





3. *Payment transactions can be made by cash, cheque, debit cards, credit cards, bank transfer, internet payment or money transfer via mobile phone. Please indicate the relative importance of each payment transaction in your country today and in a perspective 2006.*

| relative importance today |                          |                          |                          |                          |                          | payment transaction<br>(Please make use of the whole range 1-6) | relative importance in 2006 |                          |                          |                          |                          |                          |
|---------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---|-----------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| low                       |                          |                          |                          |                          | high                     |   | low                         |                          |                          |                          |                          | high                     |
| 1                         | 2                        | 3                        | 4                        | 5                        | 6                        |   | 1                           | 2                        | 3                        | 4                        | 5                        | 6                        |
| <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | a) cash   | <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | b) cheque   | <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | c) debit cards  | <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | d) credit cards   | <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | e) classical bank transfer                                      | <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | f) payment transactions via the internet                        | <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | g) payment transactions via mobile phone                        | <input type="checkbox"/>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

4. *People can save money either in bank deposits and bank securities (e.g. bonds emitted by banks) or in third-party securities (corporate bonds, shares, investment funds). Please indicate which is the actual distribution between these kinds of savings in your country today and in 2006.*

| distribution of savings today                       |                          |                          |                          |                          |                          | perspective 2006                                    |                          |                          |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| bank deposits & securities / third party securities |                          |                          |                          |                          |                          | bank deposits & securities / third party securities |                          |                          |                          |                          |                          |
| 100/0   | 80/20                    | 60/40                    | 40/60                    | 20/80                    | 0/100                    | 100/0   | 80/20                    | 60/40                    | 40/60                    | 20/80                    | 0/100                    |
| <input type="checkbox"/>                            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>                            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

5. *Regarding bank deposits and bank securities, please broadly indicate the distribution between these two bank savings today and in the future (2006).*

| distribution of bank savings today |                          |                          |                          |                          |                          | perspective 2006                |                          |                          |                          |                          |                          |
|------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| bank deposits / bank securities    |                          |                          |                          |                          |                          | bank deposits / bank securities |                          |                          |                          |                          |                          |
| 100/0                              | 80/20                    | 60/40                    | 40/60                    | 20/80                    | 0/100                    | 100/0                           | 80/20                    | 60/40                    | 40/60                    | 20/80                    | 0/100                    |
| <input type="checkbox"/>           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

6. *The debt financing of companies can either be done by bank loans or debt securities. Referring to the total volume (not number) of corporate debt financing by banks please indicate the distribution between these debt financing instruments in your country today and in the future.*

| distribution of debt financing instruments today |                          |                          |                          |                          |                          | perspective 2006         |                          |                          |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| loans / debt securities                          |                          |                          |                          |                          |                          | loans / debt securities  |                          |                          |                          |                          |                          |
| 100/0  | 80/20                    | 60/40                    | 40/60                    | 20/80                    | 0/100                    | 100/0                    | 80/20                    | 60/40                    | 40/60                    | 20/80                    | 0/100                    |
| <input type="checkbox"/>                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

7. *Banks' profit is generated either by any kind of interest (or margin) income or by fee income. Regarding the aggregated profit of all banks in your country please indicate your view about the composition of the banking industry's profit today and in the future. Mind the different scales!*

| composition of profit today  |                          |                          |                          |                          |                          | perspective 2006             |                          |                          |                          |                          |                          |
|------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| interest income / fee income |                          |                          |                          |                          |                          | interest income / fee income |                          |                          |                          |                          |                          |
| 80/20                        | 70/30                    | 60/40                    | 40/60                    | 30/70                    | 20/80                    | 80/20                        | 70/30                    | 60/40                    | 40/60                    | 30/70                    | 20/80                    |
| <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

8. *Research has shown that financial innovations are mostly stimulated by changes in regulation and innovations in technology. Please indicate your opinion about the relationship to which both of these two driving forces contribute to the cause of financial innovations.*

| changes in regulation / innovations in technology |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 100/0   | 90/10                    | 80/20                    | 70/30                    | 60/40                    | 50/50                    | 40/60                    | 30/70                    | 20/80                    | 10/90                    | 0/100                    |
| <input type="checkbox"/>                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



9. Regarding financial regulations, please broadly indicate whether you experienced few or too many changes in financial regulations in recent years and what you expect for the future (2006).

| changes in financial regulations |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          | changes in financial regulations in 2006 |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|----------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| no                               | few                      |                          |                          |                          |                          |                          |                          |                          |                          | too many                 | no                                       | few                      |                          |                          |                          |                          |                          |                          |                          |                          | too many                 |
| 0                                | 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       | 0  | 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       |
| <input type="checkbox"/>         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

10. Please broadly indicate your personal attitude towards how strictly regulated the banking market of your country is today and how strictly it might be regulated in the future (2006).

| degree of financial regulation today |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          | future degree of financial regulation (2006) |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|--------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| no                                   | little                   |                          |                          |                          |                          |                          |                          |                          |                          | too high                 | no   | little                   |                          |                          |                          |                          |                          |                          |                          |                          | too high                 |
| 0                                    | 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       | 0  | 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       |
| <input type="checkbox"/>             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

11. Regarding technological changes banking industry, please broadly indicate whether you have experienced few or too many changes in bank technology in your country in recent years and express your opinion about the tendency for the future (2006).

| frequency of changes in bank technology |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          | frequency of changes in bank technology (2006) |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| no                                      | few                      |                          |                          |                          |                          |                          |                          |                          |                          | too many                 | no   | few                      |                          |                          |                          |                          |                          |                          |                          |                          | too many                 |
| 0                                       | 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       | 0  | 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       |
| <input type="checkbox"/>                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

12. Please broadly indicate your personal attitude towards how radical the changes in bank technology have been so far and how radical they might occur in the future (2006).

| intensity of changes in bank technology |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          | future intensity of changes in bank technology |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| no                                      | low                      |                          |                          |                          |                          |                          |                          |                          |                          | too radical              | no   | low                      |                          |                          |                          |                          |                          |                          |                          |                          | too radical              |
| 0                                       | 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       | 0  | 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       |
| <input type="checkbox"/>                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

13. People in different regions share different cultural values. These cultural values differ for example in attitudes towards **authority** (collectivism ↔ individualism), **time** (long term ↔ short term orientation) and **risk** (risk averse ↔ risk loving). These differences may also influence the way in which people save money (save bank deposits, cash ↔ risky shares, “equity culture”) or companies are financed (e.g. bank financing ↔ equity/debt markets). Regarding the cultural values of the people of your country, please indicate to what extend these cultural factors may have any influential effect on the following business segments.

| business segments                                      | possible influence of culture on banking |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|--|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
|  | strong                                   | 6                        | 5                        | 4                        | 3                        | 2                        | small                    | 1                        | 0                        | none                     |
| a) the way people save money                           | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b) the way companies are financed                      | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c) the way people do banking (branch, phone, internet) | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d) the degree of financial innovation                  | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

14. Customers can do their banking activities always with the same bank or switching frequently between different institutions. Please indicate the average customer loyalty in the banking market of your country today and possible trends in the future.

| customer loyalty today   |                          |                          |                          |                          |                          | average customer loyalty | customer loyalty in 2006                   |                          |                          |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| low                      | 1                        | 2                        | 3                        | 4                        | 5                        |                          | high                                       | low                      | 1                        | 2                        | 3                        | 4                        | 5                        | high                     |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | a) private customers up to 40 years of age | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | b) private customers above 40 years of age | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | c) corporate customers (wholesale banking) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



15. Please broadly indicate the percentage of online-banking customers among all bank customers in your country for private and corporate customers today and in the future. Mind the different scales!

Table with 3 main columns: customers, online-banking customers today in %, and perspective 2006 (in %). Rows include private and corporate customers with percentage scales from 0 to 100.

16. Please indicate to what extent the following trends are true among all banks in your country today and how this situation might change in the future (2006).

Table with 3 main columns: true today for, trends in banking, and true in 2006 for. Rows list trends like specialization & outsourcing, data mining techniques, challenge by non-banks, etc.

17. Please broadly indicate whether the following services are offered by none, some, many or all banks in your country today and how this might change in the future (2006).

Table with 3 main columns: offered today by, bank services, and offered in 2006 by. Rows list services like trust centres for digital signatures, electronic bill presentment, etc.

Please name your country here: \_\_\_\_\_

Thank you very much indeed for your valuable co-operation.

To receive the results of this survey free of charge please fill in your fax number below.

FAX No.: \_\_\_\_\_