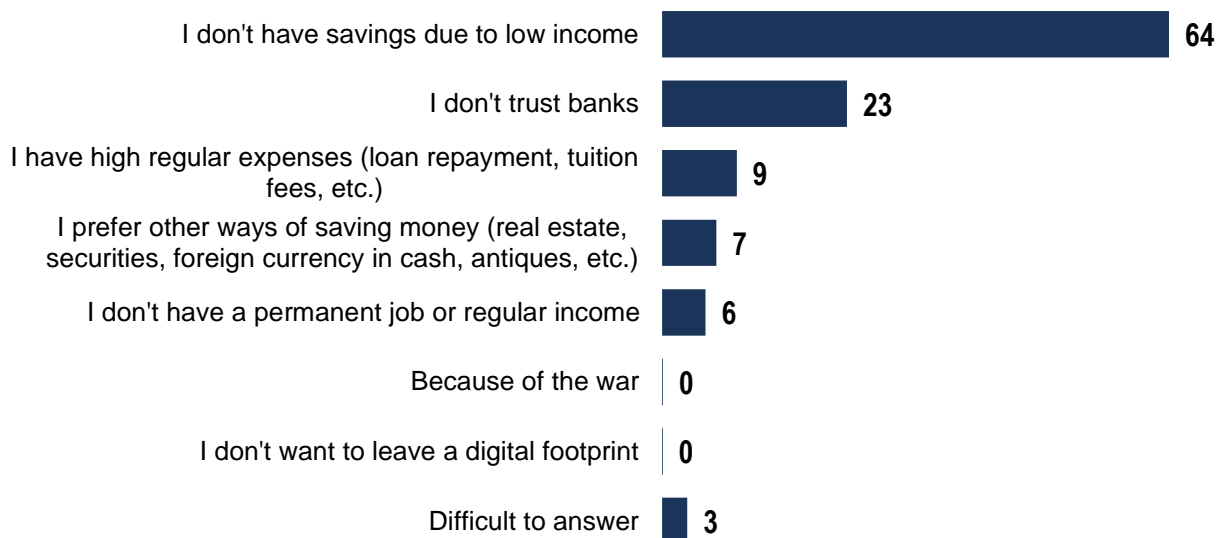
What part of your own funds do you or your family keep in the bank? (%)
among those who have a bank account, N=1801



The main reason for 40% of respondents not keeping their money in the bank is the lack of savings due to low income (64%) and distrust in banks (23%) (Figure 1.6). Compared to 2021, the lack of savings has become more relevant – the share of those choosing this answer has increased by 3%. On the contrary, the preference for other savings methods has decreased from 12% to 7% (Table 1.6.2 in the Appendices).

Figure 1.6

Why don't you keep your funds in the bank? (%),
Among those who don't keep their own funds in the bank, N=707
MULTIPLE RESPONSES

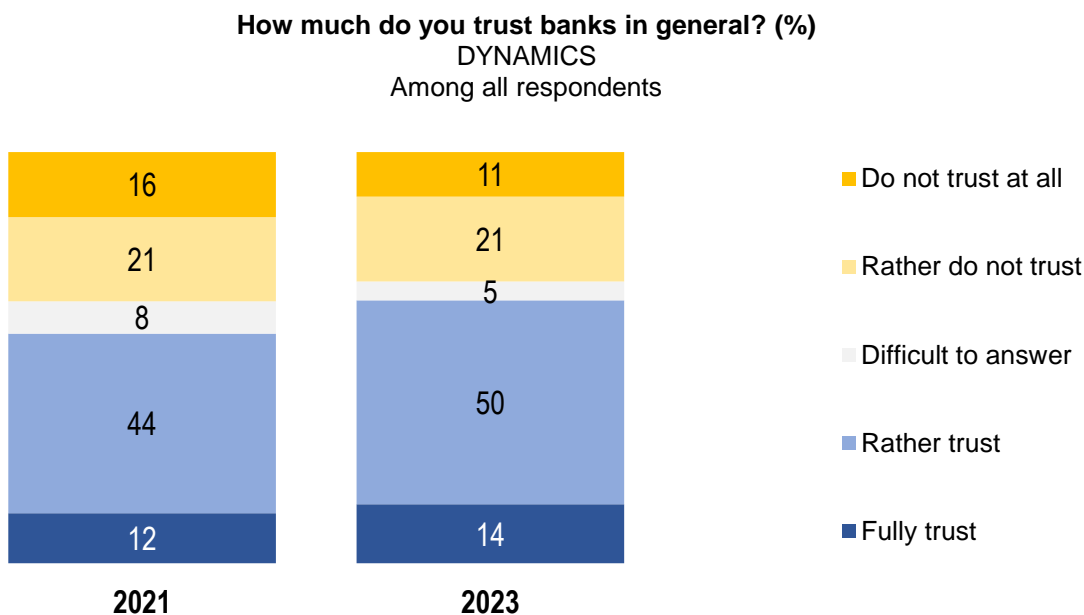


The portion of the money that respondents keep in banks varies the most with age and income: the younger or wealthier the respondents, the more often they keep their funds in the bank (Tables 1.5.1-2 in the Appendices). The wealthier can save, and young people are somewhat more willing to trust banks which makes the most common reasons not to keep funds in a bank irrelevant.

TRUST IN THE BANKING SYSTEM

Most of respondents (64%) trust banks to some extent - 50% rather trust, 14% fully trust, and one-third do not trust (Figure 1.7). Trust indicators have increased compared to 2021, when 56% of respondents reported trust in total. One of the factors contributing to the increase in trust is the experience of the crisis and the restoration of confidence in the banking system after the onset of the full-scale invasion. Residents of all regions except the North, affluent groups, and respondents aged 18-29, trust banks the most, with women showing somewhat higher trust in banks than men (67% and 61%) (Tables 1.7.1-2 in the Appendices).

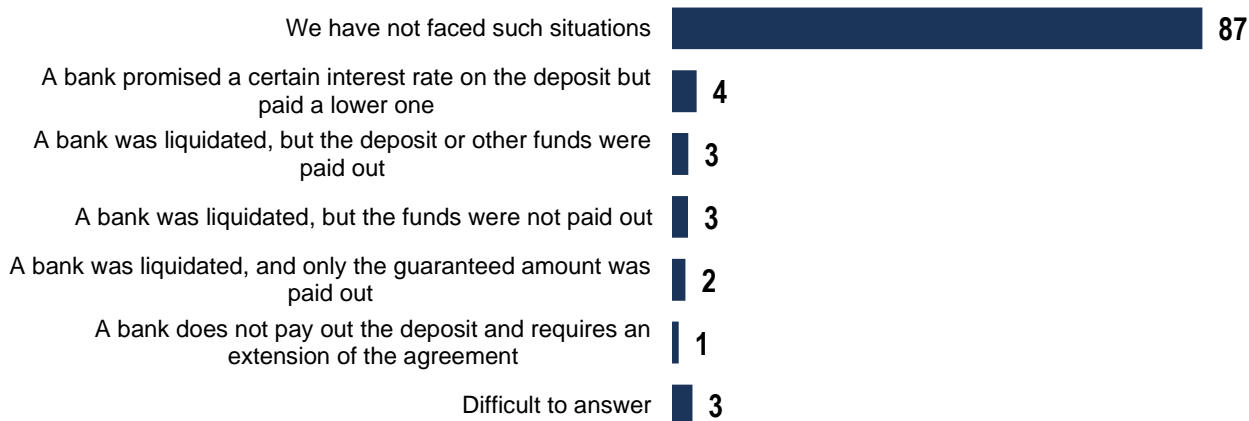
Figure 1.7



The majority of respondents (87%) have not experienced any problems with interest rates, non-return of funds by banks, or other issues (Figure 1.8).

Fig.1.8

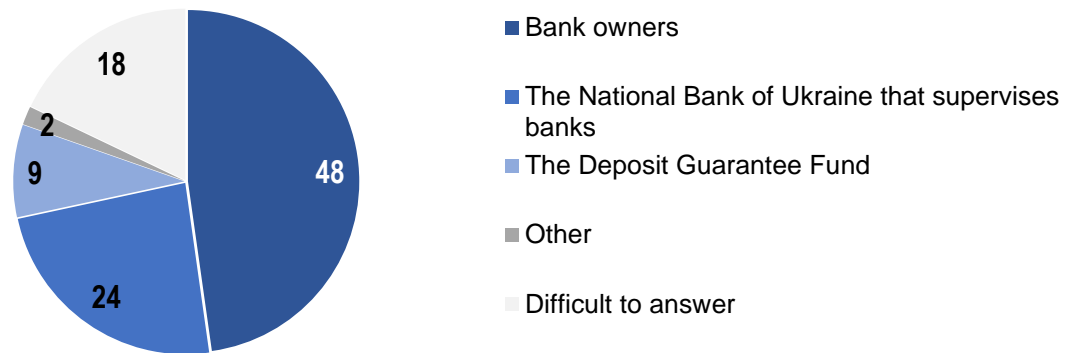
Which of the following situations did you or your relatives face over the last two years? (%)
MULTIPLE RESPONSES
Among all respondents, N=2000



Approximately half of the respondents (48%) believe that if clients of an insolvent bank incur losses, the bank owners are guilty the most. The National Bank of Ukraine, as the banking supervisor, is chosen by 24%. Other 9% believe that the Deposit Guarantee Fund would be to blame for clients' losses (Figure 1.9). Compared to 2021, a slightly smaller share of respondents blame bank owners – 49% compared to 53% (Table 2.6.3 in the Appendices).

Figure 1.9

If clients of a failed bank bear losses, who is most to blame? (%)
Among all respondents, N=2000

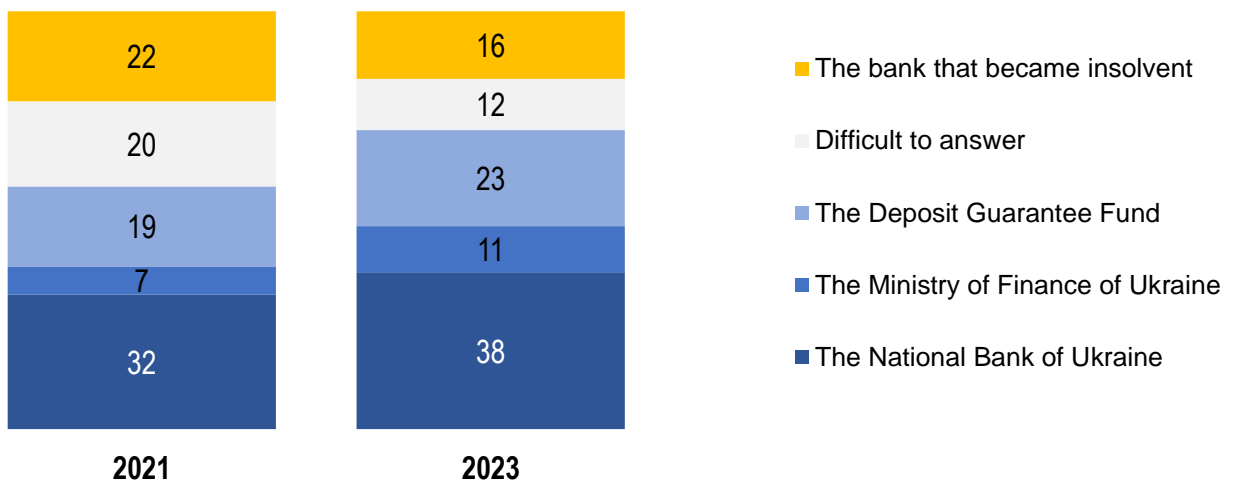


About 40% of respondents believe that the National Bank of Ukraine should provide for paying out bank deposits. Another 16% believe that it is the responsibility of the bank that became insolvent, and 11% - of the Ministry of Finance. About one in four respondents says that the payout of bank deposits should be provided by the Deposit Guarantee Fund.

Compared to 2021, the share of those who consider the Deposit Guarantee Fund responsible has grown by 4% (Figure 1.10), which is associated with the increased awareness of the DGF in general.

Figure 1.10

Who is to provide for the refund of bank deposits to the public when a bank becomes insolvent? (%) DYNAMICS
Among all respondents



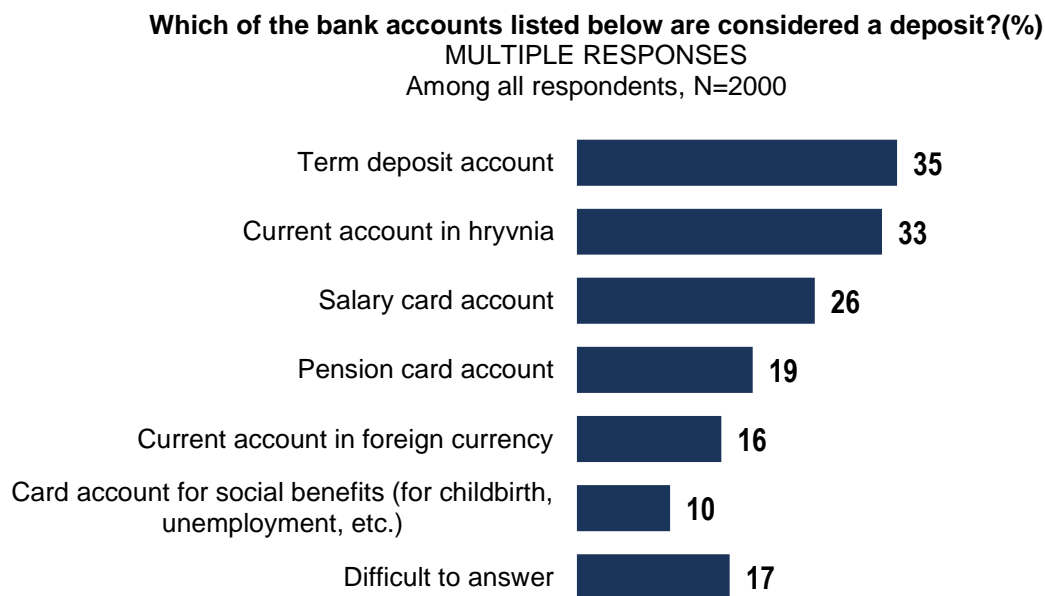
2. AWARENESS OF THE DEPOSIT GUARANTEE SYSTEM

DEFINITION OF A DEPOSIT

Answering the question of which type of a bank account is a deposit, respondents most often chose the option "term deposit account" (35%), with the second most popular being a current account in UAH (33%) (Figure 2.1). A quarter of the respondents name a salary card account as a deposit, while approximately 20% choose a pension account as such, 16% indicate a current account in foreign currency, and 10% mention a card account for social payments. 17% of the respondents have not decided on the answer.

The distribution demonstrates a widespread perception that deposits primarily refer to term deposits with the prospect of generating interest. Other types of accounts may also be considered a deposit, but less frequently. While according to the DGF's definition, deposits include any funds of individuals attracted by a bank under the terms of a bank account or deposit agreement.

Figure 2.1

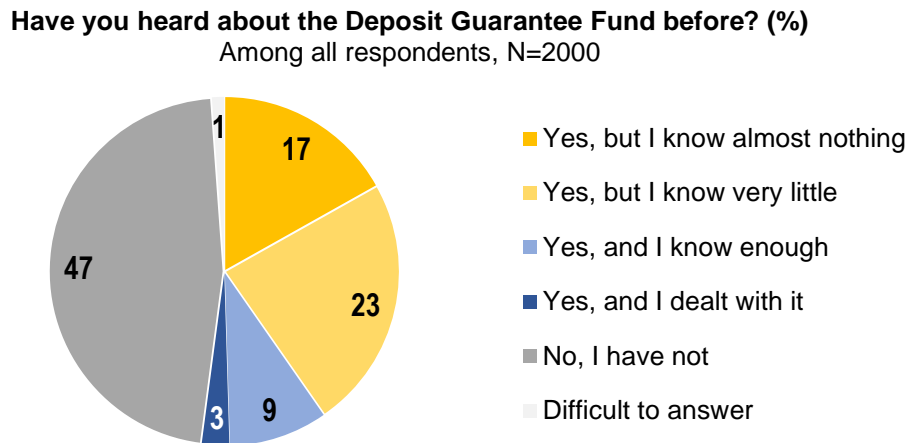


KNOWLEDGE ABOUT THE DGF AND ITS TASKS

More than half of the respondents (52%) have heard about the Deposit Guarantee Fund previously, 3% of them dealt with it, 9% believe that they know enough about the DGF, 23% have heard, but know very little, another 17% have heard, but know almost nothing (Figure 2.2). 47% of respondents have never heard of the Deposit Guarantee Fund.

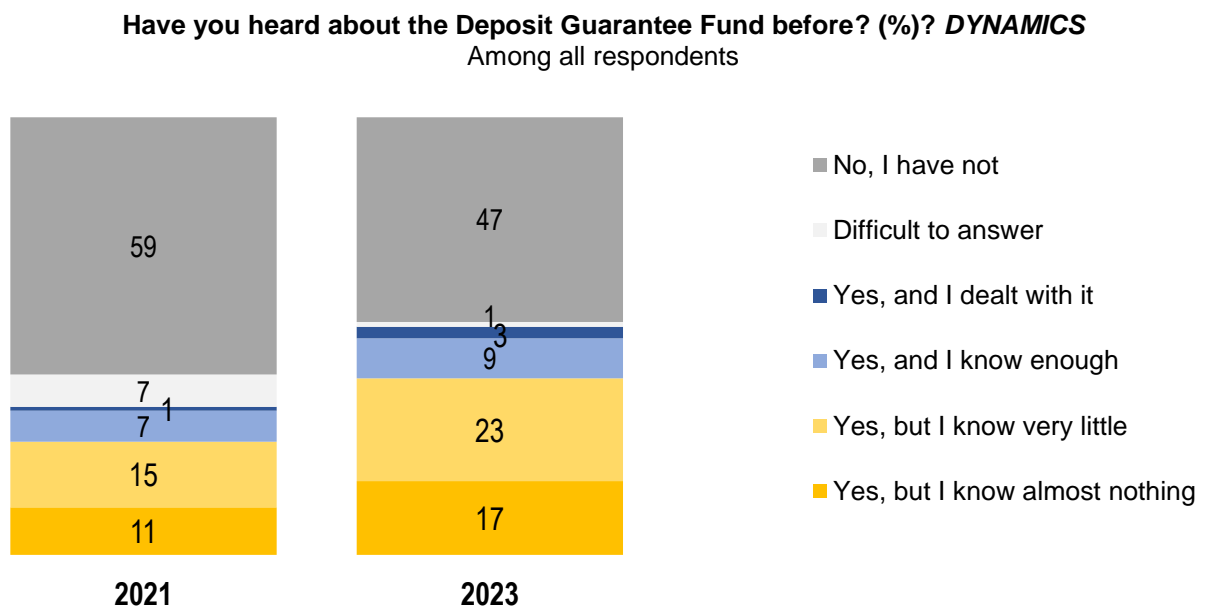
Residents of regional centers (61%), respondents with higher and middle income (58% for both categories), and men (57% versus 48% for women) have heard more often about the Deposit Guarantee Fund (Tables 2.1.1-2 in the Appendices). Among age groups, those aged 18-29 have heard the least about the DGF – 57%, while for older groups, this share varies from 47% to 42%. Respondents aged 30-60 have heard of the DGF most often.

Figure 2.2



Compared to 2021, the share of those who have not heard about the DGF has decreased significantly - from 59% to 47% (Figure 2.3), which indicates a successful information campaign.

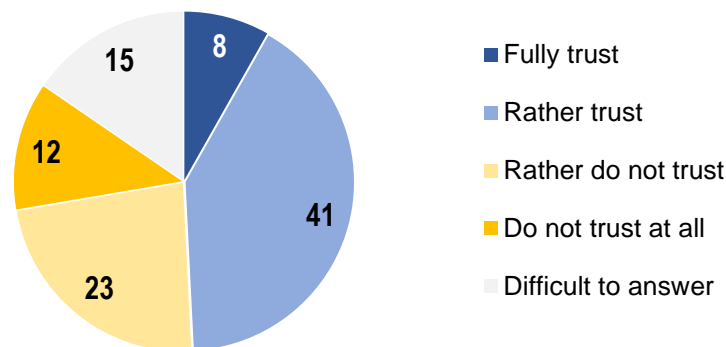
Figure 2.3



Among those who previously heard about the Deposit Guarantee Fund, about half (49%) trust it: 8% trust fully, and another 41% rather trust (Figure 2.4). Young and middle-aged people, wealthy respondents, and Westerners trust the DGF the most (Tables 2.2.1-2 in the Appendices).

Figure 2.4

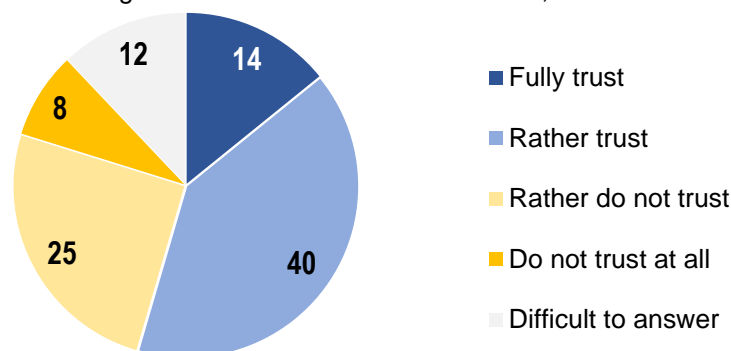
How much do you trust the Deposit Guarantee Fund? (%)
among those who have heard about DGF, N=1042



54% of respondents believe that the DGF will be able to reimburse citizens' money in the event of bank insolvency (Figure 2.5), and 33% of respondents believe it will not. The most skeptical are low-income categories (49%) and residents of Eastern regions (40%) (Tables 2.3.1-2 in the Appendices).

Figure 2.5

Will the Deposit Guarantee Fund be able to refund citizens' money if a bank becomes insolvent? (%)
among those who have heard about DGF, N=1042



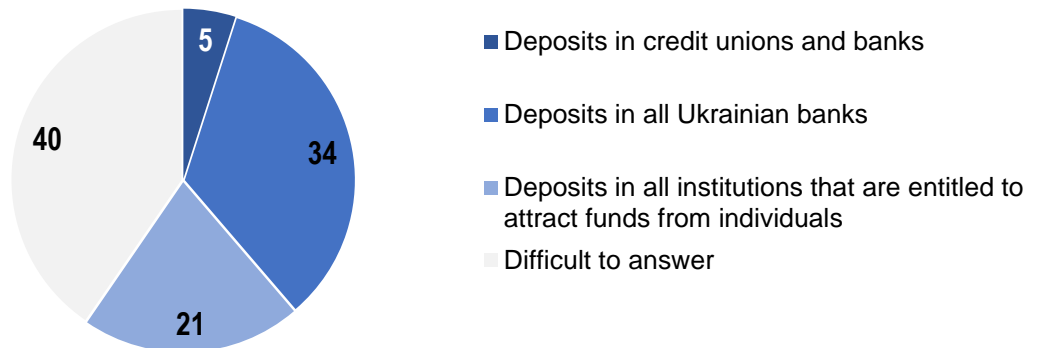
KNOWLEDGE OF DEPOSIT GUARANTEE TERMS

With regard to the institutions where deposits are guaranteed by the DGF, 34% gave the correct answer ("deposits in all banks of Ukraine"). Credit unions and banks were chosen by 5%; all institutions authorized to attract funds from individuals – by 21%. 40% of respondents did not choose an answer to this question. Residents of the South, regional centers, younger and more affluent respondents mentioned deposits in all banks of Ukraine most often (Tables 2.4.1-2 in the Appendices).

Figure 2.6

Deposits in which financial institutions are guaranteed by the Deposit Guarantee Fund? (%)

Among all respondents, N=2000



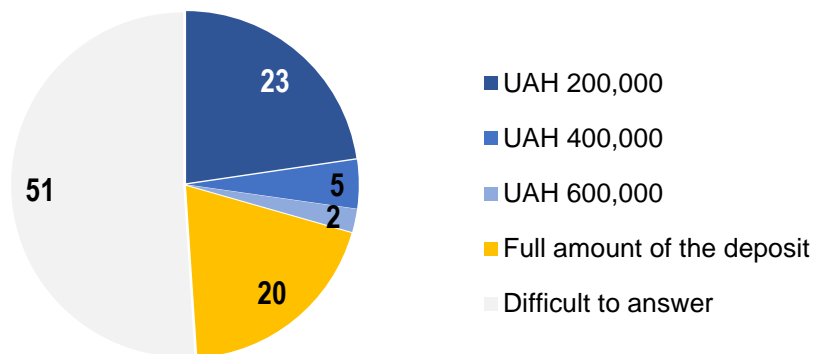
During the martial law, the Deposit Guarantee Fund guarantees the full amount of the deposit, as correctly indicated by 20% of respondents (Figure 2.7). The share of correct answers has significantly decreased since 2021 when the value was 44%.

At the same time, about a quarter of respondents indicated the maximum guaranteed amount of UAH 200,000, which had been relevant before the introduction of martial law, indicating a lack of knowledge about changes in guarantee conditions. Half of the respondents found it difficult to answer.

Figure 2.7

What is the maximum guaranteed amount of deposits in one bank during martial law? (%)

Among all respondents, N=2000

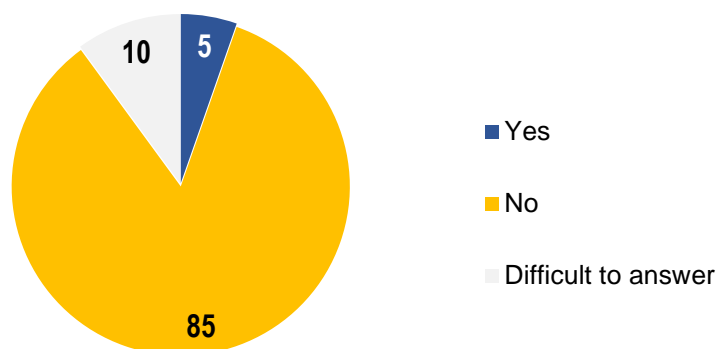


The level of knowledge about the guaranteed amount after the end of martial law is low too - only 5% of respondents have indicated that they know what the amount will be (Figure 2.8).

Figure 2.8

Currently, the full amount of deposits is guaranteed. Do you know what will be the guaranteed amount after the end of martial law? (%)

Among all respondents, N=2000

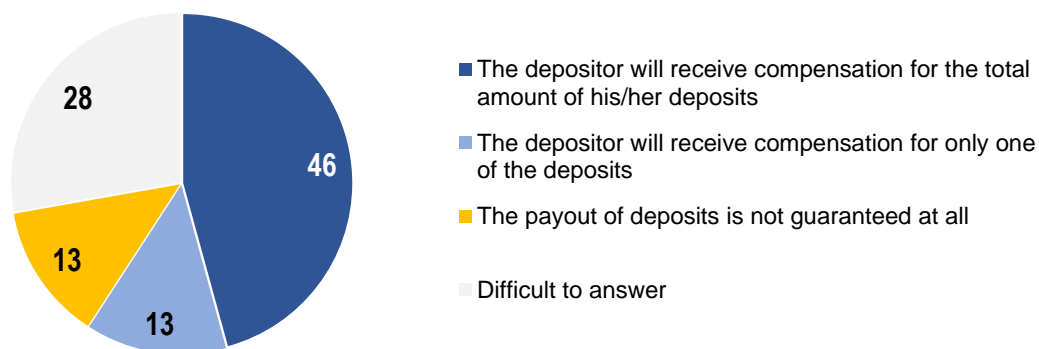


46% of all respondents provided the correct answer to the question about the conditions for the reimbursement of multiple deposits in one bank – "the depositor will receive compensation for the total amount of all their deposits" (Figure 2.9). 13% each chose the answer that only one of the deposits would be reimbursed, or that their reimbursement was not guaranteed. Nearly 30% could not answer this question.

Figure 2.9

If a depositor has several deposit accounts in one bank, and the bank is declared insolvent, the depositor... ? (%)

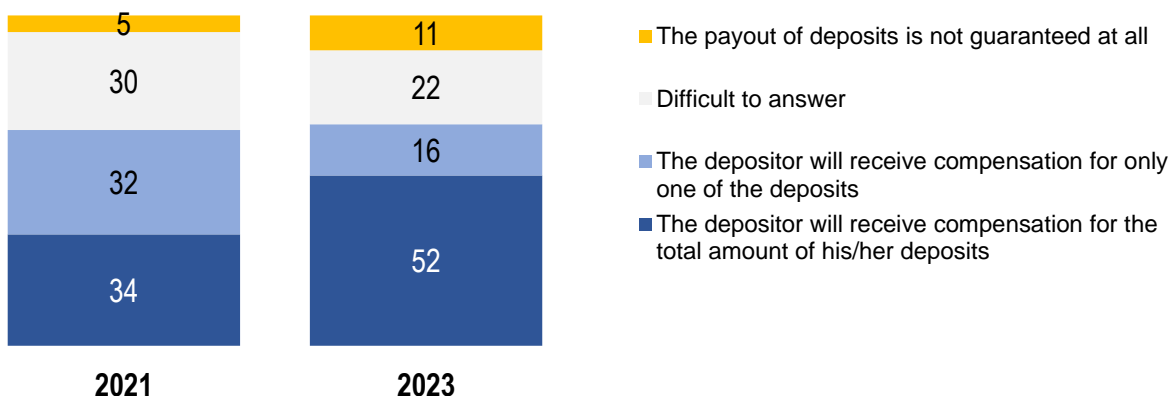
Among all respondents, N=2000



The share of correct answers is significantly higher compared to the 2021 survey, when 34% chose the correct answer (Figure 2.10). However, the share of those who believe that the return of deposits is not guaranteed has increased from 5% to 11%, indicating some skepticism among respondents, associated with the general instability during martial law.

Figure 2.10

If a depositor has several deposit accounts in one bank, and the bank is declared insolvent, the depositor? (%)? DYNAMICS
among those who have heard about DGF

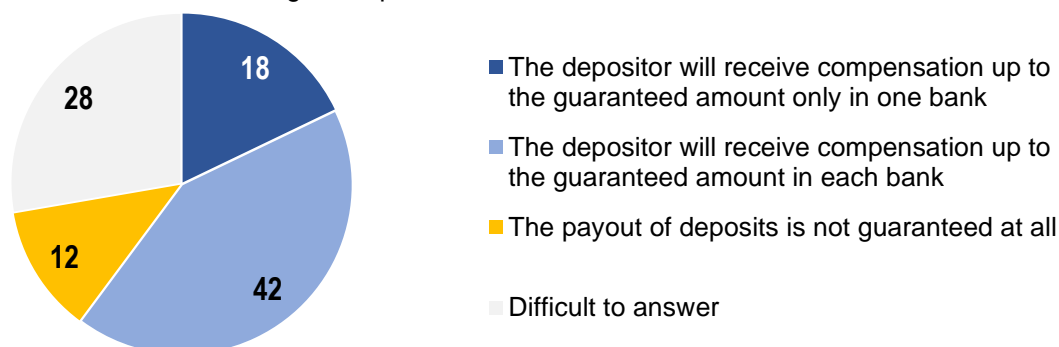


42% of all respondents are aware that deposits in several banks declared insolvent will be reimbursed within the guaranteed amount in each bank, which is the correct answer (Figure 2.11). 18% believe that the depositor will only receive a refund in one bank, and 12% believe that the return of deposits is not guaranteed at all.

Figure 2.11

If a depositor has deposits in several banks, and a bank is declared insolvent, the depositor...? (%)

Among all respondents, N=2000

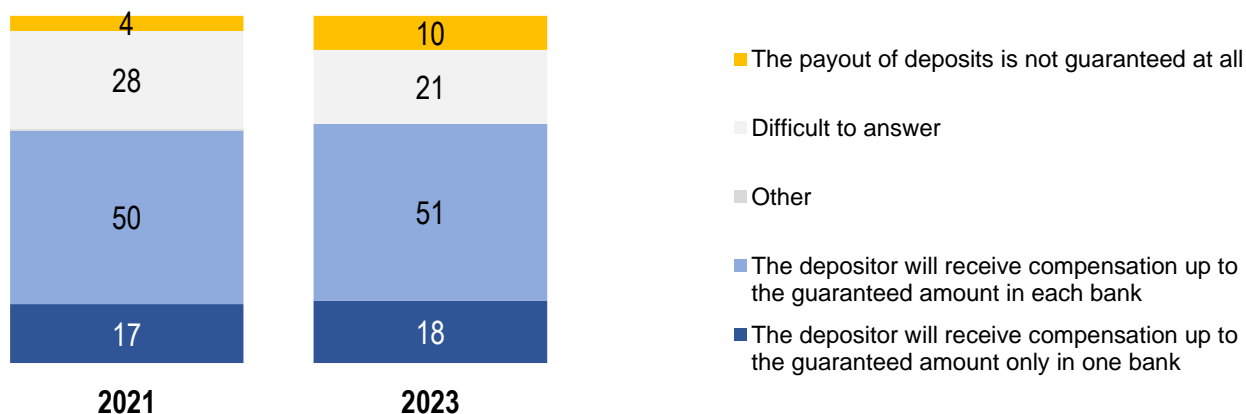


The share of those who believe that the return of deposits is not guaranteed has also increased - from 4% to 10% (Figure 2.12).

Figure 2.12

If a depositor has deposits in several banks, and a bank is declared insolvent, the depositor? (%) DYNAMICS

among those who have heard about DGF

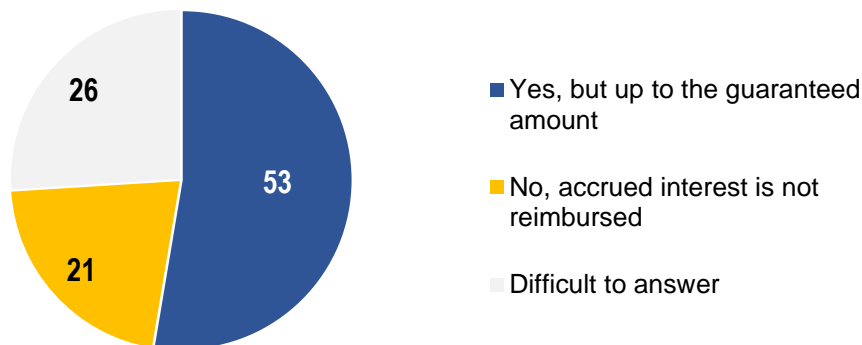


53% of all respondents know that the interest accrued on the deposit before the bank is declared insolvent will be compensated up to the guaranteed amount, which is the correct answer. About 20% believe that they are not reimbursed (Figure 2.13). Residents of regional centers and those with higher income mention this more often (Table 2.9.1).

Figure 2.13

Can the interest accrued on a deposit before the bank is declared insolvent be paid out? (%)

Among all respondents, N=2000



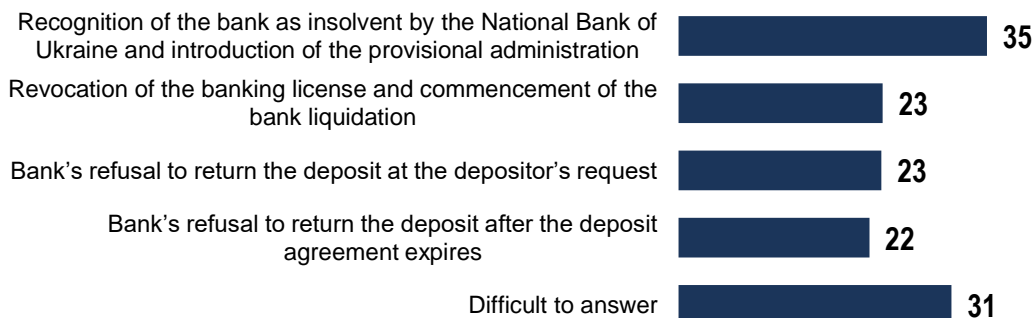
The question about the grounds for the DGF’s deposit compensation had two correct answers: 35% opted for the bank declared as insolvent, while 53% chose the revocation of the bank’s license and the commencement of the bank’s liquidation. Among all respondents, 23% selected the bank’s refusal to return the deposit upon the depositor’s request, and 22% chose the bank’s refusal to return the deposit after the expiration of the contract. Over 30% of respondents found it difficult to answer (Figure 2.14).

Figure 2.14

What is the ground for the Deposit Guarantee Fund to pay out the guaranteed amount of deposit? (%)

MULTIPLE RESPONSES

Among all respondents, N=2000

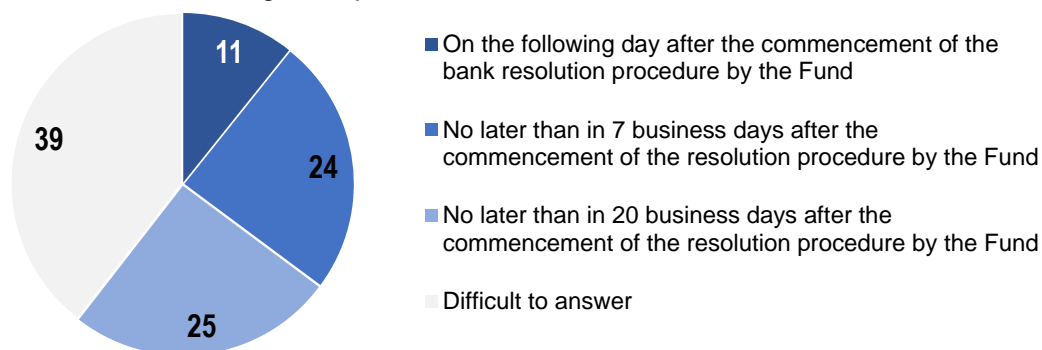


KNOWLEDGE OF THE PAYOUT PROCEDURE

24% of respondents chose the correct answer regarding when the DGF starts paying out to depositors of an insolvent bank - "no later than 20 working days from the start of the bank resolution procedure by the DGF". The same number of respondents chose the option "no later than 7 days from the start of the resolution procedure", 11% chose the option "the following day after the start of the bank resolution procedure by the DGF". A larger proportion of respondents (39%) could not answer the question (Figure 2.15).

Figure 2.15

When does the Deposit Guarantee Fund start paying out the guaranteed amounts to insolvent bank depositors? (%)
 Among all respondents, N=2000

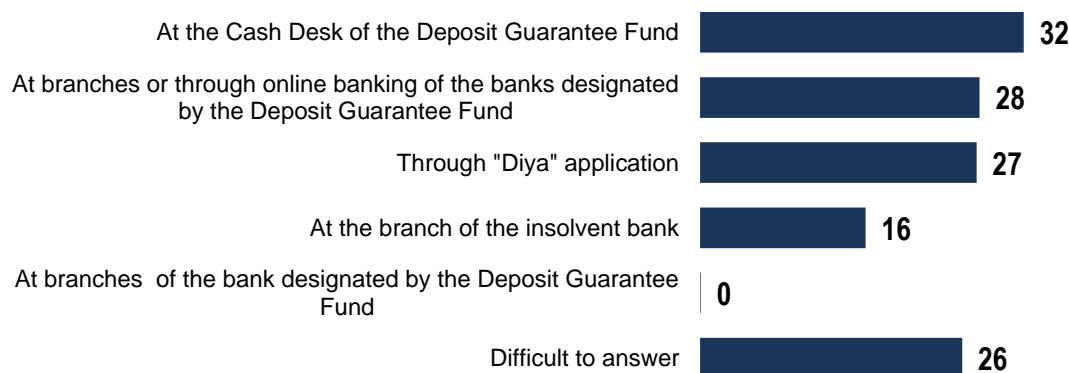


Regarding how a depositor can obtain the guaranteed payout, 28% of all respondents believe that it can be done at branches or via online banking of the banks designated by the Deposit Guarantee Fund, 27% - through Diya application, which are correct answers. Instead, one-third of respondents believe that an insolvent bank depositor can receive a guaranteed payout at the cash desk of the Deposit Guarantee Fund, 16% - at the branch of the insolvent bank, and 26% of users cannot answer this question correctly (Figure 2.16).

Correct answers were more often given by residents of regional centers, young people, middle-aged respondents (30-45 years old), as well as those with higher income (Tables 2.12.1-2 in the Appendices).

Figure 2.16

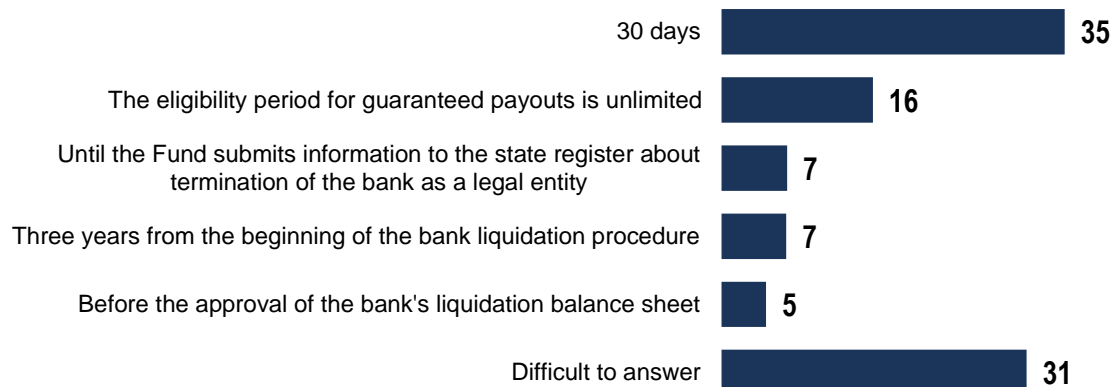
How can a depositor obtain the compensation guaranteed to insolvent bank depositors? (%)
 MULTIPLE RESPONSES
 Among all respondents, N=2000



Only 5% of respondents correctly selected the answer that a depositor has the right to receive guaranteed compensation from the DGF before the approval of the bank's liquidation balance sheet. More than a third chose the option "within 30 days," and 16% believe that there is no time limit for receiving guaranteed payout. More than 30% could not answer this question (Figure 2.17). Compared to 2021, the share of respondents who believe that compensation may be obtained within 30 days has increased (from 26% to 32%) (Table 2.13.1 in the Appendices).

Figure 2.17
What is the eligibility period for a depositor to receive the guaranteed payout from the Fund? (%)

Among all respondents, N=2000



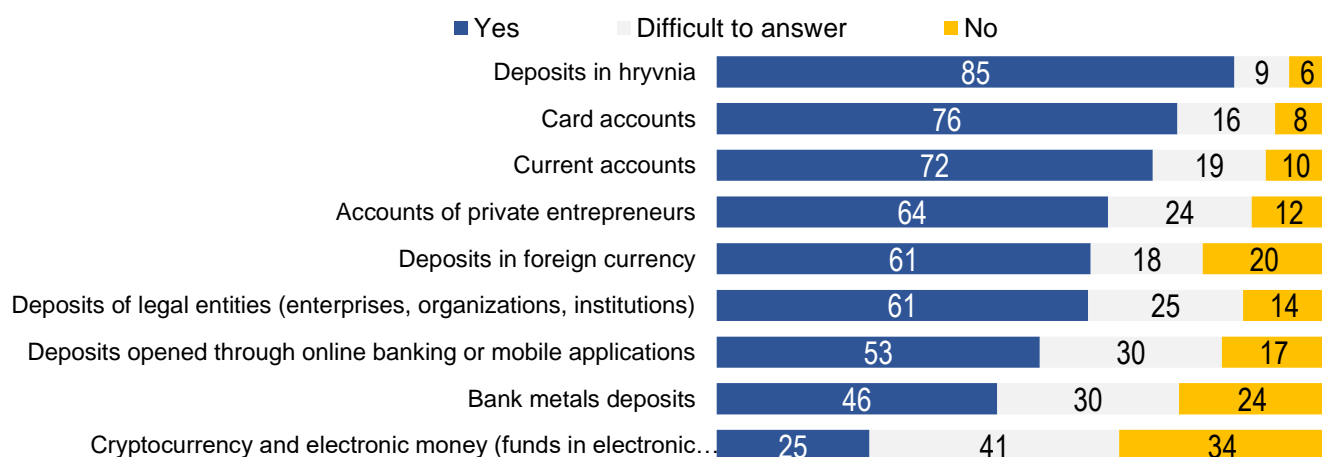
According to 85% of respondents, the DGF guarantees deposits in hryvnia, 76% believe that the guarantee applies to card accounts, and 72% think it covers current accounts. More than 60% believe that the compensation of deposits of legal entities is guaranteed, although it is an incorrect answer.

Other types of deposits and accounts that are also guaranteed by the DGF (accounts of private entrepreneurs, deposits in foreign currencies, deposits opened through internet banking or a mobile application) were chosen by 53% to 64% of respondents. It should be noted that users showed less confidence in deposits opened through internet banking or a mobile application: somewhat more than half believe that they are also covered by the guarantee, almost one-fifth believe that they are not, and about one-third cannot answer this question (Figure 2.18). This may indicate that depositors are unaware about the difference between deposits opened through internet banking and electronic money (money on electronic wallets), which are not covered by guarantee. It is worth noting the high number of undecided respondents who could not answer whether guarantees apply to the proposed types of deposits. This figure ranges from 9% to 41%. About 46% and 25% of all respondents answered that the DGF's guarantee applies to deposits in bank metals and cryptocurrencies and electronic money, which are not guaranteed by the DGF.

Residents of regional centers and cities, young people and respondents aged 30-45, and those with higher income are more informed on the types of deposits and accounts guaranteed by the DGF (Tables 2.14.1-2 in the Appendices).

Figure 2.18
What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? (%)

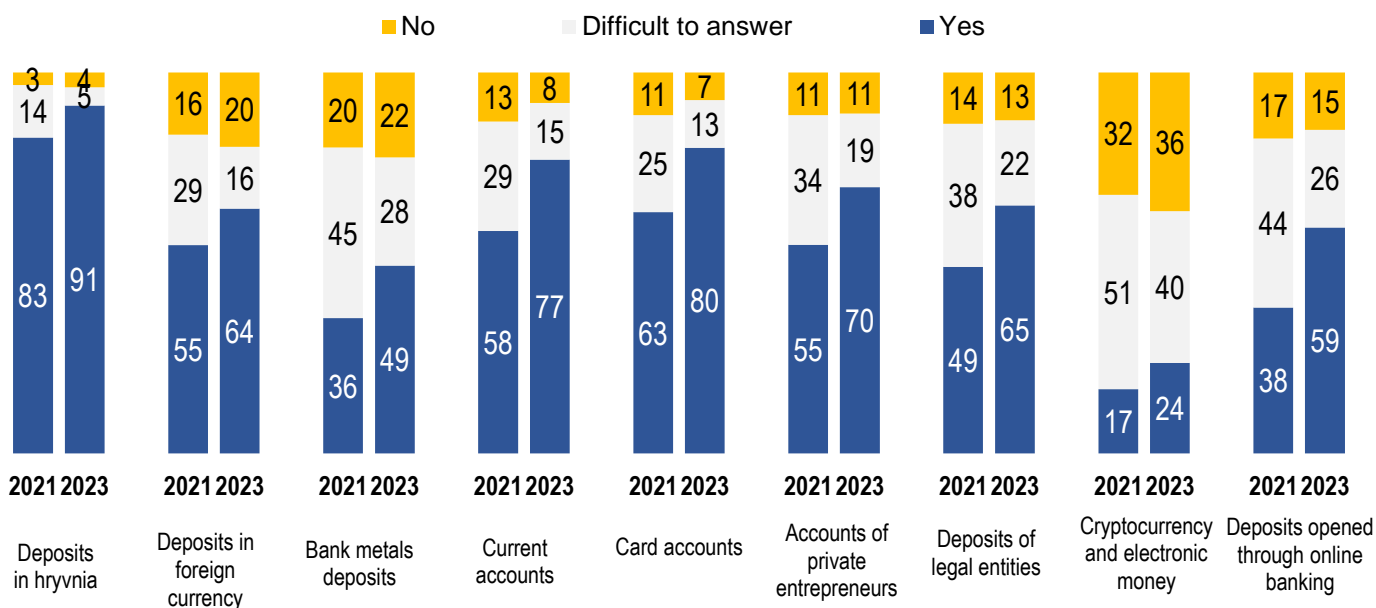
Among all respondents, N=2000



Compared to the 2021 data, the responses related to deposits opened through online banking have seen the most substantial increase (from 38% to 59%), followed by current accounts (from 58% to 77%), and card accounts (from 63% to 80%). At the same time, there has been a significant rise in the number of depositors who mistakenly believe that the guarantees also extend to deposits of legal entities (from 49% to 65%), deposits in bank metals (from 49% to 65%), as well as cryptocurrencies and electronic money (from 17% to 24%) (Figure 2.19).

Figure 2.19

What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? (%)
(%) DYNAMICS
 among those who have heard about DGF

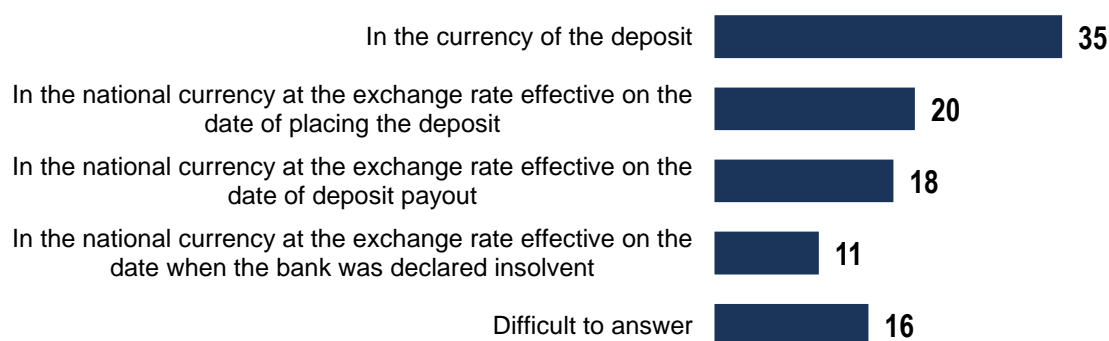


According to 35% of respondents, deposits in foreign currency are paid out in the currency of the deposit, 49% - in the national currency, namely: 20% believe that in the national currency at the exchange rate at the time of deposit placement, 18% - in the national currency at the exchange rate at the time of deposit payout, and only 11% provided the correct answer that the payment is made in the national currency at the exchange rate at the time of the bank insolvency. 18% of respondents were unable to answer this question (Figure 2.20).

Compared to the 2021 survey data, the number of depositors who mistakenly believe that the payout is made in the same currency in which the deposit was placed has not changed statistically.

Figure 2.20

In what currency is the guaranteed amount of foreign currency deposits paid out? (%)
MULTIPLE RESPONSES
 Among all respondents, N=2000



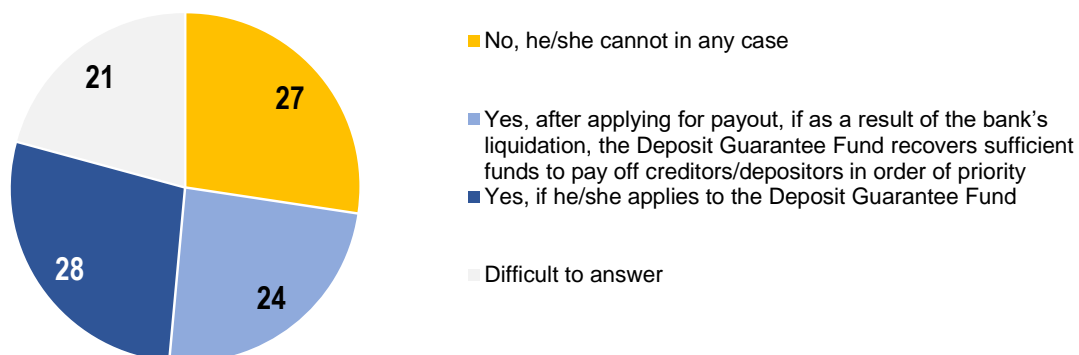
27% of respondents mistakenly believe that the depositor cannot expect the payout of the deposits not guaranteed by the DGF, while 28% think that it is possible if the depositor makes a relevant request. Only 24%

of users answered correctly, stating that the depositor can expect payment only if there are funds available after paying out to creditors/depositors in the order of priority (Figure 2.21). The correct answer was most often provided by residents of regional centers and young people (Tables 2.17.1-2 in the Appendices).

Figure 2.21

Can a depositor expect the payout of his/her deposit that is not guaranteed by the Fund? (%)

Among all respondents, N=2000

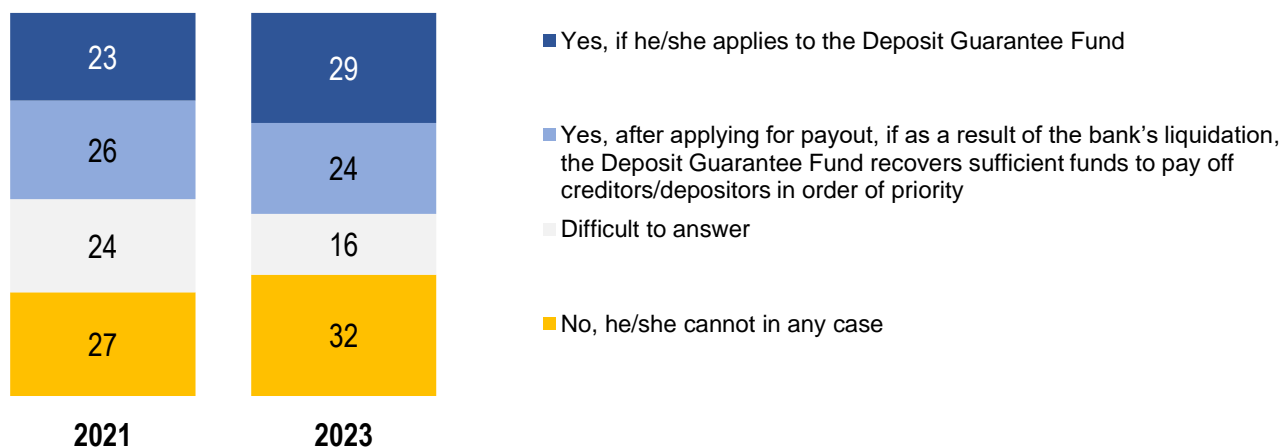


Compared to 2021 data, the share of depositors who mistakenly believe that a depositor cannot expect a payout of the deposits that are not guaranteed by the DGF has slightly increased. The share of consumers who mistakenly believe that depositors can receive the deposits not guaranteed by the DGF only if they submit a corresponding request to the DGF has also increased. The share of those who are informed that the return requires not only submitting a request but also the availability of funds after paying off to creditors/debtors in order of priority has not changed statistically (Figure 2.22).

Figure 2.22

Can a depositor expect the payout of his/her deposit that is not guaranteed by the Fund? (%)? DYNAMICS

among those who have heard about DGF

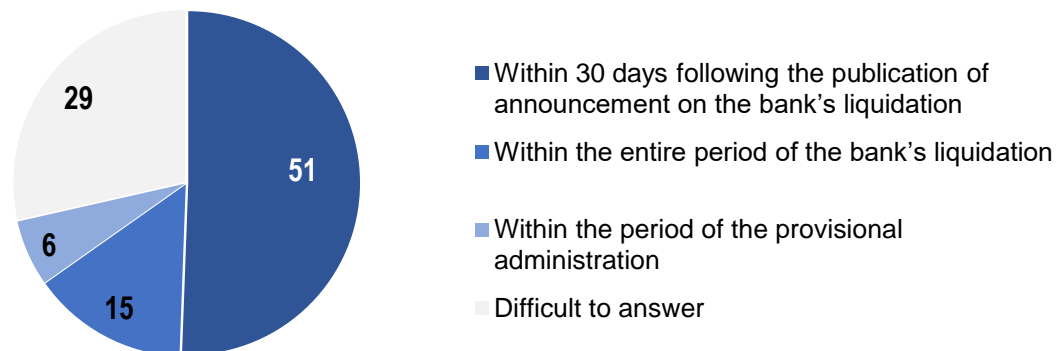


Approximately half of the users are aware that depositors must submit the corresponding request within 30 days to receive a refund of non-guaranteed deposits. 15% of respondents mistakenly believe that this can be done throughout the entire bank liquidation period, and 6% - during the existence of the bank's provisional administration. 29% of the population could not answer this question (Figure 2.23). The correct answer was more often given by city residents (both large and small – 53%), young people (58%), and affluent individuals (55%) (Tables 2.18.1-2 in the Appendices).

Figure 2.23

What is the eligibility period for a depositor to apply for return of the deposits that were not guaranteed? (%)

Among all respondents, N=2000

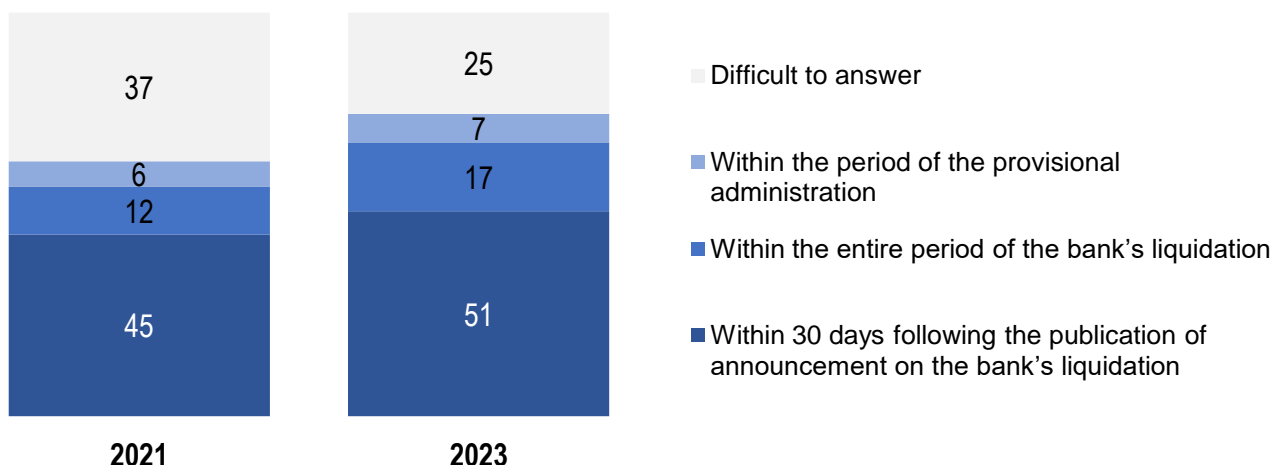


Compared to 2021 data, the share of depositors who answered this question correctly has slightly increased (Figure 2.24).

Figure 2.24

What is the eligibility period for a depositor to apply for return of the deposits that were not guaranteed? (%) DYNAMICS

among those who have heard about DGF

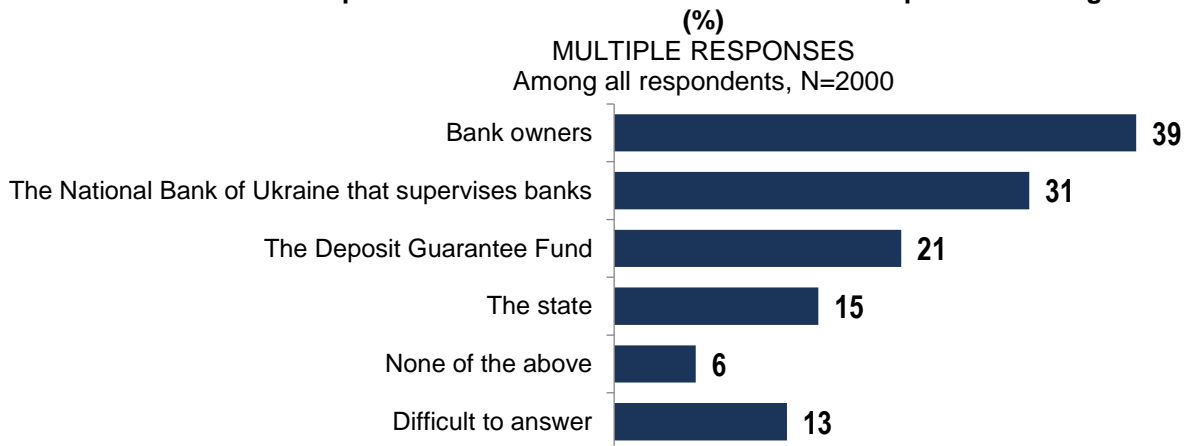


In response to the question of who should compensate the losses of bank clients whose deposits are not guaranteed, 39% of respondents answered that the bank owners, 31% - the National Bank of Ukraine, 21% - the Deposit Guarantee Fund, and 15% - the state (Figure 2.25).

Compared to 2021 data, there has been an increase in the share of those who attribute responsibility for compensating the losses of the clients whose deposits are not guaranteed by the DGF to bank owners (from 31% to 36%), the National Bank of Ukraine (from 28% to 32%), and the state (from 11% to 16%). The share of those attributing responsibility to the Deposit Guarantee Fund has not changed (Table 2.19.1 in the Appendices). Residents of regional centers (41%), young people (43%), and those with lower income (47%) more often agree with the view that this should be done by bank owners. All age groups are more likely to support the idea of the National Bank of Ukraine being responsible, except for older respondents (26%), and all income groups, except for those with lower income (23%). The answer that this should be done by the Deposit Guarantee Fund was most often chosen by urban residents, all age groups, except for older respondents, and those with higher income (Tables 2.19.2-3 in the Appendices).

Figure 2.25

Who is to compensate the losses of bank clients whose deposits are not guaranteed?



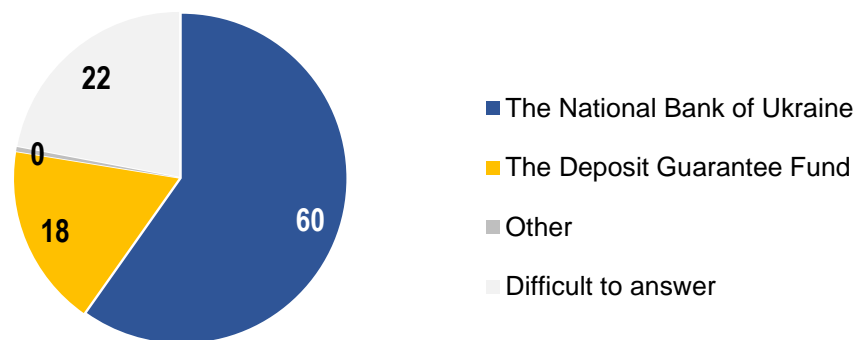
60% of respondents mistakenly believe that the liquidation procedure and the sale of bank's assets are carried out by the National Bank of Ukraine. Only 18% provided the correct answer, stating that it is the responsibility of the Deposit Guarantee Fund. 22% were unable to give a definite answer to this question (Figure 2.26).

Residents of regional centers (62%), young (65%) and middle-aged people (30 to 60 years old), and users with an average level of financial income more often say that this issue falls within the competence of the National Bank of Ukraine (Tables 2.20.1-2 in the Appendices).

Figure 2.26

Which authority performs the liquidation procedure and sells the bank's assets? (%)

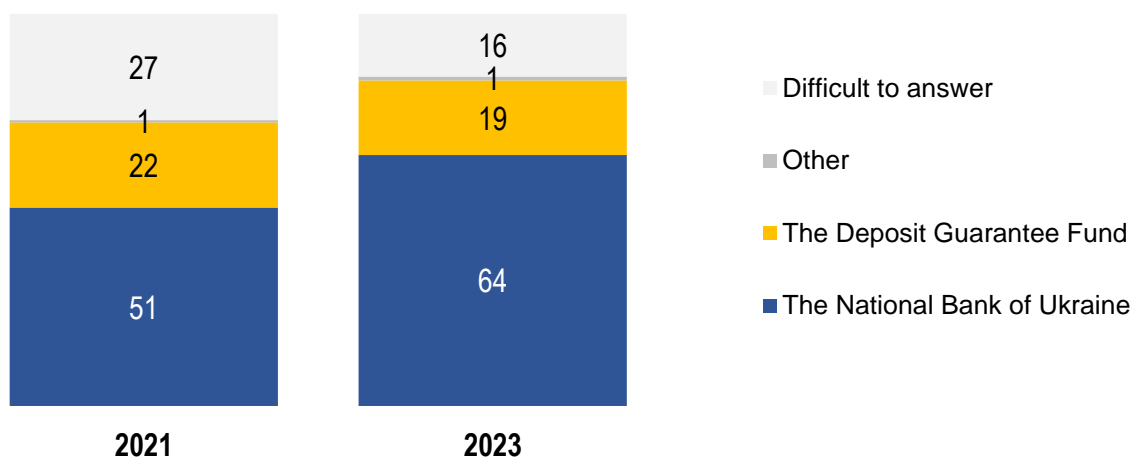
Among all respondents, N=2000



Compared to 2021 data, the share of those who assign responsibility for the liquidation and sale of bank property to the Deposit Guarantee Fund has hardly changed, but the share of those who mistakenly entrust it to the National Bank of Ukraine (from 51% to 64%) has increased (Figure 2.27).

Figure 2.27

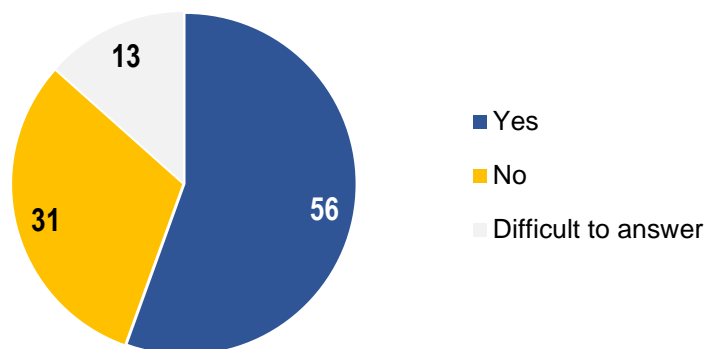
Which authority performs the liquidation procedure and sells the bank's assets? (%)
DYNAMICS
 among those who have heard about DGF



In response to the question of whether a borrower is obligated to repay a loan taken from a bank declared insolvent, 56% of respondents correctly indicate that the borrower is obliged to do so. 31% mistakenly believe that there are no such obligations, and 13% cannot not answer this question (Figure 2.28). Residents of regional centers (57%), users aged 30 to 45 (60%), affluent individuals (61%), and those who are employed (59%) more often agree that the borrower must repay the loan (Tables 2.21.1-2 in the Appendices).

Figure 2.28

Is the borrower obligated to repay a loan to a bank that was declared insolvent? (%)
 Among all respondents, N=2000



Compared to 2021, the proportion of respondents who believe that a borrower is obliged to repay a loan from a bank that is declared insolvent has slightly increased (from 58% to 62%) (Table 2.21.3).

3. OPENING AN ACCOUNT

Opening an account requires careful familiarization with the documents. The survey has demonstrated a general trend towards the gradual digitization of communication between depositors and banks. Typically, progressive practices are more frequently demonstrated by representatives of such social groups as middle-income and affluent depositors, residents of regional centers, young people, and students.

CHOOSING A BANK TO OPEN AN ACCOUNT

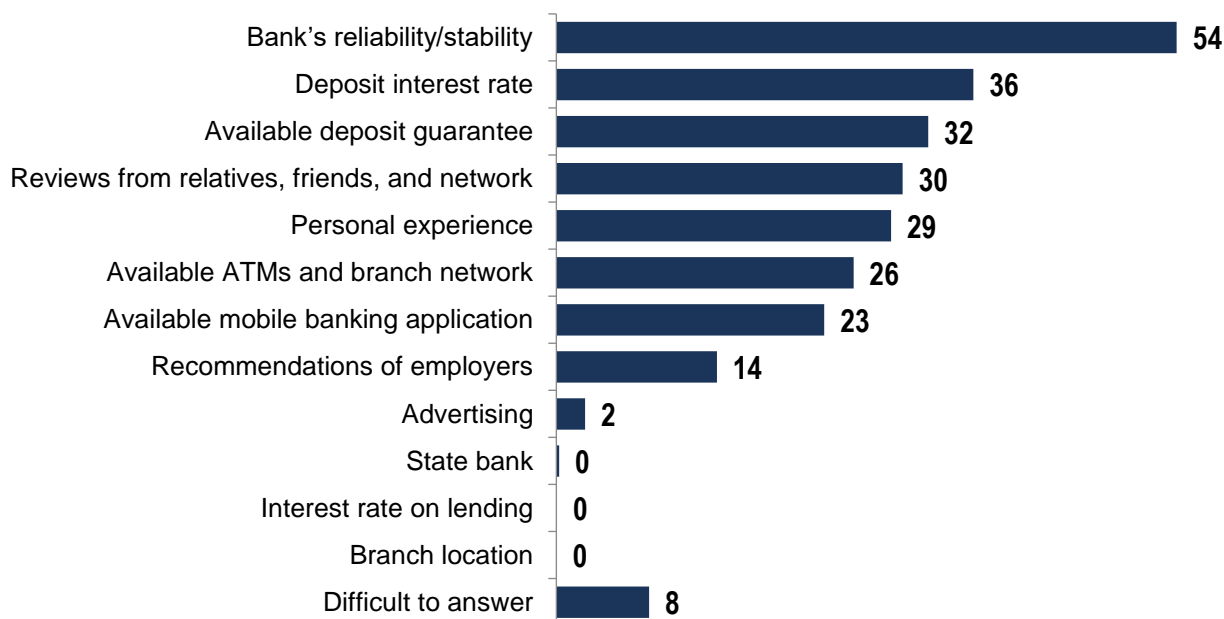
When opening an account, 54% of respondents primarily focus on the reliability and stability of the bank where the account is opened. 36% of respondents pay attention to the interest rates on deposits. Approximately one-third of respondents say that they consider the availability of the deposit guarantee, reviews from relatives, friends, and acquaintances, as well as their own previous experience. 26% of respondents are guided by the availability of an ATM and branch network, while 23% consider the availability of a mobile app for online banking. Recommendations from employers are taken into account by 14% of respondents. Other selection criteria (advertising, type of bank ownership, loan interest rates, branch location) were chosen by less than 3% of respondents (Figure 3.1).

Compared to the previous study conducted in 2021, the importance of such bank selection factors as reliability and stability, deposit interest rates, deposit guarantee, personal experience, the availability of ATM and branch networks, and mobile apps for online banking has increased for depositors who have an account/deposit. The largest growth is observed in the importance of deposit interest rates (from 23% to 37%) and the availability of the deposit guarantee (from 19% to 33%) (Table 3.1.1 in the Appendices).

It should be noted that residents of regional centers, young people, and wealthy social groups are more demanding, because overall, they pay attention to a larger number of indicators (Tables 3.1.2-3 in the Appendices).

Figure 3.1

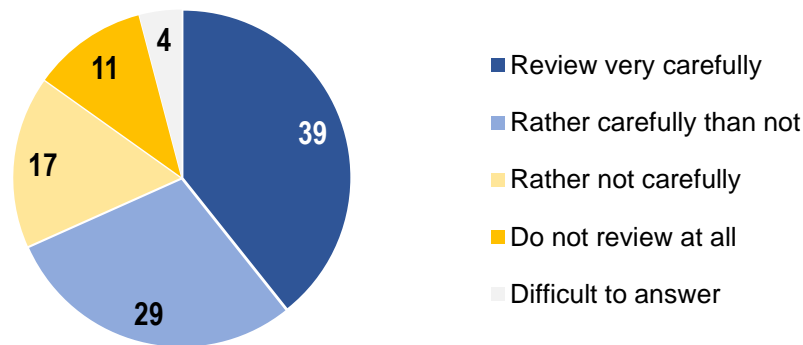
What exactly do you pay attention to when choosing a bank to open an account? (%)
 MULTIPLE RESPONSES
 Among all respondents, N=2000



When opening a bank account, 39% of respondents study the content of the agreement very carefully, while 29% read it rather carefully than not (Figure 3.2). Urban residents, mostly younger and more affluent respondents read the agreement most carefully (read it very carefully or rather carefully) (Tables 3.2.1-2 in the Appendices).

Figure 3.2

How carefully do you review the agreement with a bank when opening an account?(%)
Among all respondents, N=2000

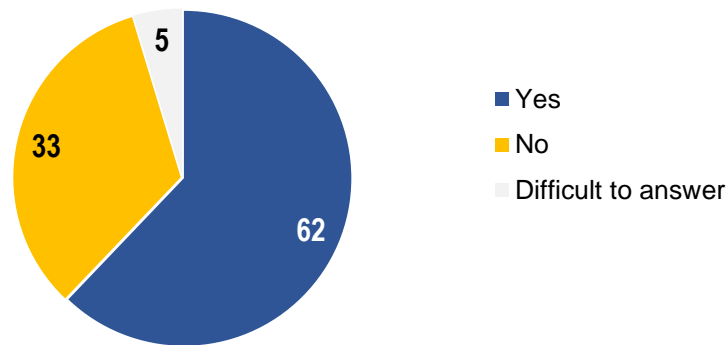


Compared to 2021 data, the share of those who pay attention to the content of the agreement with the bank has increased from 66% to 70% (Table 3.2.3 in the Appendices).

62% of respondents noted that they knew about the possibility to review the sample account/deposit agreement on the bank's website, while 33% did not know about that (Figure 3.3). The share of knowledgeable respondents is relatively higher in regional centers (67%), among young people (69%) and middle-aged residents (71%), and those wealthier (76%) (Tables 3.3.1-2 in the Appendices).

Figure 3.3

Do you know about the possibility to familiarize yourself with a sample account/deposit agreement on the bank's website? (%)
Among all respondents, N=2000



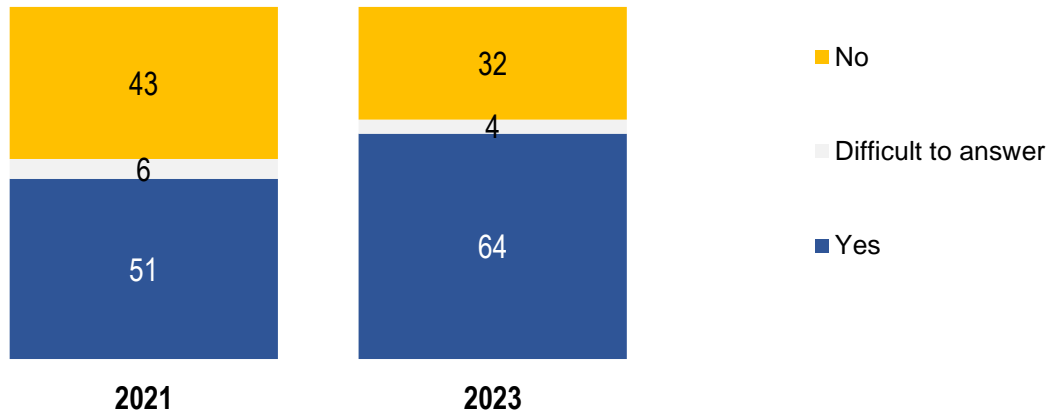
Over time, there has been a significant increase in the share of users who have accounts/deposits and are aware about the possibility to familiarize with the a sample account/deposit agreement on the bank's website: from 51% in 2021 to 64% in 2023 (Figure 3.4). This trend can be explained by the continued shift of client communications to the online space, first and foremost, due to security threat for clients visiting bank branches.

Figure 3.4

Do you know about the possibility to familiarize yourself with a sample account/deposit agreement on the bank's website? (%)

DYNAMICS

Among those who have accounts/deposits



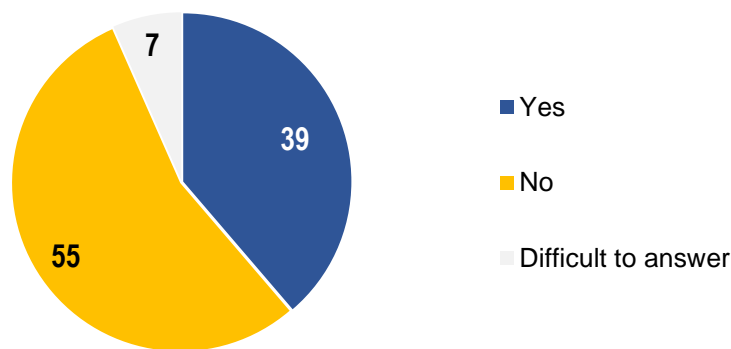
EXPERIENCE OF REVIEWING THE INFORMATION ABOUT THE DEPOSIT GUARANTEE SYSTEM

When signing a bank deposit/account agreement, about 40% of respondents also read the information on the deposit guarantee system (Figure 3.5). This percentage is higher among residents of small towns (41%) and regional centers (39%), young (44%) and middle-aged (30-45 years old – 43%) respondents, among affluent individuals (47%) and those employed (42%) (Tables 3.4.1-2 in the Appendices).

Figure 3.5

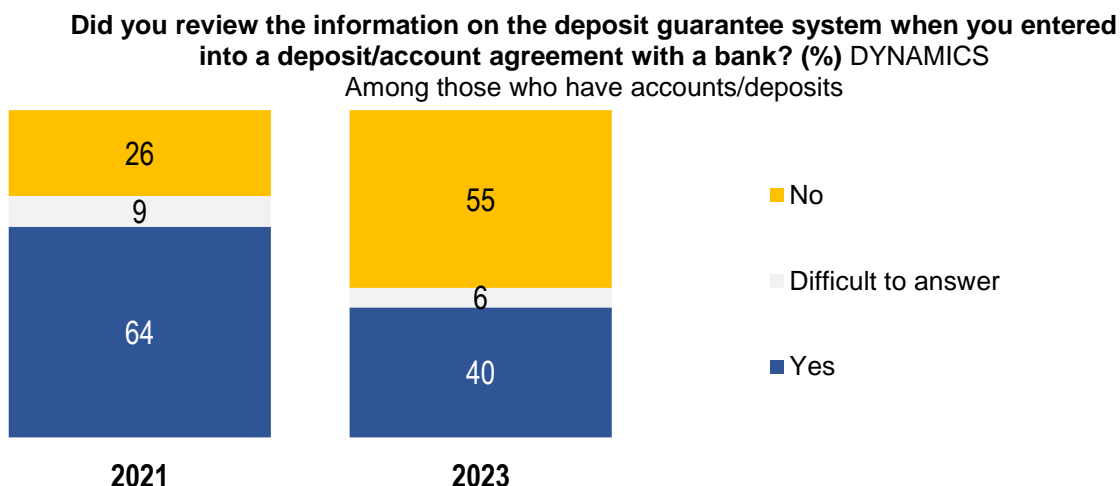
Did you review the information on the deposit guarantee system when you entered into a deposit/account agreement with a bank? (%)

Among all respondents, N=2000



The study indicates a decline in the share of respondents who familiarized with the information on the deposit guarantee system when signing an agreement: from 64% in 2021 to 40% in 2023 (Figure 3.6). The reason for the dynamics may be the practice of automatic account extension introduced during the full-scale invasion.

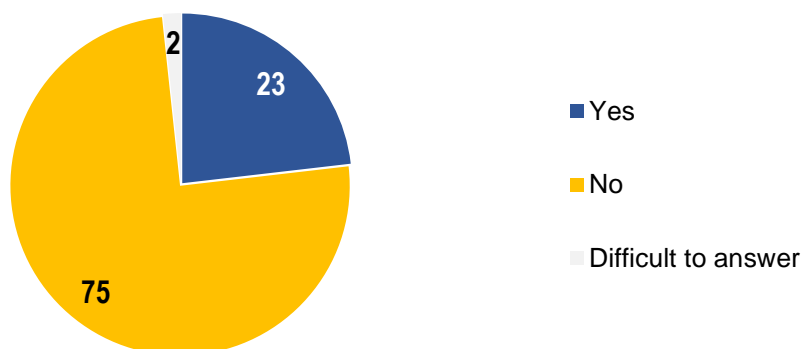
Figure 3.6



According to the findings, 23% of respondents took advantage of the opportunity to enter into a deposit/account agreement with the bank online (Figure 3.7). Most often, these were residents of regional centers (30%), younger (37%) and middle-aged (30%) people, as well as more affluent citizens as the most digitized social groups (Tables 3.5.1-2 in the Appendices).

Figure 3.7

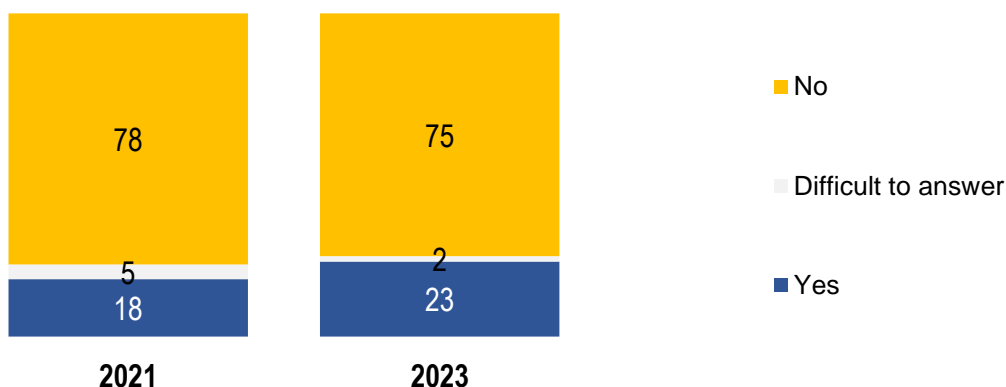
Have you ever entered into a deposit/account agreement with a bank online (using Internet banking and/or mobile banking)? (%)
Among all respondents, N=2000



Security challenges, mass migration, and the intensified practice of helping relatives and friends by sending money emphasize the search for opportunities for remotely conclude deposit/account agreements. Accordingly, from 2021, the share of depositors who conclude agreements with the bank online, has increased from 18% to 23% (Figure 3.8).

Figure 3.8

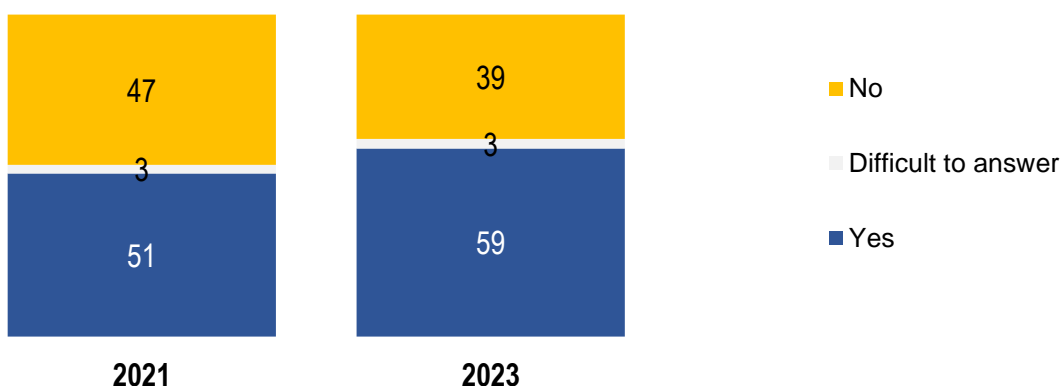
Have you ever entered into a deposit/account agreement with a bank online (using Internet banking and/or mobile banking)? (%) DYNAMICS
Among those who have accounts/deposits



When entering into a bank deposit/account agreement online, almost 60% of respondents who have accounts/deposits and have concluded deposit/account agreements online, read the information on the deposit guarantee system (Figure 3.9). Compared to 2021, their share has increased from 51% to 59%. The dynamics may indicate an increase in the responsibility of bank clients due to the transition to concluding agreements online.

This share of those reading the information when concluding an agreement online is higher than the share of respondents who stated that they familiarized with the information when concluding an agreement offline, i.e., at the bank’s premises (Figure 3.5). As mentioned above, after the outbreak of the full-scale war, existing agreements were extended, and citizens may not have need to read the information. This can also be explained by an increasing conscious behavior of those who enter into new agreements, as well as the relative novelty of online contracting practices for some clients, which typically requires greater attention to certain aspects.

Figure 3.9
Did you review the information on the deposit guarantee system when entering into a deposit/account agreement with a bank online? (%) DYNAMICS
 Among those who have accounts/deposits and signed a deposit/account agreement online



ACTIONS OF DEPOSITORS IN CASE OF VIOLATION OF THEIR RIGHTS

In case of violation of their rights, 54% of bank depositors are ready to go to court, 35% - to the National Bank of Ukraine, 23% - to the Deposit Guarantee Fund, and 12% - to the Ministry of Finance of Ukraine (Figure 3.10).

Compared to the 2021 survey, the share of those who are ready to apply to the National Bank of Ukraine (from 23% to 35%), the Deposit Guarantee Fund (from 15% to 24%), the Ministry of Finance of Ukraine (from 7% to 12%) has increased significantly (Table 3.7.1 in the Appendices).

Figure 3.10
Which institution would you contact if your rights as a bank depositor were violated, and the issue was not addressed in the bank itself? (%)
 MULTIPLE RESPONSES
 Among all respondents, N=2000



4. COMMUNICATION CHANNELS

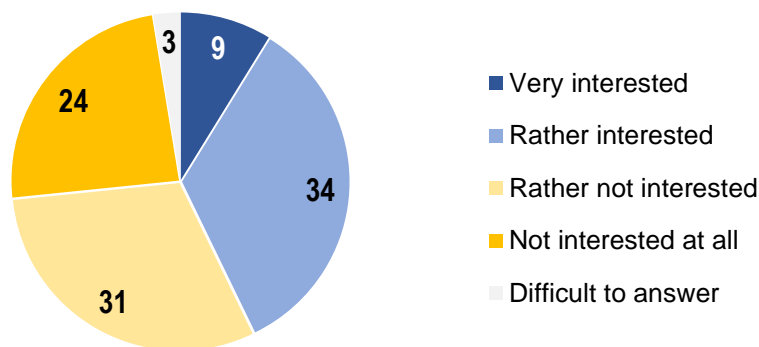
According to the survey, the main social groups that most often show interest in obtaining information related to financial and banking services are middle-income and affluent users, residents of regional centers, and young people. These groups are the most digitalized, so when answering questions about preferred channels of information, they more often choose websites, social networks, etc.

KNOWLEDGE ABOUT FINANCIAL AND BANKING SERVICES

9% of respondents are very interested in information on financial matters and services, while 34% are rather interested (Figure 4.1). The most interested are affluent respondents (55%), residents of regional centers (46%), as well as of younger and middle-aged respondents (47%) (Tables 4.1.1-2 in the Appendices).

Figure 4.1

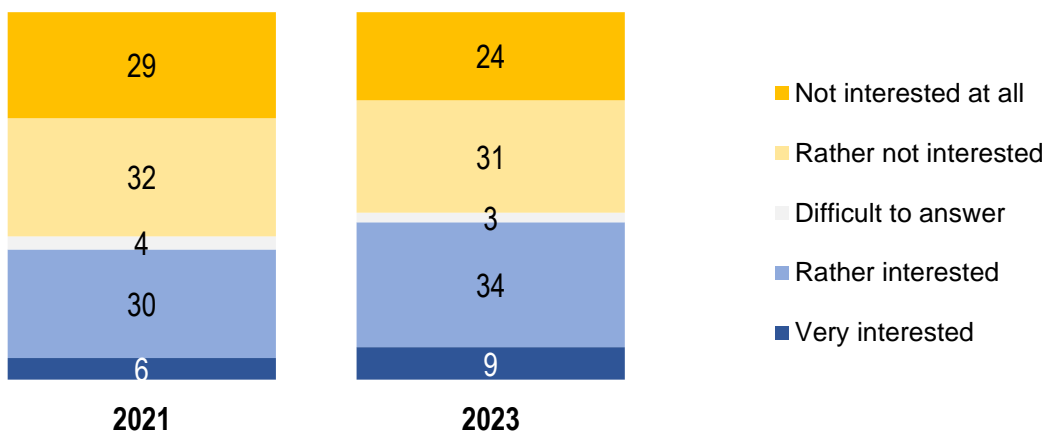
How interested are you in information on financial issues and services in Ukraine? (%)
Among all respondents, N=2000



Compared to 2021, the number of respondents interested in information on financial matters and services has increased (from 36% to 43%) (Figure 4.2).

Figure 4.2

How interested are you in information on financial issues and services in Ukraine? (%)
DYNAMICS
Among all respondents

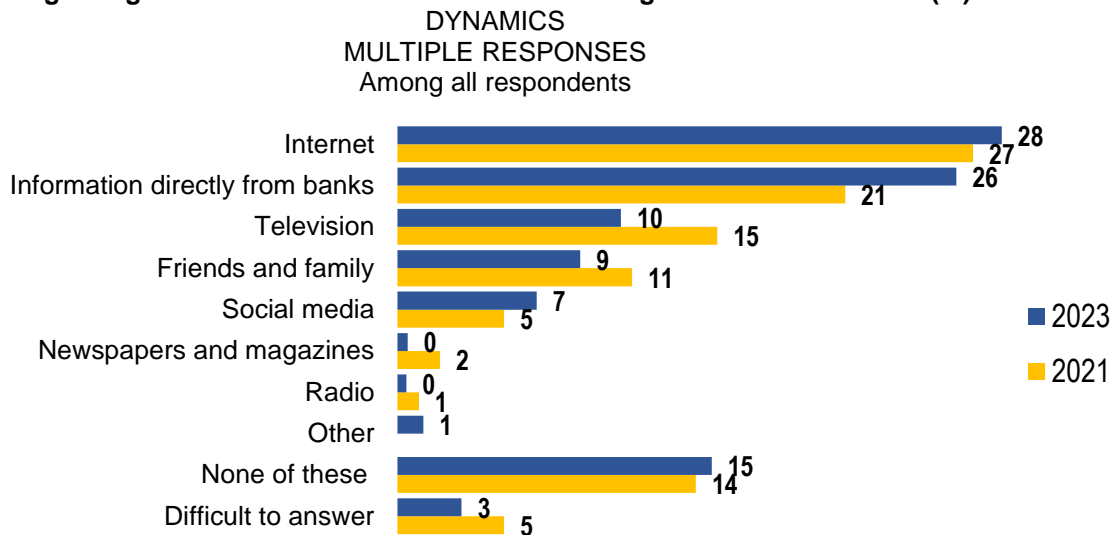


Among the sources of information from which consumers learn about financial and banking services, the internet is the most popular (28%), followed by direct communication channels with banks (26%). Compared to 2021, the

share of users who trust information directly from banks has increased (from 21% to 26%), while the share of those who trust information from television has decreased (from 15% to 10%) (Figure 4.3). The internet as a source of information about financial and banking services is more trusted by residents of regional centers (32%), young and middle-aged people (31%-35%), affluent citizens (33%), and men (33%). All age groups, except the oldest (21%), affluent citizens (33%), and women (29%), tend to trust information directly from banks. Television is most trusted by older (21%) and less by affluent (22%) respondents (Tables 4.2.2-3).

Figure 4.3

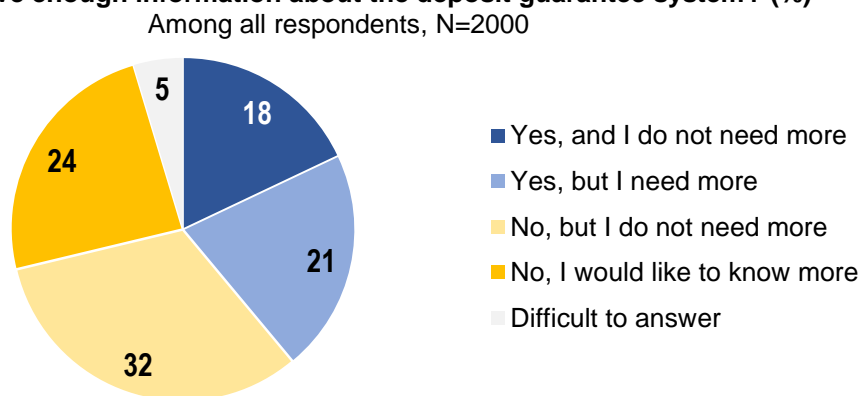
Which communication channel (source of information) do you trust the most regarding information about financial and banking services in Ukraine? (%)



18% of respondents believe they have enough information about the deposit guarantee system and do not need more, while 21% - that they have enough but need more (Figure 4.4). The highest awareness of the deposit guarantee system is demonstrated by affluent citizens (49%), the younger demographic group (48%), urban residents (both small towns (41%) and regional centers (42%)), employed respondents (43%), and men (41%) (Tables 4.3.1-2 in the Appendices).

Figure 4.4

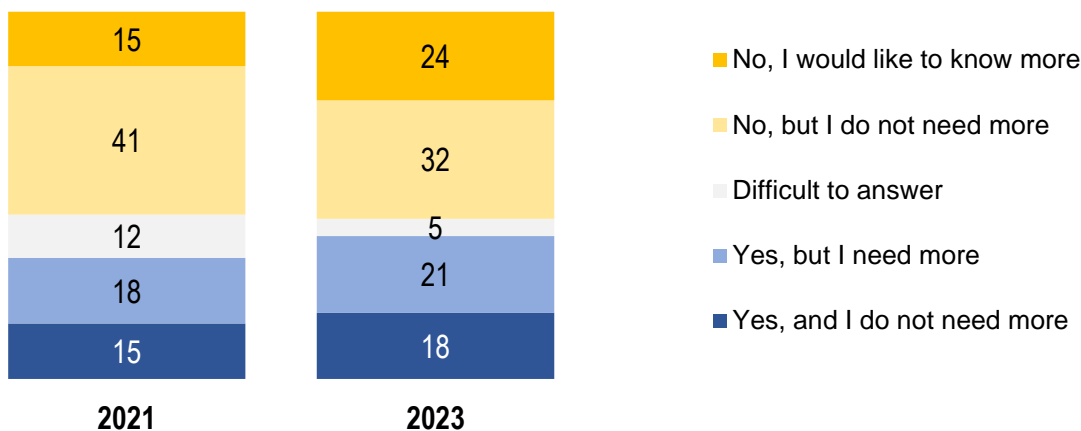
Do you have enough information about the deposit guarantee system? (%)



Compared to 2021, the request for information on the deposit guarantee system has increased: the share of those who have insufficient information and need more has increased from 15% to 24% (Figure 4.5).

Figure 4.5

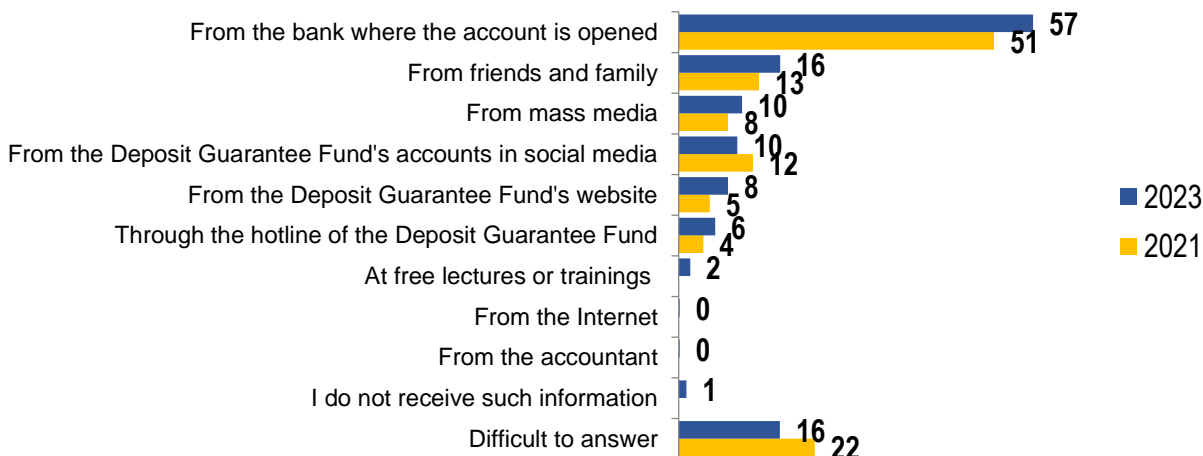
Do you have enough information about the deposit guarantee system? (%) DYNAMICS
Among all respondents



57% of users receive information about the deposit guarantee system from the bank where they have their account. 16% learn from relatives and friends, and 10% from the media. Some respondents gather information from sources associated with the Deposit Guarantee Fund: 10% from social networks, 8% from the DGF's website, and 6% through the DGF's hotline. Compared to 2021, the share of respondents who received information from the bank where they have an account has grown from 51% to 57% (Figure 4.6). Young users more frequently receive information from the bank (61%) and the media (15%), while wealthier individuals get information from the bank (63%) and the Deposit Guarantee Fund's website (13%) (Tables 4.4.2-3 in the Appendices).

Figure 4.6

Where do you usually receive information on the deposit guarantee system? (%) DYNAMICS
DYNAMICS
MULTIPLE RESPONSES
Among all respondents

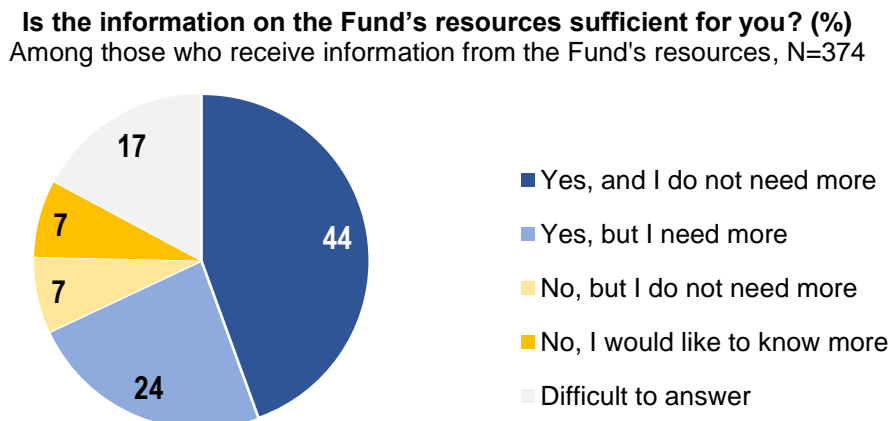


PERCEPTION OF THE INFORMATION AVAILABLE ON THE RESOURCES OF THE DEPOSIT GUARANTEE FUND

44% of respondents who have accessed DGF's resources believe that the information provided there is sufficient, and they do not need more. 24% also note that the amount of information is sufficient but indicate the need for more. 7% consider that the information is insufficient, but they do not require more, while another 7% believe that the information is insufficient, and they need more (Figure 4.7). Older users more often indicate that the available

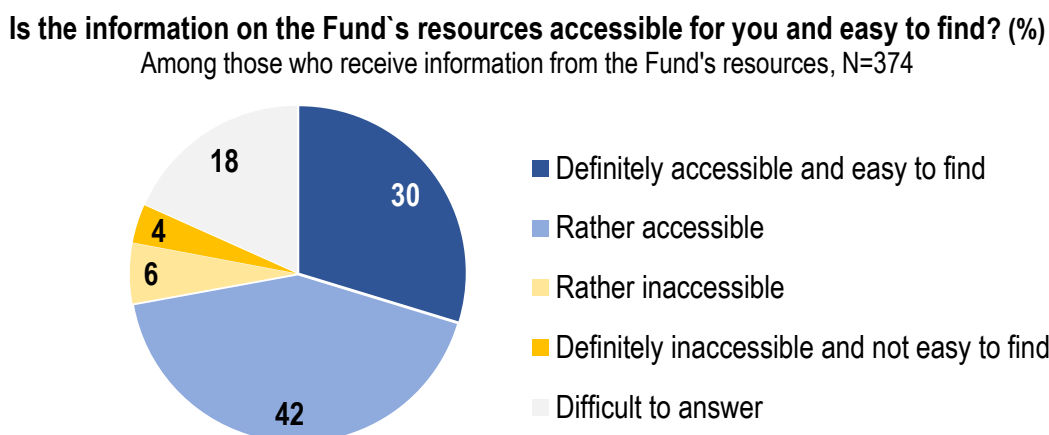
information is sufficient, while younger respondents, on the contrary, say that they need more information (Tables 4.5.1-2 in the Appendices).

Figure 4.7



30% of respondents who have accessed information on the DGF's resources consider it to be definitely accessible, while 42% find it rather accessible (Figure 4.8). Younger and middle-aged users, probably due to their greater involvement in internet practices and the ability to compare with other online sources, more often than others consider the posted information to be definitely accessible and convenient (Tables 4.6.1-2 in the Appendices).

Figure 4.8

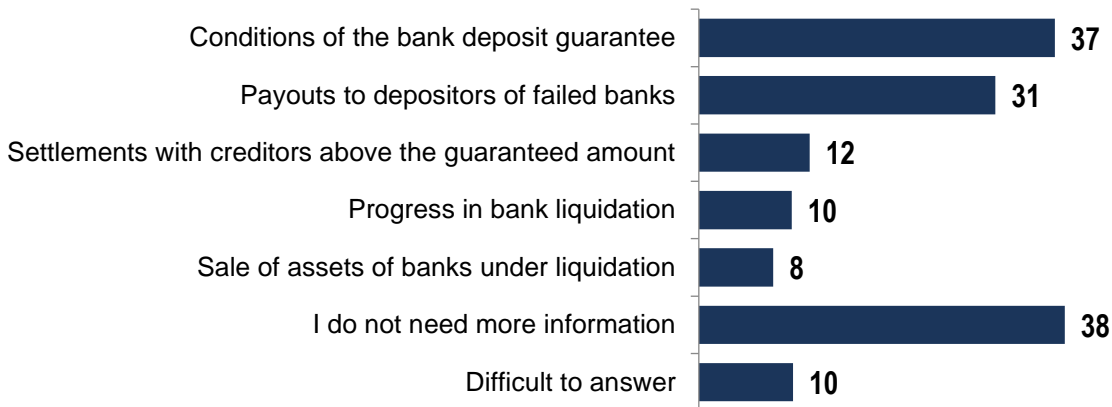


Among the information about the deposit guarantee system that users would like to know, the most frequently mentioned are the terms of the guarantee (37%) and payouts to depositors of failed banks (31%). The sale of assets of banks under liquidation, the progress of their liquidation, and information about settlements with creditors in excess of the guaranteed amount are of interest to 8-12% of respondents. At the same time, 38% of respondents indicate that they do not need more information (Figure 4.9).

More affluent respondents are more often interested in the terms of deposit guarantee and the bank liquidation process. Younger respondents are more often interested in payouts to depositors of failed banks (Tables 4.7.1-2 in the Appendices).

Figure 4.9

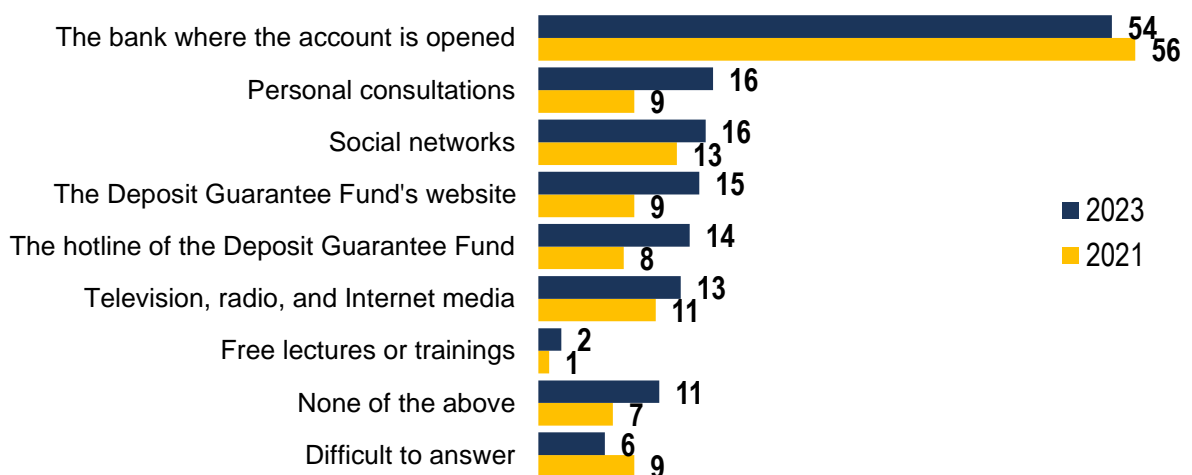
What would you like to know more about the deposit guarantee system? (%)
 MULTIPLE RESPONSES
 Among all respondents, N=2000



For 54% of respondents, the most convenient way to obtain information about the deposit guarantee system is to contact the bank where they have an account. Other methods (personal consultations, social networks, access to DGF’s resources, and interviews from television, radio, and online media) were chosen by 13% to 16% of respondents. Compared to 2021 data, users are more inclined to receive personal consultations (an increase from 9% to 16%) and resort to the DGF’s resources, such as the website (an increase from 9% to 15%) and the hotline (an increase from 8% to 14%) (Figure 4.10). Residents of regional centers are more than others inclined to personal consultations (22%) and use of the DGF’s website (19%), while younger people prefer social networks (26%) (Tables 4.8.1-2 in the Appendices).

Fig. 4.10

What sources would be convenient for you to receive information about the deposit guarantee system? (%)
 DYNAMICS
 MULTIPLE RESPONSES
 Among all respondents



APPENDICES

SURVEY METHODOLOGY

The purpose of the survey was to assess the level of public awareness of the deposit guarantee system. The main tasks were as follows:

Studying the level of knowledge and awareness of the deposit guarantee system of Ukraine,

- ▶ Identifying the type and level of financial services currently used by the target group,
- ▶ Identifying the informational and educational channels used by the target group to obtain information,
- ▶ Identifying the information and education channels which the target group prefer for receiving information about the deposit guarantee system,
- ▶ Determining the level of trust in the Deposit Guarantee Fund of individuals and banks.

The nationally representative survey covered 2,000 respondents aged 18 and older who have bank accounts and/or are consumers of various financial services.

A screening question on the use of financial services was used to select respondents - "Have you used any financial services in the last year?"

The survey method is personal formalized face-to-face interviews using tablets.

The questionnaire contained questions from previous surveys of the project, as well as new questions that would be adapted to the realities of martial law. The questionnaire also included questions about the socio-demographic characteristics of the respondents.

The survey sample was random, stratified, and multistage. The survey did not cover the temporarily occupied territories of Kherson, Kharkiv, Zaporizhzhia, Donetsk, and Luhansk regions and the Autonomous Republic of Crimea.

The sample was divided by type of settlement (regional center, other cities and villages of the region). The survey participants were selected randomly according to the established selection criteria.

Statistical sampling error (with a confidence level 0.95): no more than 2.2%. Survey dates: December 12-20, 2023.

Regional distribution:

- ▶ **West** (Volyn, Zakarpattia, Ivano-Frankivsk, Lviv, Rivne, Ternopil, Khmelnytskyi, and Chernivtsi regions)
- ▶ **North** (Zhytomyr, Sumy, Chernihiv, Kyiv region, and Kyiv city)
- ▶ **Center** (Vinnytsia, Kirovohrad, Poltava, and Cherkasy regions)
- ▶ **South** (Mykolaiv, Odesa, and Kherson regions)
- ▶ **East** (Dnipropetrovsk, Zaporizhzhya, and Kharkiv regions)

Implementation was monitored by regional managers, who reported to the central office of Rating Group on the progress, and success or difficulties of the field stage. Field managers performed selective listening of interview recordings after they had been uploaded to the server. No deviations from the methodology were found in the course of monitoring.

Table A. Frequency and percentage distribution of analyzed categories

	N	%		N	%
<i>REGIONS</i>			<i>GENDER</i>		
Center	297	15	Male	910	45
North	469	23	Female	1090	55
South	231	12	<i>INCOME</i>		
West	605	30	Poor	249	12
East	398	20	Low income	470	24
<i>SETTLEMENT TYPE</i>			Middle income	830	41
Regional center	717	36	Wealthy	406	20
Other cities	617	31	Difficult to answer	45	2
Villages	666	33	<i>OCCUPATION</i>		
<i>AGE</i>			Working	1258	63
18-29	352	18	Unemployed	158	8
30-45	637	32	Pensioner, disabled person	425	21
46-60	552	28	Homemaker	87	4
61+	458	23	Student	61	3
			Difficult to answer	10	1

QUESTIONNAIRE

S1. Have you used any financial services in the last year? (Including any banking and insurance transactions: card transactions (including salary, pension cards), securities market transactions, etc.)	n	%
Yes	2000	100%
No – End the interview	0	0%
Refuse to answer – End the interview	0	0%
Total	2000	100%
Respondent's gender		
Male	910	45%
Female	1090	54%
Total	2000	100%
How old are you (full years)?		
18-29 years	352	18%
30-45 years	637	32%
46-60 years	552	28%
61 years and more	458	23%
Total	2000	100%
P1. What financial services do you use at present?		
Payment of utility bills through a bank	1310	66%
Bank account and/or card	1536	77%
Making payments through terminals	1031	52%
Currency exchange	358	18%
Loan (consumer, auto, housing)	221	11%
Money transfers through a bank	797	40%
Mobile and/or internet banking	1113	56%
Deposit (in a bank or a credit union)	149	7%
Risk and/or life insurance	168	8%
Leasing	9	0%
Difficult to say	33	2%
Total	2000	100%
P2. What financial services do you plan to use in the coming year?		
Payment of utility bills through a bank	1408	70%
Bank account and/or card	1571	79%
Making payments through terminals	1055	53%
Currency exchange	400	20%

P2. What financial services do you plan to use in the coming year?		
Loan (consumer, auto, housing)	229	11%
Money transfers through a bank	853	43%
Mobile and/or internet banking	1114	56%
Deposit (in a bank or a credit union)	170	9%
Risk and/or life insurance	173	9%
Leasing	13	1%
Difficult to say	64	3%
Total	2000	100%
P3. What types of bank accounts do you or your family have?		
Term deposit account	149	7%
Bank metal deposit account	33	2%
Current account in hryvnia	721	36%
Current account in foreign currency	154	8%
Card account opened on my initiative	480	24%
Salary card account	960	48%
Card account for social benefits (for childbirth, unemployment, etc.)	224	11%
Pension card account	587	29%
None yet	148	7%
Difficult to say	51	3%
Total	2000	100%
P4. After receiving payments to your bank card (salary/pension/social assistance), you usually...		
Withdraw all or almost all cash immediately	427	24%
Withdraw only some cash immediately, and spend the rest using the card	696	39%
Withdraw a minimum amount of cash, and mainly use the card	408	23%
Do not withdraw cash at all, and only use the card	206	11%
Do not receive payments to the bank card	42	2%
Difficult to say /Refuse to answer	21	1%
Total	1801	100%
P5. What part of your own funds do you or your family keep in the bank?		
Most of funds	239	13%
Half of my funds	234	13%
An insignificant part	610	34%
I do not keep my funds in the bank	718	40%
Total	1801	100%
P6. Why don't you keep your funds in the bank?		
I don't have savings due to low income	454	64%

P6. Why don't you keep your funds in the bank?		
I have high regular expenses (loan repayment, tuition fees, etc.)	67	9%
I don't have a permanent job or regular income	39	6%
I prefer other ways of saving money (real estate, securities, foreign currency in cash, antiques, etc.)	49	7%
I don't trust banks	166	23%
Because of the war	1	0%
I don't want to leave a digital footprint	1	0%
Difficult to say	23	3%
Total	707	100%
P7. How much do you trust banks in general?		
Fully trust	287	14%
Rather trust	992	50%
Rather do not trust	413	21%
Do not trust at all	216	11%
Difficult to say	92	5%
Total	2000	100%
O17. Which of the bank accounts listed below are considered a deposit?		
Term deposit account	701	35%
Current account in hryvnia	668	33%
Current account in foreign currency	316	16%
Salary card account	521	26%
Card account for social benefits (for childbirth, unemployment, etc.)	204	10%
Pension card account	385	19%
Difficult to say	335	17%
Total	2000	100%
O1. In your opinion, who is to provide for the refund of bank deposits to the public when a bank becomes insolvent?		
The National Bank of Ukraine	751	38%
The Ministry of Finance of Ukraine	221	11%
The Deposit Guarantee Fund	460	23%
The bank that became insolvent	323	16%
Difficult to say	245	12%
Total	2000	100%
O2. Have you heard about the Deposit Guarantee Fund before?		
Yes, but I know almost nothing	337	17%
Yes, but I know very little	469	23%
Yes, and I know enough	184	9%
Yes, and I dealt with it	51	3%

02. Have you heard about the Deposit Guarantee Fund before?		
No, I have not	935	47%
I can't say for sure	23	1%
Total	2000	100%
03. How much do you trust the Deposit Guarantee Fund?		
Fully trust	85	8%
Rather trust	427	41%
Rather do not trust	241	23%
Do not trust at all	127	12%
Difficult to say	161	15%
Total	1042	100%
04. In your opinion, will the Deposit Guarantee Fund be able to refund citizens' money if a bank becomes insolvent?		
Definitely yes	148	14%
Rather yes	421	40%
Rather no	263	25%
Definitely no	85	8%
Difficult to say	126	12%
Total	1042	100%
05. Deposits in which financial institutions are guaranteed by the Deposit Guarantee Fund?		
Deposits in credit unions and banks	99	5%
Deposits in all Ukrainian banks	675	34%
Deposits in all institutions that are entitled to attract funds from individuals	417	21%
Difficult to say /I don't know	809	40%
Total	2000	100%
06. What is the maximum guaranteed amount of deposits in one bank during martial law?		
UAH 200,000	454	23%
UAH 400,000	91	5%
UAH 600,000	44	2%
Full amount of the deposit	391	20%
Difficult to say /I don't know	1021	51%
Total	2000	100%
07. Currently, the full amount of deposits is guaranteed. Do you know what will be the guaranteed amount after the end of martial law?		
Yes	107	5%
No	1692	85%
Difficult to say /I don't know	201	10%
Total	2000	100%

O8. Which of the following situations did you or your relatives face over the last two years?		
A bank promised a certain interest rate on the deposit but paid a lower one	80	4%
A bank was liquidated, but the deposit or other funds were paid out	53	3%
A bank was liquidated, and only the guaranteed amount was paid out	44	2%
A bank was liquidated, but the funds were not paid out	53	3%
A bank does not pay out the deposit and requires an extension of the agreement	22	1%
We have not faced such situations.	1736	87%
Difficult to say	67	3%
Total	2000	100%
O9. If clients of a failed bank bear losses, who is most to blame?		
Bank owners	955	48%
The National Bank of Ukraine that supervises banks	477	24%
The Deposit Guarantee Fund	175	9%
Other (please specify)	35	2%
Difficult to say / I don't know	358	18%
Total	2000	100%
O10. If a depositor has several deposit accounts in one bank, and the bank is declared insolvent, the depositor...?		
The depositor will receive compensation for the total amount of his/her deposits	915	46%
The depositor will receive compensation for only one of the deposits	269	13%
The payout of deposits is not guaranteed at all	261	13%
Difficult to say / I don't know	556	28%
Total	2000	100%
O11. If a depositor has deposits in several banks, and a bank is declared insolvent, the depositor...		
The depositor will receive compensation up to the guaranteed amount only in one bank	359	18%
The depositor will receive compensation up to the guaranteed amount in each bank	848	42%
The payout of deposits is not guaranteed at all	243	12%
Other (please specify)	0	0%
Difficult to say / I don't know	550	28%
Total	2000	100%
O12. Can the interest accrued on a deposit before the bank is declared insolvent be paid out?		
No, accrued interest is not reimbursed	427	21%
Yes, but up to the guaranteed amount	1053	53%
Difficult to say / I don't know	520	26%
Total	2000	100%

<i>O13. In your opinion, what is the ground for the Deposit Guarantee Fund to pay out the guaranteed amount of deposit?</i>		
Bank's refusal to return the deposit at the depositor's request	466	23%
Bank's refusal to return the deposit after the deposit agreement expires	438	22%
Recognition of the bank as insolvent by the National Bank of Ukraine and introduction of the provisional administration	707	35%
Revocation of the banking license and commencement of the bank liquidation	469	23%
Difficult to say / I don't know	626	31%
Total	2000	100%
<i>O14. When does the Deposit Guarantee Fund start paying out the guaranteed amounts to insolvent bank depositors?</i>		
On the following day after the commencement of the bank resolution procedure by the Fund	215	11%
No later than in 7 business days after the commencement of the resolution procedure by the Fund	489	24%
No later than in 20 business days after the commencement of the resolution procedure by the Fund	507	25%
Difficult to say	790	39%
Total	2000	100%
<i>O15. How can a depositor obtain the compensation guaranteed to insolvent bank depositors?</i>		
At the Cash Desk of the Deposit Guarantee Fund	644	32%
At the branch of the insolvent bank	329	16%
At branches or through online banking of the banks designated by the Deposit Guarantee Fund	556	28%
Through "Diya" application	550	27%
In a branch of a bank designated by the National Bank	1	0%
Difficult to say / I don't know	521	26%
Total	2000	100%
<i>O16. What is the eligibility period for a depositor to receive the guaranteed payout from the Fund?</i>		
30 days	704	35%
Three years from the beginning of the bank liquidation procedure	133	7%
Until the Fund submits information to the state register about termination of the bank as a legal entity	135	7%
Before the approval of the bank's liquidation balance sheet	92	5%
The eligibility period for guaranteed payouts is unlimited	311	16%
Difficult to say / I don't know	626	31%
Total	2000	100%
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Deposits in hryvnia</i>		
Yes	1700	85%
No	120	6%
Difficult to say / I don't know	180	9%
Total	2000	100%
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Deposits in foreign currency</i>		
Yes	1229	61%

<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Deposits in foreign currency</i>		
No	404	20%
Difficult to say /I don`t know	368	18%
Total	2000	100%
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Bank metals deposits</i>		
Yes	921	46%
No	482	24%
Difficult to say /I don`t know	598	30%
Total	2000	100%
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Current accounts</i>		
Yes	1432	72%
No	196	10%
Difficult to say /I don`t know	371	19%
Total	2000	100%
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Card accounts</i>		
Yes	1513	76%
No	166	8%
Difficult to say /I don`t know	321	16%
Total	2000	100%
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Accounts of private entrepreneurs</i>		
Yes	1285	64%
No	243	12%
Difficult to say /I don`t know	472	24%
Total	2000	100%
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Deposits of legal entities (enterprises, organizations, institutions)</i>		
Yes	1220	61%
No	271	14%
Difficult to say /I don`t know	509	25%
Total	2000	100%
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Cryptocurrency and electronic money (funds in electronic wallets)</i>		
Yes	502	25%
No	678	34%
Difficult to say /I don`t know	820	41%
Total	2000	100%

O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund - Deposits opened through online banking or mobile applications		
Yes	1061	53%
No	341	17%
Difficult to say /I don't know	597	30%
Total	2000	100%
O19. In your opinion, in what currency is the guaranteed amount of foreign currency deposits paid out?		
In the currency of the deposit	705	35%
In the national currency at the exchange rate effective on the date of placing the deposit	407	20%
In the national currency at the exchange rate effective on the date when the bank was declared insolvent	212	11%
In the national currency at the exchange rate effective on the date of deposit payout	363	18%
Difficult to say /I don't know	313	16%
Total	2000	100%
O20. Can a depositor expect the payout of his/her deposit that is not guaranteed by the Fund?		
No, he/she cannot in any case	548	27%
Yes, after applying for payout, if as a result of the bank's liquidation, the Deposit Guarantee Fund recovers sufficient funds to pay off creditors/depositors in order of priority	481	24%
Yes, if he/she applies to the Deposit Guarantee Fund	555	28%
Difficult to say /I don't know	416	21%
Total	2000	100%
O21. What is the eligibility period for a depositor to apply for return of the deposits that were not guaranteed?		
Within 30 days following the publication of announcement on the bank's liquidation	1012	51%
Within the entire period of the bank's liquidation	293	15%
Within the period of the provisional administration	125	6%
Difficult to say /I don't know	571	29%
Total	2000	100%
O22. Who is to compensate the losses of bank clients whose deposits are not guaranteed?		
Bank owners	778	39%
The National Bank of Ukraine that supervises banks	618	31%
The Deposit Guarantee Fund	428	21%
The state	304	15%
None of the above	122	6%
Difficult to say /I don't know	257	13%
Total	2000	100%
O23. Which authority performs the liquidation procedure and sells the bank's assets?		
The National Bank of Ukraine	1196	60%

O23. Which authority performs the liquidation procedure and sells the bank's assets?		
The Deposit Guarantee Fund	355	18%
Other (please specify)	9	0%
Difficult to say /I don't know	440	22%
Total	2000	100%
O.24 Is the borrower obligated to repay a loan to a bank that was declared insolvent?		
Yes	1110	56%
No	621	31%
Difficult to say /I don't know	268	13%
Total	2000	100%
B1. What exactly do you pay attention to when choosing a bank to open an account?		
Deposit interest rate	725	36%
Reviews from relatives, friends, and network	602	30%
Recommendations of employers	279	14%
Available deposit guarantee	646	32%
Bank's reliability/stability	1079	54%
Personal experience	582	29%
Available ATMs and branch network	517	26%
Available mobile banking application	466	23%
Advertising	50	2%
Loan interest rate	1	0%
State bank	5	0%
Branch location	1	0%
Difficult to say	161	8%
Total	2000	100%
B2. How carefully do you review the agreement with a bank when opening an account?		
Review very carefully	786	39%
Rather carefully than not	580	29%
Rather not carefully	331	17%
Do not review at all	221	11%
Difficult to say	82	4%
Total	2000	100%
B3. Do you know about the possibility to familiarize yourself with a sample account/deposit agreement on the bank's website?		
Yes	1243	62%
No	663	33%
Difficult to say /I don't know	94	5%
Total	2000	100%

B4. Did you review the information on the deposit guarantee system when you entered into a deposit/account agreement with a bank?		
Yes	774	39%
No	1093	55%
Difficult to say /I don` t know	132	7%
Total	2000	100%
B5. Have you ever entered into a deposit/account agreement with a bank online (using Internet banking and/or mobile banking)?		
Yes	463	23%
No	1503	75%
Difficult to say /I don` t know	34	2%
Total	2000	100%
B6. Did you review the information on the deposit guarantee system when entering into a deposit/account agreement with a bank online?		
Yes	411	21%
No	1512	76%
Difficult to say /I don` t know	77	4%
Total	2000	100%
B7. Which institution would you contact if your rights as a bank depositor were violated, and the issue was not addressed in the bank itself?		
To the National Bank of Ukraine	691	35%
To the Ministry of Finance of Ukraine	236	12%
To the Deposit Guarantee Fund	462	23%
To court	1071	54%
To the lawyer	7	0%
Directly to the bank	7	0%
To the police	8	0%
To the bank's hotline	3	0%
Difficult to say /I don` t know	236	12%
Total	2000	100%
K1. How interested are you in information on financial issues and services in Ukraine?		
Very interested	176	9%
Rather interested	680	34%
Rather not interested	611	31%
Not interested at all	480	24%
Difficult to say	52	3%
Total	2000	100%

K2. Which communication channel (source of information) do you trust the most regarding information about financial and banking services in Ukraine?		
Television	210	10%
Radio	8	0%
Internet	567	28%
Newspapers and magazines	10	0%
Information directly from banks	524	26%
Social media	130	7%
Friends and family	172	9%
Other	24	1%
None	295	15%
Difficult to say /I don't know	60	3%
Total	2000	100%
K3. Do you have enough information about the deposit guarantee system?		
Yes, and I do not need more	359	18%
Yes, but I need more	420	21%
No, but I do not need more	646	32%
No, I would like to know more	482	24%
Difficult to say /I don't know	93	5%
Total	2000	100%
K4. Where do you usually receive information on the deposit guarantee system?		
From the bank where the account is opened	1147	57%
Through the hotline of the Deposit Guarantee Fund	118	6%
From the Deposit Guarantee Fund's website	160	8%
From the Deposit Guarantee Fund's accounts in social media	190	10%
From mass media	206	10%
From friends and family	328	16%
At free lectures or trainings	37	2%
From internet	4	0%
I do not receive such information	25	1%
From the accountant	3	0%
Difficult to say /I don't know	328	16%
Total	2000	100%
K5. Is the information on the Fund's resources sufficient for you?		
Yes, and I do not need more	166	44%
There is some information, but I need more	88	24%
No, but I do not need more	28	7%
No, I would like to know more	28	7%

K5. Is the information on the Fund's resources sufficient for you?		
Difficult to say /I don't know	64	17%
Total	374	100%
K6. Is the information on the Fund's resources accessible for you and easy to find?		
Definitely accessible and easy to find	111	30%
Rather accessible	159	42%
Rather inaccessible	22	6%
Definitely inaccessible and not easy to find	14	4%
Difficult to say /I don't know	69	18%
Total	374	100%
K7. What would you like to know more about the deposit guarantee system?		
Conditions of the bank deposit guarantee	739	37%
Payouts to depositors of failed banks	616	31%
Settlements with creditors above the guaranteed amount	231	12%
Progress in bank liquidation	193	10%
Sale of assets of banks under liquidation	155	8%
I do not need more information	760	38%
Difficult to say	196	10%
Total	2000	100%
K8. What sources would be convenient for you to receive information about the deposit guarantee system?		
The bank where the account is opened	1076	54%
The hotline of the Deposit Guarantee Fund	284	14%
The Deposit Guarantee Fund's website	302	15%
Social networks	314	16%
Television, radio, and Internet media	267	13%
Personal consultations	328	16%
Free lectures or trainings	43	2%
App on the phone	2	0%
None of the above	227	11%
Difficult to say /I don't know	124	6%
Total	2000	100%
SD1. Your marital status		
Single	498	25%
Married / Living together	1142	57%
Divorced / Separated	155	8%
Widowed	198	10%
Refuse to answer	7	0%

SD1. Your marital status		
Total	2000	100%
SD2. Your Education		
Secondary	284	14%
Vocational/Technical	765	38%
Incomplete higher	133	7%
Higher	812	41%
Difficult to say/Refuse to answer	5	0%
Total	2000	100%
SD3. What do you do?		
Employed	1258	63%
Unemployed	158	8%
Retired, disabled	425	21%
Housewife	87	4%
Student	61	3%
Other (please specify)	0	0%
Difficult to say/Refuse to answer	10	1%
Total	2000	100%
SD4. Which population group would you most likely refer yourself (your family) to?		
Can hardly make ends meet/Not enough money even for food	249	12%
Have enough money for food, but buying clothes causes financial difficulties	470	24%
Have enough money for food and clothes, but purchasing durable goods (TV, refrigerator) causes difficulties	830	41%
We can buy durable goods but cannot afford very expensive purchases like a car	372	19%
We can afford very expensive purchases like an apartment, country house, and many others	34	2%
Refuse to answer/Difficult to say	45	2%
Total	2000	100%

1. USER PROFILE

Table 1.1.1 What financial services do you use at present? (%) DYNAMICS

	2021	2023
Bank account and/or card	74	77
Payment of utility bills through a bank	57	66
Mobile and/or internet banking	41	56
Making payments through terminals	48	52
Money transfers through a bank	31	40
Currency exchange	16	18
Loan (consumer, auto, housing)	13	11
Risk and/or life insurance	8	8
Deposit (in a bank or a credit union)	6	7
Leasing	0	0
Difficult to answer	2	2

Multiple responses. Among all respondents, N=2000

Table 1.1.2 What financial services do you use at present? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Bank account and/or card	71	73	88	78	81	80	73	76	79	81	75	72
Payment of utility bills through a bank	61	68	68	62	70	67	67	63	52	70	72	62
Mobile and/or internet banking	51	54	57	45	69	64	53	49	71	64	54	35
Making payments through terminals	46	48	57	49	61	55	53	46	57	61	52	34
Money transfers through a bank	35	36	38	43	52	47	42	30	56	46	39	20
Currency exchange	19	20	18	14	16	23	17	14	27	21	17	8
Loan (consumer, auto, housing)	8	13	13	9	13	14	10	9	12	14	13	3
Risk and/or life insurance	8	9	9	4	10	9	9	8	8	11	9	5
Deposit (in a bank or a credit union)	5	11	8	4	9	11	7	4	8	7	9	5
Leasing		1	1				1		1		1	
Difficult to answer	4	2				1	2	2	1	1	2	3

Multiple responses. Among all respondents, N=2000

Table 1.1.3 What financial services do you use at present? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Bank account and/or card	70	72	79	83	78	76	80	69	73	72	71
Payment of utility bills through a bank	55	65	68	68	62	68	71	54	61	59	35
Mobile and/or internet banking	29	50	59	72	56	56	63	50	32	68	65
Making payments through terminals	29	49	54	64	51	52	58	47	32	61	47
Money transfers through a bank	20	32	44	55	37	42	47	32	20	44	51
Currency exchange	7	9	19	32	19	17	23	10	6	13	28
Loan (consumer, auto, housing)	8	10	12	12	11	11	13	9	5	13	9

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Risk and/or life insurance	4	7	8	13	8	8	11	6	3	13	0
Deposit (in a bank or a credit union)	2	4	7	16	7	7	9	3	4	6	4
Leasing	1			1			1	1			2
Difficult to answer	6	2	1		2	2	1	2	4	1	1

Multiple responses. Among all respondents, N=2000

Table 1.2.1 What financial services do you plan to use in the coming year? (%) DYNAMICS

	2021	2023
Bank account and/or card	78	79
Payment of utility bills through a bank	66	70
Mobile and/or internet banking	42	56
Making payments through terminals	54	53
Money transfers through a bank	35	43
Currency exchange	20	20
Loan (consumer, auto, housing)	14	11
Risk and/or life insurance	9	9
Deposit (in a bank or a credit union)	8	9
Leasing	0	1
Difficult to answer	2	3

Multiple responses. Among all respondents.

Table 1.2.2 What financial services do you plan to use in the coming year? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Bank account and/or card	75	76	88	80	81	84	74	77	80	83	78	72
Payment of utility bills through a bank	67	72	74	69	73	70	72	69	61	74	76	65
Mobile and/or internet banking	52	54	58	45	69	65	54	48	70	63	55	35
Making payments through terminals	46	51	56	53	62	58	54	46	59	62	53	35
Money transfers through a bank	36	39	43	46	53	50	44	33	56	47	45	24
Currency exchange	18	24	20	20	18	26	18	15	30	25	18	8
Loan (consumer, auto, housing)	9	12	14	9	15	15	9	10	12	15	13	4
Risk and/or life insurance	9	9	9	5	9	9	9	8	9	11	9	5
Deposit (in a bank or a credit union)	6	14	9	4	8	13	7	5	11	8	9	6
Leasing		1	1			1	1	1	2	1	1	
Difficult to answer	6	3	2	1	1	1	4	5	1	2	4	5

Multiple responses. Among all respondents, N=2000

Table 1.2.3 What financial services do you plan to use in the coming year? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Bank account and/or card	71	75	80	85	79	78	82	71	73	70	70
Payment of utility bills through a bank	57	69	74	74	67	73	75	62	64	64	53
Mobile and/or internet banking	29	50	60	70	56	56	64	49	34	59	61
Making payments through terminals	30	47	56	67	52	53	59	52	32	60	55
Money transfers through a bank	22	34	46	58	41	44	49	38	25	45	52
Currency exchange	6	12	21	36	22	18	25	12	8	13	24
Loan (consumer, auto, housing)	6	11	13	13	12	11	14	11	5	12	8
Risk and/or life insurance	4	7	8	14	8	9	11	3	4	13	7
Deposit (in a bank or a credit union)	3	6	8	16	8	9	10	6	6	6	6
Leasing	1	1		1	1	1	1				5
Difficult to answer	8	4	2	2	3	3	2	4	5	5	2

Multiple responses. Among all respondents, N=2000

Table 1.3.1 What types of bank accounts do you or your family have? (%) DYNAMICS

	2021	2023
Salary card account	48	48
Current account in hryvnia	25	36
Pension card account	27	29
Card account opened on my initiative	24	24
Card account for social benefits (for childbirth, unemployment, etc.)	11	11
Current account in foreign currency	4	8
Term deposit account	5	7
None yet	2	2
Bank metal deposit account	8	7
Difficult to answer	0	3

Multiple responses. Among all respondents.

Table 1.3.2 What types of bank accounts do you or your family have? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Salary card account	50	45	50	49	47	44	48	52	55	55	56	23
Current account in hryvnia	32	39	30	38	42	44	33	29	48	40	35	22
Pension card account	32	26	30	27	30	28	30	30	12	11	25	74
Card account opened on my initiative	22	30	27	22	19	30	22	19	31	28	26	11
Card account for social benefits (for childbirth, unemployment, etc.)	10	12	10	13	12	15	9	9	12	17	8	6
Current account in foreign currency	6	12	5	7	8	12	6	4	15	10	6	1
Term deposit account	6	11	8	5	6	12	4	5	7	10	6	6
None yet	8	6	9	6	8	6	9	8	7	9	7	7
Bank metal deposit account	2	3	1	2		2	2	1	3	1	1	1

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Difficult to answer	3	4	1	2	1	1	3	3	2	2	2	3

Multiple responses. Among all respondents, N=2000

Table 1.3.3 What types of bank accounts do you or your family have? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Salary card account	23	42	54	58	49	47	64	29	13	29	64
Current account in hryvnia	20	31	39	46	38	34	41	34	20	33	41
Pension card account	47	37	24	23	25	33	17	16	78	11	17
Card account opened on my initiative	13	19	25	35	25	23	29	27	8	23	29
Card account for social benefits (for childbirth, unemployment, etc.)	10	9	10	15	10	13	10	17	6	39	10
Current account in foreign currency	2	3	7	18	10	6	10	4	2	8	10
Term deposit account	3	5	7	15	8	7	9	3	4	3	9
None yet	10	10	7	5	7	8	6	17	7	9	6
Bank metal deposit account	2	1	2	3	2	2	2	1	1	3	2
Difficult to answer	5	4	1	2	3	2	2	5	3	2	2

Multiple responses. Among all respondents, N=2000

Table 1.4.1 After receiving payments to your bank card (salary/pension/social assistance), you usually...? (%) DYNAMICS

	2021	2023
Withdraw only some cash immediately, and spend the rest using the card	40	39
Withdraw all or almost all cash immediately	23	24
Withdraw a minimum amount of cash, and mainly use the card	24	23
Do not withdraw cash at all, and only use the card	9	11
Do not receive payments to the bank card	2	2
Difficult to answer	2	1

Multiple responses. Among all respondents.

Table 1.4.2 After receiving payments to your bank card (salary/pension/social assistance), you usually...? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Withdraw only some cash immediately, and spend the rest using the card	42	33	41	43	37	36	44	37	35	39	44	36
Withdraw all or almost all cash immediately	23	21	27	30	23	21	21	30	17	17	21	42
Withdraw a minimum amount of cash, and mainly use the card	20	26	17	19	29	26	22	20	29	26	22	14
Do not withdraw cash at all, and only use the card	10	16	12	6	11	15	10	9	16	15	9	7
Do not receive payments to the bank card	3	3	3	2	1	2	2	3	2	3	3	1
Difficult to answer	2	2				1	1	2	1	1	1	1

Multiple responses. Among those who have a bank account, N=1801

Table 1.4.3 After receiving payments to your bank card (salary/pension/social assistance), you usually...? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Withdraw only some cash immediately, and spend the rest using the card	31	38	42	36	39	39	42	36	33	26	32
Withdraw all or almost all cash immediately	43	33	19	13	21	26	25	24	13	26	30
Withdraw a minimum amount of cash, and mainly use the card	13	18	24	30	23	22	18	17	44	26	14
Do not withdraw cash at all, and only use the card	9	8	11	17	13	10	12	15	7	19	20
Do not receive payments to the bank card	2	2	2	3	3	2	2	7	1	2	2
Difficult to answer	2	2	1	1	1	1	1	1	1	2	1

Multiple responses. Among those who have a bank account, N=1801

Table 1.5.1 What part of your own funds do you or your family keep in the bank? (%) Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Villages	18-29	30-45	46-60	61+
Most of funds	10	18	10	12	15	17	15	8	19	15	13	7
Half of my funds	10	17	12	15	12	16	12	10	21	15	10	8
An insignificant part	39	27	36	30	34	34	33	35	34	36	34	30
I do not keep my funds in the bank	40	37	42	44	39	33	39	47	26	34	43	55

Among those who have a bank account, N=1801

Table 1.5.2 What part of your own funds do you or your family keep in the bank? Distribution by income level, gender (%)

	Poor	Low income	Middle income	Wealthy	Male	Female
Most of funds	8	12	13	20	14	13
Half of my funds	6	9	15	17	16	11
An insignificant part	27	29	37	37	33	35
I do not keep my funds in the bank	60	51	36	26	37	42

Among those who have a bank account, N=1801

Table 1.6.1 Why don't you keep your funds in the bank? Distribution by age (%)

	18-29	30-45	46-60	61+
I don't have savings due to low income	55	55	56	23
I don't trust banks	48	40	35	22
I have high regular expenses (loan repayment, tuition fees, etc.)	12	11	25	74
I prefer other ways of saving money (real estate, securities, foreign currency in cash, antiques, etc.)	31	28	26	11

	18-29	30-45	46-60	61+
I don't have a permanent job or regular income	12	17	8	6
Difficult to answer	15	10	6	1

Multiple responses. Among those who don't keep their own funds in the bank, N=707

Table 1.6.2 Why don't you keep your funds in the bank? (%) DYNAMICS

	2021	2023
I don't have savings due to low income	61	64
I don't trust banks	25	23
I have high regular expenses (loan repayment, tuition fees, etc.)	11	9
I prefer other ways of saving money (real estate, securities, foreign currency in cash, antiques, etc.)	12	7
I don't have a permanent job or regular income	4	6
Because of the war	-	0
I don't want to leave a digital footprint	-	0
Difficult to answer	1	3

Multiple responses. Among those who don't keep their own funds in the bank

Table 1.7.1 How much do you trust banks in general? (%) Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Fully trust	12	13	17	20	14	13	17	13	18	12	14	16
Rather trust	51	46	49	48	53	52	50	47	53	50	49	48
Rather do not trust	21	23	17	21	20	23	19	20	20	23	22	17
Do not trust at all	11	11	12	7	12	9	10	14	8	12	10	13
Difficult to answer	5	7	4	4	2	3	4	6	2	4	5	6

Among all respondents, N=2000

Table 1.7.2 How much do you trust banks in general? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Fully trust	16	13	13	19	14	15	13	15	18	13	22
Rather trust	38	47	52	56	47	52	52	46	44	44	52
Rather do not trust	21	23	22	17	22	20	22	20	17	25	18
Do not trust at all	21	12	9	7	13	9	9	11	15	13	3
Difficult to answer	4	5	5	2	4	5	4	8	5	5	5

Among all respondents.

Table 1.8.1 Who is to provide for the refund of bank deposits to the public when a bank becomes insolvent? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
The National Bank of Ukraine	36	33	34	45	44	39	37	36	40	36	37	39
The Ministry of Finance of Ukraine	12	9	9	15	12	10	13	11	16	12	9	9

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
The Deposit Guarantee Fund	21	25	27	18	23	30	19	19	18	27	27	17
The bank that became insolvent	19	16	19	15	10	13	17	19	18	15	15	18
Difficult to answer	12	17	11	8	11	8	14	15	9	11	13	17

Among all respondents, N=2000

Table 1.8.2 Who is to provide for the refund of bank deposits to the public when a bank becomes insolvent? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
The National Bank of Ukraine	33	39	39	34	38	37	38	42	37	25	38
The Ministry of Finance of Ukraine	14	10	10	14	11	11	11	13	9	18	15
The Deposit Guarantee Fund	13	18	26	29	25	21	27	14	18	13	23
The bank that became insolvent	23	16	15	16	13	19	14	19	20	25	15
Difficult to answer	16	16	11	7	12	13	11	11	16	19	9

Among all respondents, N=2000

2. AWARENESS OF THE DEPOSIT GUARANTEE SYSTEM

Table 2.0.1 Which of the bank accounts listed below are considered a deposit? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Term deposit account	31	33	49	26	38	41	33	31	40	41	33	26
Current account in hryvnia	30	28	34	40	40	35	35	30	43	33	35	25
Salary card account	23	25	33	24	27	27	28	23	29	26	32	16
Pension card account	16	14	32	22	18	22	20	16	8	9	18	44
Current account in foreign currency	14	10	26	13	19	16	16	15	22	19	15	9
Card account for social benefits (for childbirth, unemployment, etc.)	5	9	20	14	10	11	10	10	11	11	11	7
Difficult to answer	17	22	19	11	12	10	15	25	10	16	17	22

Multiple responses. Among all respondents, N=2000

Table 2.0.2 Which of the bank accounts listed below are considered a deposit? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Term deposit account	21	29	40	41	38	33	41	25	23	36	30
Current account in hryvnia	27	30	36	37	35	32	35	40	23	31	53
Salary card account	19	25	28	29	24	27	33	16	12	18	23
Pension card account	27	24	17	15	17	21	13	8	44	12	10
Current account in foreign currency	11	13	16	22	19	13	19	14	8	11	24
Card account for social benefits (for childbirth, unemployment, etc.)	8	9	12	9	10	11	10	10	8	20	14
Difficult to answer	25	20	15	11	16	18	14	20	23	23	13

Multiple responses. Among all respondents, N=2000

Table 2.1.1 Have you heard about the Deposit Guarantee Fund before? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Yes, but I know almost nothing	16	16	17	19	18	19	15	16	15	15	19	19
Yes, but I know very little	24	22	25	18	26	26	22	22	20	25	25	22
Yes, and I know enough	7	10	12	8	11	13	9	6	6	11	12	6
Yes, and I dealt with it	2	4	3	4	2	3	2	2	2	3	2	3
No, I have not	49	47	42	52	43	38	51	52	57	45	42	47
Difficult to answer	2	1	2	0	0	1	1	2	1	1	1	2

Among all respondents, N=2000

Table 2.1.2 Have you heard about the Deposit Guarantee Fund before? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Yes, but I know almost nothing	22	17	17	13	15	18	15	20	22	18	10
Yes, but I know very little	16	19	28	23	27	21	26	18	19	18	19
Yes, and I know enough	5	5	10	16	12	7	11	7	6	5	0
Yes, and I dealt with it	1	1	2	5	4	2	3	1	2	0	0
No, I have not	56	56	41	42	42	50	43	50	49	58	71
Difficult to answer	0	2	1	0	1	2	1	4	2	1	0

Among all respondents, N=2000

Table 2.2.1 How much do you trust the Deposit Guarantee Fund? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Fully trust	8	10	10	8	5	8	8	9	10	6	9	9
Rather trust	46	39	37	37	41	43	43	37	44	44	41	33
Rather do not trust	24	21	19	28	25	24	21	24	22	24	23	22
Do not trust at all	10	9	18	12	14	12	10	15	12	12	10	15
Difficult to answer	12	21	16	15	14	14	18	15	12	13	16	20

Among those who have heard about DGF, N=1042

Table 2.2.2 How much do you trust the Deposit Guarantee Fund? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Fully trust	11	7	7	12	8	8	7	6	12	11	13
Rather trust	19	38	45	49	44	38	44	39	34	33	46
Rather do not trust	23	23	24	20	21	25	24	27	19	25	21
Do not trust at all	27	15	9	9	13	12	12	9	15	10	4
Difficult to answer	20	17	16	10	13	17	14	18	19	21	16

Among those who have heard about DGF, N=1042

Table 2.3.1 Will the Deposit Guarantee Fund be able to refund citizens' money if a bank becomes insolvent? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Definitely yes	13	20	17	11	9	14	14	16	16	14	13	15
Rather yes	45	39	35	41	40	46	38	35	45	45	38	33
Rather no	27	22	23	21	30	24	26	26	22	25	28	25
Definitely no	5	5	13	12	10	9	6	9	12	7	5	12
Difficult to say	11	13	12	15	11	8	16	15	6	10	16	14

Among those who have heard about DGF, N=1042

Table 2.3.2 Will the Deposit Guarantee Fund be able to refund citizens' money if a bank becomes insolvent? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Definitely yes	12	14	13	18	13	15	14	14	15	9	8
Rather yes	25	37	42	49	44	37	41	41	35	43	71
Rather no	29	28	27	19	25	25	27	22	25	13	14
Definitely no	20	8	6	7	7	9	7	5	13	6	0
Difficult to say	14	14	12	7	11	14	10	19	13	29	6

Among those who have heard about DGF, N=1042

Table 2.4.1 Deposits in which financial institutions are guaranteed by the Deposit Guarantee Fund? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Deposits in credit unions and banks	6	4	3	7	4	6	4	4	7	6	4	4
Deposits in all Ukrainian banks	37	30	32	41	30	41	29	30	35	35	34	30
Deposits in all institutions that are entitled to attract funds from individuals	18	19	24	15	29	19	23	21	28	22	19	15
Difficult to say /I don` t know	39	47	41	36	37	33	44	45	30	36	43	51

Among all respondents, N=2000

Table 2.4.2 Deposits in which financial institutions are guaranteed by the Deposit Guarantee Fund? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Deposits in credit unions and banks	3	5	5	6	6	4	6	3	3	6	7
Deposits in all Ukrainian banks	24	30	37	38	36	32	36	33	30	23	35
Deposits in all institutions that are entitled to attract funds from individuals	20	17	21	26	21	21	21	23	17	24	31
Difficult to say /I don` t know	53	48	37	30	37	43	37	42	51	46	27

Among all respondents, N=2000

Table 2.5.1 What is the maximum guaranteed amount of deposits in one bank during martial law? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
UAH 200,000	17	21	28	30	26	24	24	20	26	25	24	16
UAH 400,000	5	4	3	6	5	7	5	2	11	5	2	2
UAH 600,000	2	2	1	1	3	3	2	1	4	1	2	2
Full amount of the deposit	19	16	16	22	25	21	18	20	19	23	18	17
Difficult to say/I don't know	56	56	52	41	42	45	52	57	41	46	53	62

Among all respondents, N=2000

Table 2.5.2 What is the maximum guaranteed amount of deposits in one bank during martial law? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
UAH 200,000	13	19	26	27	25	21	27	21	16	12	13
UAH 400,000	4	2	5	8	6	4	4	6	4	3	22
UAH 600,000	1	2	2	4	2	2	2	1	2	4	1
Full amount of the deposit	17	18	21	21	21	19	21	24	15	14	16
Difficult to say/I don't know	66	58	47	41	47	55	47	48	62	67	48

Among all respondents, N=2000

Table 2.6.1 If clients of a failed bank bear losses, who is most to blame? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Bank owners	47	51	50	49	43	52	44	47	54	49	46	42
The National Bank of Ukraine that supervises banks	22	18	24	28	31	26	24	22	23	25	24	23
The Deposit Guarantee Fund	10	7	6	10	9	9	9	8	9	9	8	8
Other	1	2	2	3	1	2	2	1	0	2	2	2
Difficult to answer	19	22	18	9	16	10	22	22	13	15	19	24

Among all respondents, N=2000

Table 2.6.2 If clients of a failed bank bear losses, who is most to blame? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Bank owners	44	46	50	48	51	45	49	52	42	45	53
The National Bank of Ukraine that supervises banks	19	21	25	27	24	23	24	19	24	21	24
The Deposit Guarantee Fund	10	8	9	8	8	9	9	10	8	7	12
Other	3	2	1	1	2	1	1	3	3	1	2
Difficult to answer	24	23	14	15	14	21	16	16	23	26	9

Among all respondents, N=2000

Table 2.6.3 If clients of a failed bank bear losses, who is most to blame? (%) DYNAMICS

	2021	2023
Bank owners	53	49
The National Bank of Ukraine that supervises banks	24	27
The Deposit Guarantee Fund	7	9
Other	2	2
Difficult to answer	15	13

Among those who have heard about DGF

Table 2.7.1 If a depositor has several deposit accounts in one bank, and the bank is declared insolvent, the depositor... ? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
The depositor will receive compensation for the total amount of his/her deposits	46	44	50	42	46	49	46	42	52	50	48	32
The depositor will receive compensation for only one of the deposits	12	14	8	17	17	16	13	12	17	13	12	14
The payout of deposits is not guaranteed at all	13	8	15	19	16	13	13	13	13	13	12	14
Difficult to answer	29	34	28	23	22	23	28	33	19	23	29	40

Among all respondents, N=2000

Table 2.7.2 If a depositor has several deposit accounts in one bank, and the bank is declared insolvent, the depositor... ? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
The depositor will receive compensation for the total amount of his/her deposits	31	39	49	55	45	46	51	42	32	52	44
The depositor will receive compensation for only one of the deposits	14	10	14	17	14	13	13	10	14	11	27
The payout of deposits is not guaranteed at all	16	15	13	9	13	13	11	14	16	15	17
Difficult to answer	38	35	25	18	28	28	25	35	38	22	12

Among all respondents, N=2000

Table 2.8.1 If a depositor has deposits in several banks, and a bank is declared insolvent, the depositor... ? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
The depositor will receive compensation up to the guaranteed amount only in one bank	19	15	16	24	19	17	18	19	24	17	18	15
The depositor will receive compensation up to the guaranteed amount in each bank	41	43	44	39	45	49	41	36	44	48	43	33
The payout of deposits is not guaranteed at all	12	8	12	15	16	12	14	11	13	12	10	14
Difficult to answer	0	0	0	0	0	0	0	0	0	0	0	0

Among all respondents, N=2000

Table 2.8.2 If a depositor has deposits in several banks, and a bank is declared insolvent, the depositor...? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
The depositor will receive compensation up to the guaranteed amount only in one bank	18	13	20	20	19	17	17	23	16	24	28
The depositor will receive compensation up to the guaranteed amount in each bank	33	38	44	52	42	43	47	38	32	38	39
The payout of deposits is not guaranteed at all	15	12	12	11	12	12	11	11	15	11	16
Difficult to answer	0	0	0	0	0	0	0	0	0	0	0

Among all respondents, N=2000

Table 2.9.1 Can the interest accrued on a deposit before the bank is declared insolvent be paid out? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Yes, but up to the guaranteed amount	17	16	26	28	27	21	22	21	26	22	19	20
No, accrued interest is not reimbursed	60	51	41	51	52	58	50	49	55	56	53	47
Difficult to answer	23	32	32	21	21	21	28	30	19	23	28	33

Among all respondents, N=2000

Table 2.9.2 Can the interest accrued on a deposit before the bank is declared insolvent be paid out? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Yes, but up to the guaranteed amount	20	22	22	22	24	19	22	16	21	21	25
No, accrued interest is not reimbursed	52	44	54	62	50	55	53	60	47	57	63
Difficult to answer	28	34	24	16	26	26	25	25	32	22	13

Among all respondents, N=2000

Table 2.10.1 What is the ground for the Deposit Guarantee Fund to pay out the guaranteed amount of deposit? (%) DYNAMICS

	2021	2023
Recognition of the bank as insolvent by the National Bank of Ukraine and introduction of the provisional administration	38	45
Revocation of the banking license and commencement of the bank liquidation	24	29
Bank's refusal to return the deposit at the depositor's request	21	23
Bank's refusal to return the deposit after the deposit agreement expires	23	23
Difficult to answer	25	23

Multiple responses. Among those who have heard about DGF

Table 2.10.2 What is the ground for the Deposit Guarantee Fund to pay out the guaranteed amount of deposit? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Recognition of the bank as insolvent by the National Bank of Ukraine and introduction of the provisional administration	33	33	35	30	45	41	33	31	40	41	33	26
Revocation of the banking license and commencement of the bank liquidation	20	20	26	24	30	35	35	30	43	33	35	25
Bank's refusal to return the deposit at the depositor's request	23	19	25	25	27	27	28	23	29	26	32	16
Bank's refusal to return the deposit after the deposit agreement expires	24	19	17	18	29	22	20	16	8	9	18	44
Difficult to answer	34	34	35	27	24	16	16	15	22	19	15	9

Multiple responses. Among all respondents, N=2000.

Table 2.10.3 What is the ground for the Deposit Guarantee Fund to pay out the guaranteed amount of deposit? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Recognition of the bank as insolvent by the National Bank of Ukraine and introduction of the provisional administration	20	26	40	47	38	33	39	30	26	32	38
Revocation of the banking license and commencement of the bank liquidation	15	21	26	28	28	20	25	16	19	24	32
Bank's refusal to return the deposit at the depositor's request	21	19	24	28	23	23	24	20	20	22	34
Bank's refusal to return the deposit after the deposit agreement expires	16	20	23	25	25	20	22	29	16	27	36
Difficult to answer	46	40	26	19	29	33	27	32	43	38	20

Multiple responses. Among all respondents, N=2000.

Table 2.11.1 When does the Deposit Guarantee Fund start paying out the guaranteed amounts to insolvent bank depositors? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
On the following day after the commencement of the bank resolution procedure by the Fund	12	12	8	9	10	11	12	9	12	11	10	11
No later than in 7 business days after the commencement of the resolution procedure by the Fund	23	20	25	32	27	27	24	22	31	24	23	22
No later than in 20 business days after the commencement of the resolution procedure by the Fund	25	23	24	29	27	29	22	25	28	29	24	19
Difficult to answer	40	45	43	30	35	32	43	44	29	35	43	48

Among all respondents, N=2000.

Table 2.11.2 When does the Deposit Guarantee Fund start paying out the guaranteed amounts to insolvent bank depositors? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
On the following day after the commencement of the bank resolution procedure by the Fund	12	11	11	11	10	11	11	15	10	9	8
No later than in 7 business days after the commencement of the resolution procedure by the Fund	26	23	24	28	24	25	25	26	21	24	38
No later than in 20 business days after the commencement of the resolution procedure by the Fund	20	20	28	31	25	26	26	24	21	33	26
Difficult to answer	43	46	38	31	41	38	38	35	49	34	27

Among all respondents, N=2000

Table 2.11.3 When does the Deposit Guarantee Fund start paying out the guaranteed amounts to insolvent bank depositors? (%) DYNAMICS

	2021	2023
On the following day after the commencement of the bank resolution procedure by the Fund	7	10
No later than in 7 business days after the commencement of the resolution procedure by the Fund	17	23
No later than in 20 business days after the commencement of the resolution procedure by the Fund	33	30
Difficult to answer	44	36

Among those who have heard about DGF

Table 2.12.1 How can a depositor obtain the compensation guaranteed to insolvent bank depositors? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
At the Cash Desk of the Deposit Guarantee Fund	36	25	32	33	34	33	33	30	32	33	35	28
At branches or through online banking of the banks designated by the Deposit Guarantee Fund	23	28	33	24	33	33	25	25	33	34	26	17
Through "Diya" application	26	23	26	32	33	30	26	27	36	26	30	19
At the branch of the insolvent bank	20	13	14	15	17	17	17	16	15	15	17	18
Difficult to answer	25	31	28	22	23	20	28	31	20	21	26	39

Multiple responses. Among all respondents, N=2000

Table 2.12.2 How can a depositor obtain the compensation guaranteed to insolvent bank depositors? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
At the Cash Desk of the Deposit Guarantee Fund	31	31	33	33	32	32	33	34	28	30	49
At branches or through online banking of the banks designated by the Deposit Guarantee Fund	13	22	30	39	30	26	32	18	16	30	32
Through "Diya" application	22	23	31	31	25	30	28	30	22	31	45
At the branch of the insolvent bank	23	13	16	18	15	18	15	17	16	20	25
Difficult to answer	32	33	23	19	27	25	23	27	37	20	6

Multiple responses. Among all respondents, N=2000

Table 2.13.1 What is the eligibility period for a depositor to receive the guaranteed payout from the Fund? (%) DYNAMICS

	2021	2023
30 days	26	32
Three years from the beginning of the bank liquidation procedure	7	8
Until the Fund submits information to the state register about termination of the bank as a legal entity	9	8
Before the approval of the bank's liquidation balance sheet	8	6
The eligibility period for guaranteed payouts is unlimited	11	18
Difficult to answer	40	29

Among those who have heard about DGF

Table 2.13.2 What is the eligibility period for a depositor to receive the guaranteed payout from the Fund? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
30 days	36	33	39	40	31	32	40	33	39	36	33	33
The eligibility period for guaranteed payouts is unlimited	15	12	15	12	23	18	15	14	11	16	19	15
Until the Fund submits information to the state register about termination of the bank as a legal entity	7	5	5	9	7	6	7	7	10	7	6	4
Three years from the beginning of the bank liquidation procedure	5	9	3	8	8	11	4	4	9	8	5	5
Before the approval of the bank's liquidation balance sheet	4	4	4	6	5	7	3	4	5	5	4	3
Difficult to answer	31	37	34	25	26	26	31	37	25	27	34	40

Multiple responses. Among all respondents, N=2000.

Table 2.13.3 What is the eligibility period for a depositor to receive the guaranteed payout from the Fund? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
30 days	40	35	35	36	33	37	34	42	33	44	35
The eligibility period for guaranteed payouts is unlimited	12	14	17	17	16	15	17	10	16	11	14
Until the Fund submits information to the state register about termination of the bank as a legal entity	8	5	8	7	6	7	8	6	4	7	10
Three years from the beginning of the bank liquidation procedure	5	5	7	9	7	6	7	6	5	8	13
Before the approval of the bank's liquidation balance sheet	4	4	4	7	5	4	4	6	4	4	10
Difficult to answer	32	37	30	24	33	30	30	31	38	26	18

Multiple responses. Among all respondents, N=2000.

Table 2.14. 1 What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Deposits in hryvnia	82	86	84	83	90	89	86	80	88	89	84	78
Card accounts	74	75	77	72	81	82	74	70	83	77	77	66
Current accounts	69	72	72	70	76	77	72	65	78	76	69	63
Accounts of private entrepreneurs	62	64	64	57	72	68	66	59	70	69	67	51
Deposits in foreign currency	64	65	61	51	60	66	59	58	71	66	60	49
Deposits of legal entities (enterprises, organizations, institutions)	60	59	63	53	67	64	64	55	68	66	62	47
Deposits opened through online banking or mobile applications	48	54	55	52	59	60	53	46	64	60	53	35
Bank metals deposits	46	48	44	38	50	51	45	41	49	52	47	35
Cryptocurrency and electronic money (funds in electronic wallets)	28	23	20	25	27	26	25	24	30	32	24	12

% of answers «Yes». Among all respondents, N=2000

Table 2.14.2 What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Deposits in hryvnia	77	82	87	92	86	84	88	82	77	80	95
Card accounts	68	70	78	83	75	76	79	71	67	76	81
Current accounts	65	67	74	77	72	71	75	69	63	69	72
Accounts of private entrepreneurs	54	59	68	70	64	64	69	57	51	66	68
Deposits in foreign currency	50	57	63	69	63	60	65	60	49	57	73
Deposits of legal entities (enterprises, organizations, institutions)	49	55	65	68	61	61	66	56	47	59	66

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Deposits opened through online banking or mobile applications	40	43	57	65	55	52	58	51	37	56	63
Bank metals deposits	38	42	49	48	49	44	50	45	35	36	47
Cryptocurrency and electronic money (funds in electronic wallets)	25	22	25	28	25	25	26	32	17	29	38

% of answers «Yes». Among all respondents, N=2000

Table 2.15.1 In what currency is the guaranteed amount of foreign currency deposits paid out? (%) DYNAMICS

	2021	2023
In the currency of the deposit	35	32
In the national currency at the exchange rate effective on the date of placing the deposit	30	24
In the national currency at the exchange rate effective on the date when the bank was declared insolvent	12	13
In the national currency at the exchange rate effective on the date of deposit payout	12	21
Difficult to answer	11	10

Multiple responses. Among those who have heard about DGF

Table 2.15.2 In what currency is the guaranteed amount of foreign currency deposits paid out? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Villages	18-29	30-45	46-60	61+
In the currency of the deposit	37	33	33	42	33	34	37	36	36	36	37	31
In the national currency at the exchange rate effective on the date of placing the deposit	18	22	19	24	21	21	23	17	25	22	18	18
In the national currency at the exchange rate effective on the date when the bank was declared insolvent	18	13	22	16	23	18	16	20	16	19	18	18
In the national currency at the exchange rate effective on the date of deposit payout	11	11	11	8	11	14	8	9	14	13	9	7
Difficult to answer	16	21	15	10	12	13	16	18	9	11	17	26

Multiple responses. Among all respondents, N=2000.

Table 2.15.3 In what currency is the guaranteed amount of foreign currency deposits paid out? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
In the currency of the deposit	37	32	35	38	36	35	37	40	30	34	34
In the national currency at the exchange rate effective on the date of placing the deposit	18	20	22	21	22	19	20	22	19	23	23
In the national currency at the exchange rate effective on the date when the bank was declared insolvent	15	17	19	19	18	19	18	17	17	20	20

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
In the national currency at the exchange rate effective on the date of deposit payout	5	9	12	14	10	11	11	8	8	11	17
Difficult to answer	24	22	13	8	14	17	13	13	26	12	6

Multiple responses. Among all respondents, N=2000.

Table 2.16.1 When does the Deposit Guarantee Fund start paying out the guaranteed amounts to insolvent bank depositors? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
On the following day after the commencement of the bank resolution procedure by the Fund	12	12	8	9	10	11	12	9	12	11	10	11
No later than in 7 business days after the commencement of the resolution procedure by the Fund	23	20	25	32	27	27	24	22	31	24	23	22
No later than in 20 business days after the commencement of the resolution procedure by the Fund	25	23	24	29	27	29	22	25	28	29	24	19
Difficult to answer	40	45	43	30	35	32	43	44	29	35	43	48

Among all respondents, N=2000.

Table 2.16.2 When does the Deposit Guarantee Fund start paying out the guaranteed amounts to insolvent bank depositors? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
On the following day after the commencement of the bank resolution procedure by the Fund	12	11	11	11	10	11	11	15	10	9	8
No later than in 7 business days after the commencement of the resolution procedure by the Fund	26	23	24	28	24	25	25	26	21	24	38
No later than in 20 business days after the commencement of the resolution procedure by the Fund	20	20	28	31	25	26	26	24	21	33	26
Difficult to answer	43	46	38	31	41	38	38	35	49	34	27

Among all respondents, N=2000.

Table 2.17.1 Can a depositor expect the payout of his/her deposit that is not guaranteed by the Fund? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
No, he/she cannot in any case	26	28	31	24	27	28	28	27	28	29	24	28
Yes, after applying for payout, if as a result of the bank's liquidation, the Deposit Guarantee Fund recovers sufficient funds to	22	28	18	28	25	27	24	21	32	26	22	18

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
pay off creditors/depositors in order of priority												
Yes, if he/she applies to the Deposit Guarantee Fund	28	18	32	31	33	29	29	24	24	29	29	27
Difficult to answer	23	26	18	17	15	16	19	27	16	16	24	27

Among all respondents, N=2000

Table 2.17.2 Can a depositor expect the payout of his/her deposit that is not guaranteed by the Fund? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
No, he/she cannot in any case	23	25	31	26	28	27	28	23	27	24	25
Yes, after applying for payout, if as a result of the bank's liquidation, the Deposit Guarantee Fund recovers sufficient funds to pay off creditors/depositors in order of priority	22	24	24	28	23	25	24	25	20	29	40
Yes, if he/she applies to the Deposit Guarantee Fund	27	25	28	32	27	28	29	26	26	30	24
Difficult to answer	28	27	17	14	22	20	19	26	26	17	10

Among all respondents, N=2000

Table 2.18.1 What is the eligibility period for a depositor to apply for return of the deposits that were not guaranteed? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Within 30 days following the publication of announcement on the bank's liquidation	50	45	52	60	53	53	53	46	58	52	50	45
Within the entire period of the bank's liquidation	16	15	12	17	13	17	12	14	16	16	15	12
Within the period of the provisional administration	4	4	4	6	13	7	6	6	6	6	7	6
Difficult to answer	30	36	32	17	21	23	29	34	20	26	29	38

Among all respondents, N=2000

Table 2.18.2 What is the eligibility period for a depositor to apply for return of the deposits that were not guaranteed? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Within 30 days following the publication of announcement on the bank's liquidation	53	45	52	55	47	54	52	49	45	60	55
Within the entire period of the bank's liquidation	12	13	15	18	15	14	15	13	13	13	21
Within the period of the provisional administration	5	6	7	7	7	5	6	8	7	2	15

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Difficult to answer	30	36	26	21	30	27	27	30	36	25	9

Among all respondents, N=2000

Table 2.19.1 Who is to compensate the losses of bank clients whose deposits are not guaranteed? (%) DYNAMICS

	2021	2023
Bank owners	31	36
The National Bank of Ukraine that supervises banks	28	32
The Deposit Guarantee Fund	22	24
The state	11	16
None of the above	5	8
Difficult to answer	16	10

Among those who have heard about DGF

Table 2.19.2 Who is to compensate the losses of bank clients whose deposits are not guaranteed? Distribution by region, type of settlement, age(%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Bank owners	43	44	30	50	27	41	37	38	43	38	38	38
The National Bank of Ukraine that supervises banks	33	19	31	34	41	32	31	29	34	32	32	26
The Deposit Guarantee Fund	26	16	16	20	26	24	23	17	26	21	24	16
The state	14	10	18	19	19	16	16	14	13	13	16	18
None of the above	5	7	9	4	6	8	5	5	7	7	5	5
Difficult to answer	13	18	15	8	9	9	13	17	11	14	11	14

Multiple responses. Among all respondents, N=2000.

Table 2.19.3 Who is to compensate the losses of bank clients whose deposits are not guaranteed? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Bank owners	47	37	38	39	39	39	38	41	37	44	40
The National Bank of Ukraine that supervises banks	23	30	32	35	32	30	33	31	24	34	38
The Deposit Guarantee Fund	13	18	24	24	21	22	23	14	16	22	38
The state	24	17	13	14	16	14	14	15	20	14	11
None of the above	3	4	7	9	6	6	6	5	6	7	9
Difficult to answer	13	16	12	10	12	13	12	17	14	16	8

Multiple responses Among all respondents, N=2000.

Table 2.20.1 Which authority performs the liquidation procedure and sells the bank's assets? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
The National Bank of Ukraine	61	53	60	65	63	62	59	58	65	61	60	53
The Deposit Guarantee Fund	16	18	17	22	18	20	18	16	17	20	16	18
Other	0	1	1	0	0	0	1	0	0	0	0	1
Difficult to answer	23	27	23	13	18	17	23	26	18	18	23	28

Among all respondents, N=2000

Table 2.20.2 Which authority performs the liquidation procedure and sells the bank's assets? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
The National Bank of Ukraine	54	54	65	60	61	58	63	57	53	48	68
The Deposit Guarantee Fund	17	18	16	23	19	17	16	20	19	23	22
Other	0	0	0	1	1	0	1	0	1	0	0
Difficult to answer	29	27	19	16	19	24	20	23	27	29	10

Among all respondents, N=2000

Table 2.21.1 Is the borrower obligated to repay a loan to a bank that was declared insolvent? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Yes	57	57	58	52	51	57	55	54	52	60	57	50
No	28	28	29	36	37	32	31	31	38	28	29	33
Difficult to answer	15	15	13	11	11	11	14	15	11	12	14	17

Among all respondents, N=2000

Table 2.21.2 Is the borrower obligated to repay a loan to a bank that was declared insolvent? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Yes	46	51	59	61	56	55	59	47	51	54	50
No	38	32	30	30	32	31	30	36	32	32	41
Difficult to answer	16	18	11	10	12	14	12	16	17	14	8

Among all respondents, N=2000

Table 2. 21.3 Is the borrower obligated to repay a loan to a bank that was declared insolvent? (%) DYNAMICS

	2021	2023
Yes	58	62
No	26	27
Difficult to answer	16	11

Among those who have heard about DGF

3. OPENING AN ACCOUNT

Table 3.1.1 What exactly do you pay attention to when choosing a bank to open an account? (%) DYNAMICS

	2021	2023
Bank's reliability/stability	46	56
Deposit interest rate	23	37
Available deposit guarantee	19	33
Personal experience	25	31
Reviews from relatives, friends, and network	32	30
Available ATMs and branch network	22	27
Available mobile banking application	19	25
Recommendations of employers	14	14
Advertising	3	3
Difficult to answer	9	7

Multiple responses. Among those who have accounts/deposits

Table 3.1.2 What exactly do you pay attention to when choosing a bank to open an account? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Bank's reliability/stability	50	50	62	52	61	57	51	53	54	59	53	48
Deposit interest rate	43	30	36	30	38	37	40	32	42	40	32	31
Available deposit guarantee	33	29	33	29	36	38	30	29	36	34	33	26
Reviews from relatives, friends, and network	29	28	34	32	31	32	30	27	38	31	28	26
Personal experience	31	25	39	26	25	31	30	26	37	31	28	23
Available ATMs and branch network	23	21	31	26	32	30	25	22	33	28	24	19
Available mobile banking application	21	18	25	30	28	29	23	18	39	27	21	9
Recommendations of employers	14	11	20	14	13	14	13	15	16	13	17	10
Advertising	3	3	2	2	2	4	2	2	4	3	2	1
State bank											1	
Difficult to answer	11	10	5	4	5	4	9	12	7	6	8	13

Multiple responses. Among all respondents, N=2000

Table 3.1.3 What exactly do you pay attention to when choosing a bank to open an account? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Bank's reliability/stability	35	48	59	62	54	54	59	41	44	58	56
Deposit interest rate	27	32	40	42	36	36	40	26	29	35	48
Available deposit guarantee	18	29	36	37	33	32	36	27	24	28	35
Reviews from relatives, friends, and network	26	30	32	29	30	30	30	28	27	30	44
Personal experience	20	20	33	37	28	30	33	20	19	39	34
Available ATMs and branch network	19	22	28	31	25	27	28	24	19	30	32
Available mobile banking application	9	16	27	36	24	23	28	19	9	24	42

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Recommendations of employers	12	13	16	13	14	14	16	13	7	12	16
Advertising	1	2	3	3	3	2	3	3	1	1	7
State bank									1		
Difficult to answer	18	11	4	5	10	7	6	11	13	6	8

Multiple responses. Among all respondents, N=2000

Table 3. How carefully do you review the agreement with a bank when opening an account? (%) DYNAMICS

	2021	2023
Review very carefully	35	40
Rather carefully than not	31	30
Rather not carefully	18	17
Do not review at all	12	10
Difficult to answer	5	3

Among those who have accounts/deposits

Table 3.2.1 How carefully do you review the agreement with a bank when opening an account? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Review very carefully	39	41	36	44	36	38	41	39	42	42	40	32
Rather carefully than not	30	27	30	25	32	32	28	27	32	31	28	26
Rather not carefully	14	17	19	17	18	19	15	15	14	17	17	18
Do not review at all	10	10	13	11	12	9	12	13	9	7	12	17
Difficult to answer	6	5	2	3	2	2	4	7	3	3	4	7

Among all respondents, N=2000

Table 3.2.2 How carefully do you review the agreement with a bank when opening an account? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Review very carefully	39	35	39	45	39	40	42	39	32	34	41
Rather carefully than not	16	26	33	31	27	31	30	27	24	35	33
Rather not carefully	10	18	18	16	17	16	17	13	17	21	12
Do not review at all	25	14	7	7	13	10	9	16	18	7	8
Difficult to answer	10	6	2	1	4	4	3	5	8	3	4

Among all respondents, N=2000

Table 3.3.1 Do you know about the possibility to familiarize yourself with a sample account/deposit agreement on the bank's website? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Yes	58	62	57	68	69	67	64	55	69	71	61	46
No	34	34	41	30	27	30	31	39	28	25	35	46
Difficult to answer	7	5	2	2	4	3	5	6	3	4	4	7

Table 3.3.2 Do you know about the possibility to familiarize yourself with a sample account/deposit agreement on the bank's website? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Yes	44	53	67	76	63	62	67	59	46	66	78
No	49	41	30	21	33	33	29	35	47	30	19
Difficult to answer	8	7	3	2	4	5	4	7	7	4	3

Among all respondents, N=2000

Table 3.4.1 Did you review the information on the deposit guarantee system when you entered into a deposit/account agreement with a bank? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Villages	18-29	30-45	46-60	61+
Yes	39	38	33	44	39	39	41	36	44	43	38	30
No	52	56	62	51	55	56	51	56	51	51	56	60
Difficult to answer	9	6	5	5	6	5	8	8	5	6	6	10

Among all respondents, N=2000

Table 3.4.2 Did you review the information on the deposit guarantee system when you entered into a deposit/account agreement with a bank? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Yes	34	33	40	47	39	39	42	36	31	36	44
No	58	58	54	50	56	54	53	56	60	57	49
Difficult to answer	9	9	6	3	6	7	5	7	9	7	7

Among all respondents, N=2000

Table 3.5.1 Have you ever entered into a deposit/account agreement with a bank online (using Internet banking and/or mobile banking)? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Villages	18-29	30-45	46-60	61+
Yes	23	27	18	23	24	30	22	17	37	30	18	9
No	74	71	81	77	75	69	76	81	62	69	80	88
Difficult to answer	3	2	1	0	1	1	2	2	1	1	2	3

Among all respondents, N=2000.

Table 3.5.2 Have you ever entered into a deposit/account agreement with a bank online (using Internet banking and/or mobile banking)? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Yes	18	16	24	36	25	21	27	24	9	28	34
No	78	84	75	63	73	77	72	75	88	71	63
Difficult to answer	5	1	1	1	2	2	1	2	3	1	3

Among all respondents, N=2000.

Table 3.6.1 Did you review the information on the deposit guarantee system when entering into a deposit/account agreement with a bank online? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Yes	22	23	13	25	18	24	20	18	29	25	19	11
No	73	71	85	74	79	73	76	78	66	72	79	85
Difficult to answer	5	5	2	1	3	3	4	4	5	4	3	5

Among all respondents, N=2000.

Table 3.6.2 Did you review the information on the deposit guarantee system when entering into a deposit/account agreement with a bank online? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Yes	18	14	22	27	22	20	23	22	12	22	29
No	74	83	74	69	74	77	74	74	84	71	69
Difficult to answer	7	3	3	4	4	4	3	4	4	6	2

Among all respondents, N=2000.

Table 3.7.1 Which institution would you contact if your rights as a bank depositor were violated, and the issue was not addressed in the bank itself? (%) DYNAMICS

	2021	2023
To court	51	54
To the National Bank of Ukraine	23	35
To the Deposit Guarantee Fund	15	24
To the Ministry of Finance of Ukraine	7	12
Other	2	1
Difficult to answer	20	11

Multiple responses. Among those who have accounts/deposits

Table 3.7.2 Which institution would you contact if your rights as a bank depositor were violated, and the issue was not addressed in the bank itself? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
To court	53	45	56	52	62	51	56	55	56	54	56	49
To the National Bank of Ukraine	32	37	32	39	34	40	34	29	37	33	35	35
To the Deposit Guarantee Fund	24	20	17	25	30	30	22	17	21	24	23	24
To the Ministry of Finance of Ukraine	10	13	8	15	14	16	10	9	16	12	10	11
To the police			1					1	1			1
To a lawyer, a lawyer			2									
Directly to the bank		1	1									
To the hotline of the bank												
Difficult to answer	16	14	8	7	8	10	10	15	10	10	12	16

Multiple responses. Among all respondents, N=2000.

Table 3.7.3 Which institution would you contact if your rights as a bank depositor were violated, and the issue was not addressed in the bank itself? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
To court	42	49	55	62	55	53	56	49	46	54	60
To the National Bank of Ukraine	35	30	34	38	33	36	36	25	34	30	34
To the Deposit Guarantee Fund	18	21	23	29	20	26	24	17	22	30	28
To the Ministry of Finance of Ukraine	14	13	10	13	13	11	11	13	10	14	22
To the police	2				1				1		
To a lawyer, a lawyer			1			1				1	
Directly to the bank	1	1				1		1			
To the hotline of the bank								1			
Difficult to answer	19	15	10	7	12	11	9	18	18	7	5

Multiple responses. Among all respondents, N=2000.

4. COMMUNICATION CHANNELS

Table 4.1.1 How interested are you in information on financial issues and services in Ukraine? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Very interested	7	13	8	6	8	11	8	8	9	10	8	8
Rather interested	38	29	32	35	34	37	33	32	37	36	33	31
Rather not interested	28	30	31	35	32	33	30	28	34	33	30	25
Not interested at all	23	23	26	23	25	17	26	29	19	19	26	32
Difficult to answer	3	5	3	0	1	2	3	3	2	2	3	4

Among all respondents, N=2000

Table 4.1.2 How interested are you in information on financial issues and services in Ukraine? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Very interested	13	5	8	13	10	8	9	11	8	9	6
Rather interested	23	30	36	42	32	35	37	31	27	35	38
Rather not interested	24	30	33	30	30	31	32	28	26	32	37
Not interested at all	36	32	21	14	25	23	20	29	35	23	16
Difficult to answer	4	3	2	1	3	3	2	2	4	1	3

Among all respondents, N=2000

Table 4.2.1 Which communication channel (source of information) do you trust the most regarding information about financial and banking services in Ukraine? (%) DYNAMICS

	2021	2023
Internet	27	28
Information directly from banks	21	26
Television	15	10
Friends and family	11	9

	2021	2023
Social media	5	7
Newspapers and magazines	2	0
Radio	1	0
Other	-	1
None of these	14	15
Difficult to answer	5	3

Multiple responses. Among all respondents.

Table 4.2.2 Which communication channel (source of information) do you trust the most regarding information about financial and banking services in Ukraine? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Villages	18-29	30-45	46-60	61+
Internet	24	30	25	32	34	32	28	25	35	31	26	22
Information directly from banks	28	19	35	23	27	28	26	25	27	29	27	21
Television	13	12	9	7	9	8	11	13	3	7	10	21
Friends and family	8	10	10	8	7	10	6	10	8	7	10	8
Social media	7	7	5	6	6	7	7	6	12	5	7	3
Newspapers and magazines	1	1		1				1			1	
Radio	1								1			1
Other	1	2		1	1	1	2	1	1	1	1	2
None of these	14	13	13	21	14	11	18	16	13	17	13	16
Difficult to answer	3	6	2	1	1	2	3	4	1	2	3	5

Multiple responses. Among all respondents, N=2000.

Table 4.2.3 Which communication channel (source of information) do you trust the most regarding information about financial and banking services in Ukraine? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Internet	20	26	30	33	33	25	30	28	22	26	36
Information directly from banks	17	20	30	33	22	29	29	17	20	31	26
Television	22	14	9	2	9	11	7	9	23	5	3
Friends and family	11	12	7	7	8	9	8	13	9	9	9
Social media	3	5	7	9	6	7	7	8	3	14	16
Newspapers and magazines	1					1		1	1		
Radio	1		1		1			2	1		
Other			2	1	1	1	1	1	1	1	1
None of these	19	18	12	13	16	14	15	20	16	10	9
Difficult to answer	5	4	2	1	3	3	3	2	4	4	

Multiple responses. Among all respondents, N=2000.

Table 4.3.1 Do you have enough information about the deposit guarantee system? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Yes, and I do not need more	15	21	18	18	20	19	19	16	23	17	18	15
Yes, but I need more	22	19	21	21	22	23	22	18	25	24	20	15
No, but I do not need more	33	27	40	27	36	35	31	31	28	32	32	36
No, I would like to know more	25	26	20	29	20	20	25	28	20	22	26	27
Difficult to answer	5	8	2	4	2	3	4	8	4	5	3	7

Among all respondents, N=2000

Table 4.3.2 Do you have enough information about the deposit guarantee system? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Yes, and I do not need more	18	15	18	24	20	16	19	19	17	13	16
Yes, but I need more	11	19	23	25	21	21	24	16	13	22	22
No, but I do not need more	37	35	33	26	30	34	30	35	38	39	26
No, I would like to know more	26	28	22	23	24	25	24	24	25	20	34
Difficult to answer	8	4	4	2	5	4	3	6	7	5	3

Among all respondents, N=2000

Table 4.4.1 Where do you usually receive information on the deposit guarantee system? (%) DYNAMICS

	2021	2023
From the bank where the account is opened	51	57
From friends and family	13	16
From mass media	8	10
From the Deposit Guarantee Fund's accounts in social media	12	10
From the Deposit Guarantee Fund's website	5	8
Through the hotline of the Deposit Guarantee Fund	4	6
At free lectures or trainings	0	2
I do not receive such information	-	1
Difficult to answer	22	16

Multiple responses. Among all respondents

Table 4.4.2 Where do you usually receive information on the deposit guarantee system? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
From the bank where the account is opened	62	48	57	56	63	57	61	53	61	60	59	49
From friends and family	16	17	17	19	15	18	14	17	18	15	15	20
From mass media	10	9	8	14	12	10	10	10	15	9	10	9
From the Deposit Guarantee Fund's accounts in social media	11	7	7	10	12	10	9	10	13	10	8	7
From the Deposit Guarantee Fund's website	8	7	6	11	10	9	8	7	10	8	7	8

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Through the hotline of the Deposit Guarantee Fund	7	4	5	8	6	6	5	6	8	5	5	6
At free lectures or trainings	2	2	2	1	1	2	2	2	4	2	1	1
From the accountant					1							
I do not receive such information	2	1	3		1	1	1	1	1	2	1	1
Difficult to answer	15	21	14	19	13	15	14	20	11	15	18	20

Multiple responses. Among all respondents, N=2000

Table 4.4.3 Where do you usually receive information on the deposit guarantee system? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
From the bank where the account is opened	47	52	62	63	52	62	60	52	47	71	65
From friends and family	19	19	15	15	15	17	15	20	20	12	27
From mass media	8	8	11	13	10	11	10	7	10	15	17
From the Deposit Guarantee Fund's accounts in social media	6	8	10	13	10	9	10	7	7	12	17
From the Deposit Guarantee Fund's website	4	6	8	13	10	6	8	6	7	9	14
Through the hotline of the Deposit Guarantee Fund	5	6	6	7	7	5	6	7	4	9	11
At free lectures or trainings	2	2	2	2	3	1	2	3	1		7
From the accountant											
I do not receive such information	1	2		2	2	1	1	3	1	1	
Difficult to answer	25	17	14	10	18	15	15	18	20	13	12

Multiple responses. Among all respondents, N=2000

Table 4.5.1 Is the information on the Fund's resources sufficient for you? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Yes, and I do not need more	43	54	40	40	43	39	49	46	39	44	46	50
Yes, but I need more	22	10	30	34	28	30	20	19	22	25	28	18
No, but I do not need more	10	4	6	8	7	9	6	7	9	6	8	6
No, I would like to know more	6	9	4	8	9	7	9	6	11	6	3	11
Difficult to answer	19	23	21	9	13	14	16	22	19	18	14	17

Among those who receive information from the Fund's resources, N=374

Table 4.5.2 Is the information on the Fund's resources sufficient for you? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Yes, and I do not need more	46	42	37	59	47	42	44	44	50	46	35
Yes, but I need more	20	20	30	17	23	24	26	20	19	21	21
No, but I do not need more	2	12	6	6	8	6	7	6	5	4	20
No, I would like to know more	18	7	6	7	7	8	7	9	9	4	4
Difficult to answer	14	20	21	11	15	19	16	20	17	24	20

Among those who receive information from the Fund's resources, N=374

Table 4.6.1 Is the information on the Fund's resources accessible for you and easy to find? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Definitely accessible and easy to find	30	30	46	24	24	23	35	33	33	35	24	23
Rather accessible	39	38	26	50	56	51	39	35	35	38	51	48
Rather inaccessible	8	5	2	12	1	6	5	6	6	6	6	5
Definitely inaccessible and not easy to find	4	3	4	4	4	4	6	2	4	3	4	5
Difficult to answer	19	24	22	10	15	16	15	24	22	17	15	19

Among those who receive information from the Fund's resources, N=374

Table 4.6.2 Is the information on the Fund's resources accessible for you and easy to find? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Definitely accessible and easy to find	17	23	27	44	31	28	31	34	24	38	25
Rather accessible	37	43	46	39	41	44	43	26	48	47	40
Rather inaccessible	6	5	8	4	6	5	6	11	4	0	4
Definitely inaccessible and not easy to find	16	5	1	2	2	5	3	8	4	4	6
Difficult to answer	25	23	18	12	19	18	17	22	20	10	25

Among those who receive information from the Fund's resources, N=374

Table 4.7.1 What would you like to know more about the deposit guarantee system? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Vil-lages	18-29	30-45	46-60	61+
Conditions of the bank deposit guarantee	43	29	32	42	39	39	36	36	36	39	39	33
Payouts to depositors of failed banks	32	24	31	33	35	34	30	29	35	36	30	21
Settlements with creditors above the guaranteed amount	11	11	9	11	14	12	12	10	14	12	13	8
Progress in bank liquidation	12	7	6	9	13	13	8	8	14	11	9	6
Sale of assets of banks under liquidation	9	8	4	6	9	10	7	6	9	8	8	5
I do not need more information	31	40	43	43	39	38	38	38	35	37	35	46
Difficult to answer	11	15	6	4	7	7	10	13	8	9	10	12

Multiple responses. Among all respondents, N=2000

Table 4.7.2 What would you like to know more about the deposit guarantee system? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
Conditions of the bank deposit guarantee	28	33	40	41	35	38	39	35	29	41	49
Payouts to depositors of failed banks	23	28	32	36	30	31	34	29	20	32	47
Settlements with creditors above the guaranteed amount	10	10	11	15	11	12	13	13	7	12	20
Progress in bank liquidation	6	10	8	15	10	9	10	11	5	8	28
Sale of assets of banks under liquidation	7	6	7	11	8	7	9	8	5	5	13
I do not need more information	42	40	37	36	40	37	35	45	47	34	25
Difficult to answer	15	11	8	7	10	10	9	11	12	8	5

Multiple responses. Among all respondents, N=2000

Table 4.8.1 What sources would be convenient for you to receive information about the deposit guarantee system? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Villages	18-29	30-45	46-60	61+
The bank where the account is opened	58	46	50	53	60	51	60	52	55	53	56	52
Personal consultations	17	12	16	20	19	22	12	15	15	18	18	13
Social networks	14	15	13	22	17	17	15	15	26	17	14	8
The Deposit Guarantee Fund's website	15	13	13	17	19	19	15	12	17	17	16	10
The hotline of the Deposit Guarantee Fund	15	10	15	18	16	16	13	13	12	16	15	12
Television, radio, and Internet media	11	14	13	13	16	15	12	13	15	15	12	11
Free lectures or trainings	2	2	1	5	2	3	1	2	4	3	2	1
None of the above	10	12	14	15	8	11	11	13	9	9	12	16
Other	8	10	3	2	3	5	6	8	5	6	5	9

Multiple responses. Among all respondents, N=2000

Table 4.8.2 What sources would be convenient for you to receive information about the deposit guarantee system? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	Wealthy	Male	Female	Working	Unemployed	Pensioner	Homemaker	Student
The bank where the account is opened	45	53	56	57	49	58	54	47	53	59	60
Personal consultations	13	14	16	22	15	18	18	16	12	20	16
Social networks	11	11	17	22	17	14	17	20	9	16	30
The Deposit Guarantee Fund's website	6	13	17	22	17	13	18	11	9	15	15
The hotline of the Deposit Guarantee Fund	12	13	14	18	14	14	16	8	13	11	19
Television, radio, and Internet media	15	13	14	12	15	12	13	20	12	15	21
Free lectures or trainings	4	1	1	4	2	2	2	3	1	5	4
None of the above	16	15	9	8	13	10	10	13	17	9	9
Difficult to answer	12	6	5	3	6	7	5	7	9	7	5

Multiple responses. Among all respondents, N=2000

Table 4.8.3 What sources would be convenient for you to receive information about the deposit guarantee system? (%) DYNAMICS

	2021	2023
The bank where the account is opened	56	54
Personal consultations	9	16
Social networks	13	16
The Deposit Guarantee Fund's website	9	15
The hotline of the Deposit Guarantee Fund	8	14
Television, radio, and Internet media	11	13
Free lectures or trainings	1	2
None of the above	7	11
Difficult to answer	1	0
The bank where the account is opened	9	6

Multiple responses. Among all respondents

