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National Survey on Financial Services Consumers' Awareness of the Deposit Guarantee System – 2025

Analytical Report



The study was conducted by the Rating Sociological Group on behalf of the Deposit Guarantee Fund of Individuals.

TABLE OF CONTENTS

GENERAL INFORMATION ABOUT THE STUDY	2
KEY FINDINGS OF THE STUDY	3
1. USER PROFILE	5
2. AWARENESS OF THE DEPOSIT GUARANTEE SYSTEM	10
3. ACCOUNT OPENING	25
4. COMMUNICATION CHANNELS	30
APPENDICES	35

GENERAL INFORMATION ABOUT THE STUDY

The survey was conducted by the Rating Sociological Group in April–May 2025 and represents the fifth wave of the financial services users' survey in Ukraine. Such public awareness studies are carried out in accordance with the Law of Ukraine "On the Deposit Guarantee System for Individuals." The results serve as a basis for the Deposit Guarantee Fund's information and outreach activities.

The first survey in 2015 was conducted via telephone interviews, while all subsequent surveys since 2017 have been conducted using face-to-face interviews. This report compares the current survey findings with data from 2021 and 2023. Additionally, the study aimed to explore the information needs of the target audience, identify preferred communication channels, and assess the level of trust in banks and the Deposit Guarantee Fund.

Target audience: Ukrainian residents aged 18 and older who are consumers of various financial services, from all regions except the temporarily occupied territories of Kherson, Kharkiv, Zaporizhzhia, Donetsk, Luhansk oblasts, and the Autonomous Republic of Crimea.

The sample is representative by age, gender, and settlement type. Sample size: 2,000 respondents. Sampling margin of error (with a confidence level of 0.95): no more than 2.2%.

Fieldwork period: April 25 – May 5, 2025.

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

Survey method: face-to-face structured interviews using tablets (CAPI – Computer-Assisted Personal Interviewing).

The sample was random, stratified, multi-stage, and segmented by settlement type (regional centre, other towns, and rural areas). Respondents were selected randomly based on pre-defined criteria.

KEY FINDINGS OF THE STUDY

USER PROFILE

- The share of users who trust banks continues to grow: from 56% in 2021 to 64% in 2023, and 68% in 2025.
- The most in-demand services include bank accounts/cards, utility bill payments via banks, and the use of mobile/online banking and terminals. Compared to previous years, the share of users with bank accounts and/or cards, as well as those making transfers through banks, continues to increase. A new trend noted in 2025 is the growth in the number of respondents who have opened card accounts on their own initiative. Mobile and/or online banking usage is also increasing: 41% in 2021, 56% in 2023, and 59% in 2025. Only 5% mentioned that they or their acquaintances use bank safety deposit boxes.
- A majority of respondents (90%) have not encountered problematic situations in banks.
- When receiving payments, the most common strategy is withdrawing part of the cash and using the rest via card. Compared to 2023, the share of respondents who primarily use their card increased from 34% to 41%.
- 40% of respondents do not keep their money in banks, primarily due to a lack of savings caused by low income. This share continues to grow – up 7% since 2021 and 4% since 2023. Younger and more affluent respondents are more likely to save money in banks.

AWARENESS OF THE DEPOSIT GUARANTEE SYSTEM

Due to the imposition of martial law following the full-scale invasion by the Russian Federation, Ukraine's deposit guarantee system underwent significant changes. Since April 2022, legislation has ensured 100% deposit guarantees during martial law and for three months afterward, after which the guaranteed amount will revert to UAH 600,000¹.

New remote channels for obtaining guaranteed compensation were introduced. Additional agent banks joined the Deposit Guarantee Fund's payment network, bringing the total to 16 banks.

Since December 2023, only one small bank was declared insolvent, and its obligations to depositors were successfully transferred to another bank through an open competition. Media activity around bank failures has significantly declined due to the lack of such events and the stable banking sector. The upward trend in household deposits has continued, reaching UAH 1.43 trillion as of May 1, 2025.

- Awareness of the Deposit Guarantee Fund rose significantly from 34% in 2021 to 52% in 2023, then stabilized at 47% in 2025. Middle-aged respondents tend to be more informed. Among those familiar with the Fund, 48% trust it – mainly residents of regional centres, youth, and higher-income respondents.
- Only 15% correctly identified the guaranteed amount during martial law, which is lower than in 2021 (44%) and 2023 (20%). This decline highlights the need to enhance communication about key guarantee conditions.
- A growing number of respondents believe that the guarantee covers all account types (UAH deposits, card accounts, current accounts, individual entrepreneur accounts, legal entity deposits, electronic money, etc.). The biggest increase occurred for current and card accounts and online-opened deposits. However, more respondents also mistakenly think guarantees apply to legal entity deposits (up from 65% to 69%).
- In 2023, a new question was added about how to obtain guaranteed compensation. 55% answered correctly (28% said through agent banks or online banking, 27% via the "Diia" app), indicating steady awareness. Meanwhile, 27% still incorrectly believe compensation is provided at the Fund's cash desk – 5% lower than in 2023.
- 56% of depositors know that borrowers must repay loans to banks even if they are declared insolvent.
- Only 5% correctly answered the question about the timeframe for receiving guaranteed compensation – that it is available until the bank's liquidation balance is approved.
- 20% of depositors are aware that the Fund handles bank liquidation and asset sales.
- 32% mistakenly believe foreign currency deposits are reimbursed in the same currency; only 11% gave the correct answer: reimbursement is in national currency at the exchange rate on the date the bank was declared insolvent.

¹ Until April 2022, starting from 2012, the maximum guaranteed compensation amount was UAH 200,000.

ACCOUNT OPENING

- The main factor in choosing a bank is its perceived reliability and stability (54%). 30% rely on personal experience, and about the same number consider the availability of ATMs and branches. Compared to 2023, fewer respondents focus on interest rates (down from 37% to 28%) or deposit guarantees (down from 33% to 28%).
- Two-thirds of respondents read the account agreement carefully before signing. This share remained unchanged from 2023.
- When opening a deposit/account, 36% reviewed the deposit guarantee information sheet. Users who open accounts online tend to be more careful – 57% read the information online.
- In case of rights violations, half of consumers would go to court, a third would contact the National Bank of Ukraine, and a fifth would reach out to the Deposit Guarantee Fund. The share willing to go to court continues to grow: 51% in 2021, 54% in 2023, and 56% in 2025.

COMMUNICATION CHANNELS

- According to the study, 37% of respondents are somewhat interested in financial services and information in Ukraine. This is 6% lower than in 2023, returning to 2021 levels. Respondents mostly trust information from their own banks and the internet. Trust in direct bank communications continues to grow (21% in 2021, 26% in 2023, 33% in 2025), while trust in internet sources fell (from 28% in 2023 to 21% in 2025) and in television (from 15% in 2021 to 10% in 2023 and 5% in 2025).
- 19% believe they have enough information about the deposit guarantee system and need no more; 17% say they know something but want to learn more. At the same time, 38% lack sufficient information but do not seek more. The main source of information remains the bank where the account is held (56%). 21% received information from one of the Fund's resources (social media, website, hotline), and 15% from friends or family.
- Depositors are most interested in learning about the conditions of deposit guarantees (35%) and compensation payouts from failed banks (30%). The most convenient source of such information is the bank where their account is held (53%). Other preferred sources include the Fund's resources (website or hotline – 29%), social media (14%), and personal consultations (13%).

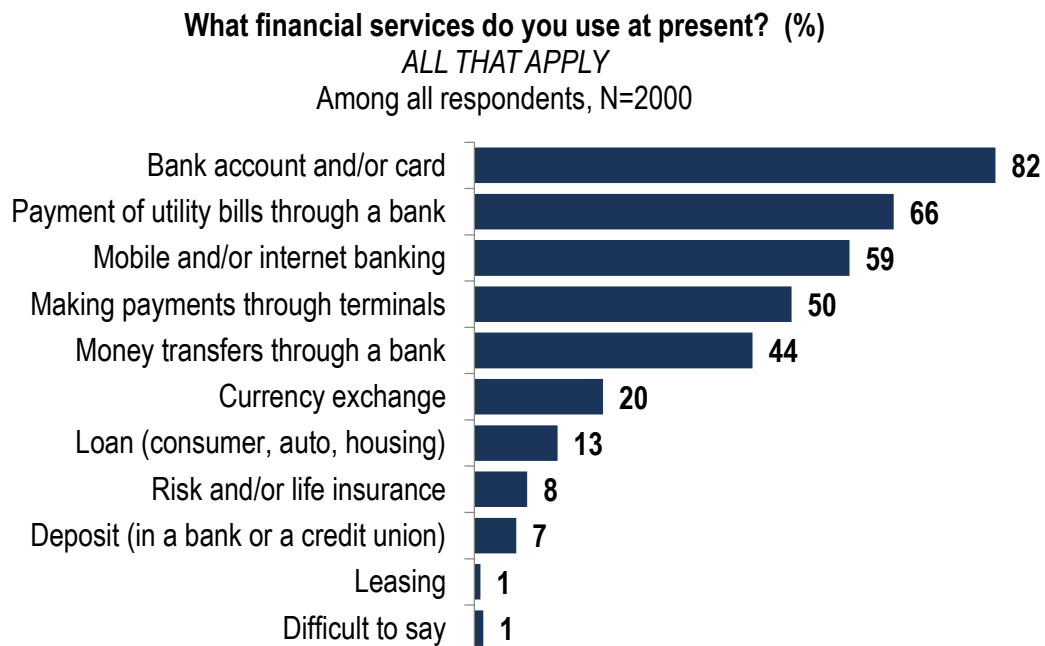
1. USER PROFILE

Use Of Financial Services

At the time of the survey, the most common financial services among the population were the use of a bank account/card (82%), payment of utility bills through a bank (66%), use of mobile/online banking (59%) and terminals (50%), as well as money transfers through banks (44%) (see Fig. 1.1).

Certain services have seen increased usage not only compared to 2023, but also to 2021 (see Table 1.1.1 in the Annex). A long-term upward trend is evident in the use of bank accounts and/or cards (74% in 2021, 77% in 2023, 82% in 2025), mobile and/or online banking (41% in 2021, 56% in 2023, 59% in 2025), and money transfers via banks (31% in 2021, 40% in 2023, 44% in 2025). Other financial services have not gained in popularity compared to 2021.

Figure 1.1



The continued growth in the popularity of mobile and online banking is linked to broader digitalization trends, the expanding user base of internet banking, and the growing economic agency of the younger generation opening new accounts. Respondents aged 18-29 were more likely than other groups to report using mobile and online banking services (see Table 1.1.2 in the Annex).

The increase in respondents making bank-based money transfers may be driven by a higher share of those paying utility bills through banks, the need to financially support relatives or friends remotely, or making charitable donations to support the Armed Forces of Ukraine, volunteer organizations, and others.

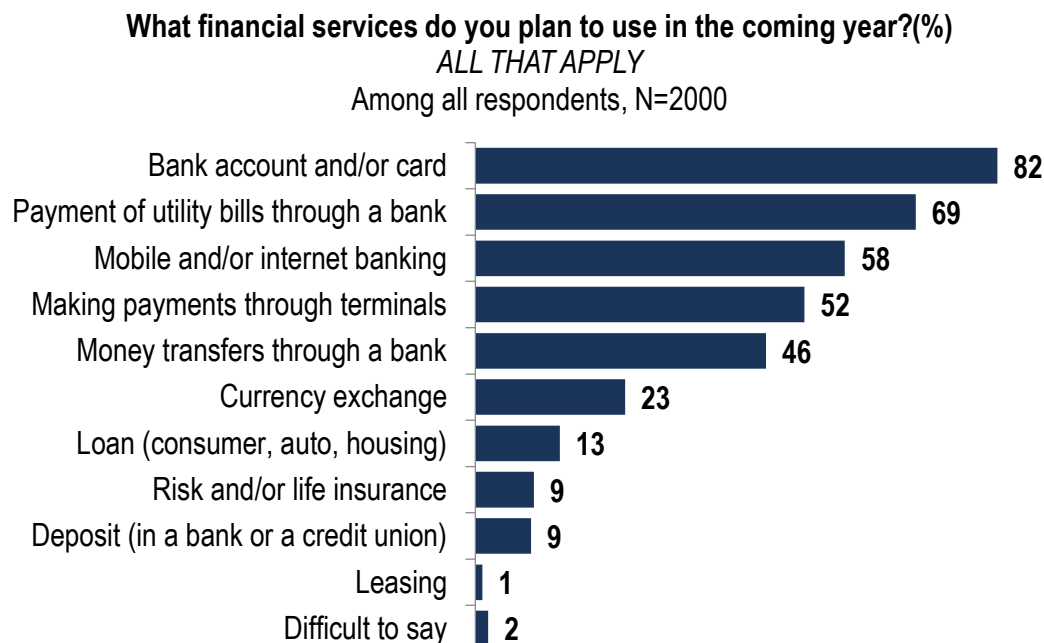
Urban residents, younger respondents, employed individuals, and homemakers are more likely to use all types of financial services (see Tables 1.1.2 - 1.1.3 in the Annex). Moreover, the activity and range of financial service usage increase with income level.

By age group, the most active users are those aged 18-29 and 30-45. Gender differences were observed in two areas: women are more likely than men to pay utility bills through banks (69% vs. 61%), while men are more likely to make bank-based money transfers (47% vs. 41%).

As for future plans, Ukrainians intend to increase their use of bank accounts, utility payment services, mobile and online banking, terminal-based payments, and money transfers through banks over the next year (see Fig. 1.2). Based on the services respondents plan to use, continued growth is expected in the use of bank accounts and/or cards, mobile and online banking, and money transfers – trends that align with previous years.

Additionally, there is a slight increase in plans to use currency exchange services (20% in 2023 vs. 23.3% in 2025), which had not been observed earlier. Future usage trends by socio-economic and demographic groups remain consistent (see Tables 1.2.1-1.2.3 in the Annex).

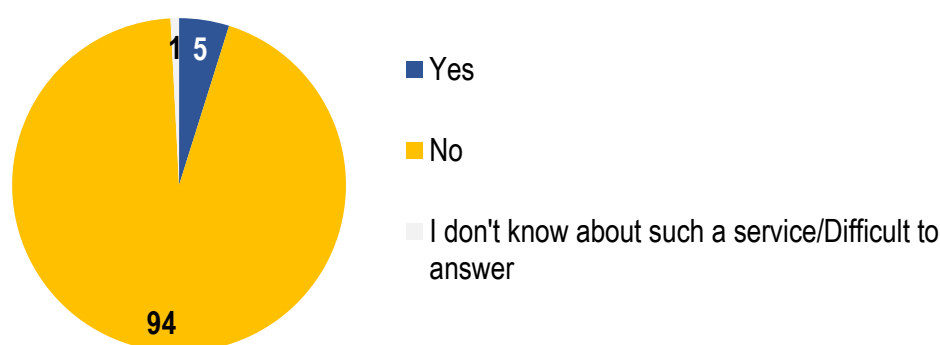
Figure 1.2



5% of respondents stated that they or their family members use bank safety deposit boxes, while 94% reported not using them (see Fig. 1.3).

Figure 1.3

Do you or your family use bank safety deposit boxes (bank vaults)?



Bank Accounts

The most common type of bank account among the population is a salary card account, held by approximately half of the respondents (49%).

36% reported having a current account in UAH, while 31% use a pension card account. Additionally, 29% stated they have a card account opened on their own initiative (see Fig. 1.4).

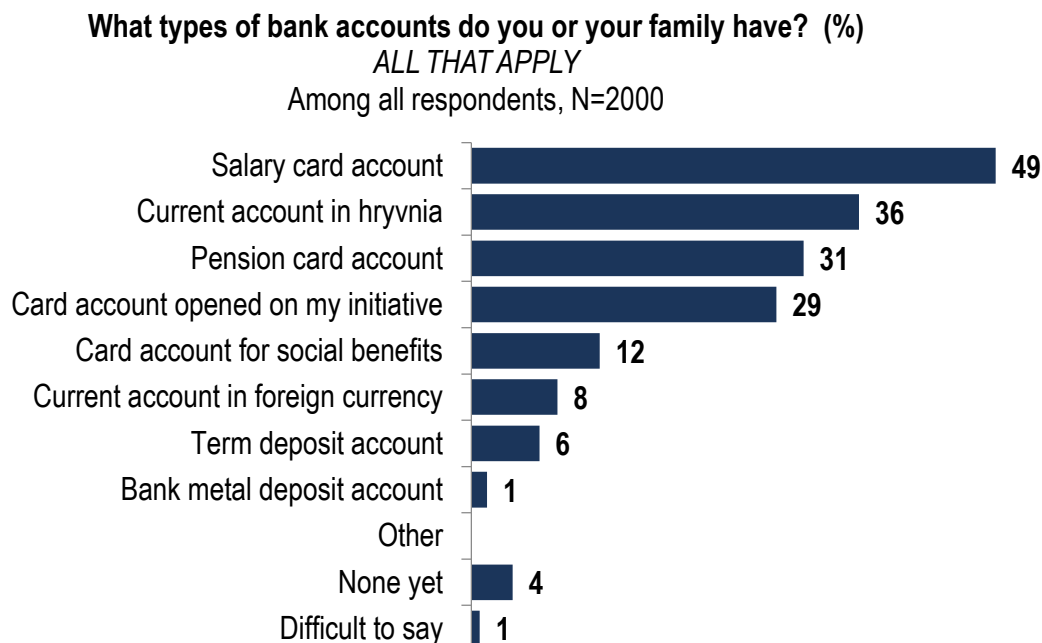
Residents of regional centres are more likely than others to have a current account in UAH – 43%, compared to 34% among residents of other cities and 32% in rural areas (see Tables 1.3.2-1.3.3 in the Annex).

Salary, current, and other account types are more common among young respondents (18-29 years), those of middle age (30-45 years), and individuals with higher incomes.

Among respondents aged 61 and older, 81% have a pension account.

Homemakers are more likely than other employment groups to have a social benefit card account – 37%.

Figure 1.4



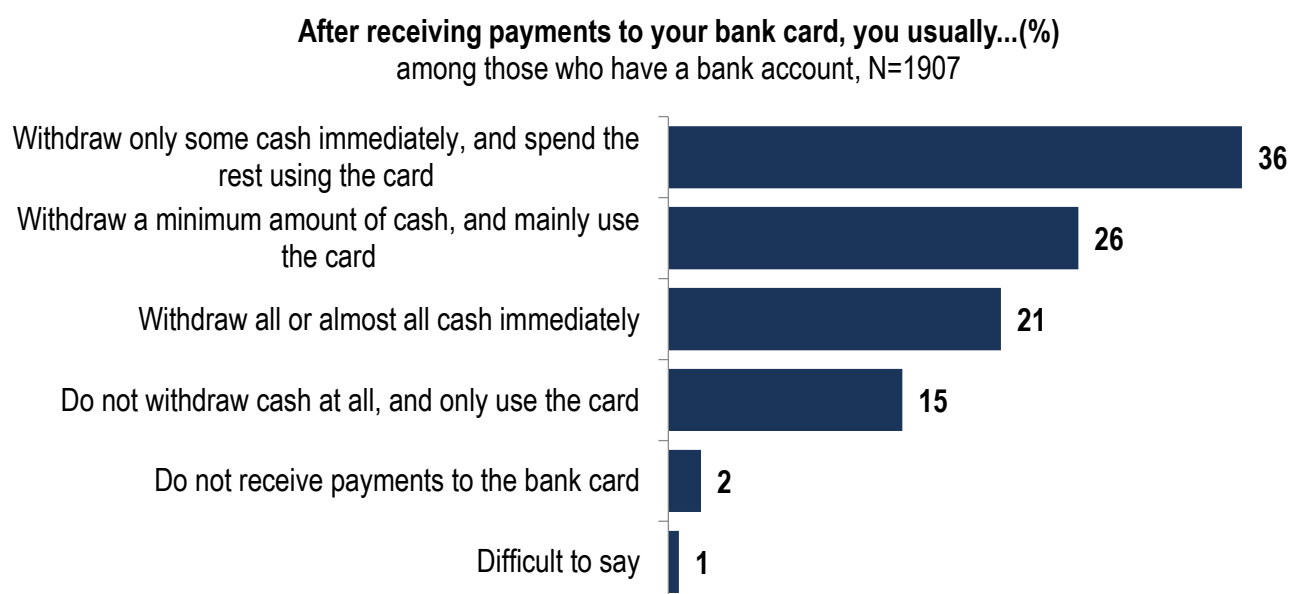
Compared to 2023, a new trend has emerged: an increase in the share of respondents with a card account opened on their own initiative (from 24% to 29%). The upward trend in pension card usage has also continued. Other types of bank account usage remained unchanged (see Table 1.3.1 in the Annex).

Spending and Savings

When receiving payments to a bank card, respondents most often withdraw only part of the cash and spend the rest using the card – this was the case for 36% of respondents. Another 26% withdraw minimal amounts and primarily use the card; this approach is more typical for residents of regional centres and other cities, younger and middle-aged respondents (30-45), and those with higher incomes. 21% withdraw all or almost all of the funds immediately – a strategy more common among rural residents, lower-income groups, and the oldest respondents (see Fig. 1.5).

Compared to 2023, the share of respondents who primarily use their card increased by 7%, now reaching 41% (26% withdraw minimal amounts, 15% use only the card). This behaviour is more prevalent among younger and wealthier respondents (see Tables 1.4.1-1.4.3 in the Annex).

Рис.1.5

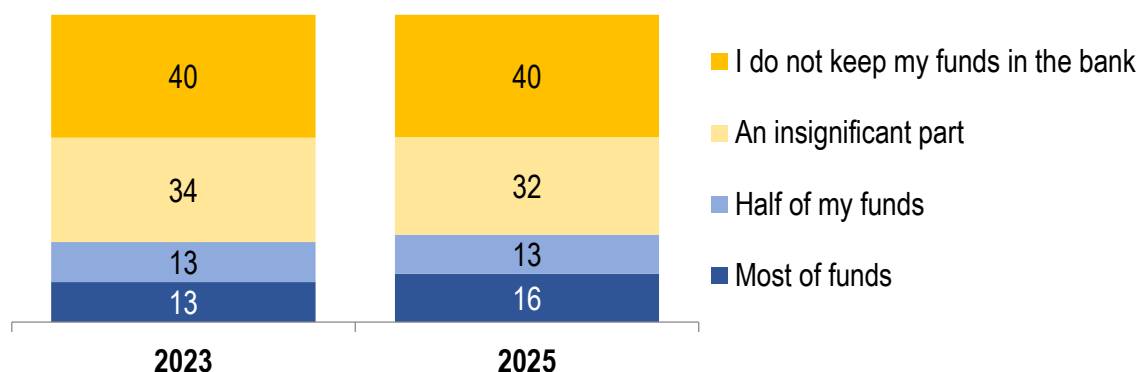


Among respondents, 32% keep a small portion of their money in a bank, and 29% store a significant portion of their savings in banks: 13% keep half of their funds there, and another 16% store the majority of their funds. Compared to

2023, the share of those who report that they or their family keep most of their money in a bank increased by 3% (see Fig. 1.6).

Figure 1.6

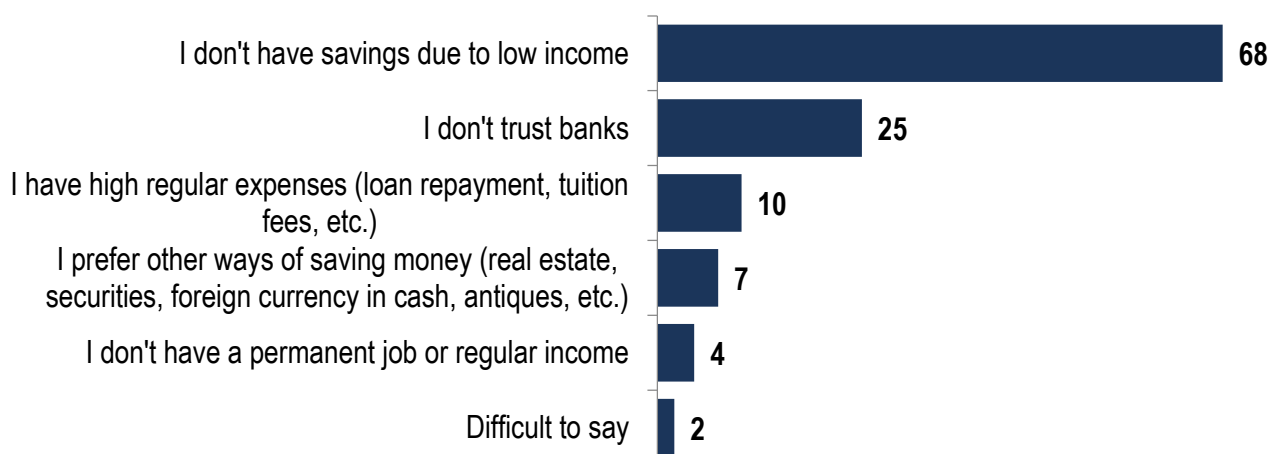
What part of your own funds do you or your family keep in the bank? (%) DYNAMICS
among those who have a bank account



40% of respondents do not keep any money in a bank. The primary reasons cited are low income (68%) and lack of trust in banks (25%) (see Fig. 1.7). The prevalence of having no savings continues to rise year-over-year – up by 4% since 2023 and 7% since 2021 (see Table 1.6.2 in the Annex).

Figure 1.7

Why don't you keep your funds in the bank? (%),
Among those who do not keep their own money in the bank, N=759
ALL THAT APPLY



The share of funds kept in banks varies most significantly by place of residence, age, and income level. This practice is more common among residents of the East, North, and Central regions, younger respondents, and those with higher incomes (see Tables 1.5.1-1.5.2 in the Annex). Wealthier respondents have more capacity to save, and young people – especially students – tend to show more willingness to trust banks.

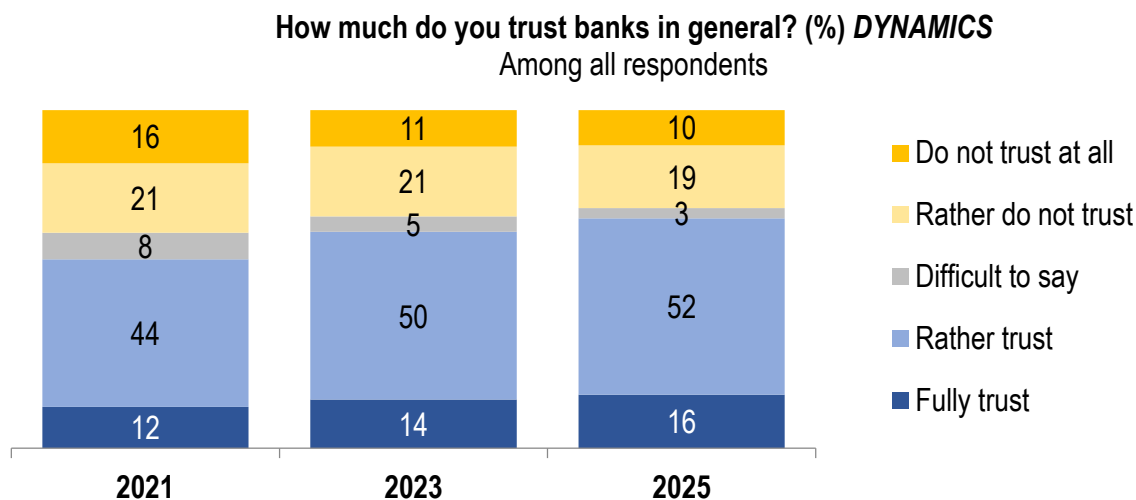
Trust in the Banking System

Most respondents (68%) expressed some level of trust in banks: 52% said they “somewhat trust” banks, and 16% “completely trust” them. Slightly less than one-third do not trust banks. There is a steady upward trend in trust: from 56% in 2021 to 64% in 2023, and 68% in 2025 (see Fig. 1.8).

One contributing factor to increased trust is respondents' perception of the banking system as stable, even amid war, trade disruptions, and international crises.

Trust is highest among residents of the Central region, regional centres, more affluent groups, and respondents aged 18-29 and 30-45 (see Tables 1.7.1-1.7.2 in the Annex). Compared to 2023, trust among respondents aged 30-45 has increased.

Figure.1.8

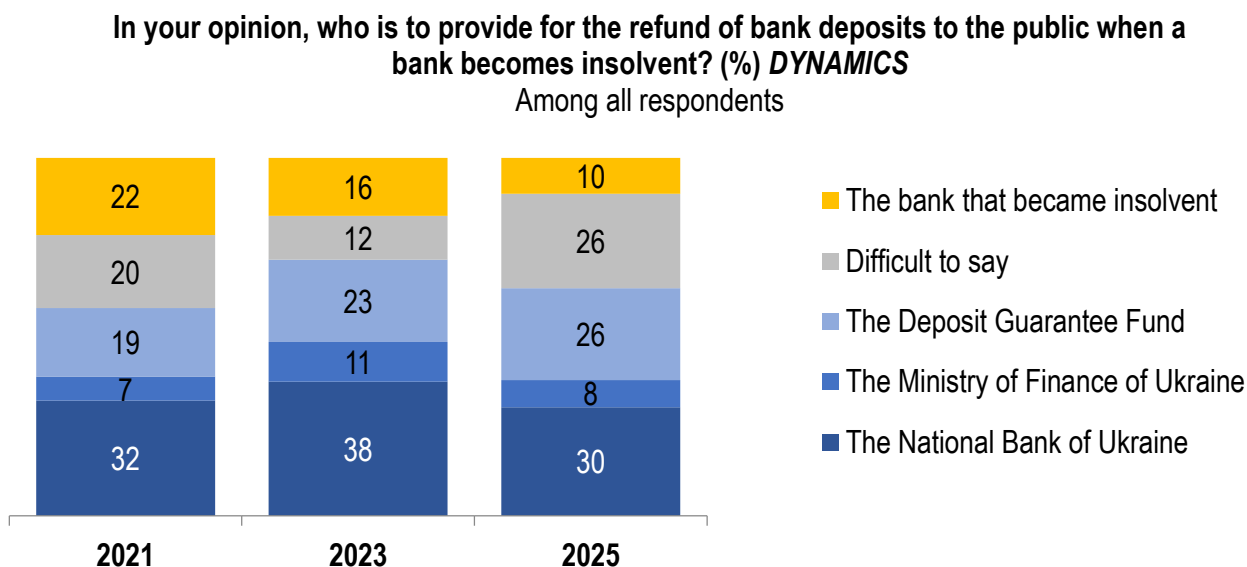


Approximately 30% of respondents believe that the National Bank of Ukraine is responsible for reimbursing bank deposits. 26% indicated the Deposit Guarantee Fund as the responsible institution, 10% believe the insolvent bank itself should reimburse depositors, and 8% assign this responsibility to the Ministry of Finance.

There is a gradual increase in the share of respondents who correctly identify the Deposit Guarantee Fund as the responsible institution: from 19% in 2021, to 23% in 2023, and 26% in 2025.

At the same time, the share of people who attribute this responsibility to the National Bank of Ukraine has decreased significantly – from 38% in 2023 to 30% in 2025 – as well as those who consider the insolvent bank responsible (down from 16% to 10%) (see Fig. 1.9).

Figure 1.9



2. AWARENESS OF THE DEPOSIT GUARANTEE SYSTEM

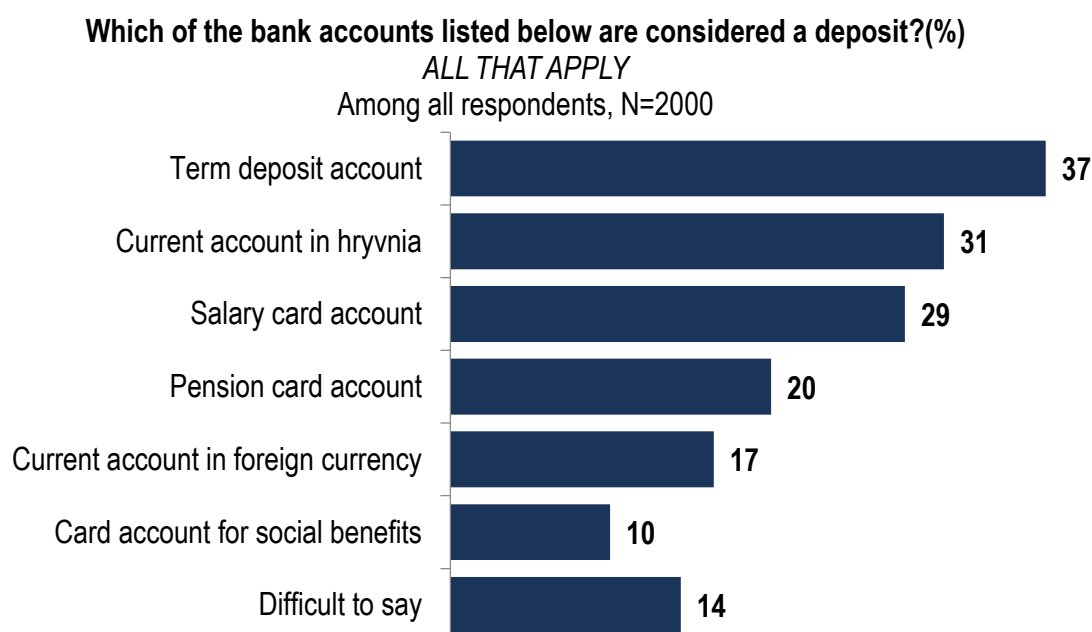
Definition of a Deposit

When asked which type of bank account constitutes a deposit, the most common response was a “fixed-term deposit account” (37%). The second most popular answer was a current account in UAH (31%), followed by a salary card account (29%) (see Fig. 2.1). One-fifth of respondents considered a pension account to be a deposit, 17% selected a current account in foreign currency, and 10% pointed to a social benefit card account. 14% of respondents were unsure of the answer.

Compared to 2023, the share of those who consider a salary card account to be a deposit increased from 26% to 29% (see Table 2.1.1 in the Annex).

The distribution of responses indicates a prevailing perception that a “deposit” primarily refers to term savings with interest accrual. Other account types are also sometimes considered deposits, but less frequently. However, according to the official definition of the Deposit Guarantee Fund, deposits include all funds of individuals attracted by a bank under a bank account or deposit agreement.

Figure 2.1



Awareness of the Fund and Its Functions

Less than half of respondents (47%) had previously heard of the Deposit Guarantee Fund of Individuals. Among them, only 2% had direct experience with the Fund.

9% believed they knew enough about it, 22% had heard of it but knew very little, and 14% had heard of it but knew almost nothing (see Fig. 2.2).

52% of respondents had never heard of the Deposit Guarantee Fund before.

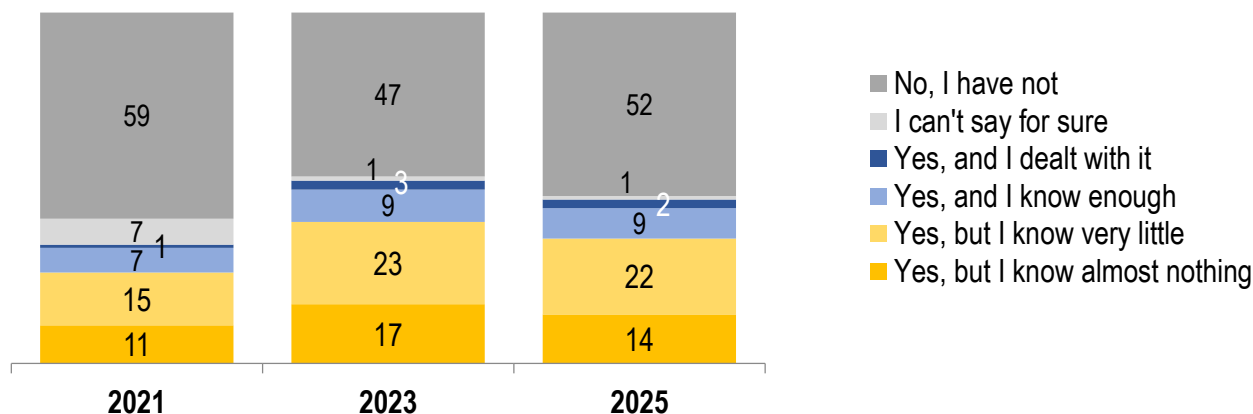
Awareness was higher among residents of regional centres (56%), respondents with higher incomes (57%), and men (51% vs. 43% of women) (see Tables 2.2.1-2.2.2 in the Annex).

The age groups least familiar with the Fund were respondents aged 18-29 (59%) and older individuals (58%). The highest level of awareness was observed among respondents aged 30-60.

Figure 2.2

Have you heard about the Deposit Guarantee Fund before?(%)? *DYNAMICS*

Among all respondents



Among those who had heard of the Deposit Guarantee Fund, nearly half (48%) expressed trust in the institution: 7% fully trust it, and another 41% rather trust it (see Fig. 2.3).

The Fund enjoys the most trust among youth (18-29), residents of regional centres, wealthier respondents, and residents of the Western region (see Tables 2.3.1-2.3.2 in the Annex).

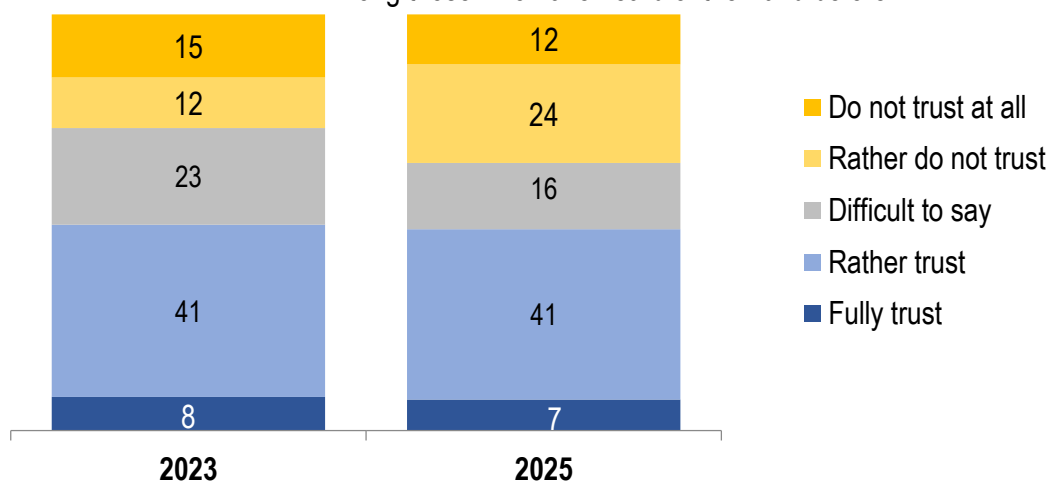
Compared to 2023, the overall share of respondents who trust the Fund remained unchanged. However, due to a decline in the number of undecided respondents, the share of those who rather do not trust the Fund increased. This shift may reflect a broader trend of declining trust in state-related institutions, likely caused by growing war fatigue and the diminishing “rally-around-the-flag” effect over the past year.

Figure 2.3

How much do you trust the Deposit Guarantee Fund?(%)

DYNAMICS

Among those who have heard of the Fund before

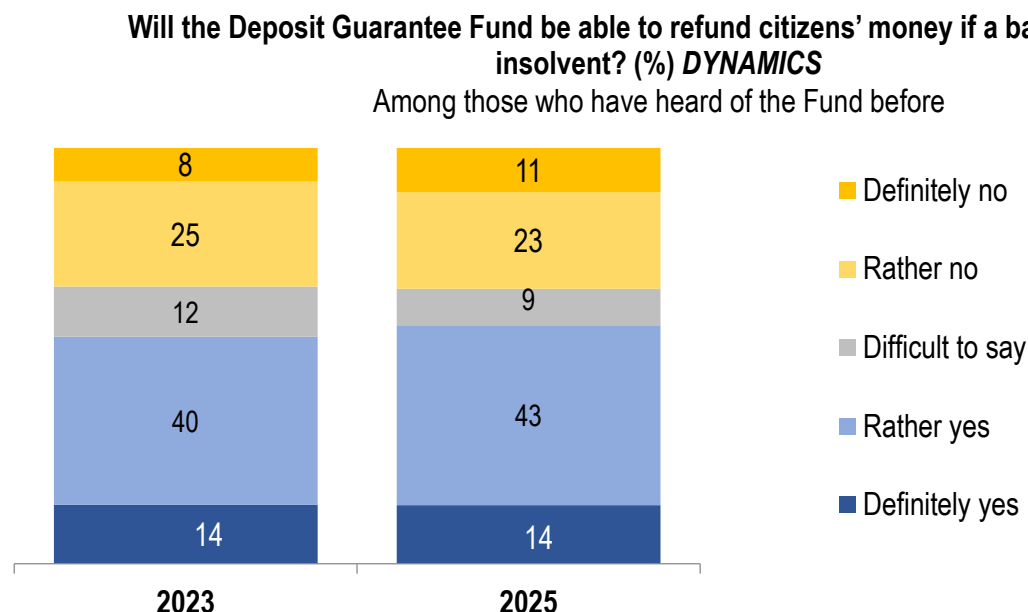


57% of respondents believe that the Fund would be able to reimburse citizens in the event of a bank's insolvency (see Fig. 2.5), while 34% believe it would not.

The most sceptical groups were respondents with low income (49%) and residents of the East (47%) (see Tables 2.4.1-2.4.2 in the Annex).

Compared to 2023, the share of optimistic respondents grew by 3%.

Figure 2.5

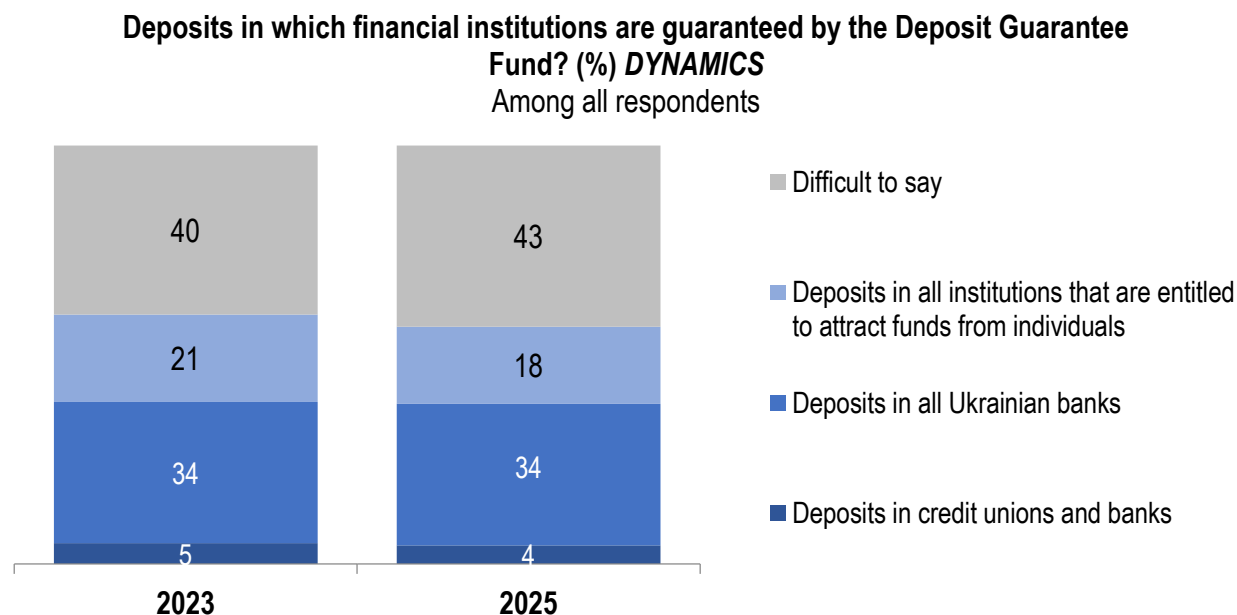


Awareness of Deposit Guarantee Terms

34% of respondents correctly stated that the Fund guarantees deposits in all banks of Ukraine. 4% answered "credit unions and banks", while 18% chose "all institutions authorized to attract funds from individuals" (see Fig. 2.6). 43% were undecided.

Correct answers were more frequent among residents of the Central region, regional centres, other cities, youth, middle-aged respondents (30-45), and those with higher incomes (see Tables 2.5.1-2.5.2 in the Annex). The distribution of answers did not change significantly compared to the 2023 data.

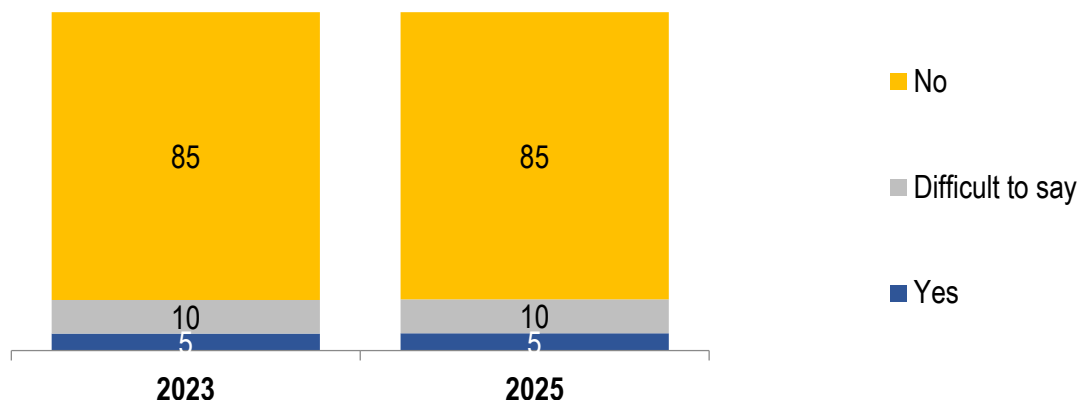
Figure 2.6



Only 5% of respondents knew the correct guaranteed deposit amount after the end of martial law – the same as in 2023 (see Fig. 2.6.1).

Figure 2.6.1

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



Among those who claimed to know the amount: 26% answered UAH 600,000; 7% – UAH 400,000; 34% – UAH 200,000; 8% – UAH 100,000. (see Fig. 2.6.2)

Figure 2.6.2

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

Among those who know what the guarantee amount will be after martial law ends, N=102

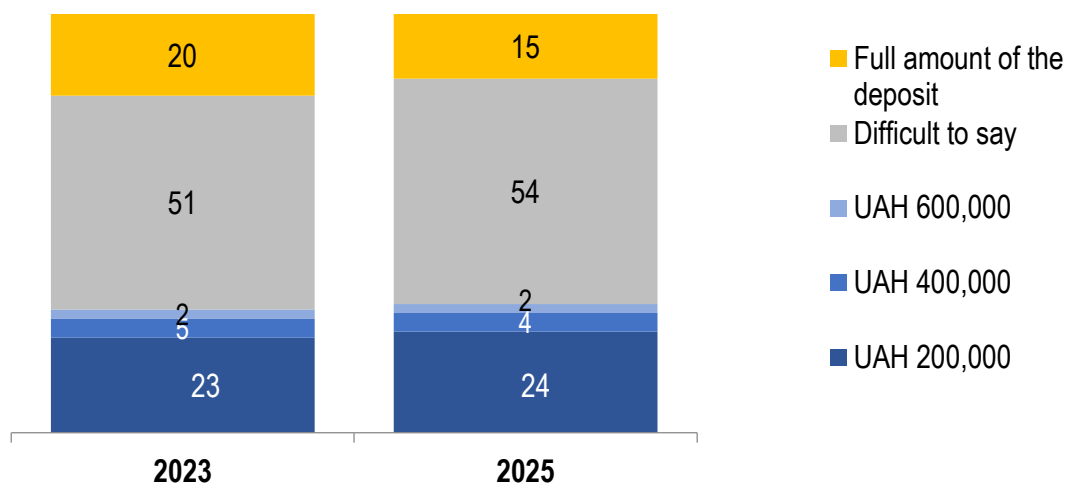


During martial law, the Deposit Guarantee Fund guarantees the full amount of deposits – a fact correctly identified by only 15% of respondents (see Fig. 2.7). This share has declined since 2023, when it stood at 20%.

About one-quarter of respondents still believe the maximum guaranteed amount is UAH 200,000 – the pre-war limit – indicating a lack of awareness of the updated terms.

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? (%) DYNAMICS
 Among all respondents, N=2000



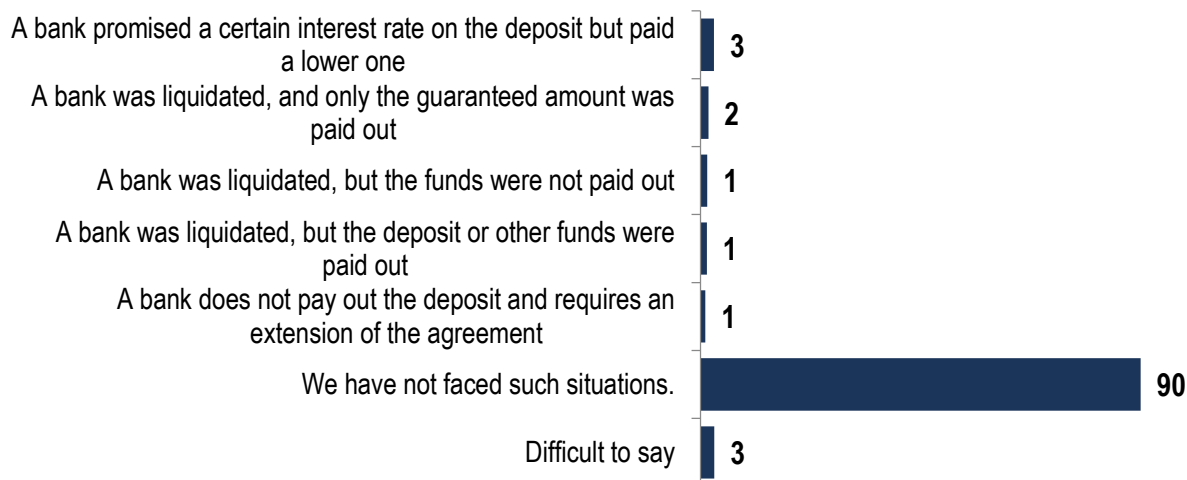
The majority of respondents (90%) reported no problematic experiences related to interest rates, non-repayment of funds by banks, etc. (see Fig. 2.8). This share increased by 3% compared to 2023 (see Table 2.21.1 in the Annex).

Figure 2.8

Which of the following situations did you or your relatives face over the last two years? (%)

MULTIPLE ANSWERS POSSIBLE

Among all respondents, N=2000



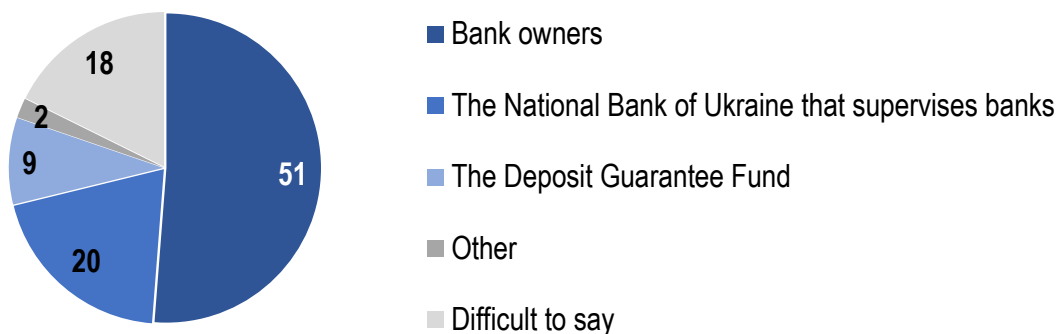
About half of the respondents (51%) believe that, in the event of losses suffered by clients of an insolvent bank, the primary responsibility lies with the bank's owners.

20% named the National Bank of Ukraine, as the supervisory authority, and 9% believe the Deposit Guarantee Fund would be responsible (see Fig. 2.9).

Compared to 2023, a slightly larger share blames bank owners (53% vs. 49%), while fewer blame the National Bank (22% vs. 27%) (see Table 2.7.3 in the Annex).

Figure 2.9

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

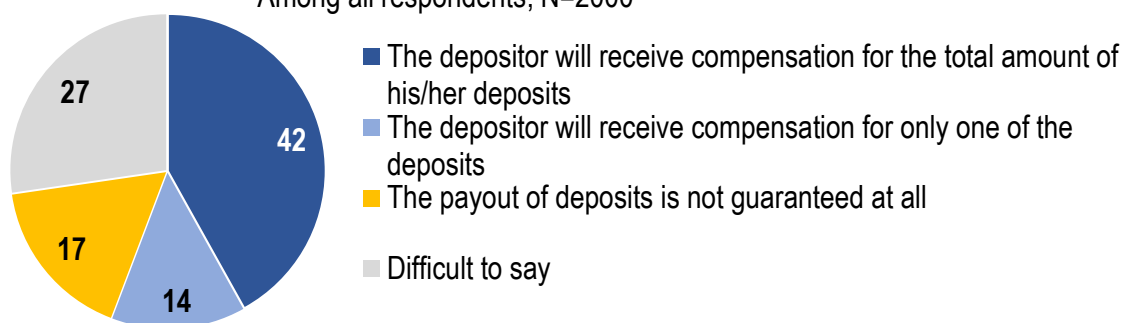


42% of respondents correctly answered that a depositor is entitled to reimbursement for the total amount of their deposits if a bank is declared insolvent (see Fig. 2.10).

17% believe deposits are not guaranteed at all, 14% think only one of the deposits will be reimbursed, and 27% were unsure.

Figure 2.10

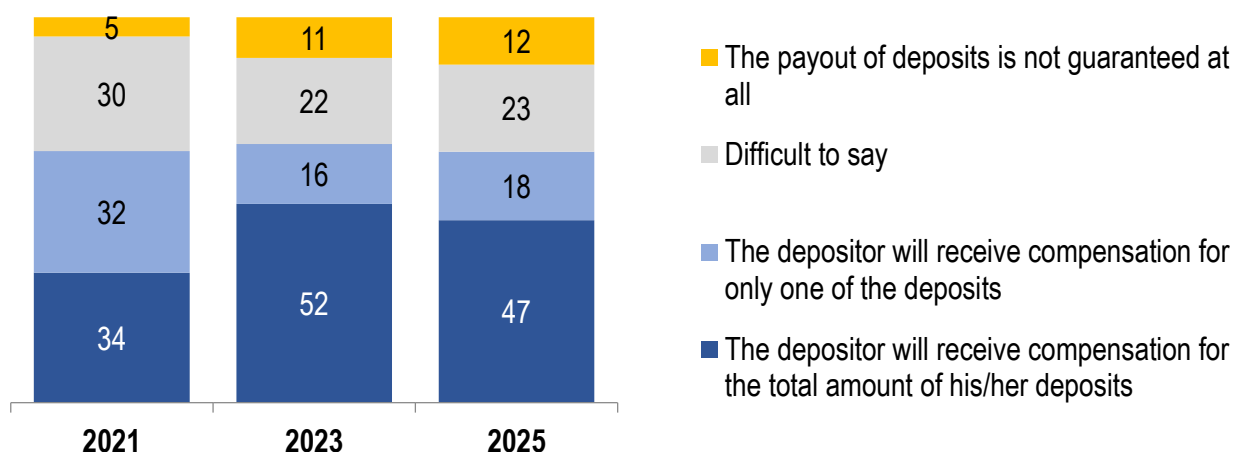
If a depositor has several deposit accounts in one bank, and the bank is declared insolvent, the depositor...? (%)
Among all respondents, N=2000



Among those previously aware of the Fund, the share giving the correct answer slightly declined from 52% in 2023 to 47% in 2025 (see Fig. 2.11).

Figure 2.11

If a depositor has several deposit accounts in one bank, and the bank is declared insolvent, the depositor...? (%) DYNAMICS
Among those who have heard of the Fund before



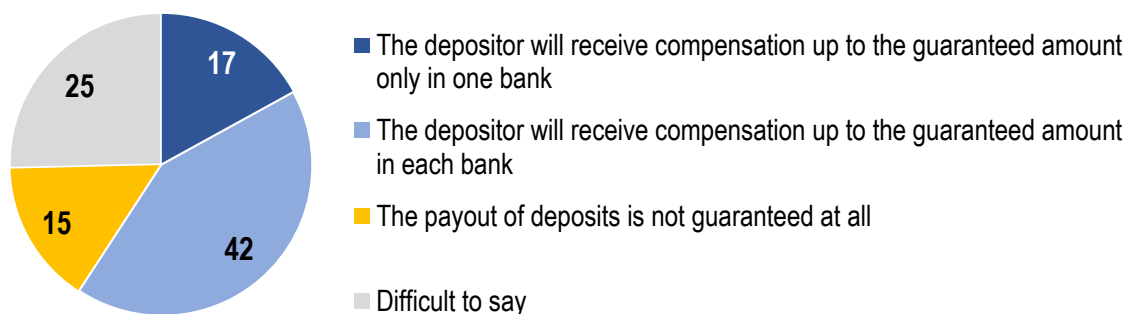
42% of all respondents correctly know that deposits in multiple insolvent banks will be reimbursed separately within the guaranteed limit in each bank – the correct answer (see Fig. 2.12).

17% believe the depositor will be reimbursed in only one bank, and 15% think that deposit reimbursement is not guaranteed at all.

Figure 2.12

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

Among all respondents, N=2000

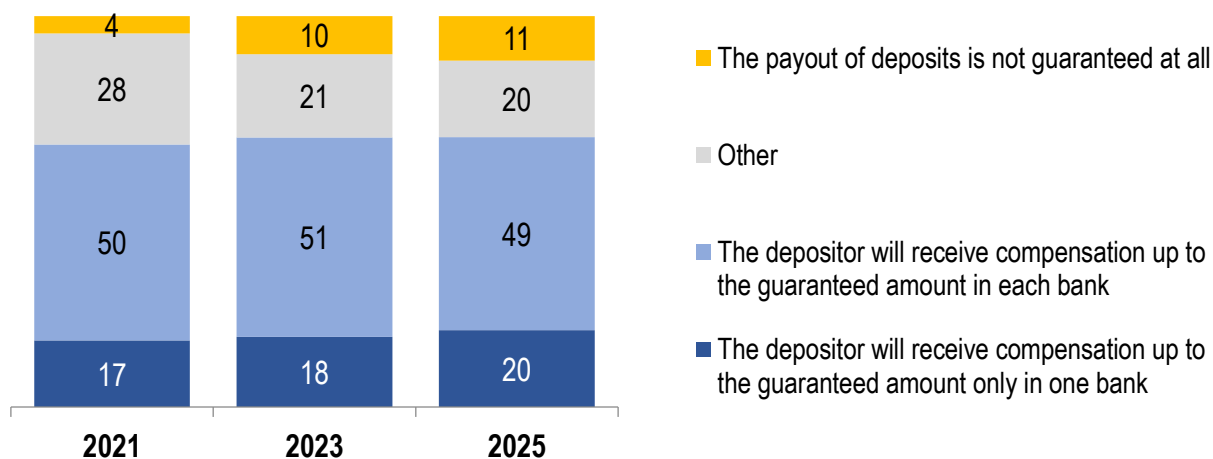


Among those who had previously heard about the Fund, the share of correct answers remained unchanged (see Fig. 2.13).

Figure.2.13

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

Among those who have heard of the Fund before

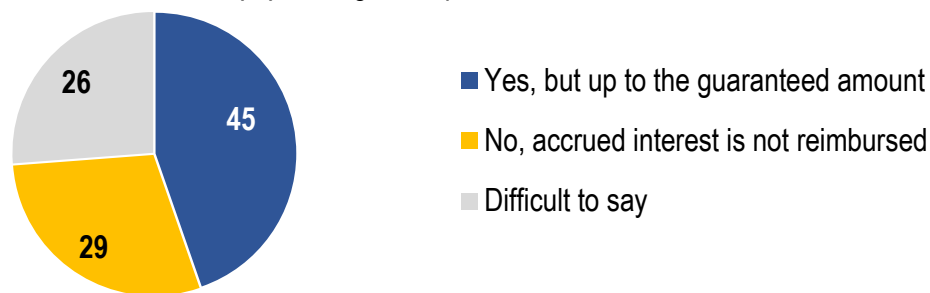


45% of respondents are aware that interest accrued on deposits up to the moment the bank is declared insolvent can be reimbursed within the guaranteed amount. About 29% believe such interest is not reimbursed (see Fig. 2.14).

This knowledge is more common among residents of regional centres, the Central region, youth, and wealthier respondents, and less common among residents of the South (see Table 2.10.1 in the Annex).

Figure 2.14

Can the interest accrued on a deposit before the bank is declared insolvent be paid out? (%) Among all respondents, N=2000

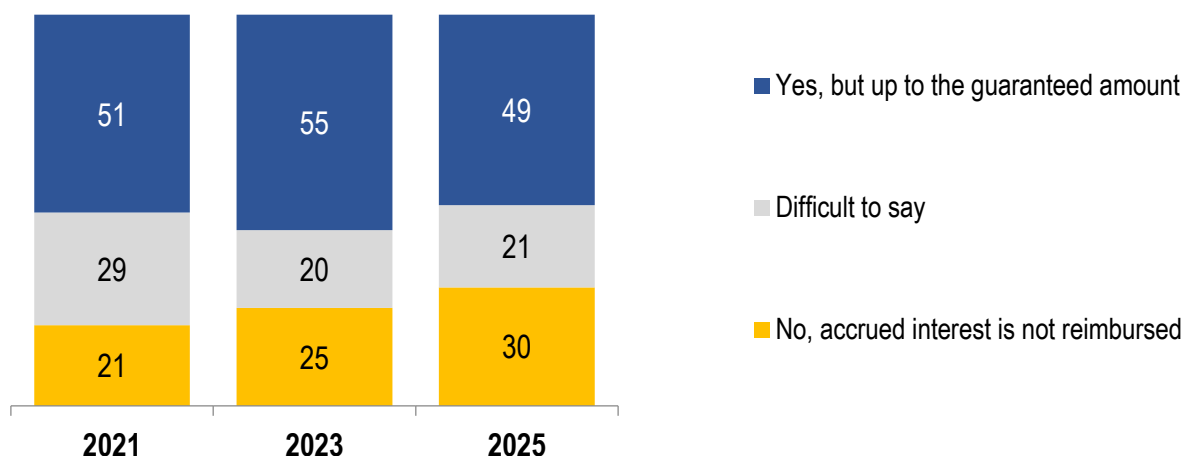


Compared to previous years, the share of those who believe interest is not reimbursed continues to grow: from 21% in 2021 to 25% in 2023, and 30% in 2025. Conversely, the share of those who correctly believe interest is reimbursed within the guaranteed limit has declined, returning to the 2021 level (see Fig. 2.15).

Figure 2.15

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

Among those who have heard of the Fund before



Respondents were asked to select the grounds for the Fund to reimburse deposits. Two answers were considered correct: "The bank is classified as insolvent" – selected by 37%, and "Revocation of the bank's license and the start of liquidation" – chosen by 27%.

21% selected "The bank refuses to return the deposit upon demand," and 20% - "The bank refuses to return the deposit after the term ends."

28% of respondents were unsure how to answer (see Fig. 2.16).

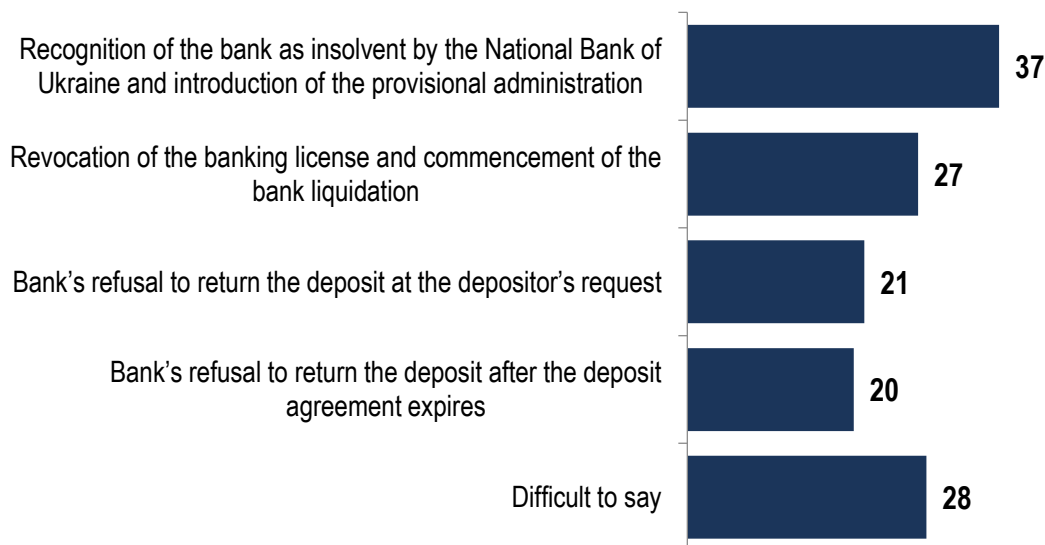
Among those previously aware of the Fund, the share of respondents selecting the correct answers has increased compared to previous years: "Insolvency classification and temporary administration" – from 38% in 2021 to 45% in 2023 and 50% in 2025 "License revocation and liquidation" – from 24% in 2021 to 29% in 2023 and 32% in 2025 (see Table 2.11.1 in the Annex).

Figure 2.16

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

ALL THAT APPLY

Among all respondents, N=2000



Familiarity with the Procedure for Receiving Guaranteed Compensation

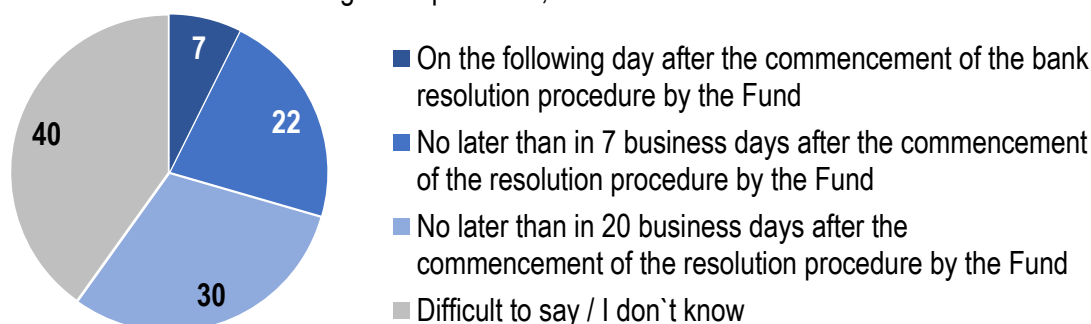
30% of respondents correctly answered that the Fund begins paying compensation to depositors of an insolvent bank no later than 20 working days from the start of the Fund's bank resolution procedure. 22% believe this occurs no later than 7 days, 7% think it begins the next day, and 40% were unable to answer the question (see Fig. 2.17).

Among those previously aware of the Fund, the share of correct answers increased by 5% compared to 2023 (see Table 2.12.3 in the Annex).

Figure 2.17

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

Among all respondents, N=2000



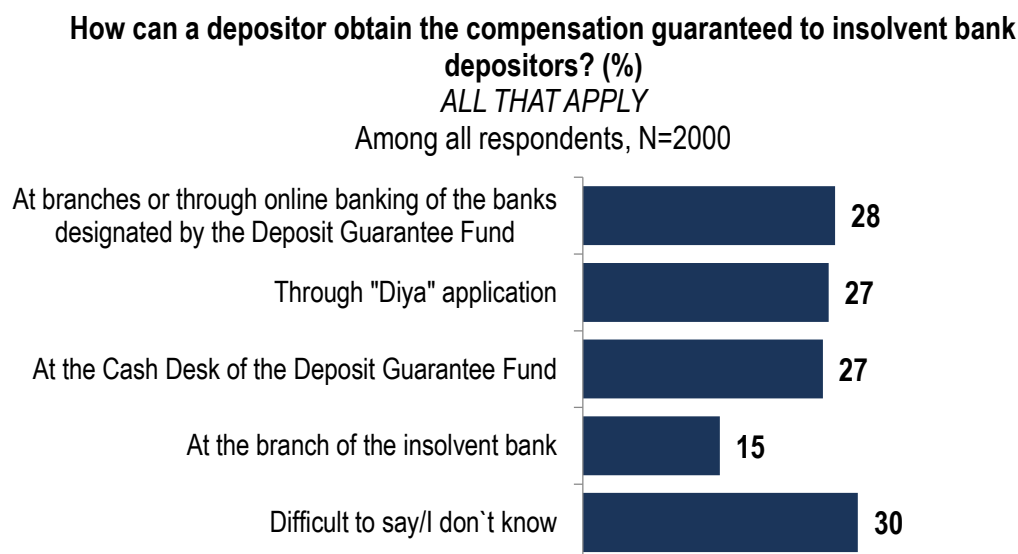
When asked how a depositor can obtain guaranteed compensation, 28% responded that it can be done via branches or online banking of agent banks designated by the Deposit Guarantee Fund, and 27% selected the "Diia" app – both are correct answers.

However, 27% incorrectly believe the payment can be received at the Fund's cash desk, 15% think it can be done through the insolvent bank, and 30% could not answer (see Fig. 2.18).

Compared to 2023, the share of respondents who incorrectly chose the Fund's cash desk decreased by 5%.

Correct answers were more common among residents of regional centres, youth, middle-aged respondents (30-45), and those with higher income (see Tables 2.13.2-2.13.3).

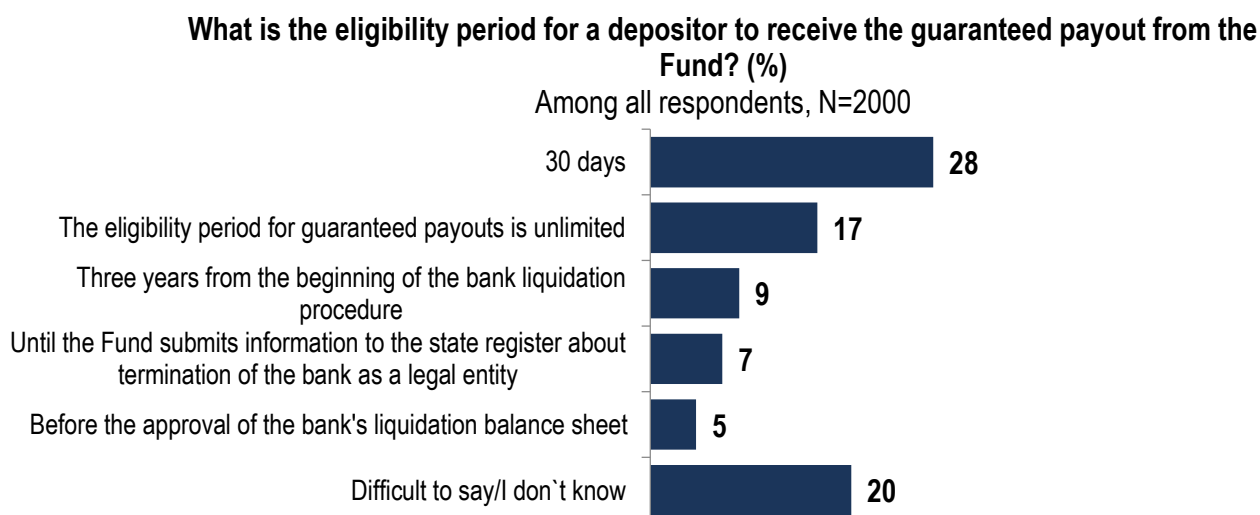
Figure 2.18



Only 5% of respondents correctly answered that a depositor is entitled to guaranteed compensation from the Fund until the approval of the bank's liquidation balance.

28% believe the deadline is 30 days, 17% think there is no time limit, and 20% could not answer (see Fig. 2.19). Among those aware of the Fund, the share who believed the period is 30 days decreased from 32% in 2023 to 25%, returning to the 2021 level (see Table 2.14.1).

Figure 2.19



83% of respondents believe UAH deposits are guaranteed, 77% — card accounts, 72% — current accounts, and 65% — accounts of individual entrepreneurs.

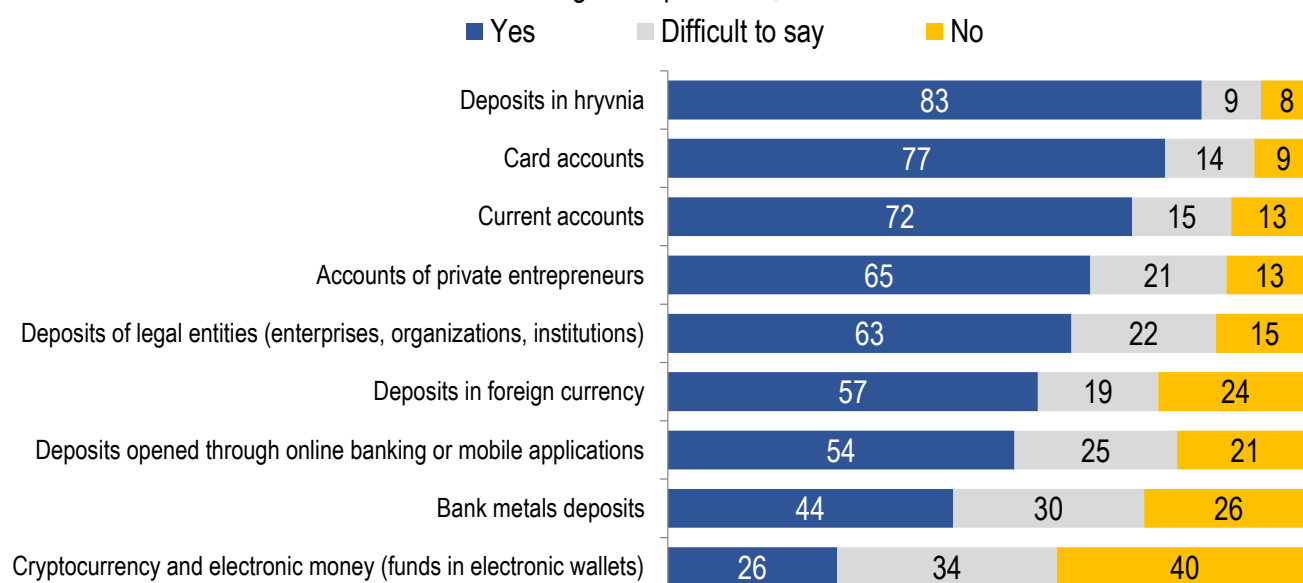
63% believe deposits of legal entities are guaranteed — this is incorrect. A high percentage of respondents were uncertain whether guarantees apply to specific deposit types — ranging from 9% to 34%.

Notably, 44% believe deposits in bank metals are guaranteed, and 26% believe the same about cryptocurrencies and electronic money — none of which are actually guaranteed (see Fig. 2.20). Better awareness was recorded among residents of regional centres, youth, middle-aged respondents (30-45), and wealthier groups (see Tables 2.15.1–2.15.2).

Figure 2.20

What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund?

Among all respondents, N=2000

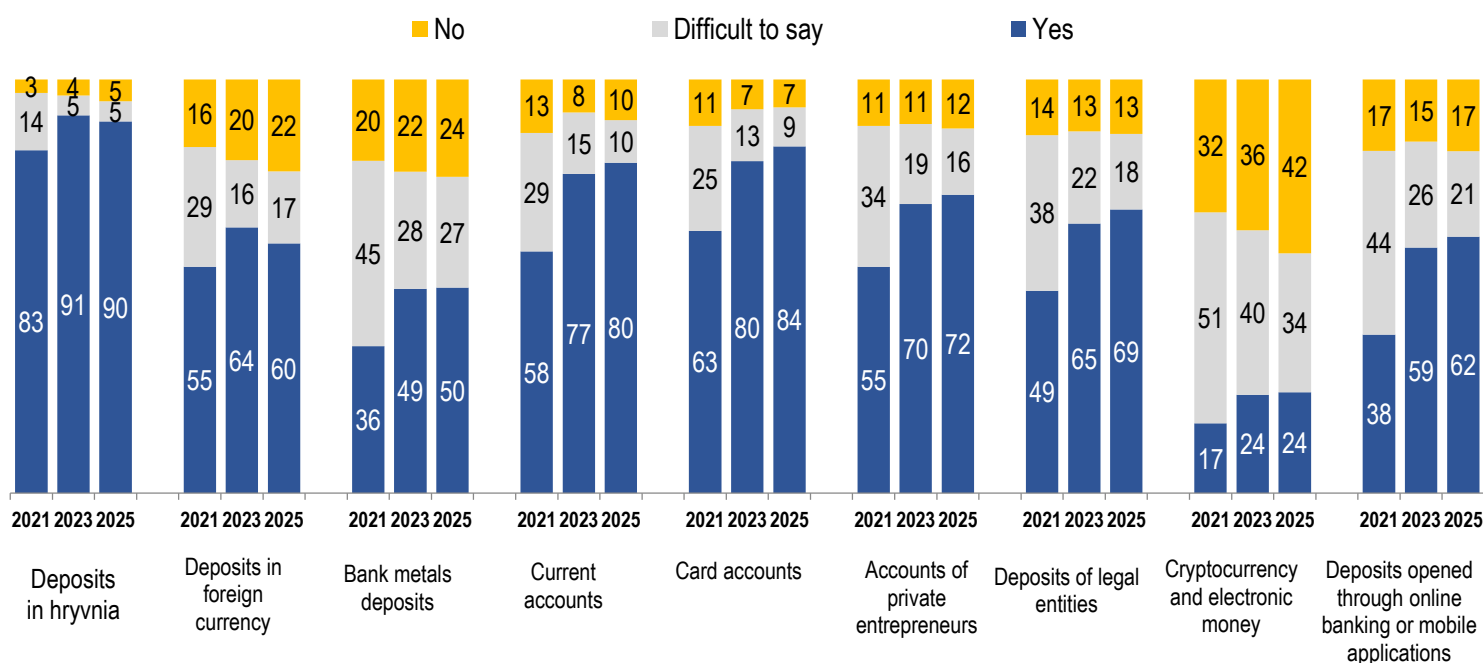


Compared to 2023, the share of respondents who know that guarantees apply to current accounts rose from 77% to 80%, to entrepreneur accounts from 80% to 84%, and to online-opened deposits from 59% to 62%. At the same time, more respondents incorrectly believe guarantees apply to legal entities' deposits — from 65% to 69% (see Fig. 2.21).

Figure 2.21

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

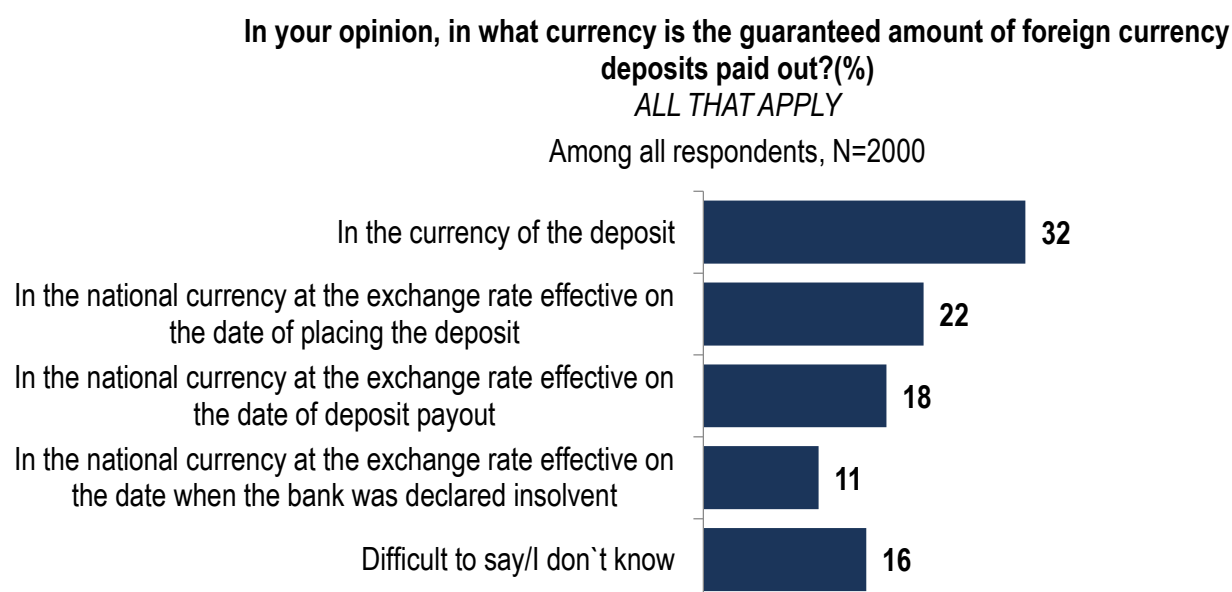
DYNAMICS Among those who have heard of the Fund before



32% of respondents mistakenly believe that deposits in foreign currency are reimbursed in the original currency. 51% believe the payout is in national currency, broken down as follows: 22%: at the rate effective when the deposit was made; 18%: at the rate on the day of repayment; Only 11% correctly answered that reimbursement is made in national currency at the exchange rate effective on the day the bank was declared insolvent 16% were unsure (see Fig. 2.22).

The share of respondents who incorrectly believe deposits are reimbursed in the original currency continues to decline (see Table 2.16.1).

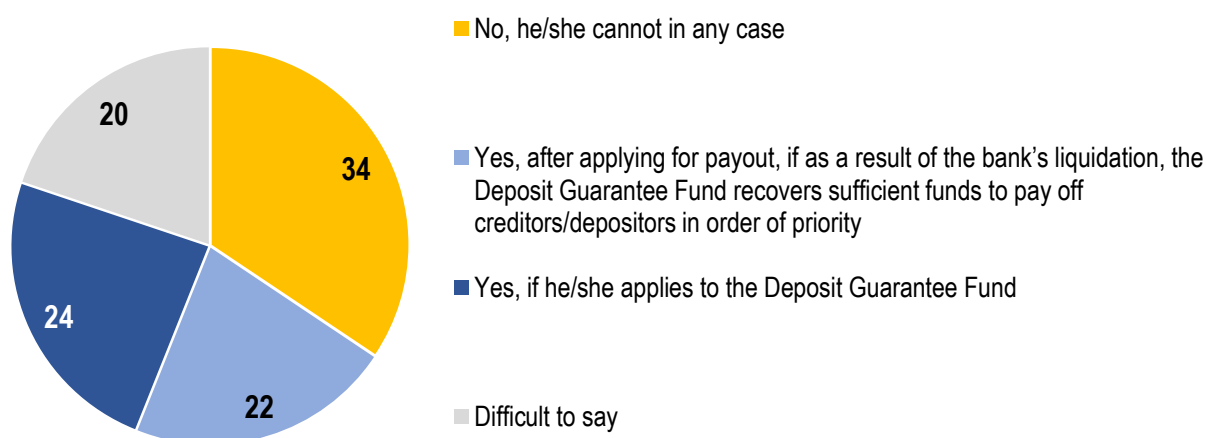
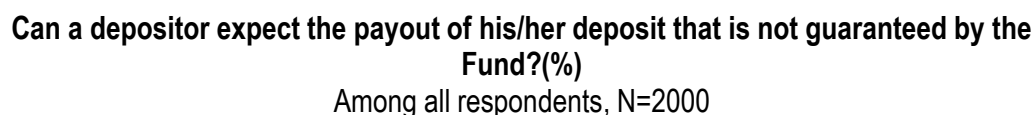
Figure 2.22



34% mistakenly believe that a depositor cannot expect reimbursement of a non-guaranteed deposit. 24% believe the depositor can recover funds by submitting a claim. Only 22% gave the correct answer: reimbursement is possible only if sufficient funds are available for settlement with creditors in the order of priority (see Fig. 2.23).

Correct responses were more common among regional centre residents and students (see Tables 2.17.1-2.17.2).

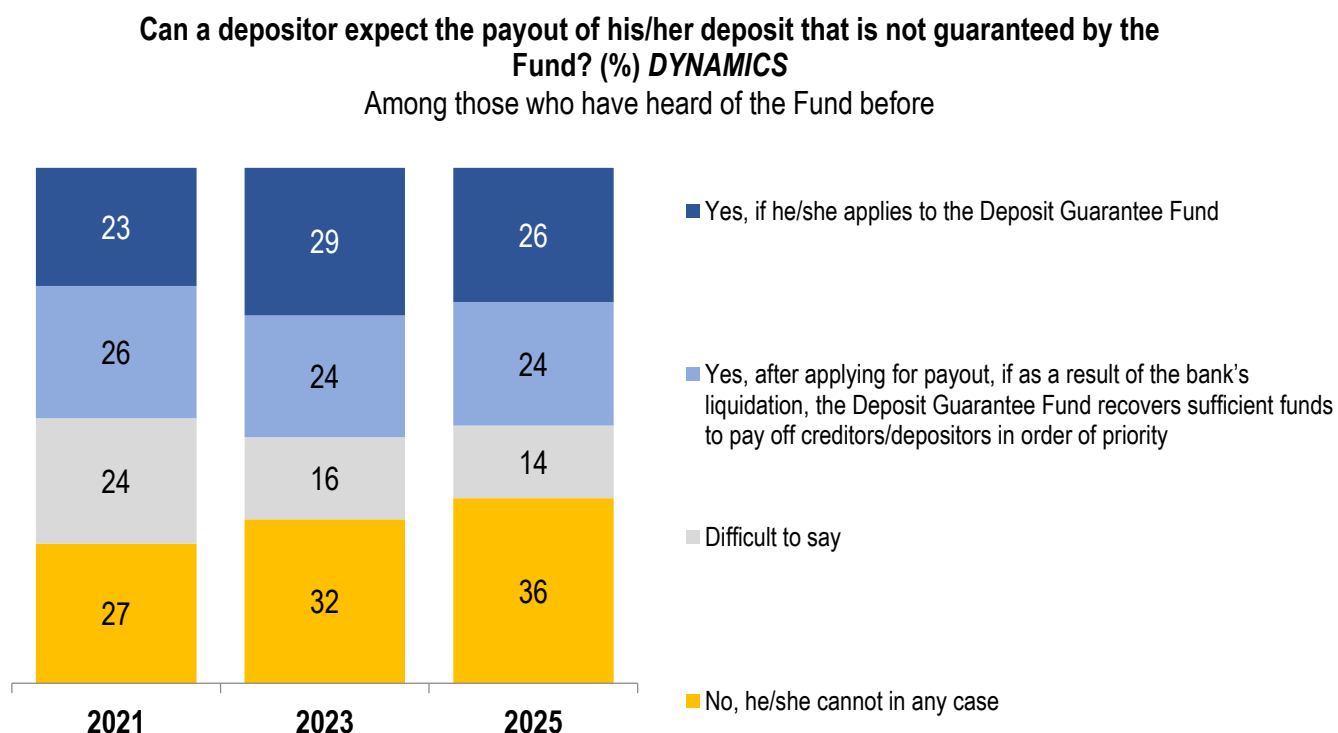
Figure 2.23



The share of those who wrongly believe non-guaranteed deposits cannot be reimbursed keeps increasing – from 27% in 2021 to 32% in 2023 and 36% in 2025 (see Fig. 2.24).

The share of those who are correctly informed that recovery requires both a claim and sufficient funds for creditor settlements has remained statistically unchanged.

Figure 2.24



When asked who should reimburse depositors whose funds are not guaranteed, 36% said the bank's owners, 24% the National Bank of Ukraine, 15% – the Deposit Guarantee Fund, and 14% – the state (see Fig. 2.25).

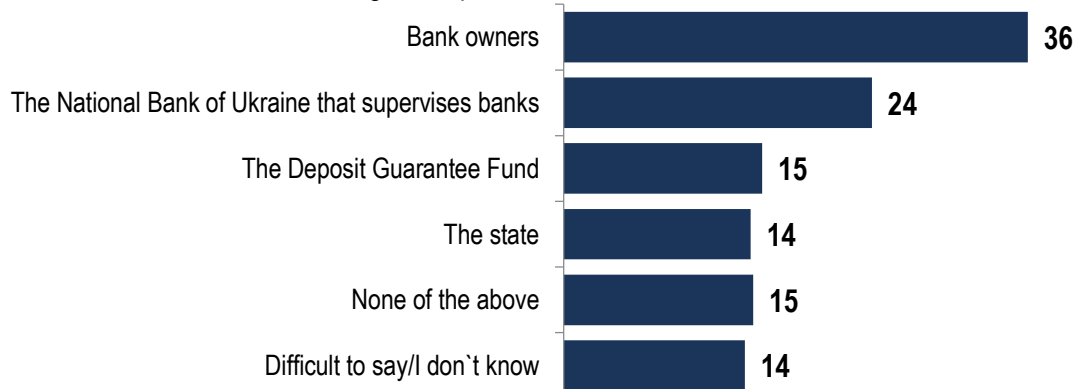
Among those aware of the Fund, compared to 2023, fewer respondents placed responsibility on the National Bank (from 32% to 23%) or the Fund (from 24% to 19%), while more believed none of the listed institutions should be responsible (from 8% to 18%) (see Table 2.18.1).

Those who think bank owners should compensate are more likely to be rural residents (38%), middle-aged (40%), and less wealthy. Respondents who supported National Bank responsibility were more likely to be young (29%) and better off (28%). Those who chose the Fund were more often residents of regional centres, youth (21%), middle-aged (17%), and wealthier respondents (19%) (see Tables 2.18.2–2.18.3).

Figure 2.25

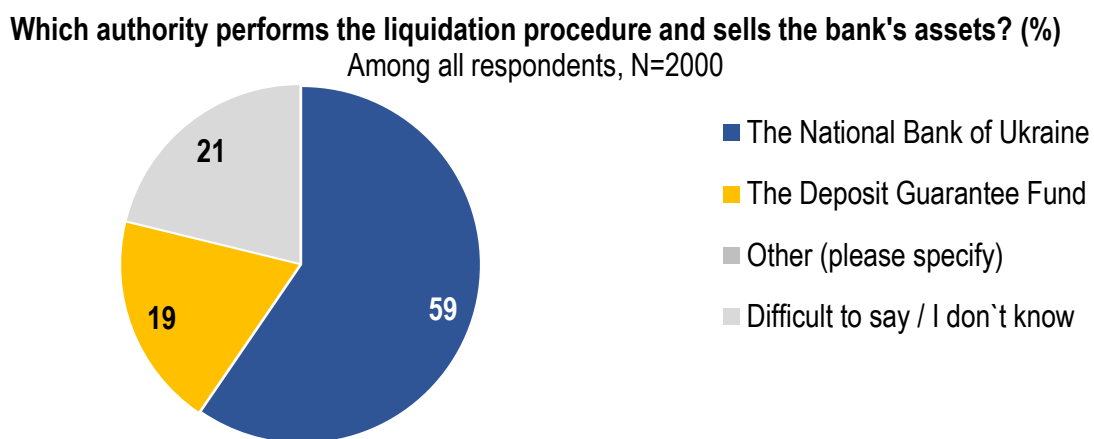
Who is to compensate the losses of bank clients whose deposits are not guaranteed?
(%) ALL THAT APPLY

Among all respondents, N=2000



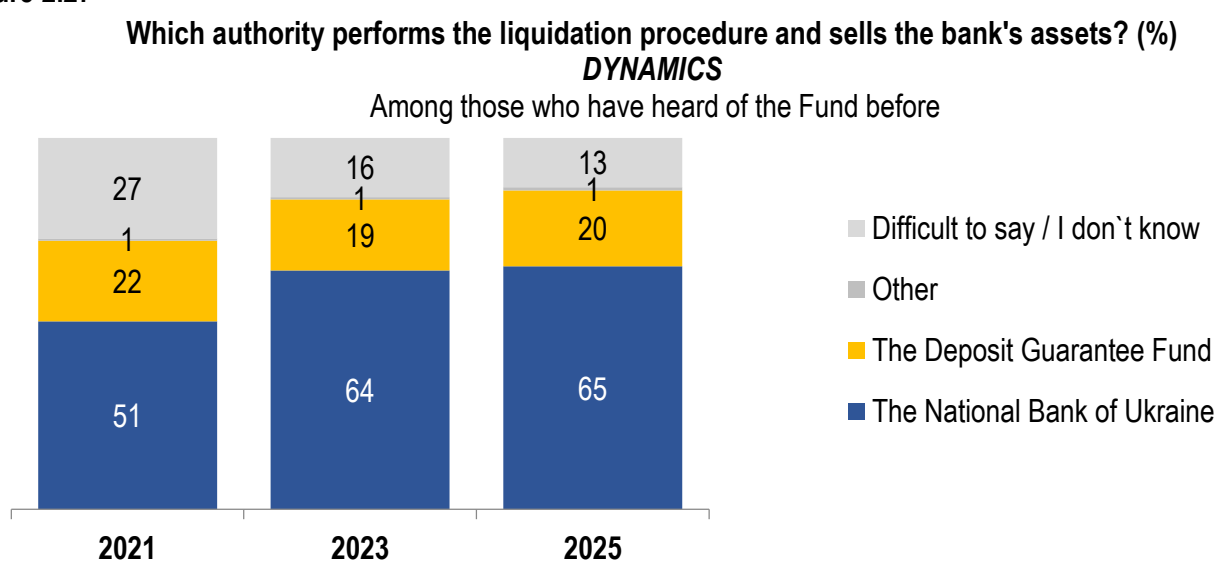
59% of respondents mistakenly believe that the National Bank of Ukraine carries out bank liquidation and asset sales. Only 19% gave the correct answer – the Deposit Guarantee Fund. 21% were unsure (see Fig. 2.26). Correct answers were more common among students (38%) (see Tables 2.19.1–2.19.2).

Figure 2.26



The distribution of responses remained statistically unchanged since 2023 (see Fig. 2.27).

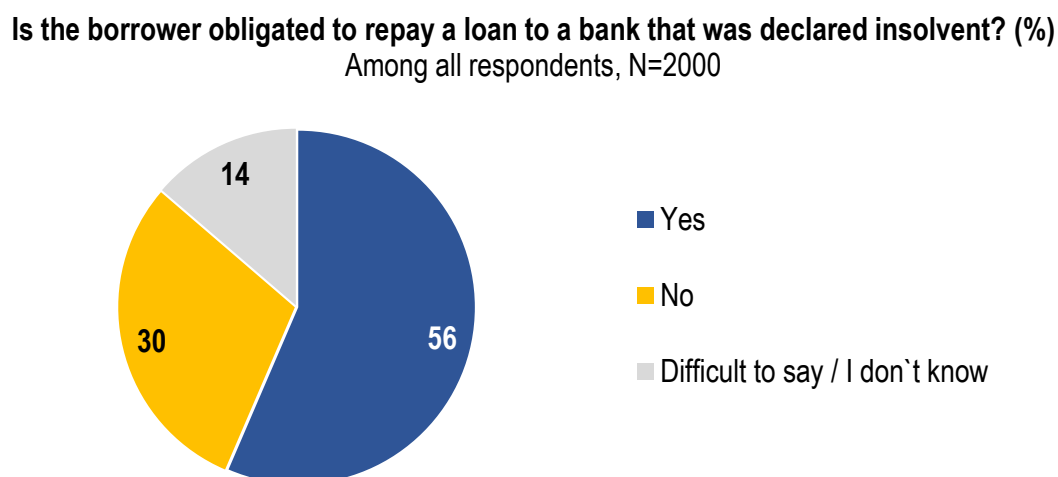
Figure 2.27



When asked whether a borrower is obligated to repay a loan taken from a bank declared insolvent, 56% correctly answered "yes." 30% incorrectly believe there is no such obligation, and 14% were unsure (see Fig. 2.28).

Correct answers were more common among rural residents (59%), women (59%), and more financially secure respondents (58%) (see Tables 2.20.1-2.20.2).

Figure 2.28



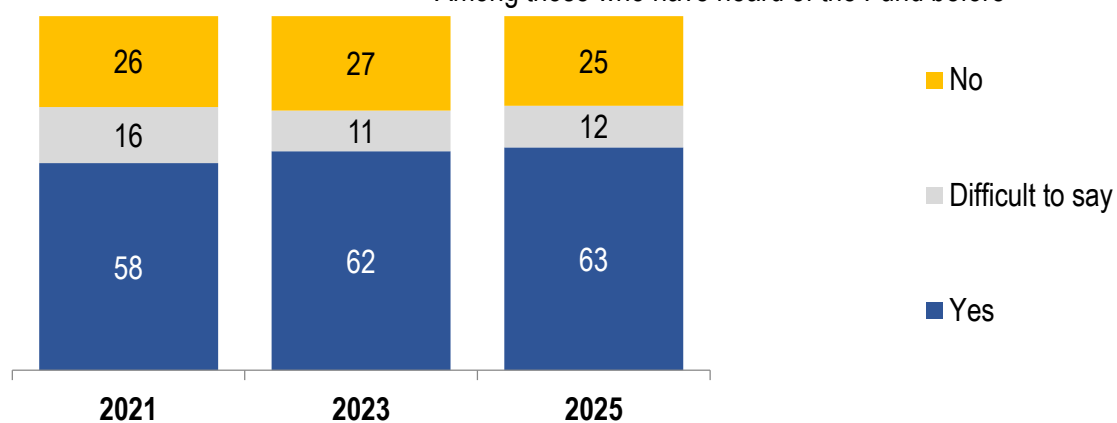
The response distribution did not change significantly since 2023 (see Fig. 2.29).

Figure 2.29

Is the borrower obligated to repay a loan to a bank that was declared insolvent? (%)

DYNAMICS

Among those who have heard of the Fund before



3. ACCOUNT OPENING

Opening a bank account requires careful review of related documents. The study revealed a general trend toward increasing digitalization in client-bank interactions. Progressive practices are more common among middle- and high-income clients, residents of regional centres, youth, and students.

Choosing a Bank for Account Opening

When choosing a bank to open an account, 54% of respondents prioritize the bank's reliability and stability. 30% rely on their prior personal experience. 28% each consider the availability of ATMs and branches, interest rates on deposits, deposit guarantee availability, and reviews from relatives or acquaintances. 23% check whether the bank offers a mobile banking app, and 13% rely on employer recommendations. Only 3% cited advertisements as a factor (see Fig. 3.1).

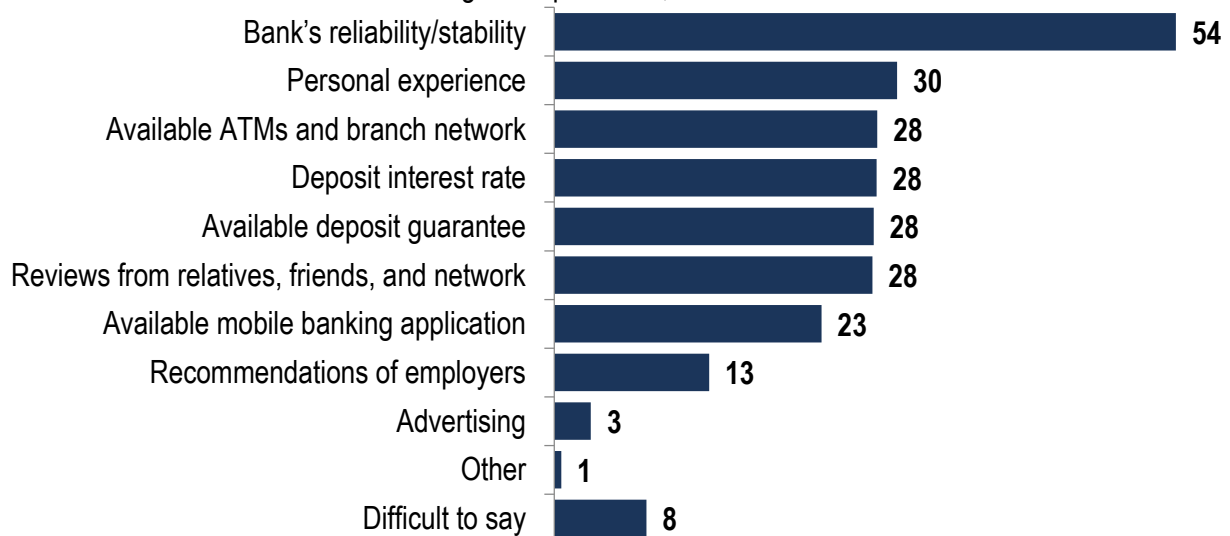
Compared to 2023, respondents with existing accounts or deposits placed less importance on deposit interest rates (down from 37% to 28%) and the presence of a guarantee (from 33% to 28%) (see Table 3.1.1). Respondents from regional centres, youth, middle-aged adults (30-45), and wealthier social groups tend to consider more criteria when choosing a bank (see Tables 3.1.2-3).

Figure 3.1

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

ALL THAT APPLY

Among all respondents, N=2000

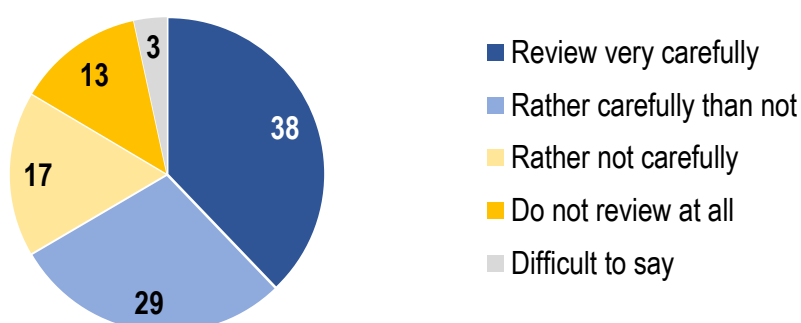


38% of respondents said they read the account agreement very carefully when opening an account, while 29% read it rather carefully (see Fig. 3.2). More attentive readers were typically youth, middle-aged adults, and wealthier individuals (see Tables 3.2.1-2).

Figure 3.2

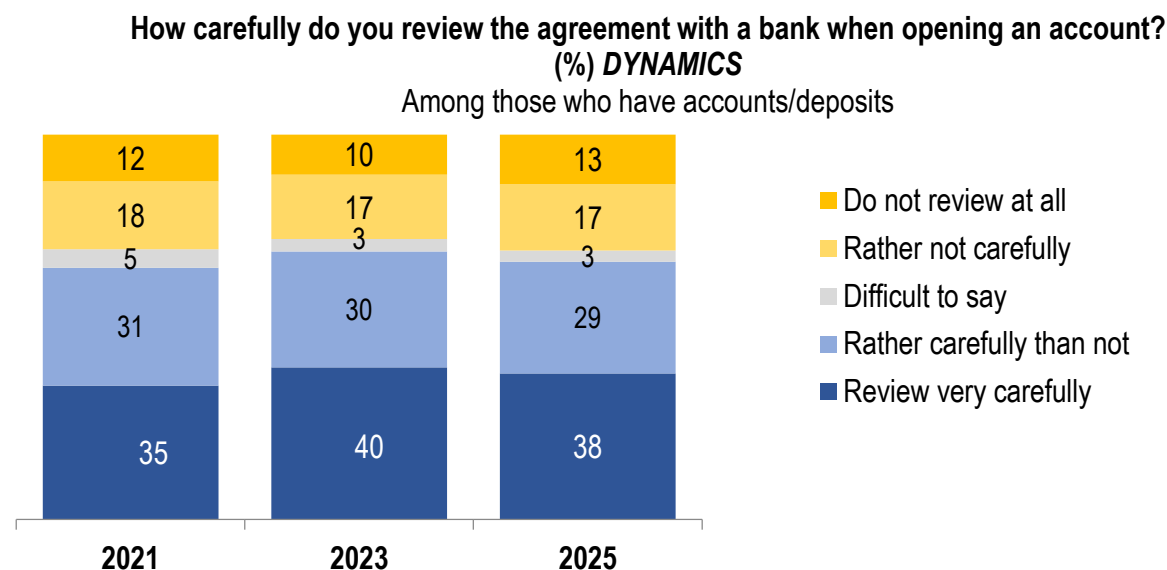
How carefully do you review the agreement with a bank when opening an account?(%)

Among all respondents, N=2000



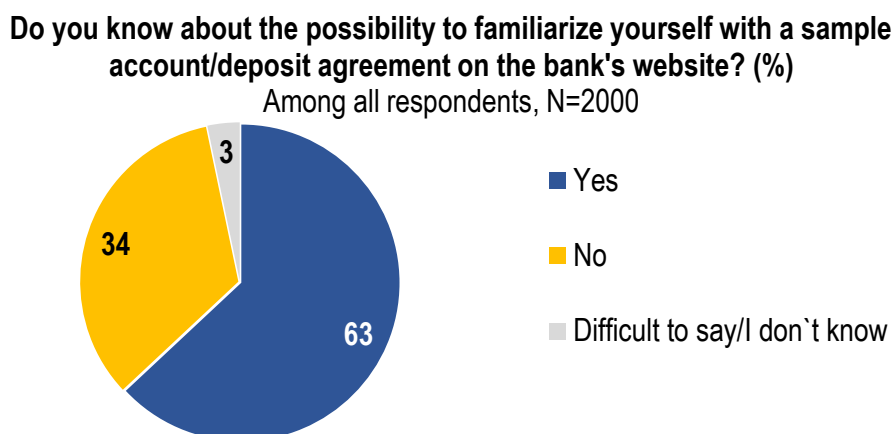
There was no statistical change in this distribution compared to 2023 (see Fig. 3.3).

Figure 3.3



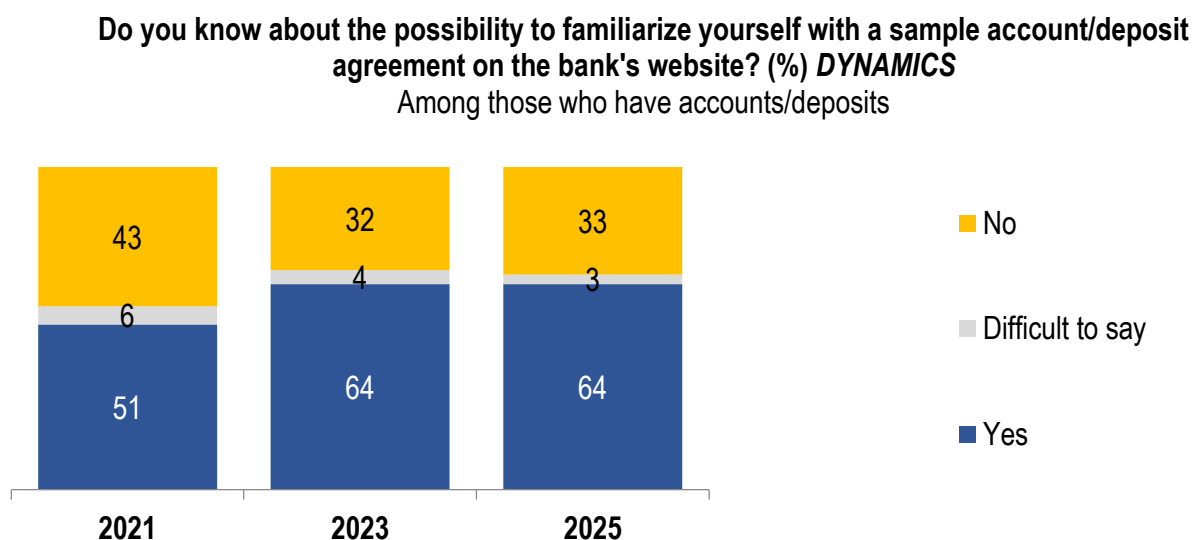
63% of respondents knew they could access a sample account/deposit agreement on the bank's website, while 34% did not. This result remained unchanged compared to 2023. Awareness was higher among regional centre residents (67%), youth (71%), middle-aged respondents (73%), and wealthier individuals (74%) (see Tables 3.3.1–2).

Figure 3.4



This result remained unchanged compared to 2023. (see Fig. 3.5).

Figure 3.5



Experience with the Deposit Guarantee Fact Sheet

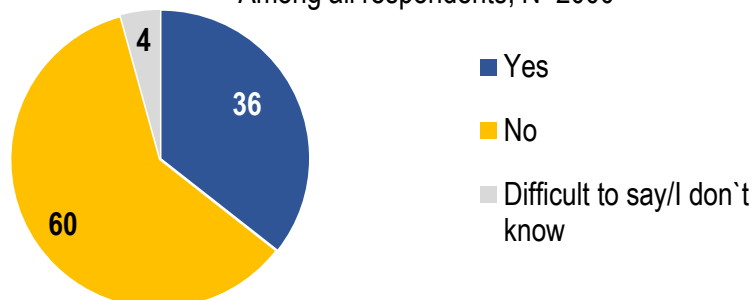
When opening a deposit/account, 36% of respondents said they reviewed the Deposit Guarantee Fund's fact sheet, while 60% did not (see Fig. 3.6).

Awareness was higher among youth (41%), middle-aged respondents (39%), wealthier individuals (39%), and students (44%) (see Tables 3.4.1–2).

Figure 3.6

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



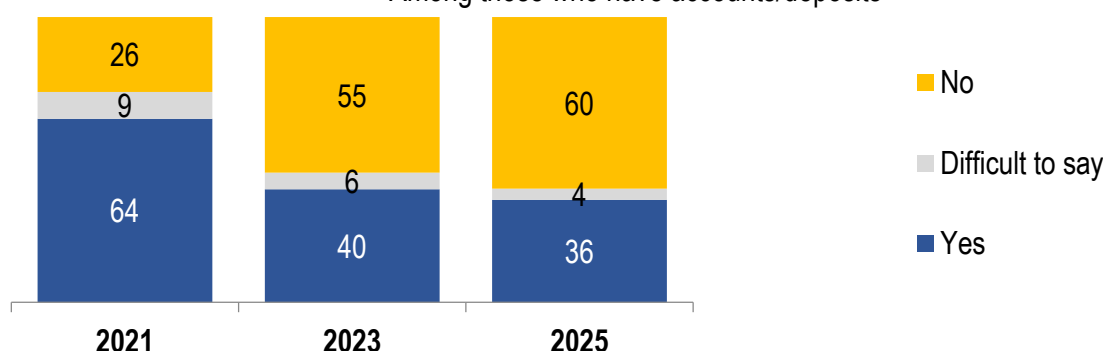
The share of those reviewing the fact sheet continues to decrease – from 64% in 2021 to 40% in 2023 and 36% in 2025 (see Fig. 3.7).

This may be due to the automatic contract extension practices introduced during the full-scale invasion.

Figure 3.7

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

Among those who have accounts/deposits

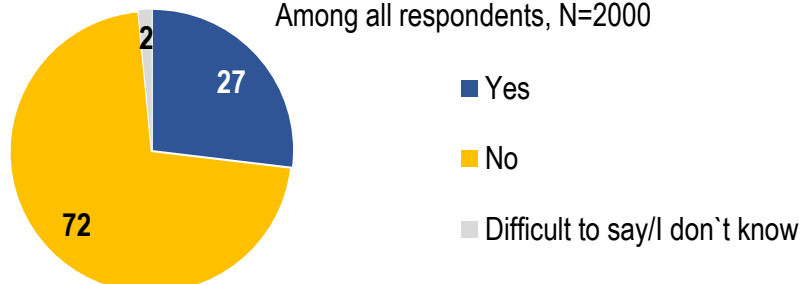


27% of respondents took advantage of the opportunity to conclude a deposit/account agreement with a bank online (see Fig. 3.8). This option was most commonly used by residents of regional centres (30%), younger individuals (46%) and those of middle age (36%), as well as more affluent citizens and students, who represent the most digitalized social groups (see Tables 3.5.1-2 in the Annex).

Figure 3.8

Have you ever entered into a deposit/account agreement with a bank online (using Internet banking and/or mobile banking)? (%)

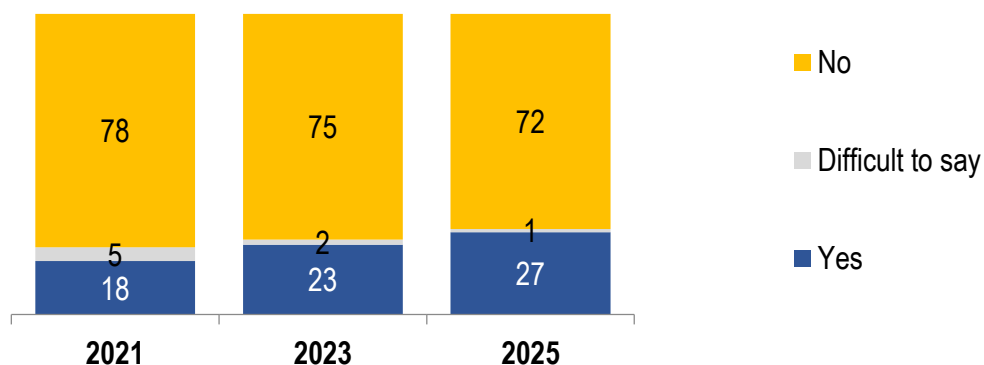
Among all respondents, N=2000



Security challenges, mass migration, and the intensification of practices to support relatives and friends through money transfers have increased the relevance of remote deposit/account agreement options. Accordingly, since 2021, the share of depositors concluding agreements online has continued to grow – from 18% to 23% in 2023, and 27% in 2025 (see Fig. 3.9).

Figure 3.9

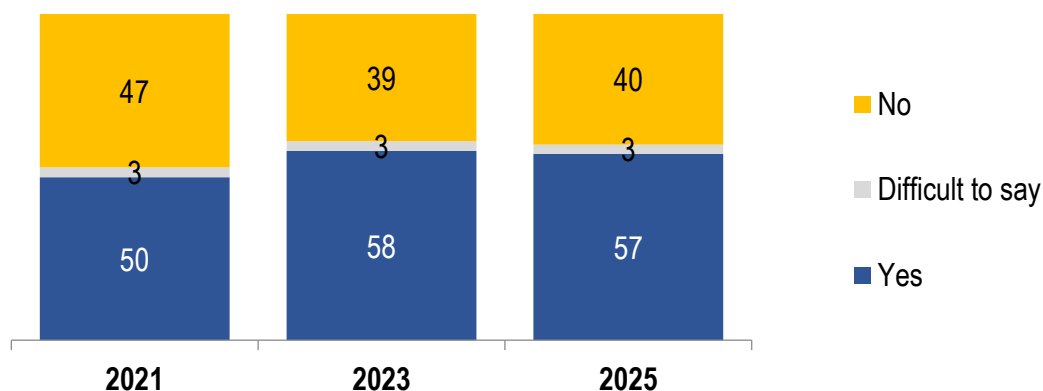
Have you ever entered into a deposit/account agreement with a bank online (using Internet banking and/or mobile banking)? (%) DYNAMICS
Among those who have accounts/deposits



When concluding a deposit/account agreement online, 57% of respondents stated that they reviewed the Deposit Guarantee Fund fact sheet (see Fig. 3.10). Compared to 2023, this share has not changed.

Figure 3.10

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 have concluded a deposit/account agreement online



The share of those familiar with the fact sheet during online agreement is higher than among those who reviewed the fact sheet during in-person agreements at a bank branch (see Fig. 3.6).

As previously mentioned, after the start of the full-scale war, existing agreements were automatically extended, and citizens may not have needed to re-familiarize themselves with the fact sheet.

This may also reflect both a more conscious approach among clients concluding new agreements, and the relative novelty of the online agreement format for some customers, which typically results in greater attention to specific aspects.

Actions of Depositors in Case of Rights Violations

In the events of a violations of their rights, 55% of bank depositors are prepared to contact the court, the 33% – the National Bank of Ukraine, 21% – the Deposit Guarantee Fund, and the 10% – the Ministry of Finance of Ukraine (see Fig. 3.11)

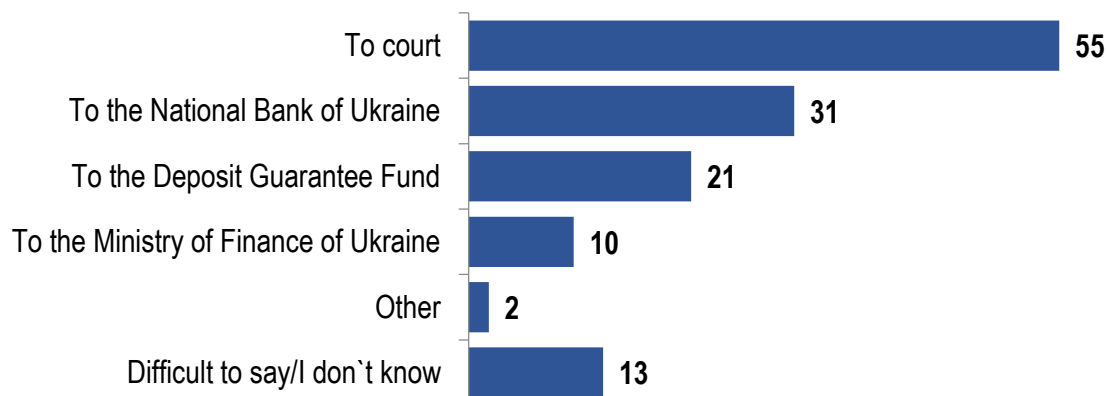
Compared to previous surveys, among respondents with accounts or deposits, the share of those willing to go to court continues to grow: from 51% in 2021, to 54% in 2023, and 56% in 2025 (see Table 3.7.1 in the Annex).

Figure 3.11

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

ALL THAT APPLY

Among all respondents, N=2000



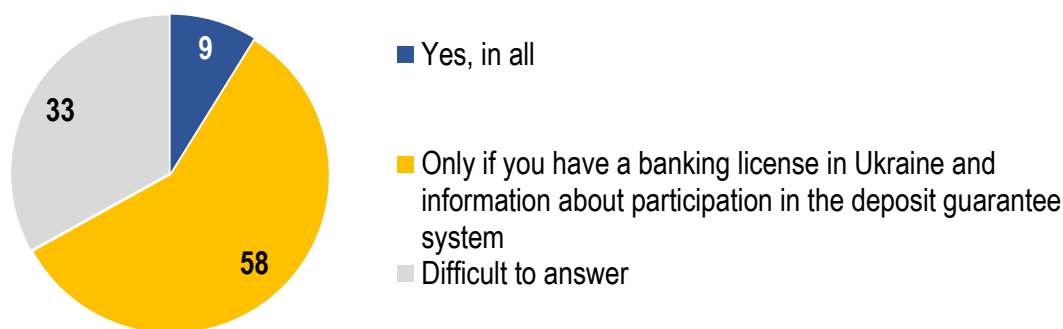
When asked whether deposits placed in companies that operate exclusively online and have no physical branches in Ukraine are covered by the Deposit Guarantee Fund, 58% of respondents gave the correct answer: such guarantees are possible only if the company holds a Ukrainian banking license and is a participant in the deposit guarantee system. 9% incorrectly believe the Fund guarantees deposits in all such companies, while 33% were unable to answer (see Fig. 3.12).

Correct answers were more frequently provided by respondents from the East (67%) and Centre (66%) of Ukraine, regional centre residents (63%), younger respondents (66%), middle-aged respondents (30-45 years – 62%), and the affluent (68%) (see Tables 3.8.1–2 in the Annex).

Figure 3.12

Currently, there are companies on the market that do not have branches in Ukraine, but offer financial services to consumers only online. Are funds in such companies guaranteed by the Deposit Guarantee Fund?

Among all respondents, N=2000



4. COMMUNICATION CHANNELS

According to the study results, the main social groups most interested in receiving information related to financial and banking services are middle- and high-income users, residents of regional centre, and youth. These groups are also the most digitally engaged, and therefore more often choose websites, social media, and other online channels when asked about preferred communication sources.

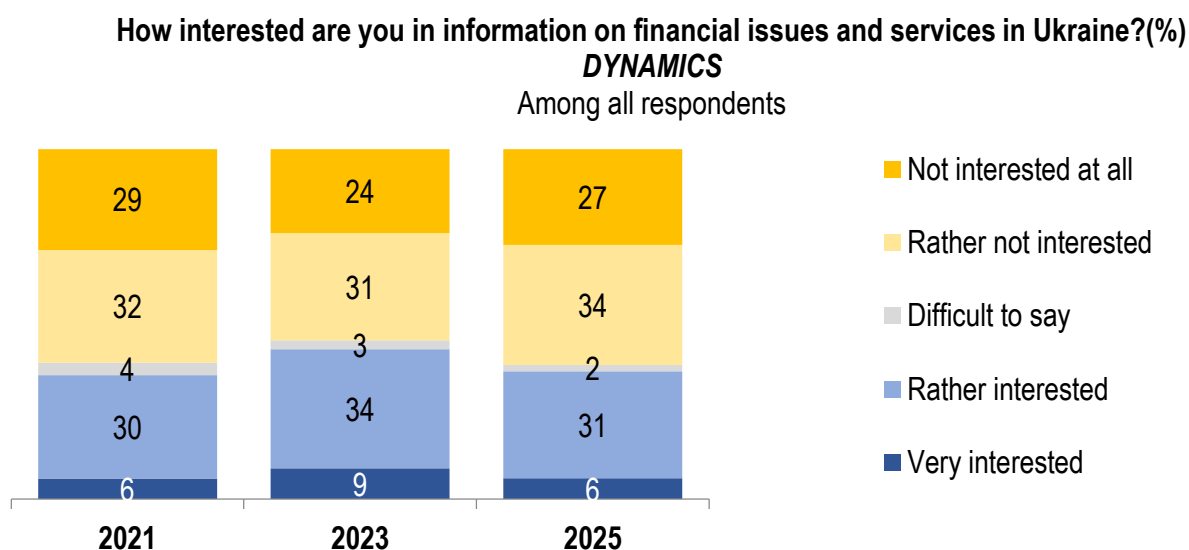
Awareness of Financial and Banking Services

6% of respondents reported being very interested in financial information and services, and another 31% said they are somewhat interested (see Fig. 4.1).

The most interested groups include wealthier respondents, residents of regional centres, and younger or middle-aged individuals (30-45 years) (see Tables 4.1.1-2 in the Annex).

Compared to 2023, the overall share of those interested in financial topics declined from 43% to 37%, returning to the 2021 level.

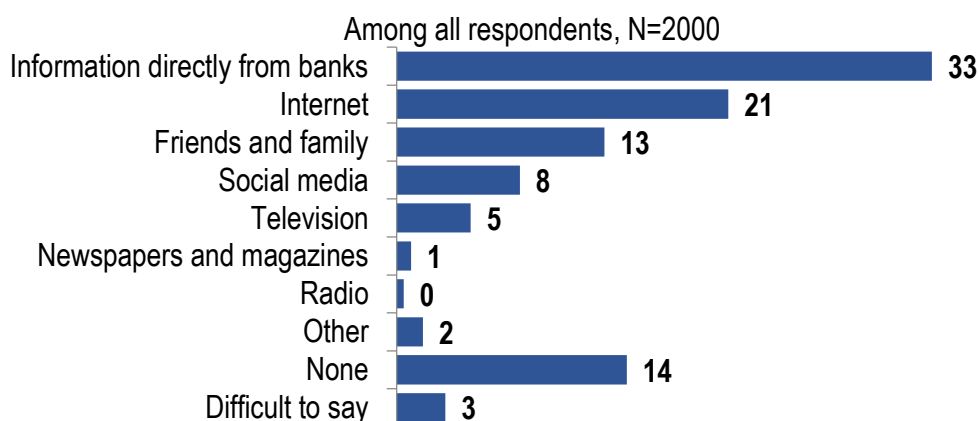
Figure 4.1



Among the sources consumers trust for information about financial and banking services, the most popular are direct communication from banks (33%) and the internet (21%) (see Fig. 4.2). Trust in information received directly from banks has grown steadily over the years: 21% in 2021; 26% in 2023; 33% in 2025. At the same time, trust in television has continued to fall: from 15% in 2021; to 10% in 2023; and 5% in 2025. Compared to 2023, trust in internet sources also decreased – from 28% to 21% (see Table 4.2.1). Information received directly from banks is more trusted by: wealthier citizens (35%); Women (38%). Trust in internet sources is more common among: youth; Middle-aged respondents (30–45 years); Wealthier individuals (36%); Men (24%) (see Tables 4.2.2–3 in the Annex).

Figure 4.2

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



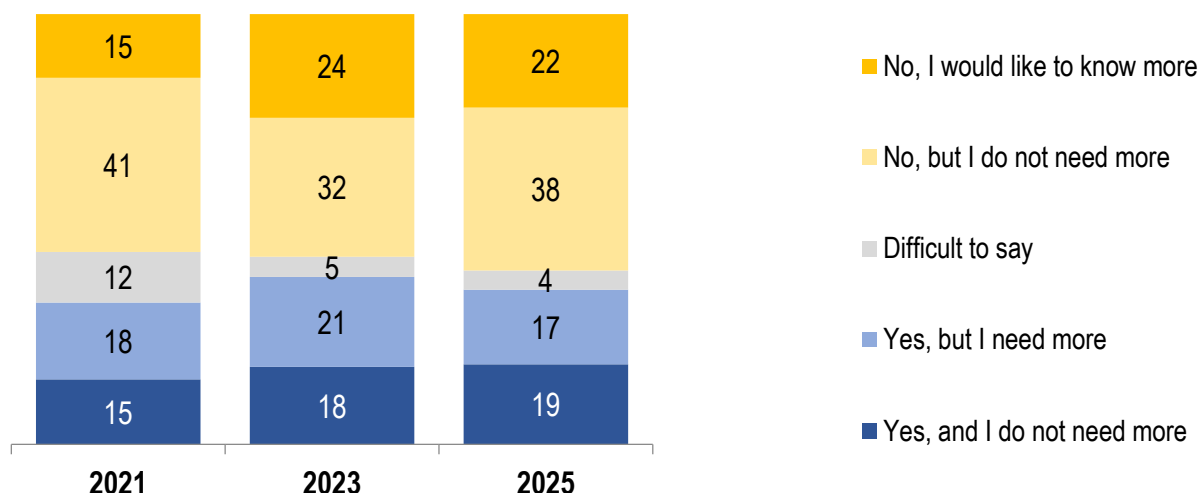
19% of respondents believe they have sufficient information about the deposit guarantee system and do not need more. 17% said they have sufficient information but would like to learn more (see Fig. 4.3). The highest levels of awareness are demonstrated by wealthier individuals (43%), young respondents (44%), and students (45%) (see Tables 4.3.1-2 in the Annex). Compared to 2023, the distribution of responses has not changed significantly.

Figure 4.3

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

DYNAMICS

Among all respondents



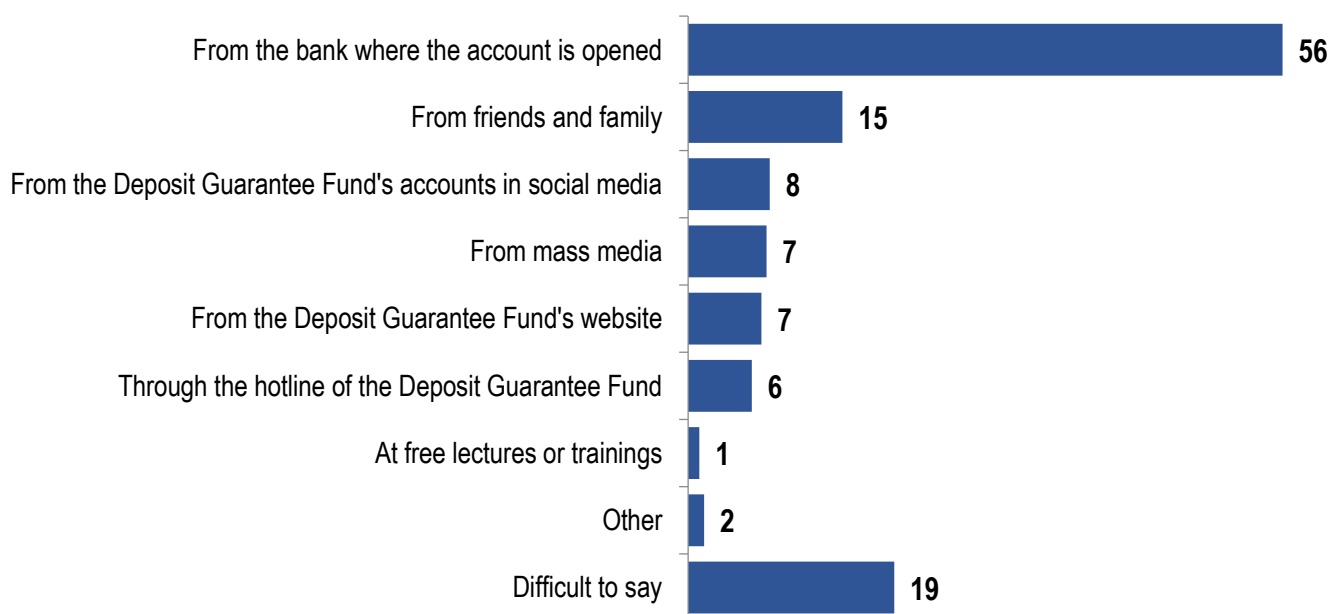
56% of users receive information about the deposit guarantee system from the bank where they have an account. 15% get it from relatives or friends, 7% – from the media. Some respondents obtain information through channels related to the Deposit Guarantee Fund: 8% – from social media, 7% – from the official website, and 6% – via the hotline. Since 2021, the share of respondents getting information from the Fund's social media decreased from 12% to 8% (see Fig. 4.4). Younger and wealthier respondents more often rely on banks as their information source, while students and retirees tend to get information from friends and relatives (see Tables 4.4.2-3 in the Annex).

Figure 4.4

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

ALL THAT APPLY

Among all respondents, N=2000



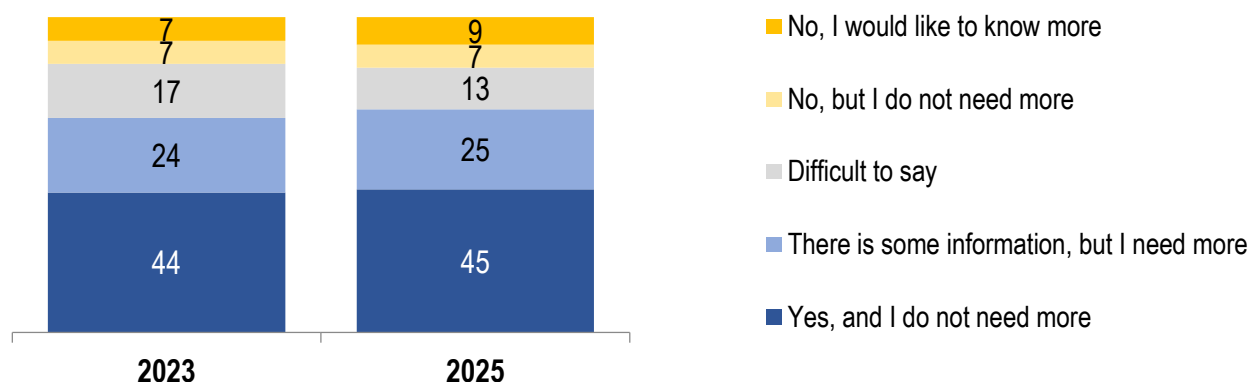
Perception of Information on the Resources of the Deposit Guarantee Fund

45% of respondents who accessed the Fund's resources believe the amount of information provided is sufficient, and they do not need more. 25% also consider the amount sufficient but would like more. 7% think there is too little information but don't need more, while 9% think there is not enough information and would like more (see Fig. 4.5). The perception of information sufficiency was more common among young and middle-aged respondents (30-45 years) (see Table 4.5.1).

Figure 4.5

Is the information on the Fund's resources sufficient for you?(%)

Among those who receive information from the Foundation's resources



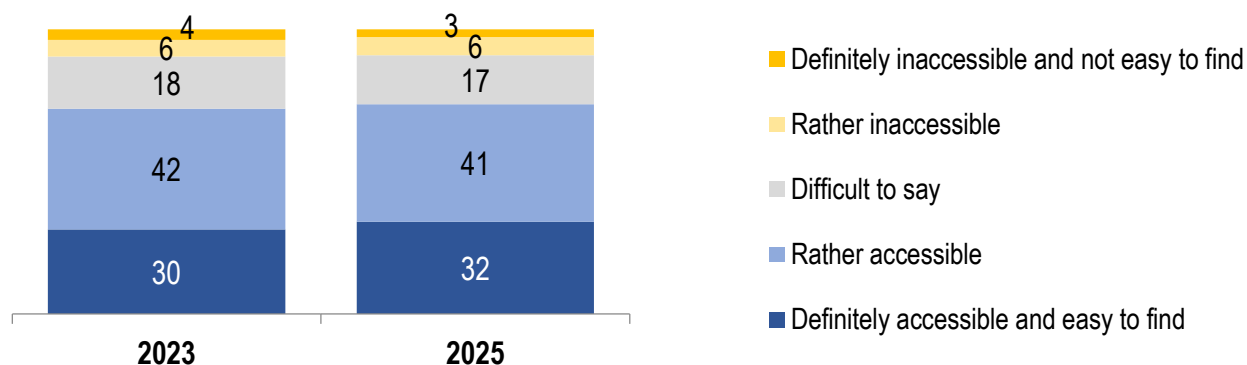
32% of respondents who use the Fund's resources said the information is definitely accessible, and 41% said it is rather accessible (see Fig. 4.6).

Younger respondents, likely due to greater engagement with online resources and the ability to compare with other digital sources, more frequently described the information as clearly accessible and user-friendly (see Table 4.6.1).

Figure 4.6

Is the information on the Fund's resources accessible for you?(%)

Among those who receive information from the Foundation's resources

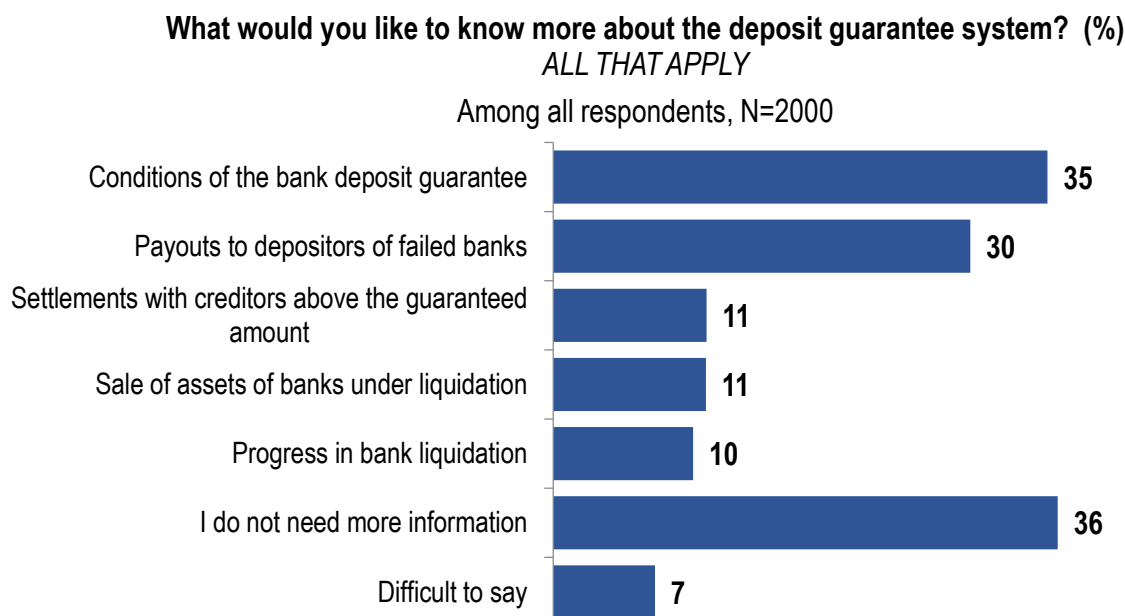


Among the topics respondents would like to learn more about regarding the deposit guarantee system, the most frequently mentioned were: guarantee conditions (35%); reimbursement payouts to depositors of failed banks (30%); settlements with creditors beyond the guaranteed amount (11%); sale of liquidated banks' assets (11%); progress of bank liquidation procedures (10%)

At the same time, 36% of respondents stated they do not need more information (see Fig. 4.7). Compared to 2023, the distribution of responses has not changed significantly.

Youth showed higher interest in all aspects of the guarantee system, while wealthier respondents were particularly interested in the guarantee terms and compensation procedures (see Tables 4.7.2-3).

Figure 4.7

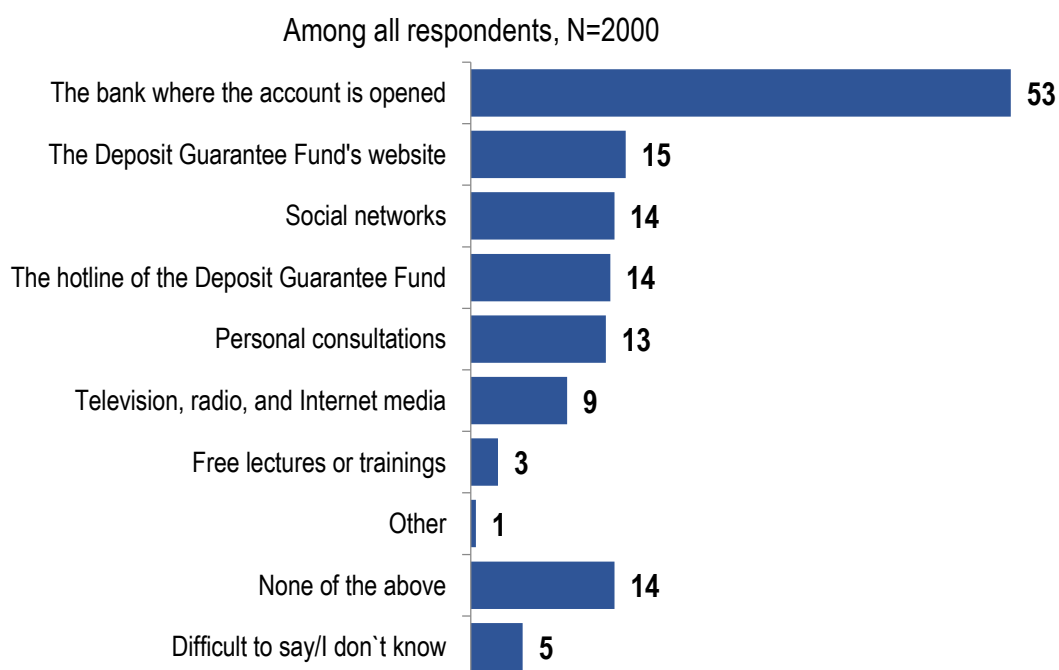


For 53% of respondents, the most convenient way to receive information about the deposit guarantee system is by contacting the bank where they hold an account. Other methods – including the Fund’s official resources, social media, personal consultations, and interviews on TV, radio, or online media – were selected by 13-15% of respondents. Compared to 2023, fewer users prefer receiving information through TV, radio, or internet media interviews (down from 13% to 9%) (see Fig. 4.8).

Residents of regional centres more often preferred the Fund’s website (18%) and personal consultations (16%). Wealthier respondents more frequently chose all available sources (see Tables 4.8.1-2).

Figure 4.8

What sources would be convenient for you to receive information about the deposit guarantee system? (%)
ALL THAT APPLY

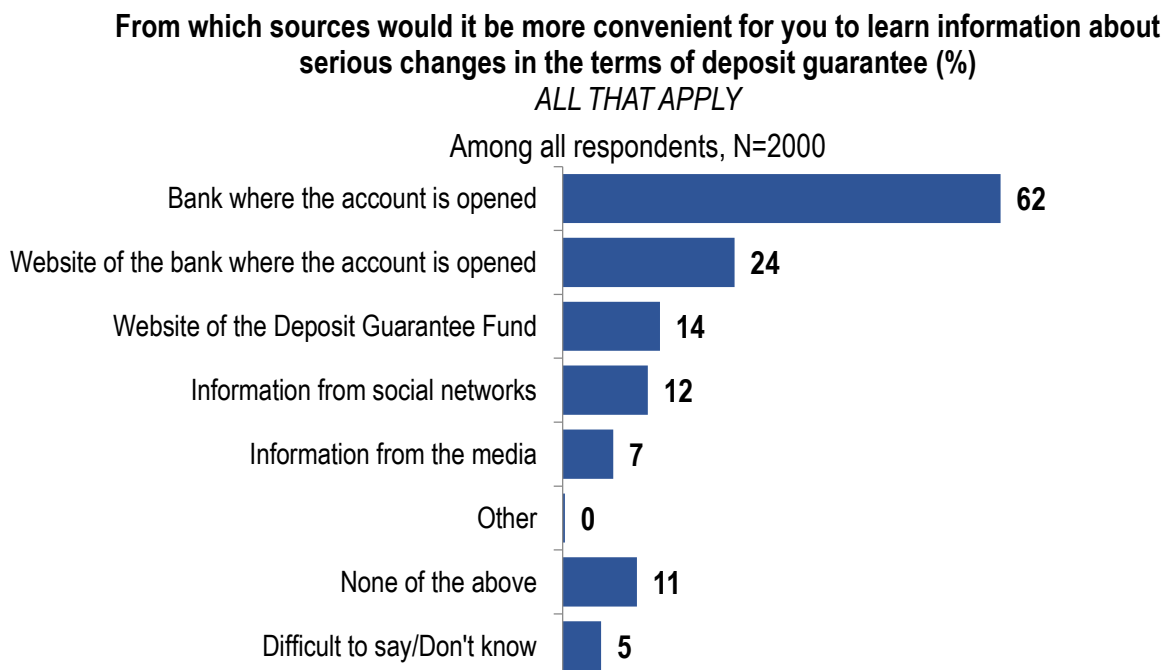


When asked how they would prefer to learn about major changes in the terms of deposit guarantees (such as changes in the guarantee amount, types of deposits covered or not covered, or rules regarding foreign currency deposits),

62% of respondents said they would prefer to receive this information from the bank where they have an account. Other sources mentioned include: the bank's website (24%); the Fund's website (14%); social media (12%); the media (7%)

Interest in this type of information was higher among young and wealthier respondents, who chose most of the suggested sources as preferred channels for updates.

Figure 4.9



APPENDICES

RESEARCH METHODOLOGY

The goal of the survey was to assess the public awareness of the deposit guarantee system. The main objectives included:

- ✓ Assessing the level of awareness and trust in the deposit guarantee system of Ukraine
- ✓ Identifying the types and extent of financial services currently used by financial services consumers (hereinafter referred to as the target group)
- ✓ Identifying the information and educational channels currently used by the target group to obtain information
- ✓ Identifying the information and educational channels through which the target group would prefer to receive information about the deposit guarantee system
- ✓ Assessing the level of trust in the Deposit Guarantee Fund of Individuals and in banks

A nationally representative survey covered 2,000 respondents aged 18 and older, who have bank accounts and/or use various financial services.

A screening question was used to select respondents: “Have you used any financial services over the past year?”.

The survey was conducted using face-to-face structured interviews, supported by tablets (CAPI method). The questionnaire included questions from previous waves of the study, as well as new questions adapted to the realities of martial law. It also collected socio-demographic characteristics of the respondents.

The sample was random, stratified, multistage, and excluded temporarily occupied territories — Kherson, Kharkiv, Zaporizhzhia, Donetsk, Luhansk regions and the Autonomous Republic of Crimea.

The sample was stratified by settlement type: regional centres, other cities, and villages. Participants were selected randomly, according to established selection criteria.

Sampling error (with a confidence level of 0.95): no more than 2.2% Fieldwork period: April 25 – May 5, 2025

Regional breakdown:

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

Fieldwork was supervised by regional managers, who reported to the central office of the Rating Sociological Group on the progress, successes, or challenges of the data collection process. Managers also audited a sample of interview recordings uploaded to the server. No deviations from the methodology were detected during quality control.

Table A. Frequency and percentage distribution of the categories analyzed

	N	%
<i>REGIONS</i>		
West	605	30
Center	595	30
North	231	12
South	398	20
East	172	9
<i>TYPE OF SETTLEMENT</i>		
Regional center	708	35
Other city of the region	614	31
Village	679	34
<i>AGE</i>		
18-29	352	18
30-45	648	32
46-60	532	27
61+	470	23
<i>GENDER</i>		
Man	911	46
Woman	1090	54
<i>INCOME</i>		
Poor	260	13
Low income	428	21
Middle income	840	42
High Income	447	22
Refused to answer	26	1
<i>OCCUPATION</i>		
Employed	1158	58
Unemployed	144	7
Pensioner, disabled person	471	24
Householder	117	6
Student	80	4
Other	27	1

QUESTIONNAIRE

<i>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.)</i>	n	%
Yes	2001	100
No – End the interview	0	0
Refuse to answer	0	0
Total	2001	100
<i>Respondent's gender</i>		
Male	911	46
Female	1090	54
Total	2001	100
<i>S3 How old are you (full years)</i>		
18-29 years old	352	18
30-45 years old	648	32
46-60 years old	532	27
61 years old and older	470	23
Total	2001	100
<i>What financial services do you use at present?</i>		
Payment of utility bills through a bank	1316	66
Bank account and/or card	1635	82
Payments via terminals	995	50
Currency exchange	404	20
Loans (consumer, car, housing)	261	13
Money transfers via a bank	874	44
Mobile and/or internet banking	1177	59
Deposits (in a bank or credit union)	132	7
Risk and/or life insurance	166	8
Leasing	19	1

Difficult to answer	29	1
Total	2001	100
P2. What financial services do you plan to use in the coming year?		
Payment of utility bills through a bank	1382	69
Bank account and/or card	1638	82
Payments through terminals	1033	52
Currency exchange	470	23
Loans (consumer, car, housing)	265	13
Money transfers through a bank	912	46
Mobile and/or internet banking	1160	58
Deposit (at a bank or credit union)	175	9
Risk and/or life insurance	184	9
Leasing	22	1
Difficult to answer	41	2
Total	2001	100
P3 Do you or your family use bank safe deposit boxes (bank lockers)?		
Yes	97	5
No	1888	94
I am not aware of such a service/Difficult to answer	16	1
Total	2001	100
P4. What types of bank accounts do you or your family have?	128	6
Term deposit account	30	1
Deposit account in bank metals	730	36
Current account in hryvnia	162	8
Current account in foreign currency	574	29
Card account opened on my initiative	987	49
Salary card account	242	12
Card account for social payments (childbirth allowance, employment center assistance, etc.)	626	31

Pension card account	1	0
None yet	78	4
Difficult to answer	16	1
Total	2001	100
P5. When you receive payments to your bank card (salary/pension/social assistance), do you usually...?		
Withdraw all or almost all of the cash at once	398	21
Withdraw only part of the cash at once, spend the rest from the card	686	36
I withdraw a minimum amount of cash and mainly use my card	491	26
I don't withdraw cash at all, I only use my card	280	15
I don't receive payments to my bank card	39	2
Difficult to answer/Refusal to answer	13	1
Total	1907	100
P6. How much of your own funds do you or your family keep in the bank?		
Most of my funds	300	16
Half of my funds	243	13
A small amount	605	32
I do not keep my funds in a bank	759	40
Total	1907	100
P7. Why do you not keep your funds in a bank?		
I have no savings due to low income	518	68
I have high fixed expenses (loan payments, tuition fees, etc.)	77	10
I do not have a permanent job/regular income	34	4
I prefer other ways of saving money (real estate, securities, foreign currency cash, antiques, etc.)	56	7
I do not trust banks	188	25
Difficult to answer	16	2
Total	759	100
P8. How much do you trust banks in general?		
I trust them completely	317	16

I tend to trust them	1044	52
I tend not to trust them	373	19
I do not trust them at all	208	10
Difficult to answer	59	3
Total	2001	100
<i>O17. Which of the bank accounts listed below contain deposits?</i>		
Term deposit account	748	37
Current account in hryvnia	620	31
Current account in foreign currency	331	17
Salary card account	571	29
Card account for social payments (childbirth allowance, employment center assistance, etc.)	201	10
Pension card account	403	20
Difficult to answer/Don't know	289	14
Total	2001	100
<i>O1. In your opinion, who should ensure the return of bank deposits to the population in the event that a bank becomes insolvent?</i>		
The National Bank of Ukraine	608	30
The Ministry of Finance of Ukraine	152	8
The Deposit Guarantee Fund for Individuals	513	26
The bank itself, which has become insolvent	200	10
It's Difficult to answer	528	26
Total	2001	100
<i>O2. Have you heard of the Deposit Guarantee Fund for Individuals before?</i>		
Yes, I have heard of it, but I know almost nothing about it	279	14
Yes, I have heard of it, but I know very little about it	433	22
Yes, I have heard of it and know enough about it	173	9
Yes, I have heard of it and have had dealings with it	49	2
No, I have not heard of it	1046	52
Difficult to answer	21	1

Total	2001	100
<i>Q3. How much do you trust the Deposit Guarantee Fund?</i>		
I trust it completely	70	7
I tend to trust it	382	41
I tend not to trust it	222	24
I do not trust it at all	112	12
Difficult to answer	149	16
Total	934	100
<i>Q4. In your opinion, will the Deposit Guarantee Fund be able to reimburse citizens' money if a bank becomes insolvent?</i>		
Definitely yes	131	14
Rather yes	404	43
Rather no	217	23
Definitely no	99	11
Difficult to answer	82	9
Total	934	100
<i>Q5. Which financial institutions' deposits are guaranteed by the Deposit Guarantee Fund for Individuals?</i>		
Deposits in credit unions and banks	89	4
Deposits in all banks in Ukraine	675	34
Deposits in all institutions that have the right to attract funds from individuals	369	18
Difficult to answer/I don't know	868	43
Total	2001	100
<i>Q6. What is the maximum amount of deposit insurance in one bank during the period of martial law?</i>		
200,000 UAH	483	24
400,000 UAH	88	4
600,000 UAH	44	2
Full amount of the deposit	310	15

Difficult to answer/Don't know	1076	54
Total	2001	100
<i>O7. Currently, full reimbursement of deposits is guaranteed. Do you know what the guarantee amount will be after the end of martial law?</i>		
Yes	102	5
No	1697	85
Difficult to answer/Don't know	202	10
Total	2001	100
<i>O8. After the end of martial law, the guarantee amount will be</i>		
100,000 UAH	8	8
200 thousand UAH	35	34
400 thousand UAH	7	7
600 thousand UAH	26	26
Difficult to answer/Don't know	26	25
Total	102	100
<i>O9. Which of the following situations have you or your relatives encountered in the last two years?</i>		
The bank promised one interest rate on the deposit but paid a lower rate	55	3
The bank was liquidated, but the deposit or other funds were paid out	25	1
The bank was liquidated and only the guaranteed amount was paid out	32	2
The bank was liquidated, but the funds were not returned	28	1
The bank does not return the funds on deposit and demands to extend the contract	19	1
Have not encountered such situations	1803	90
Difficult to answer	56	3
Total	2001	100
<i>O10. If customers of a bank that has become insolvent have suffered losses, who is most to blame for this?</i>		
The bank's owners	1025	51
The National Bank of Ukraine, which supervises banks	399	20

The Deposit Guarantee Fund	181	9
Other (please specify)	41	2
Difficult to answer/Don't know	354	18
Total	2001	100
<i>O11. If a depositor has several deposits in one bank, then in the event that the bank is declared insolvent, the depositor... ?</i>		
The depositor will receive compensation for the total amount of all their deposits	839	42
The depositor will receive compensation for only one of the deposits	277	14
The return of deposits is not guaranteed	339	17
Difficult to answer/Don't know	546	27
Total	2001	100
<i>O12. If a depositor has deposits in several banks, then in the event that a bank is declared insolvent, the depositor... ?</i>		
The depositor will receive compensation within the guaranteed amount in only one bank	340	17
The depositor will receive compensation for deposits within the guaranteed amount in each bank	844	42
The return of deposits is not guaranteed	309	15
Other (please specify)	0	0
Difficult to answer/Don't know	508	25
Total	2001	100
<i>O13. Can interest accrued on the deposit prior to the bank being declared insolvent be reimbursed?</i>		
No, accrued interest is not reimbursed	583	29
Yes, but within the guaranteed amount	894	45
Difficult to answer/Don't know	524	26
Total	2001	100
<i>O14. In your opinion, what is the basis for the Deposit Guarantee Fund to pay the guaranteed amount of compensation?</i>		
The bank's refusal to return the deposit at the depositor's request	422	21
The bank's refusal to return the deposit after the expiration of the contract	396	20

The bank being classified as insolvent by the National Bank of Ukraine and the introduction of temporary administration	742	37
Revocation of the bank's license and the start of the bank's liquidation	549	27
Difficult to answer/Don't know	569	28
Total	2001	100
O15. When exactly does the Fund begin to pay guaranteed compensation to depositors of an insolvent bank?		
The day after the Fund begins the procedure of removing the bank from the market	147	7
No later than 7 business days from the date of commencement of the Fund's withdrawal of the bank from the market	443	22
No later than 20 business days from the date of commencement of the Fund's withdrawal of the bank from the market	608	30
Difficult to answer/Don't know	803	40
Total	2001	100
O16. How can a depositor receive guaranteed compensation to depositors of an insolvent bank?		
At the cash desk of the Deposit Guarantee Fund	532	27
At a branch of the insolvent bank	304	15
At branches or through online banking of banks designated by the Deposit Guarantee Fund	560	28
Through the "Dія" app	545	27
Difficult to answer/Don't know	610	30
Total	2001	100
O17. How long does a depositor have the right to receive guaranteed compensation from the Fund?		
30 days	564	28
Three years from the start of the bank's liquidation procedure	177	9
Until the Fund submits information to the state register about the termination of the bank as a legal entity	144	7
Until the bank's liquidation balance sheet is approved	91	5
The term for receiving a guaranteed payment is unlimited	333	17
Difficult to answer/Don't know	692	35
Total	2001	100
O18. What types of deposits and accounts does the Deposit Guarantee Fund guarantee? - Deposits in hryvnia		
Yes	1655	83

No	162	8
Difficult to answer/Don't know	184	9
Total	2001	100
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? - Deposits in foreign currency</i>		
Yes	1147	57
No	481	24
Difficult to answer/Don't know	373	19
Total	2001	100
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? - Deposits in bank metals</i>		
Yes	884	44
No	525	26
Difficult to answer/Don't know	593	30
Total	2001	100
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? - Current accounts</i>		
Yes	1440	72
No	255	13
Difficult to answer/Don't know	306	15
Total	2001	100
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? - Card accounts</i>		
Yes	1542	77
No	183	9
Difficult to answer/Don't know	277	14
Total	2001	100
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? - Accounts of individual entrepreneurs</i>		

Yes	1310	65
No	269	13
Difficult to answer/Don't know	422	21
Total	2001	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	1252	63
No	302	15
Difficult to answer/Don't know	447	22
Total	2001	100
<i>O18. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? - Cryptocurrency and electronic money (money in electronic wallets)</i>		
Yes	525	26
No	795	40
Difficult to answer/Don't know	682	34
Total	2001	100
<i>O19. What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? - Deposits opened via internet banking or a mobile app</i>		
Yes	1074	54
No	422	21
Difficult to answer/Don't know	504	25
Total	2001	100
<i>O20. In your opinion, in what currency is the guaranteed amount paid out for deposits in foreign currency?</i>		
In the currency of the deposit	642	32
In the national currency at the exchange rate in effect at the time the deposit was made	439	22
In the national currency at the exchange rate in effect at the time the bank was declared insolvent	230	11
In the national currency at the exchange rate in effect at the time the deposits are returned	365	18
Difficult to answer/Don't know	325	16

Total	2001	100
O21. Can a depositor count on the return of their deposit that is not guaranteed by the Fund?		
No, they cannot in any case	688	34
Yes, they can, after submitting an application, if, as a result of the bank's liquidation, the Deposit Guarantee Fund returns sufficient funds for	434	22
Yes, they can, if they submit a corresponding application to the Deposit Guarantee Fund	482	24
Difficult to answer/Don't know	397	20
Total	2001	100
O22. Who should compensate the losses of bank customers whose deposits are not guaranteed?		
The bank's owners	713	36
The National Bank of Ukraine, which supervises banks	474	24
The Deposit Guarantee Fund	305	15
The state	287	14
None of the above	291	15
Difficult to answer/Don't know	278	14
Total	2001	100
O23. Which authority carries out the liquidation and sale of the bank's assets?		
The National Bank of Ukraine	1186	59
Deposit Guarantee Fund for Individuals	384	19
Other (please specify)	10	0
Difficult to answer/Don't know	422	21
Total	2001	100
O.24 Is a borrower obliged to repay a loan to a bank that has been declared insolvent?		
Yes	1130	56
No	597	30
Difficult to answer/Don't know	274	14
Total	2001	100
B1. What do you pay attention to when choosing a bank to open an account?		

<i>Interest rate on deposits</i>	561	28
Reviews from relatives, friends, and acquaintances	554	28
Recommendations from employers	270	13
Availability of a deposit guarantee	556	28
Reliability/stability of the bank	1081	54
Your own previous experience	596	30
Availability of a network of ATMs and branches	562	28
Availability of a mobile app for online banking	465	23
Advertising	64	3
Other	12	1
Difficult to answer	160	8
Total	2001	100
<i>B2. How carefully do you study the contents of the agreement with the bank when opening an account?</i>		
I study it very carefully	757	38
I study it more carefully than not	575	29
I study it less carefully than not	339	17
I don't study it at all	262	13
Difficult to answer	68	3
Total	2001	100
<i>B3. Are you aware of the possibility to view a sample account/deposit agreement on the bank's website?</i>		
Yes	1261	63
No	674	34
Difficult to answer/I don't know	66	3
Total	2001	100
<i>B4. Did you read the information about the deposit guarantee system for individuals when signing a bank deposit/account agreement?</i>		
Yes	712	36
No	1203	60

Difficult to answer/I don't know	86	4
Total	2001	100
B5. Have you ever signed a deposit/account agreement with a bank online (using Internet banking and/or mobile banking)?		
Yes	538	27
No	1432	72
Difficult to answer/Don't know	31	2
Total	2001	100
B6. Did you read the information about the deposit guarantee system for individuals when signing a bank deposit/account agreement online?		
Yes	439	22
No	1494	75
Difficult to answer/Don't know	68	3
Total	2001	100
B7. Who would you contact if your rights as a bank depositor were violated and the issue was not resolved directly with the bank?		
The National Bank of Ukraine	611	31
The Ministry of Finance of Ukraine	197	10
The Deposit Guarantee Fund for Individuals	418	21
The court	1109	55
Other	38	2
Difficult to answer/Don't know	252	13
Total	2001	100
K1. How interested are you in information about financial issues and services in Ukraine?		
Very interested	119	6
Somewhat interested	611	31
Somewhat not interested	687	34
Not interested at all	547	27

Difficult to answer	37	2
Total	2001	100
K2. There are currently companies on the market that do not have branches in Ukraine and only offer financial services online. Are deposits in such companies guaranteed by the Deposit Guarantee Fund?		
Yes, in all cases	177	9
Only if they have a banking license in Ukraine and information about participation in the deposit guarantee system	1162	58
Difficult to answer	662	33
Total	2001	100
K3. Which communication channel (source of information) do you trust the most for information about financial and banking services in Ukraine?		
Television	93	5
Radio	9	0
Internet	415	21
Newspapers and magazines	18	1
Information directly from banks	670	33
Social networks	154	8
Friends and family	260	13
Other	33	2
None	288	14
Difficult to answer/Don't know	61	3
Total	2001	100
K4. Do you have enough information about the deposit guarantee system?		
Yes, I have enough information and don't need more	372	19
Yes, I have some information, but I need more	346	17
No, I don't have enough information, but I don't need more	757	38
No, I don't have enough information and want to learn more	435	22
Difficult to answer/Don't know	90	4
Total	2001	100

K5. From whom do you usually receive information about the deposit guarantee system?		
From the bank where I have an account	1122	56
From the Deposit Guarantee Fund via the telephone hotline	121	6
From the Deposit Guarantee Fund website	139	7
From the Deposit Guarantee Fund's social media accounts	155	8
From the media	148	7
From friends and relatives	292	15
From open lectures or training sessions	22	1
Other	30	2
Difficult to answer/Don't know	389	19
Total	2001	100
K6. Is the information on the Fund's resources sufficient for you?		
Yes, the information is sufficient, and I don't need more	154	45
Yes, there is some information, but I need more	86	25
No, the information is insufficient, but I don't need more	25	7
No, the information is insufficient, I want to learn more	29	9
Difficult to answer/Don't know	45	13
Total	340	100
K7. Is the information on the Fund's resources accessible to you?		
Definitely accessible, convenient	110	32
Rather accessible	140	41
Rather inaccessible	22	6
Definitely inaccessible, inconvenient	9	3
Difficult to answer/Don't know	58	17
Total	340	100
K8. What exactly would you like to know more about regarding the deposit guarantee system?		
Terms and conditions of bank deposit guarantees	702	35

Payment of compensation to depositors of bankrupt banks	593	30
Settlements with creditors in excess of the guaranteed amount	218	11
The process of bank liquidation	199	10
Sale of assets of banks undergoing liquidation	217	11
I don't need any more information	6	0
Other	717	36
Difficult to answer	145	7
Total	2001	100
K9. From which sources would you prefer to receive information about the deposit guarantee system?		
Contacting the bank where the account is held	1061	53
Contacting the Deposit Guarantee Fund via the hotline	274	14
Visiting the Deposit Guarantee Fund website	305	15
Obtaining information from social networks	282	14
Obtaining information from television and radio interviews, online media	190	9
Receiving personal consultations	265	13
Attending open lectures or training sessions	54	3
Mobile application	10	1
None of the above	282	14
Difficult to answer/I don't know	102	5
Total	2001	100
K10. Which sources would you find most convenient for obtaining information about significant changes to deposit guarantee conditions?		
The bank where the account is held	1248	62
The website of the bank where the account is held	490	24
The Deposit Guarantee Fund website	277	14
Information from social media	243	12
Information from the media	144	7
Other	6	0

None of the above	212	11
Difficult to answer/Don't know	109	5
Total	2001	100
SD1. Your marital status:		
Single	499	25
Married / Living together	1136	57
Divorced / Separated	159	8
Widowed	192	10
Refusal	15	1
Total	2001	100
SD2. Your Education:		
Secondary	301	15
Vocational/Technical	665	33
Incomplete higher	121	6
Higher	908	45
Difficult to answer/Refuse to answer	6	0
Total	2001	100
SD3. What do you do?		
Employed	1158	58
Unemployed	144	7
Retired, disabled	471	24
Housewife	117	6
Student	80	4
Other	27	1
Difficult to answer/Refuse to answer	4	0
Total	2001	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	260	13

Have enough money for food, but buying clothes causes financial difficulties	428	21
Have enough money for food and clothes, but purchasing durable goods (TV, refrigerator) causes difficulties	840	42
We can buy durable goods but cannot afford very expensive purchases like a car	401	20
We can afford very expensive purchases like an apartment, country house, and many others	46	2
Difficult to answer/Refuse to answer	26	1
Total	2001	100

1. USER PROFILE

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

	2021	2023	2025
Bank account and/or card	74	77	82
Payment of utility bills through a bank	57	66	66
Mobile and/or internet banking	41	56	59
Making payments through terminals	48	52	50
Money transfers through a bank	31	40	44
Currency exchange	16	18	20
Loan (consumer, auto, housing)	13	11	13
Risk and/or life insurance	8	8	8
Deposit (in a bank or a credit union)	6	7	7
Leasing			1
Difficult to say	2	2	1

All that apply. 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	Villages	18-29	30-45	46-60	61+
Bank account and/or card	83	79	90	79	78	84	76	84	82	84	80	80
Payment of utility bills through a bank	67	66	67	59	67	67	67	64	52	69	74	62
Mobile and/or internet banking	61	58	58	55	60	64	55	57	73	71	57	34
Making payments through terminals	46	48	52	58	52	57	47	45	62	59	46	32
Money transfers through a bank	40	44	47	45	47	53	39	39	58	53	40	24
Currency exchange	22	19	15	22	22	25	19	16	29	26	17	9
Loan (consumer, auto, housing)	12	13	11	14	16	16	13	10	13	18	13	6
Risk and/or life insurance	9	6	12	5	9	8	9	8	8	11	8	4
Deposit (in a bank or a credit union)	6	8	6	5	6	7	7	6	9	8	5	4
Leasing	1	1		1	1	1	1	1	1	2		1

Difficult to say	4				1		3	2		1	1	3
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All that apply. 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Bank account and/or card	79	79	82	86	82	81	83	80	79	85	79
Payment of utility bills through a bank	59	66	66	70	61	69	70	63	60	75	28
Mobile and/or internet banking	41	49	64	70	58	59	68	59	32	72	66
Making payments through terminals	35	43	51	62	50	50	56	55	30	55	55
Money transfers through a bank	24	36	47	57	47	41	52	39	22	42	50
Currency exchange	10	12	20	34	21	19	25	17	7	29	24
Loan (consumer, auto, housing)	8	14	15	12	15	12	17	13	5	14	4
Risk and/or life insurance	5	5	8	14	9	7	11	7	4	6	7
Deposit (in a bank or a credit union)	4	3	7	9	7	6	8	3	4	5	8
Leasing	1	1	1	2	1	1	1	1	1	2	1
Difficult to say	5	2			2	1	1	2	3		2

All that apply. Among all respondents, N=2000

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

	2021	2023	2025
Bank account and/or card	78	79	82
Payment of utility bills through a bank	66	70	69
Mobile and/or internet banking	42	56	58
Making payments through terminals	54	53	52
Money transfers through a bank	35	43	46
Currency exchange	20	20	23
Loan (consumer, auto, housing)	14	11	13
Risk and/or life insurance	9	9	9
Deposit (in a bank or a credit union)	8	9	9

Leasing		1	1
Difficult to say	2	3	2

All that apply. 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	Villages	18-29	30-45	46-60	61+
Bank account and/or card	82	80	91	80	79	86	76	83	84	84	80	80
Payment of utility bills through a bank	70	68	71	62	72	71	71	66	59	73	75	65
Mobile and/or internet banking	60	56	60	57	56	64	53	56	71	69	56	34
Making payments through terminals	47	49	56	58	54	60	47	46	60	62	49	34
Money transfers through a bank	42	43	47	53	48	55	41	40	60	54	42	27
Currency exchange	25	20	22	25	26	30	21	18	36	29	20	11
Loan (consumer, auto, housing)	11	12	15	13	17	16	14	10	14	17	14	6
Risk and/or life insurance	10	8	13	6	9	11	9	8	11	11	9	5
Deposit (in a bank or a credit union)	9	10	10	6	8	11	8	7	12	11	7	5
Leasing	1	2	1	1	1	1	1	1	1	1	1	1
Difficult to say	5	2			1	1	4	2	1	1	2	5

All that apply. 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Bank account and/or card	77	78	83	87	81	82	84	75	79	86	78
Payment of utility bills through a bank	63	68	70	73	65	72	73	69	64	78	37
Mobile and/or internet banking	39	50	61	72	57	59	67	57	33	65	61
Making payments through terminals	37	42	55	65	51	52	59	51	32	60	47

Money transfers through a bank	25	38	49	59
Currency exchange	11	16	23	38
Loan (consumer, auto, housing)	9	14	14	13
Risk and/or life insurance	4	8	9	14
Deposit (in a bank or a credit union)	4	5	10	13
Leasing		1	1	2
Difficult to say	6	2	1	

47	44
26	22
14	12
11	8
10	7
2	1
3	1

54	43	25	49	48
29	22	8	32	29
17	12	5	14	8
11	8	4	5	13
11	6	4	7	12
2				3
1	1	5		3

All that apply. Among all respondents, N=2000

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

	2021	2023	2025
Salary card account	48	48	49
Current account in hryvnia	25	36	36
Pension card account	27	29	31
Card account opened on my initiative	24	24	29
Card account for social benefits (for childbirth, unemployment, etc.)	11	11	12
Current account in foreign currency	4	8	8
Term deposit account	5	7	6
Bank metal deposit account	2	2	1
None yet	8	7	4
Difficult to say		3	1

All that apply. 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	Villages	18-29	30-45	46-60	61+
Salary card account	52	46	55	45	47	54	43	50	58	60	56	21
Current account in hryvnia	36	32	35	49	36	43	34	32	50	40	35	23
Pension card account	30	30	37	28	31	30	33	31	12	11	25	81
Card account opened on my initiative	27	27	33	31	29	31	30	25	37	34	31	13

Card account for social benefits (for childbirth, unemployment, etc.)	12	11	14	11	13
Current account in foreign currency	8	8	7	9	8
Term deposit account	6	8	6	5	5
Bank metal deposit account	2	2		1	1
None yet	5	3	1	4	6
Difficult to say	1	2		1	

15	9	12
11	8	5
8	6	5
2	1	1
2	6	4
1	2	

15	18	9	5
17	10	4	2
9	7	6	4
3	1	1	1
4	4	5	3
	1	1	1

All that apply. 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Salary card account	23	41	56	61	53	46	66	42	14	39	44
Current account in hryvnia	28	33	35	47	40	34	40	44	23	45	40
Pension card account	50	41	27	19	28	34	17	10	82	13	9
Card account opened on my initiative	25	22	29	37	30	27	33	38	13	36	42
Card account for social benefits (for childbirth, unemployment, etc.)	7	11	12	16	9	14	11	14	6	37	16
Current account in foreign currency	4	3	8	16	10	6	11	8	2	5	15
Term deposit account	4	3	8	8	8	5	8	6	4	4	9
Bank metal deposit account	2	1	1	3	2	1	2			3	6
None yet	7	4	4	3	4	3	4	7	3	6	3
Difficult to say	1	1		1	1	1	1	2	1		1

All that apply. Among all respondents, N=2000

Table 1.4.1 After receiving payments to your bank card, you usually...?(%) DYNAMICS

	2021	2023	2025
Withdraw only some cash immediately, and spend the rest using the card	40	39	36
Withdraw a minimum amount of cash, and mainly use the card	24	23	26
Withdraw all or almost all cash immediately	23	24	21
Do not withdraw cash at all, and only use the card	9	11	15
Do not receive payments to the bank card	2	2	2
Difficult to say	2	1	1
Withdraw only some cash immediately, and spend the rest using the card	40	39	36
Withdraw a minimum amount of cash, and mainly use the card	24	23	26
Withdraw all or almost all cash immediately	23	24	21
Do not withdraw cash at all, and only use the card	9	11	15
Do not receive payments to the bank card	2	2	2

All that apply. Among all respondents.

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

	West	North	Center	South	East	Regional center	Other cities	Villages	18-29	30-45	46-60	61+
Withdraw only some cash immediately, and spend the rest using the card	33	34	39	41	37	34	35	40	26	40	42	32
Withdraw a minimum amount of cash, and mainly use the card	27	25	23	29	25	30	26	21	31	30	21	21
Withdraw all or almost all cash immediately	22	19	23	20	20	16	22	24	16	12	19	39
Do not withdraw cash at all, and only use the card	12	20	15	9	16	17	15	12	24	16	12	8
Do not receive payments to the bank card	4	1			2	2	1	3	2	2	4	
Difficult to say	1	1				1	1		1		1	1

All that apply. Among those who have a bank account, N=1907

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

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Withdraw only some cash immediately, and spend the rest using the card	30	44	35	35	36	36	37	34	34	37	24
Withdraw a minimum amount of cash, and mainly use the card	13	19	30	31	24	27	29	23	17	28	33
Withdraw all or almost all cash immediately	42	26	17	12	22	20	15	17	40	12	12
Do not withdraw cash at all, and only use the card	11	10	16	19	16	14	16	16	7	19	28
Do not receive payments to the bank card	3	1	1	3	2	2	2	10		3	1
Difficult to say	1	1	1		1			1	1		2

All that apply. Among those who have a bank account, N=1907

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	20	19	11	20	18	17	13	20	16	14	13
Half of my funds	10	14	12	10	17	14	12	12	17	15	11	8
An insignificant part	35	35	30	33	23	36	30	29	36	33	32	26
I do not keep my funds in the bank	45	31	39	45	39	32	41	46	26	36	43	52

Among those who have a bank account, N=1907

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	High Income	Men	Women
Most of funds	11	11	17	21	17	14
Half of my funds	10	11	14	13	14	12
An insignificant part	20	33	33	35	33	30
I do not keep my funds in the bank	59	44	37	31	36	43

Among those who have a bank account, N=1907

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	48	62	68	82
I don't trust banks	26	25	26	23
I have high regular expenses (loan repayment, tuition fees, etc.)	14	15	7	7
I prefer other ways of saving money (real estate, securities, foreign currency in cash, antiques, etc.)	12	9	9	3
I don't have a permanent job or regular income	6	6	7	
Difficult to say	4	3	3	

All that apply. Among those who do not keep their own money in the bank, N=759

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

	2021	2023	2025
I don't have savings due to low income	61	64	68
I don't trust banks	25	23	25
I have high regular expenses (loan repayment, tuition fees, etc.)	11	9	10

I prefer other ways of saving money (real estate, securities, foreign currency in cash, antiques, etc.)	12	7	7
I don't have a permanent job or regular income	4	6	4
Difficult to say	1	3	2
I don't have savings due to low income	61	64	68
I don't trust banks	25	23	25
I have high regular expenses (loan repayment, tuition fees, etc.)	11	9	10
I prefer other ways of saving money (real estate, securities, foreign currency in cash, antiques, etc.)	12	7	7
I don't have a permanent job or regular income	4	6	4

All that apply. Among those who do not keep their own money 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	Villages	18-29	30-45	46-60	61+
Fully trust	15	20	17	15	12	14	18	16	19	14	13	20
Rather trust	54	50	56	47	54	56	49	51	60	54	49	47
Rather do not trust	20	16	15	22	20	17	20	19	16	20	21	16
Do not trust at all	8	11	10	12	13	10	11	10	4	10	14	13
Difficult to say	2	4	2	5	2	4	2	3	2	2	3	4

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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Fully trust	17	14	15	17	15	16	15	15	19	14	21
Rather trust	40	53	54	54	50	54	53	45	47	64	69
Rather do not trust	21	19	18	19	21	16	21	21	17	11	4

Do not trust at all	16	12	9	8
Difficult to say	5	2	3	2

11	10
2	4

10	18	12	6	3
2	1	5	4	2

Among all respondents.

Table 1.8.1 In your opinion, 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	Villages	18-29	30-45	46-60	61+
The National Bank of Ukraine	32	27	30	29	32	30	29	31	34	34	31	22
The Ministry of Finance of Ukraine	7	5	7	14	8	7	8	8	13	9	5	5
The Deposit Guarantee Fund	25	26	33	18	25	35	25	16	23	29	25	24
The bank that became insolvent	10	11	10	10	9	7	12	11	14	7	8	12
Difficult to say	26	30	20	29	26	20	26	34	16	21	31	37

Among all respondents, N=2000

Table 1.8.2 In your opinion, 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
The National Bank of Ukraine	25	28	31	34	34	28	32	35	23	30	37
The Ministry of Finance of Ukraine	5	8	7	9	8	8	7	10	6	10	15
The Deposit Guarantee Fund	15	22	27	31	27	25	30	14	22	25	15
The bank that became insolvent	11	11	10	9	8	11	9	9	13	9	16
Difficult to say	44	30	24	17	23	29	22	32	37	27	17

Among all respondents, N=2000

2. AWARENESS OF THE DEPOSIT GUARANTEE SCHEME

Table 2.1.1 Which of the bank accounts listed below are considered a deposit? (%) DYNAMICS

	2023	2025
Term deposit account	35	37
Current account in hryvnia	33	31
Salary card account	26	29
Pension card account	19	20
Current account in foreign currency	16	17
Card account for social benefits	10	10
Difficult to say	17	14

Among all respondents

Table 2.1.2 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	Villages	18-29	30-45	46-60	61+
Term deposit account	35	37	44	38	36	48	35	29	43	44	33	30
Current account in hryvnia	29	25	35	43	31	31	29	32	40	31	31	24
Salary card account	23	21	39	34	35	30	25	30	26	33	34	18
Pension card account	17	18	31	19	19	20	20	20	7	8	19	48
Current account in foreign currency	14	13	24	21	15	18	16	15	20	19	16	13
Card account for social benefits	10	6	16	10	10	10	9	11	9	11	10	9
Difficult to say	20	16	12	7	10	9	19	16	10	11	17	20

All that apply. Among all respondents, N=2000

Table 2.1.3 Which of the bank accounts listed below are considered a deposit? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Term deposit account	24	32	40	46	37	37	42	27	29	36	37

Current account in hryvnia	28	30	29	37
Salary card account	21	27	31	29
Pension card account	32	27	17	13
Current account in foreign currency	12	16	16	22
Card account for social benefits	10	14	9	9
Difficult to say	23	15	14	8

33	29
30	28
18	22
17	16
8	12
12	16

31	35	25	41	37
36	28	14	22	22
11	12	49	13	9
18	13	13	21	17
9	14	10	15	9
12	16	20	9	18

All that apply. Among all respondents, N=2000

Table 2.2.1 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	Villages	18-29	30-45	46-60	61+
Yes, but I know almost nothing	13	15	17	14	12	16	14	12	12	15	15	13
Yes, but I know very little	23	20	22	21	20	25	20	20	21	23	24	18
Yes, and I know enough	8	7	10	6	11	11	9	6	7	10	10	7
Yes, and I dealt with it	2	3	4	2	1	4	2	2	0	3	3	3
No, I have not	51	53	47	57	55	44	53	60	59	49	47	58
I can't say for sure	2	2			1		1	1	1	1	2	1

Among all respondents, N=2000

Table 2.2.2 Have you heard about the Deposit Guarantee Fund before? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Yes, but I know almost nothing	11	16	14	14	14	14	15	14	12	19	12
Yes, but I know very little	15	18	24	25	23	20	24	19	19	13	19
Yes, and I know enough	6	6	8	14	11	7	10	7	7	7	3
Yes, and I dealt with it	2	1	3	4	3	2	3	1	3	1	0
No, I have not	66	57	50	43	47	56	48	59	58	59	64
I can't say for sure	1	2	1	0	2	1	1	0	2	1	2

Among all respondents, N=2000

Table 2.3.1 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	Villages	18-29	30-45	46-60	61+
Fully trust	7	9	7	3	10	8	8	7	10	7	8	6
Rather trust	49	35	39	36	40	43	41	38	50	41	38	38
Rather do not trust	22	23	26	27	24	21	26	24	19	30	22	20
Do not trust at all	12	11	9	9	17	11	9	16	8	10	15	13
Difficult to say	11	22	18	24	9	16	16	16	14	11	17	23

Among those who have heard of the Fund before, N=934

Table 2.3.2 How much do you trust the Deposit Guarantee Fund? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Fully trust	11	5	7	8	7	8	8	6	6	10	10
Rather trust	31	36	44	44	42	40	41	34	38	43	62
Rather do not trust	24	27	22	25	23	24	26	21	21	14	9
Do not trust at all	18	14	10	11	13	11	11	26	14	8	3
Difficult to say	15	19	17	12	15	17	14	13	21	26	16
Fully trust	11	5	7	8	7	8	8	6	6	10	10

Among those who have heard of the Fund before, N=934

Table 2.4. 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	Villages	18-29	30-45	46-60	61+
Definitely yes	14	19	17	10	9	15	13	14	17	14	12	15
Rather yes	47	38	47	46	39	46	43	40	56	45	38	38
Rather no	22	21	20	24	30	22	26	23	20	24	27	19
Definitely no	9	12	11	4	15	9	11	13	2	9	14	14
Difficult to say	8	10	6	16	7	9	7	10	5	8	9	14

Among those who have heard of the Fund before, N=934

Table 2.4.2 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Definitely yes	12	14	14	15	13	15	15	7	14	15	18
Rather yes	36	35	45	50	47	40	44	47	35	42	72
Rather no	24	27	23	21	22	24	24	18	23	21	6
Definitely no	18	14	9	9	11	10	9	19	15	7	3
Difficult to say	11	11	9	5	7	11	8	8	12	14	0

Among those who have heard of the Fund before, N=934

Table 2.5.1 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	Villages	18-29	30-45	46-60	61+
Deposits in credit unions and banks	5	4	1	6	6	6	4	3	6	5	4	3
Deposits in all Ukrainian banks	36	32	39	23	36	38	39	25	39	39	31	26
Deposits in all institutions that are entitled to attract funds from individuals	17	19	17	22	19	22	16	17	28	20	17	11

Difficult to say	43	45	43	50	39	34	41	55	27	36	48	60
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Among all respondents, N=2000

Table 2.5.2 Deposits in which financial institutions are guaranteed by the Deposit Guarantee Fund? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Deposits in credit unions and banks	5	4	4	5	4	5	4	6	3	6	8
Deposits in all Ukrainian banks	19	31	37	40	35	32	39	28	25	31	34
Deposits in all institutions that are entitled to attract funds from individuals	12	16	18	24	19	18	21	21	11	13	34
Difficult to say	64	49	41	31	41	45	36	45	62	50	24

Among all respondents, N=2000

Table 2.6.1 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	Villages	18-29	30-45	46-60	61+
UAH 200,000	22	23	25	28	25	30	21	20	29	26	23	20
UAH 400,000	5	3	5	6	4	6	4	3	9	4	4	2
UAH 600,000	2	1	3	2	3	3	2	1	3	3	1	1
Full amount of the deposit	15	17	16	10	18	17	17	13	22	17	12	11
Difficult to say	57	55	52	54	49	44	55	62	36	49	60	66

Among all respondents, N=2000

Table 2.6.2 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
UAH 200,000	16	22	24	32	26	23	28	18	18	18	29
UAH 400,000	2	3	5	7	5	4	4	4	2	9	13
UAH 600,000	1	2	2	3	2	2	2	2	2	1	3
Full amount of the deposit	14	12	16	18	17	14	17	19	10	14	22
Difficult to say	68	61	52	41	50	57	48	57	68	58	32

Among all respondents, N=2000

Table 2.7.1 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	Villages	18-29	30-45	46-60	61+
Bank owners	48	49	60	49	54	52	50	51	55	50	49	53
The National Bank of Ukraine that supervises banks	20	22	18	20	20	23	20	16	23	24	17	15
The Deposit Guarantee Fund	9	8	9	11	10	11	8	8	11	9	9	7
Other	2	1	1	2	3	2	2	3	1	2	3	3
Difficult to say	22	20	12	18	13	12	20	21	10	15	22	23

Among all respondents, N=2000

Table 2.7.2 If clients of a failed bank bear losses, who is most to blame? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Bank owners	48	51	53	51	51	51	51	50	51	45	59

The National Bank of Ukraine that supervises banks	16	18	19	27
The Deposit Guarantee Fund	8	9	9	9
Other	3	2	2	2
Difficult to say	26	19	17	11

21	19
9	9
4	1
16	19

22	20	15	22	19
10	10	7	10	9
2	4	3	0	1
15	16	24	23	12

Among all respondents, N=2000

Table 2.7.3 If clients of a failed bank bear losses, who is most to blame? (%) DYNAMICS

	2021	2023	2025
Bank owners	53	49	53
The National Bank of Ukraine that supervises banks	24	27	22
The Deposit Guarantee Fund	7	9	10
Other	2	2	2
Difficult to say	15	13	13

Among those who have heard of the Fund before

Table 2.8.1 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	Villages	18-29	30-45	46-60	61+
The depositor will receive compensation for the total amount of his/her deposits	40	40	49	35	45	47	40	38	52	48	37	32
The depositor will receive compensation for only one of the deposits	13	15	14	15	15	14	15	13	18	13	12	14
The payout of deposits is not guaranteed at all	17	17	11	22	20	14	17	20	17	17	16	17
Difficult to say	30	28	26	29	21	25	28	30	14	22	35	37

Among all respondents, N=2000

Table 2.8.2 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
The depositor will receive compensation for the total amount of his/her deposits	29	33	47	48	40	43	45	36	32	46	56
The depositor will receive compensation for only one of the deposits	6	14	15	16	17	12	14	12	13	13	14
The payout of deposits is not guaranteed at all	24	20	13	17	17	17	16	23	18	15	15
Difficult to say	41	32	25	19	26	28	24	29	37	25	15

Among all respondents, N=2000

Table 2.9.1 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	Villages	18-29	30-45	46-60	61+
The depositor will receive compensation up to the guaranteed amount only in one bank	18	13	15	22	18	15	20	17	25	18	15	11
The depositor will receive compensation up to the guaranteed amount in each bank	40	42	55	34	42	50	39	37	51	48	38	33
The payout of deposits is not guaranteed at all	16	15	9	17	19	13	15	18	11	15	16	18
Difficult to say	0	0	0	0	0	0	0	0	0	0	0	0
The depositor will receive compensation up to the guaranteed amount only in one bank	26	30	21	27	21	22	26	28	13	19	30	38

Among all respondents, N=2000

Table 2.9.2 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
The depositor will receive compensation up to the guaranteed amount only in one bank	11	16	19	19	18	17	17	19	14	23	25
The depositor will receive compensation up to the guaranteed amount in each bank	31	36	45	50	43	41	46	35	31	45	50
The payout of deposits is not guaranteed at all	20	18	12	16	15	16	14	25	18	13	10
Difficult to say	0	0	0	0	0	0	0	0	0	0	0
The depositor will receive compensation up to the guaranteed amount only in one bank	38	30	24	16	24	26	23	21	37	19	14

Among all respondents, N=2000

Table 2.10.1 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	Villages	18-29	30-45	46-60	61+
No, accrued interest is not reimbursed	31	24	22	34	34	28	32	28	29	29	30	28
Yes, but up to the guaranteed amount	44	44	51	39	46	48	42	43	54	48	41	37
Difficult to say	25	32	27	27	20	24	26	29	17	23	29	35

Among all respondents, N=2000

Table 2.10.2 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
No, accrued interest is not reimbursed	30	33	27	30	31	27	30	30	27	33	24
Yes, but up to the guaranteed amount	34	39	49	49	45	44	47	42	38	43	58
Difficult to say	36	28	24	21	24	28	23	28	35	24	19

Among all respondents, N=2000

Table 2.11.1 What is the ground for the Deposit Guarantee Fund to pay out the guaranteed amount of deposit? (%) DYNAMICS

	2021	2023	2025
Recognition of the bank as insolvent by the National Bank of Ukraine and introduction of the provisional administration	38	45	50
Revocation of the banking license and commencement of the bank liquidation	24	29	32
Bank's refusal to return the deposit at the depositor's request	21	23	21
Bank's refusal to return the deposit after the deposit agreement expires	23	23	21
Difficult to say	25	23	19

All that apply. Among those who have heard of the Fund before

Table 2.11. 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	Villages	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	35	37	46	33	36	44	35	32	49	38	36	28

Revocation of the banking license and commencement of the bank liquidation	25	26	35	21	32
Bank's refusal to return the deposit at the depositor's request	20	14	31	12	24
Bank's refusal to return the deposit after the deposit agreement expires	18	17	29	16	27
Difficult to say	31	29	22	35	24

34	24	23
19	18	22
23	19	22
21	31	34

32	30	25	22
25	23	17	15
24	21	18	22
18	24	34	36

All that apply. Among all respondents, N=2000.

Table 2.11.3 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Recognition of the bank as insolvent by the National Bank of Ukraine and introduction of the provisional administration	24	30	42	44	38	37	43	26	26	34	49
Revocation of the banking license and commencement of the bank liquidation	20	24	27	36	28	27	30	22	22	26	38
Bank's refusal to return the deposit at the depositor's request	14	19	20	24	19	20	21	20	15	26	22
Bank's refusal to return the deposit after the deposit agreement expires	24	23	19	20	20	22	20	19	24	16	28
Difficult to say	43	31	26	22	28	29	24	34	39	26	18

All that apply. Among all respondents, N=2000.

Table 2.12.1 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	Villages	18-29	30-45	46-60	61+
On the following day after the commencement of the bank resolution procedure by the Fund	7	8	4	5	11	6	9	7	8	6	7	8
No later than in 7 business days after the commencement of the resolution procedure by the Fund	24	21	27	21	18	19	22	25	30	23	21	17
No later than in 20 business days after the commencement of the resolution procedure by the Fund	31	29	28	26	36	37	29	25	37	37	25	22
Difficult to say / I don't know	38	43	40	48	35	38	40	43	26	34	46	52

Among all respondents, N=2000 .

Table 2.12.2 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
On the following day after the commencement of the bank resolution procedure by the Fund	9	7	6	9	7	8	8	7	8	6	9
No later than in 7 business days after the commencement of the resolution procedure by the Fund	19	22	23	24	21	23	23	29	17	25	30
No later than in 20 business days after the commencement of the resolution procedure by the Fund	23	24	32	38	32	29	33	33	21	33	35
Difficult to say / I don't know	49	47	39	30	40	40	37	31	55	36	26

Among all respondents, N=2000

Table 2.12.3 When does the Deposit Guarantee Fund start paying out the guaranteed amounts to insolvent bank depositors? (%) DYNAMICS

	2021	2023	2025
On the following day after the commencement of the bank resolution procedure by the Fund	7	10	7
No later than in 7 business days after the commencement of the resolution procedure by the Fund	17	23	21
No later than in 20 business days after the commencement of the resolution procedure by the Fund	33	30	35
Difficult to say / I don't know	44	36	36

Among those who have heard of the Fund before

Table 2.13.1 How can a depositor obtain the compensation guaranteed to insolvent bank depositors? (%) DYNAMICS

	2023	2025
At branches or through online banking of the banks designated by the Deposit Guarantee Fund	28	28
Through "Diya" application	32	27
At the Cash Desk of the Deposit Guarantee Fund	27	27
At the branch of the insolvent bank	16	15
Difficult to say/I don't know	26	30

Among those who have heard of the Fund before

Table 2.13.2 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	Villages	18-29	30-45	46-60	61+
At branches or through online banking of the banks designated by the Deposit Guarantee Fund	32	23	32	20	29	34	25	25	35	34	26	17
Through "Diya" application	24	26	32	25	32	28	26	27	40	30	25	16
At the Cash Desk of the Deposit Guarantee Fund	25	22	32	24	32	28	26	26	29	24	27	27

At the branch of the insolvent bank	18	12	18	13	14
Difficult to say/I don't know	30	35	27	37	25

14	16	16
29	30	32

18	15	13	16
17	25	34	44

All that apply. Among all respondents, N=2000

Table 2.13.3 How can a depositor obtain the compensation guaranteed to insolvent bank depositors? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
At branches or through online banking of the banks designated by the Deposit Guarantee Fund	18	23	29	36	27	29	32	29	15	37	32
Through "Diya" application	19	27	27	33	26	28	29	30	17	32	49
At the Cash Desk of the Deposit Guarantee Fund	26	26	27	28	24	29	27	27	27	23	24
At the branch of the insolvent bank	14	16	16	14	13	17	14	10	15	28	17
Difficult to say/I don't know	43	34	29	22	32	29	27	23	46	29	12

All that apply. Among all respondents, N=2000

Table 2.14.1 What is the eligibility period for a depositor to receive the guaranteed payout from the Fund? (%) DYNAMICS

	2021	2023	2025
30 days	26	32	25
The eligibility period for guaranteed payouts is unlimited	7	8	11
Three years from the beginning of the bank liquidation procedure	9	8	9
Until the Fund submits information to the state register about termination of the bank as a legal entity	8	6	6
Before the approval of the bank's liquidation balance sheet	11	18	17
Difficult to say/I don't know	40	29	32

Among those who have heard of the Fund before

Table 2.14.2 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	Villages	18-29	30-45	46-60	61+
30 days	26	27	30	32	29	25	31	30	28	29	28	28
The eligibility period for guaranteed payouts is unlimited	19	14	15	16	18	19	17	14	17	19	16	15
Three years from the beginning of the bank liquidation procedure	9	8	10	6	10	11	6	8	14	10	7	5
Until the Fund submits information to the state register about termination of the bank as a legal entity	7	6	8	5	8	7	8	6	12	8	6	4
Before the approval of the bank's liquidation balance sheet	5	6	4	3	4	5	5	3	7	4	5	3
Difficult to say/I don't know	33	39	33	37	31	32	32	39	23	30	38	45

All that apply. Among all respondents, N=2000.

Table 2.14.3 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
30 days	28	31	29	25	27	29	27	39	27	32	28
The eligibility period for guaranteed payouts is unlimited	17	17	15	20	16	17	18	15	14	14	16
Three years from the beginning of the bank liquidation procedure	4	7	9	13	8	9	10	9	5	10	9
Until the Fund submits information to the state register about termination of the bank as a legal entity	6	5	8	8	7	7	8	5	4	6	18
Before the approval of the bank's liquidation balance sheet	2	4	5	7	5	4	5	3	4	3	7

Difficult to say/I don't know	43	37	34	27	36	33	32	29	46	33	21
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All that apply. Among all respondents, N=2000.

Table 2.15. 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	Villages	18-29	30-45	46-60	61+
Deposits in hryvnia	84	80	87	81	83	86	83	79	86	87	79	78
Card accounts	77	72	83	71	81	81	75	75	82	82	75	69
Current accounts	71	66	79	66	79	76	72	68	79	77	68	64
Accounts of private entrepreneurs	68	61	70	58	68	68	68	61	74	72	62	54
Deposits of legal entities (enterprises, organizations, institutions)	63	60	67	58	64	64	64	60	71	71	56	53
Deposits in foreign currency	61	51	60	50	61	61	57	55	69	65	51	45
Deposits opened through online banking or mobile applications	53	52	58	43	59	58	56	48	67	63	51	34
Bank metals deposits	45	39	49	33	51	45	46	41	47	50	44	34
Cryptocurrency and electronic money (funds in electronic wallets)	30	21	23	21	32	22	30	27	34	28	25	19

Percentage of answers "yes". Among all respondents, N=2000

Table 2.15.2 What types of deposits and accounts are guaranteed by the Deposit Guarantee Fund? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Deposits in hryvnia	75	81	84	87	82	84	85	80	77	85	87
Card accounts	71	72	80	80	75	78	78	81	68	85	90
Current accounts	62	67	76	76	71	73	75	72	62	78	83
Accounts of private entrepreneurs	56	58	69	72	65	66	69	64	52	72	78

Deposits of legal entities (enterprises, organizations, institutions)	54	56	66	68
Deposits in foreign currency	49	49	61	63
Deposits opened through online banking or mobile applications	38	43	58	65
Bank metals deposits	36	39	48	47
Cryptocurrency and electronic money (funds in electronic wallets)	24	23	27	30

61	64
57	58
55	53
44	45
23	29

66	61	52	66	77
61	58	45	59	71
58	58	36	61	68
48	45	35	41	45
26	31	20	30	44

Percentage of answers "yes". Among all respondents, N=2000

Table 2.16.1 In your opinion, in what currency is the guaranteed amount of foreign currency deposits paid out? (%) DYNAMICS

	2021	2023	2025
In the currency of the deposit	35	32	28
In the national currency at the exchange rate effective on the date of placing the deposit	30	24	24
In the national currency at the exchange rate effective on the date of deposit payout	12	13	14
In the national currency at the exchange rate effective on the date when the bank was declared insolvent	12	21	22
Difficult to say/I don't know	11	10	12

All that apply. Among those who have heard of the Fund before

Table 2.16.2 In your opinion, 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	34	31	31	27	34	30	32	35	39	33	30	27
In the national currency at the exchange rate effective on the date of placing the deposit	20	18	16	32	28	24	23	19	21	25	21	19

In the national currency at the exchange rate effective on the date of deposit payout	15	18	30	15	16
In the national currency at the exchange rate effective on the date when the bank was declared insolvent	12	12	10	10	12
Difficult to say/I don't know	18	21	12	16	11

20	19	15
11	11	12
14	16	19

19	18	18	17
12	13	11	9
8	10	20	28

All that apply. Among all respondents, N=2000.

Table 2.16.3 In your opinion, in what currency is the guaranteed amount of foreign currency deposits paid out? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
In the currency of the deposit	31	29	34	33	32	32	31	31	30	40	42
In the national currency at the exchange rate effective on the date of placing the deposit	18	21	21	26	22	22	24	20	18	20	20
In the national currency at the exchange rate effective on the date of deposit payout	16	18	18	21	19	18	18	14	17	24	21
In the national currency at the exchange rate effective on the date when the bank was declared insolvent	6	9	14	12	12	11	13	13	8	9	9
Difficult to say/I don't know	29	22	13	9	16	17	13	22	27	7	7

All that apply. 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	Villages	18-29	30-45	46-60	61+
No, he/she cannot in any case	34	36	31	26	41	37	35	31	31	36	35	35
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	20	17	27	31	20	25	19	21	23	25	20	17
Yes, if he/she applies to the Deposit Guarantee Fund	25	25	23	25	22	22	25	26	32	25	21	20
Difficult to say	21	22	19	18	17	17	20	22	14	14	24	28

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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
No, he/she cannot in any case	33	34	35	35	37	32	35	34	34	33	22
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	19	22	23	22	22	22	22	18	18	28	33
Yes, if he/she applies to the Deposit Guarantee Fund	18	20	26	29	21	26	26	25	18	18	32
Difficult to say	30	24	17	14	20	20	17	23	29	20	13

Among all respondents, N=2000

Table 2.18.1 Who is to compensate the losses of bank clients whose deposits are not guaranteed? (%) DYNAMICS

	2021	2023	2025
Bank owners	31	36	33
The National Bank of Ukraine that supervises banks	28	32	23
The Deposit Guarantee Fund	22	24	19
The state	11	16	14
None of the above	5	8	18
Difficult to say/I don't know	16	10	11

Among those who have heard of the Fund before

Table 2.18.2 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	Villages	18-29	30-45	46-60	61+
Bank owners	39	28	38	42	34	33	36	38	32	40	33	35
The National Bank of Ukraine that supervises banks	24	21	26	31	21	25	22	24	29	23	23	21
The Deposit Guarantee Fund	15	13	19	16	16	18	14	14	21	17	12	13
The state	12	14	14	14	20	15	13	15	17	12	13	18
None of the above	13	18	15	8	17	17	15	11	15	14	14	15
Difficult to say/I don't know	15	17	14	11	11	13	15	14	13	12	16	15

All that apply. Among all respondents, N=2000.

Table 2.18.3 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Bank owners	38	37	36	33	35	36	36	34	35	41	29
The National Bank of Ukraine that supervises banks	21	21	24	28	25	22	24	23	20	27	36

The Deposit Guarantee Fund	10	14	16	19
The state	16	17	13	12
None of the above	10	14	15	16
Difficult to say/I don't know	21	14	14	10

14	16
14	15
14	15
13	14

16	13	11	12	28
13	12	18	15	20
15	10	15	17	12
13	18	16	12	8

All that apply. Among all respondents, N=2000.

Table 2.19.1 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	Villages	18-29	30-45	46-60	61+
The National Bank of Ukraine	60	54	61	61	62	61	61	56	64	60	59	55
The Deposit Guarantee Fund	17	20	23	18	19	21	19	18	24	21	16	17
Other (please specify)	1	0	0	0	1	0	1	0	0	1	1	0
Difficult to say / I don't know	23	25	15	22	18	18	20	25	12	18	24	28

Among all respondents, N=2000

Table 2.19.2 Which authority performs the liquidation procedure and sells the bank's assets? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
The National Bank of Ukraine	49	60	60	64	61	58	63	58	53	54	50
The Deposit Guarantee Fund	18	17	20	22	19	20	19	18	17	22	38
Other (please specify)	0	0	0	1	0	1	1	1	0	1	0
Difficult to say / I don't know	33	23	20	13	20	22	18	23	30	23	12

Among all respondents, N=2000

Table 2.20.1 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	Villages	18-29	30-45	46-60	61+
Yes	59	54	61	54	54	55	55	59	53	58	58	56

No	26	26	29	36	37
Difficult to say / I don't know	15	20	11	10	9

32	31	27
13	14	14

37	32	26	26
10	10	16	18

Among all respondents, N=2000

Table 2.20.2 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Yes	53	55	58	58	54	59	57	50	56	58	52
No	25	32	28	34	33	27	30	38	25	32	39
Difficult to say / I don't know	21	13	14	8	13	14	13	12	19	10	9

Among all respondents, N=2000

Table 2.21.1 Which of the following situations did you or your relatives face over the last two years? (%) DYNAMICS

	2023	2025
A bank promised a certain interest rate on the deposit but paid a lower one	4	3
A bank was liquidated, and only the guaranteed amount was paid out	2	2
A bank was liquidated, but the funds were not paid out	3	1
A bank was liquidated, but the deposit or other funds were paid out	3	1
A bank does not pay out the deposit and requires an extension of the agreement	1	1
We have not faced such situations.	87	90
Difficult to say	3	3

All that apply. Among all respondents

3. ACCOUNT OPENING

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

	2021	2023	2025
Bank's reliability/stability	46	56	55
Personal experience	25	31	31
Available ATMs and branch network	22	27	29
Deposit interest rate	23	37	28
Available deposit guarantee	19	33	28
Reviews from relatives, friends, and network	32	30	28
Available mobile banking application	19	25	24
Recommendations of employers	14	14	14
Advertising	3	3	3
Other	-	-	1
Difficult to say	9	7	7

All that apply. 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	Villages	18-29	30-45	46-60	61+
Bank's reliability/stability	53	44	65	65	53	64	52	45	61	60	51	44
Personal experience	30	23	34	43	28	34	27	28	36	37	24	21
Available ATMs and branch network	22	24	37	31	34	31	28	25	34	33	23	23
Deposit interest rate	29	27	28	23	32	31	30	23	34	33	25	20
Available deposit guarantee	28	21	38	23	30	34	26	23	36	31	26	20
Reviews from relatives, friends, and network	27	27	29	31	27	30	24	28	35	27	21	31
Available mobile banking application	21	18	26	25	30	30	22	17	40	29	17	10

Recommendations of employers	14	10	15	14	16
Advertising	2	2	5	6	3
Other	1	1		1	
Difficult to say	10	13	5	3	5

13	12	15
3	4	3
1		1
6	10	9

18	13	14	10
4	4	3	3
		1	1
5	5	9	13

All that apply. 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Bank's reliability/stability	38	46	60	60	53	55	58	49	44	53	60
Personal experience	25	25	30	38	30	29	34	24	20	38	30
Available ATMs and branch network	25	27	27	33	27	29	31	25	21	27	32
Deposit interest rate	23	25	28	34	28	28	31	21	22	25	42
Available deposit guarantee	17	25	28	37	27	28	31	21	21	31	32
Reviews from relatives, friends, and network	25	32	26	29	26	29	27	29	28	27	37
Available mobile banking application	14	18	23	35	24	23	28	20	11	23	36
Recommendations of employers	8	16	14	14	13	14	15	12	11	11	20
Advertising	5	2	2	6	4	3	3	4	3	1	4
Other		1	1		1			1	2		
Difficult to say	17	9	7	4	8	8	6	9	13	6	7

All that apply. Among all respondents, N=2000

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	Villa ges	18-29	30-45	46-60	61+
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Review very carefully	38	31	41	34	45
Rather carefully than not	30	30	28	30	24
Rather not carefully	15	16	19	16	21
Do not review at all	13	17	11	16	8
Difficult to say	3	6	1	4	2

37	40	37
30	27	29
18	16	17
13	12	14
3	4	3

37	40	40	32
34	33	26	22
17	17	17	17
10	9	13	22
1	2	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	High Income
Review very carefully	33	37	37	42
Rather carefully than not	17	25	32	32
Rather not carefully	19	18	18	14
Do not review at all	23	14	11	10
Difficult to say	8	5	2	1

Men	Women
36	40
29	28
17	17
14	12
4	3

Working	Unemployed	Pensioner	Homemaker	Student
39	40	32	44	49
32	23	22	29	29
17	19	17	14	13
10	16	22	11	8
2	3	7	2	1

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
Yes	66	60	66	60	63
No	30	37	33	37	35
Difficult to say/I don't know	4	3	2	4	2

Regional center	Other cities	Villages
67	62	60
30	34	37
2	4	4

18-29	30-45	46-60	61+
79	72	58	43
19	26	37	52
2	2	5	5

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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Yes	45	54	68	73	62	64	69	62	42	71	82
No	49	42	29	26	33	34	28	32	52	28	17
Difficult to say/I don't know	5	4	3	2	4	2	2	6	6	1	1

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	37	33	42	37	31	34	37	36	41	39	36	28
No	58	61	55	60	66	62	58	60	55	59	60	67
Difficult to say/I don't know	5	5	3	3	3	4	5	4	5	3	4	6

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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Yes	29	31	39	39	36	35	38	32	29	34	44
No	66	64	57	58	60	60	59	65	64	64	51
Difficult to say/I don't know	5	5	4	3	3	5	4	3	7	2	5

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	28	28	23	29	25	30	27	24	46	36	21	7
No	69	70	76	70	75	68	71	75	53	63	77	91
Difficult to say/I don't know	3	2	1	1	0	1	3	1	1	1	2	2

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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Yes	19	19	28	38	31	24	34	22	8	29	39
No	79	80	71	61	68	75	65	76	89	70	61
Difficult to say/I don't know	2	2	1	1	2	2	1	1	2	1	0

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	Villages	18-29	30-45	46-60	61+
Yes	24	22	23	18	20	22	23	22	35	25	20	10
No	72	73	77	79	78	75	73	76	62	72	76	86
Difficult to say/I don't know	4	5	1	3	2	3	4	2	3	2	5	4

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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Yes	18	16	23	29	25	19	26	19	11	19	38
No	78	81	74	68	72	77	71	77	84	79	59
Difficult to say/I don't know	4	3	3	3	3	3	3	4	5	2	3

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	2025
To court	51	54	56
To the National Bank of Ukraine	23	35	31
To the Deposit Guarantee Fund	15	24	21
To the Ministry of Finance of Ukraine	7	12	10
Other	2	1	2
Difficult to say/I don't know	20	11	12

All that apply. 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	Villages	18-29	30-45	46-60	61+
To court	53	47	61	58	62	58	51	56	53	63	54	49
To the National Bank of Ukraine	28	25	31	38	35	34	31	26	36	28	28	32
To the Deposit Guarantee Fund	19	17	27	21	23	28	18	16	23	26	18	16
To the Ministry of Finance of Ukraine	8	7	7	19	13	10	11	9	16	10	7	8
Other	2	3	2		1	2	2	2	1	2	2	2

Difficult to say/I don't know	15	17	7	10	9	11	15	12	8	7	17	18
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All that apply. Among all respondents, N=2000.

Table 3.7.3 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 income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
To court	46	54	57	59	56	55	58	51	51	55	57
To the National Bank of Ukraine	28	30	31	31	29	32	29	35	30	34	37
To the Deposit Guarantee Fund	13	17	22	27	20	21	23	16	16	15	28
To the Ministry of Finance of Ukraine	8	11	11	8	9	10	10	11	7	11	17
Other	5	2	1	1	2	2	2	2	3	1	1
Difficult to say/I don't know	23	14	12	7	13	12	11	10	19	13	7

All that apply. Among all respondents, N=2000.

Table 3.8.1 Currently, there are companies on the market that do not have branches in Ukraine, but offer financial services to consumers only online. Are funds in such companies guaranteed by the Deposit Guarantee Fund? 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, in all	7	13	6	10	9	7	12	7	14	12	6	4
Only if you have a banking license in Ukraine and information about participation in the deposit guarantee system	57	52	66	50	67	63	56	55	66	62	57	48
Difficult to answer	36	36	29	40	24	30	32	38	20	26	38	47

All that apply. Among all respondents, N=2000.

Table 3.8.2 Currently, there are companies on the market that do not have branches in Ukraine, but offer financial services to consumers only online. Are funds in such companies guaranteed by the Deposit Guarantee Fund? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Yes, in all	6	7	9	11	10	8	10	10	4	8	18
Only if you have a banking license in Ukraine and information about participation in the deposit guarantee system	44	56	59	68	56	60	60	63	48	64	65
Difficult to answer	49	37	32	21	34	32	30	27	48	28	17

All that apply. 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	Villages	18-29	30-45	46-60	61+
Very interested	5	5	7	6	8	6	8	5	7	6	5	6
Rather interested	33	30	31	24	31	34	31	27	35	36	30	20
Rather not interested	32	31	36	43	35	37	32	34	40	36	35	27
Not interested at all	26	32	25	25	26	23	26	32	17	21	28	43
Difficult to say	4	2	0	0	1	1	3	2	1	1	2	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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Very interested	5	5	6	7	6	6	6	5	5	4	7
Rather interested	21	24	34	37	33	29	34	27	21	34	33
Rather not interested	22	38	35	37	33	36	36	39	26	38	41
Not interested at all	49	30	24	18	27	28	22	29	44	23	18
Difficult to say	3	2	2	1	2	2	2	0	3	1	1

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	2025
Information directly from banks	21	26	33
Internet	27	28	21
Friends and family	11	9	13
Social media	5	7	8
Television	15	10	5
Newspapers and magazines	2		1
Radio	1		
Other		1	2
None	14	15	14
Difficult to say	5	3	3

All that apply. 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+
Information directly from banks	34	30	39	23	38	35	34	32	30	34	35	34
Internet	21	23	14	24	20	20	23	19	28	26	19	11
Friends and family	12	13	17	13	12	14	10	14	12	14	11	15
Social media	10	7	7	9	6	7	8	8	12	7	8	4
Television	5	7	2	5	3	3	5	5	2	2	6	8
Newspapers and magazines	1	1	1	1		1	1	1	1	1	1	1
Radio					1		1			1		1
Other	2	3		3	1	2	2	2	2	1	3	1
None	11	12	17	20	16	15	12	16	11	12	14	21
Difficult to say	4	4	2	1	2	3	3	3	2	2	3	5

All that apply. 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Information directly from banks	29	33	35	35	28	38	34	31	33	29	33
Internet	10	18	23	26	24	18	24	16	11	10	18
Friends and family	16	14	12	11	13	13	12	11	15	16	14
Social media	6	6	10	7	8	7	8	9	4	6	6
Television	7	8	4	2	4	5	3	6	9	7	8
Newspapers and magazines	1	1	1	1	1	1	1	2	1	1	1
Radio	1		1					1		1	
Other		1	1	3	2	1	2	7	1		1

None	26	15	11	13
Difficult to say	4	4	3	2

15	14
3	3

12	16	22	26	15
3	2	4	4	4

All that apply. 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	Villages	18-29	30-45	46-60	61+
Yes, and I do not need more	18	18	20	17	21	17	20	19	25	19	18	14
Yes, but I need more	18	15	19	16	18	19	18	15	19	20	16	13
No, but I do not need more	36	40	40	37	37	40	35	38	35	35	39	43
No, I would like to know more	22	22	18	27	21	19	23	23	18	22	21	25
Difficult to say / I don't know	6	5	3	3	4	4	5	5	3	4	5	6

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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Yes, and I do not need more	15	17	19	21	19	18	19	23	15	26	24
Yes, but I need more	10	14	19	22	17	18	20	13	12	13	21
No, but I do not need more	39	38	36	40	38	38	36	37	43	38	29
No, I would like to know more	29	23	22	16	21	22	21	24	24	19	21
Difficult to say / I don't know	8	7	3	2	4	5	4	3	6	3	4

Among all respondents, N=2000

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

	2021	2023	2025
From the bank where the account is opened	51	57	56
From friends and family	13	16	15

From the Deposit Guarantee Fund's accounts in social media	12	10	8
From mass media	8	10	7
From the Deposit Guarantee Fund's website	5	8	7
Through the hotline of the Deposit Guarantee Fund	4	6	6
At free lectures or trainings		2	1
Other			2
I am not receiving such information		1	
Difficult to say	22	16	19

All that apply. 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	Villages	18-29	30-45	46-60	61+
From the bank where the account is opened	55	54	66	51	57	59	55	54	60	58	54	52
From friends and family	14	14	17	14	14	15	13	15	16	13	12	19
From the Deposit Guarantee Fund's accounts in social media	10	5	7	9	7	8	7	8	10	10	7	4
From mass media	7	8	8	8	6	9	7	6	11	9	6	4
From the Deposit Guarantee Fund's website	8	5	7	5	8	9	7	5	9	8	7	4
Through the hotline of the Deposit Guarantee Fund	6	3	6	7	8	6	7	5	9	7	6	3
At free lectures or trainings	1	1	1	1	1	1	1	1	3	1		
Other	3	1	1		1	3	1	1	1	2	2	1
I am not receiving such information	19	21	9	29	20	16	20	22	14	17	21	25

All that apply. 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
From the bank where the account is opened	46	52	60	58	51	60	58	50	50	60	63
From friends and family	16	18	13	14	15	14	13	14	18	9	24
From the Deposit Guarantee Fund's accounts in social media	7	6	8	11	9	7	9	8	3	8	13
From mass media	3	7	7	11	10	5	9	6	4	6	12
From the Deposit Guarantee Fund's website	6	4	7	10	7	7	9	5	4	5	8
Through the hotline of the Deposit Guarantee Fund	6	4	6	7	7	5	6	11	4	5	10
At free lectures or trainings		1	1	2	1	1	1	2			3
Other	1	2	2	1	2	1	1	1	1	4	
I am not receiving such information	27	23	17	16	21	19	17	21	26	16	15

All that apply. 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	Villages	18-29	30-45	46-60	61+
Yes, and I do not need more	46	52	36	54	41	50	41	43	48	48	43	39
There is some information, but I need more	26	16	31	29	26	21	28	28	31	25	22	23
No, but I do not need more	4	8	11	8	10	7	11	4	3	6	12	10
No, I would like to know more	9	8	12	5	8	7	5	15	4	11	10	7
Difficult to say	15	15	9	5	15	15	14	9	14	11	12	21

Among those who receive information from the Foundation's resources, N=340

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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Yes, and I do not need more	45	49	43	47	43	48	46	52	39	48	52
There is some information, but I need more	27	30	22	27	28	23	24	19	30	26	34
No, but I do not need more	4	6	7	10	7	7	7	5	11	4	9
No, I would like to know more	14	6	11	4	8	9	8	13	11	14	0
Difficult to say	10	10	16	11	13	13	15	10	9	8	5

Among those who receive information from the Foundation's resources, N=340

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

	West	North	Center	South	East	Regional center	Other cities	Villages	18-29	30-45	46-60	61+
Definitely accessible and easy to find	28	37	29	44	32	37	32	27	41	20	40	34
Rather accessible	44	37	37	43	43	44	37	42	44	49	32	36
Rather inaccessible	7	4	7	6	8	2	10	8	4	5	7	13
Definitely inaccessible and not easy to find	3	3	5	0	2	2	4	3	1	2	4	5
Difficult to say	18	19	23	7	15	15	17	20	10	24	17	12

All that apply. Among those who receive information from the Foundation's resources, N=340

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

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student

Definitely accessible and easy to find	38	33	31	32
Rather accessible	30	38	43	45
Rather inaccessible	17	6	5	5
Definitely inaccessible and not easy to find	0	9	3	1
Difficult to say	16	14	18	18

31	34
44	39
6	6
1	4
17	17

29	45	37	29	45
44	35	34	34	45
6	4	13	0	5
4	0	3	0	0
17	17	13	37	4

Among those who receive information from the Foundation's resources, N=340

Table 4.7.1 What would you like to know more about the deposit guarantee system? (%) DYNAMICS

	2023	2025
Conditions of the bank deposit guarantee	37	35
Payouts to depositors of failed banks	31	30
Settlements with creditors above the guaranteed amount	12	11
Sale of assets of banks under liquidation	8	11
Progress in bank liquidation	10	10
I do not need more information	38	36
Difficult to say	10	7

All that apply. Among all respondents

Table 4.7.2 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	Villages	18-29	30-45	46-60	61+
Conditions of the bank deposit guarantee	40	30	36	29	36	39	35	32	40	38	35	28
Payouts to depositors of failed banks	35	24	35	25	26	33	29	27	37	33	28	20
Settlements with creditors above the guaranteed amount	11	9	14	12	10	13	9	10	15	12	10	7
Sale of assets of banks under liquidation	11	10	10	10	13	13	11	8	14	12	10	7
Progress in bank liquidation	11	7	10	12	12	13	9	8	15	10	9	7
I do not need more information		1		1								1

Difficult to say	31	34	42	46	35
Conditions of the bank deposit guarantee	6	13	4	4	7

35	34	39
6	8	8

27	30	37	50
6	7	8	8

All that apply. Among all respondents, N=2000

Table 4.7.3 What would you like to know more about the deposit guarantee system? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Conditions of the bank deposit guarantee	28	33	38	37	33	37	39	27	25	38	46
Payouts to depositors of failed banks	20	28	31	34	30	29	34	31	17	27	42
Settlements with creditors above the guaranteed amount	6	12	11	12	12	10	12	12	6	11	20
Sale of assets of banks under liquidation	10	10	11	13	13	9	12	13	6	12	17
Progress in bank liquidation	10	9	9	13	11	9	10	12	6	14	20
I do not need more information											
Difficult to say	45	39	35	28	35	37	30	33	53	39	22
Conditions of the bank deposit guarantee	10	9	7	5	7	7	6	10	9	7	6

All that apply. 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	Villa ges	18-29	30-45	46-60	61+
The bank where the account is opened	55	45	60	49	57	54	51	53	50	56	54	50
The Deposit Guarantee Fund's website	15	15	19	15	14	18	14	14	24	18	15	6
Social networks	17	14	13	17	9	16	11	14	26	17	10	6

The hotline of the Deposit Guarantee Fund	12	13	18	16	12
Personal consultations	12	11	13	22	13
Television, radio, and Internet media	11	11	7	11	8
Free lectures or trainings	3	3	1	4	3
None of the above		1	1		
Other	13	13	11	23	14
Difficult to say/I don't know	4	9	2	6	4

14	15	12
16	10	13
11	8	9
3	3	2
		1
13	16	14
5	5	6

16	15	14	10
17	15	11	11
10	11	9	8
4	4	2	2
			1
8	10	14	24
5	4	5	7

All that apply. 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	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
The bank where the account is opened	48	53	54	56	49	56	54	54	50	53	58
The Deposit Guarantee Fund's website	6	10	16	23	17	14	19	9	6	14	26
Social networks	9	11	13	21	15	13	16	15	6	14	31
The hotline of the Deposit Guarantee Fund	9	13	14	17	15	13	15	17	10	9	19
Personal consultations	8	14	14	14	13	14	14	11	11	16	18
Television, radio, and Internet media	8	8	8	14	10	9	11	8	6	15	9
Free lectures or trainings	3	4	2	3	2	3	3	5	2	3	4
None of the above		1			1			1	1		
Other	23	18	13	7	15	13	11	14	24	15	8
Difficult to say/I don't know	6	5	6	3	6	5	5	2	7	2	1

All that apply. 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	2025
The bank where the account is opened	56	54	53
The Deposit Guarantee Fund's website	9	15	15
Social networks	13	16	14
The hotline of the Deposit Guarantee Fund	8	14	14
Personal consultations	9	16	13
Television, radio, and Internet media	11	13	9
Free lectures or trainings	1	2	3
None of the above	7	11	14
Other	1		1
Difficult to say/I don't know	9	6	5

All that apply. Among all respondents

Table 4.9.1 From which sources would it be more convenient for you to learn information about serious changes in the terms of deposit guarantee? Distribution by region, type of settlement, age (%)

	West	North	Center	South	East	Regional center	Other cities	Villages	18-29	30-45	46-60	61+
Bank where the account is opened	61	55	68	60	69	64	61	61	64	64	61	60
Website of the bank where the account is opened	26	25	25	25	22	29	20	24	38	28	21	13
Website of the Deposit Guarantee Fund	11	15	17	13	14	17	12	13	19	16	13	8
Information from social networks	12	12	12	16	11	14	11	12	19	14	9	7
Information from the media	6	8	8	11	6	9	6	6	9	9	6	5
Other		1										1
None of the above	10	10	8	19	10	10	12	10	6	7	12	18
Difficult to say/Don't know	6	10	3	4	2	5	6	6	3	4	7	7

All that apply. Among all respondents, N=2000

Table 4.9.2 From which sources would it be more convenient for you to learn information about serious changes in the terms of deposit guarantee? Distribution by income level, gender, occupation (%)

	Poor	Low income	Middle income	High Income	Men	Women	Working	Unemployed	Pensioner	Homemaker	Student
Bank where the account is opened	60	61	63	64	58	66	63	63	60	69	62
Website of the bank where the account is opened	13	17	26	35	26	23	29	22	12	20	43
Website of the Deposit Guarantee Fund	5	13	15	18	14	14	17	10	7	8	23
Information from social networks	9	12	11	17	14	11	13	14	6	13	23
Information from the media	5	7	6	10	8	7	8	7	5	6	9
Other		1						1			
None of the above	19	12	10	5	12	9	8	9	20	10	6
Difficult to say/Don't know	7	7	5	4	6	5	5	5	7	2	1

All that apply. Among all respondents, N=2000