

# EBRD BANKING ENVIRONMENT AND PERFORMANCE SURVEY

## MAIN QUESTIONNAIRE

**READ:** This study is being conducted in 32 countries in Eastern Europe; Central Asia; and southern and eastern Mediterranean by the European Bank for Reconstruction and Development. The goal is to better understand conditions for banking activities in your country and to compare these conditions with other countries that have been assessed through the same survey. This research will be used to help advise governments on ways to change policies and practices that impose undue constraints on banks and to develop new projects and programmes that strengthen support for banks. Your answers should reflect only your perception and experience of banking in your country.

**READ:** I would like to assure you, that the information obtained here will be treated strictly anonymously and confidentially. Your name will not be used in any document based on this survey. No Governmental organisation will be informed of any individual bank's responses or participation in this survey. For public dissemination of the survey results, the data will be aggregated so individual bank responses cannot be identified.

**Q1 Standard Info to be completed prior to the interview or after**

Respondent's Name .....	
Bank Name .....	
Bank ID .....	
Date .....	
Start Time .....	
End Time.....	
Interviewer Name .....	

**Q2 Job title of respondent**

Chairman of the board.....	<input type="radio"/>
President .....	<input type="radio"/>
Chief Executive Officer/Managing Director.....	<input type="radio"/>
Chief Operating Officer.....	<input type="radio"/>
Vice President .....	<input type="radio"/>
Deputy CEO/Deputy Managing Director.....	<input type="radio"/>
Other.....	<input type="radio"/>
Enter Other	<input style="width: 100%; height: 20px;" type="text"/>

# Section 1: Credit application and approval

**SME: an enterprise with between 10 and 250 employees**

**Q3 Do you provide credit/loans to Small and Medium Enterprises?**

- Yes .....  Go to Q4  
 No .....  Go to Q7

**Q4 For first time SME Customers: How many hierarchical layers are involved in making a lending decision? By hierarchical layer we mean an organizational hurdle that needs to be crossed in order to get a loan approved. That is, in each decision-making layer there is at least one person that can veto a loan application.**

Q4a Min number of layers .....

Q4b Typical number of layers .....

Q4c Max number of layers .....

**Q5 Where are SME Customers' applications typically (highest number of loans) finally approved?**

- Headquarters (foreign) .....
- Headquarters (domestic) .....
- Regional Office/Branch .....
- Local Office/Branch .....
- Don't Know .....

**Q6 Please score the importance (frequency of use) of each lending technique for SME customers?**

		Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important	Don't know
Q6a	Relationship (knowledge of the client)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q6b	Fundamental/cash flow analysis (financial information)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q6c	Collateral (personal assets pledged by entrepreneur)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q6d	Collateral (business assets)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Large Enterprise: an enterprise with more than 250 employees**

**Q7 Do you provide credit/loans to Large Enterprises?**

- Yes .....  Go to Q8  
 No .....  Go to Q11

**Q8 For first time Large Enterprise Customers: How many hierarchical layers are involved in making a lending decision? By hierarchical layer we mean an organizational hurdle that needs to be crossed in order to get a loan approved. That is, in each decision-making layer there is at least one person that can veto a loan application.**

Q8a Min. number of layers .....

Q8b Typical number of layers .....

Q8c Max numbers of layer .....

**Q9 Where are Large Enterprise Customers' applications typically (highest number of loans) finally approved?**

- Headquarters (foreign) .....
- Headquarters (domestic) .....
- Regional Office/Branch .....
- Local Office/Branch .....
- Don't Know .....

**Q10 Please score the importance (frequency of use) of each lending technique for Large Enterprise customers.**

		Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important	Don't know
Q10a	Relationship (knowledge of the client)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q10b	Fundamental/cash flow analysis (financial information)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q10c	Collateral (personal assets pledged by entrepreneur)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q10d	Collateral (business assets)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q11 Routing Note**

- Bank provides SME or Large Enterprise credits.....  Go to Q12
- Bank does not provide SME or Large Enterprise credits.....  Go to Q20

**READ: We would like to ask some questions about the constraints your bank faced in lending to SMEs and large enterprises. First we will ask about those constraints that are related to the clients, and second we will look at those which are related to your bank. We will ask about the situation in 2007 and 2011, that is before and after the global financial crisis of 2008-2009.**

**Q12 How often did your bank reject loan applications from SMEs and Large Enterprises because of Lack of acceptable collateral?**

		Almost never	Infrequently	Sometimes	Frequently	Very frequently	Do not know	NA
Q12a	2011 - SMEs .....	<input type="radio"/>						
Q12b	2007 - SMEs .....	<input type="radio"/>						
Q12c	2011 - Large Enterprises .....	<input type="radio"/>						
Q12d	2007 - Large Enterprises .....	<input type="radio"/>						

**Q13 How often did your bank reject loan applications from SMEs and Large Enterprises because of Perceived lack of cash flow or profitability of the borrower?**

		Almost never	Infrequently	Sometimes	Frequently	Very frequently	Do not know	NA
Q13a	2011 - SMEs .....	<input type="radio"/>						
Q13b	2007 - SMEs .....	<input type="radio"/>						
Q13c	2011 - Large Enterprises .....	<input type="radio"/>						
Q13d	2007 - Large Enterprises .....	<input type="radio"/>						

**Q14 How often did your bank reject loan applications from SMEs and Large Enterprises because of Inadequate (lack of or bad) credit history of the firm?**

		<i>Almost never</i>	<i>Infrequently</i>	<i>Sometimes</i>	<i>Frequently</i>	<i>Very frequently</i>	<i>Do not know</i>	<i>NA</i>
Q14a	2011 - SMEs .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q14b	2007 - SMEs .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q14c	2011 - Large Enterprises .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q14d	2007 - Large Enterprises .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q15 How often did your bank reject loan applications from SMEs and Large Enterprises because of Incompleteness of the loan application?**

		<i>Almost never</i>	<i>Infrequently</i>	<i>Sometimes</i>	<i>Frequently</i>	<i>Very frequently</i>	<i>Do not know</i>	<i>NA</i>
Q15a	2011 - SMEs .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q15b	2007 - SMEs .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q15c	2011 - Large Enterprises .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q15d	2007 - Large Enterprises .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**READ: I would now like to ask a few questions about what you as a CEO perceive as the main constraints on your own ability to expand the volume of lending in this country. I will ask each of these questions both for the year 2011 and for the year 2007**

**Q16 Please list the top three constraints on your bank's ability to make loans to SMEs in 2011.  
*NOTE: Only check one item in each column.***

		<i>1</i>	<i>2</i>	<i>3</i>	<i>NA</i>
Q16a	Lack of creditworthy customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q16b	Insufficient demand for credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q16c	Interest rate on loans relative to that on deposits was too low	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q16d	Loan officers did not have the skills needed to evaluate credit risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q16e	Loan officers could not obtain the information needed to evaluate credit risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q16f	Our bank lacked liquidity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q16g	Our bank lacked equity capital	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q16h	Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Specify</i>				

**Q17 Please list the top three constraints on your bank's ability to make loans to SMEs in 2007.**  
**NOTE: Only check one item in each column.**

	1	2	3	NA	
Q17a	Lack of creditworthy customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q17b	Insufficient demand for credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q17c	Interest rate on loans relative to that on deposits was too low	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q17d	Loan officers did not have the skills needed to evaluate credit risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q17e	Loan officers could not obtain the information needed to evaluate credit risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q17f	Our bank lacked liquidity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q17g	Our bank lacked equity capital	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q17h	Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Specify</i>				

**Q18 Please list the top three constraints on your bank's ability to make loans to large enterprises in 2011.**  
**NOTE: Only check one item in each column.**

	1	2	3	NA	
Q18a	Lack of creditworthy customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18b	Insufficient demand for credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18c	Interest rate on loans relative to that on deposits was too low	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18d	Loan officers did not have the skills needed to evaluate credit risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18e	Loan officers could not obtain the information needed to evaluate credit risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18f	Our bank lacked liquidity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18g	Our bank lacked equity capital	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18h	Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Specify</i>				

**Q19 Please list the top three constraints on your bank's ability to make loans to large enterprises in 2007.**  
**NOTE: Only check one item in each column.**

	1	2	3	NA	
Q19a	Lack of creditworthy customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19b	Insufficient demand for credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19c	Interest rate on loans relative to that on deposits was too low	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19d	Loan officers did not have the skills needed to evaluate credit risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19e	Loan officers could not obtain the information needed to evaluate credit risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19f	Our bank lacked liquidity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19g	Our bank lacked equity capital	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19h	Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Specify</i>				

**Retail Customers: physical persons including mortgage lending and consumer lending, and microcredit (less than 10 employees.)**

**Q20 Do you provide credit/loans to Retail Customers?**

- Yes .....  Go to Q21  
 No .....  Go to Q24

**Q21 For first time Retail Customers: How many hierarchical layers are involved in making a lending decision? By hierarchical layer we mean an organizational hurdle that needs to be crossed in order to get a loan approved. That is, in each decision-making layer there is at least one person that can veto a loan application.**

Q21a Min number of layers .....

Q21b Typical number of layers .....

Q21c Max number of layers .....

**Q22 Where are Retail Customers' applications typically (highest number of loans) finally approved?**

- Headquarters (foreign) .....
- Headquarters (domestic) .....
- Regional Office/Branch .....
- Local Office/Branch .....
- Don't Know .....

**Q23 Please score the importance (frequency of use) of each lending technique for Retail customers?**

		Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important	Don't know
Q23a	Relationship (knowledge of the client)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q23b	Fundamental/cash flow analysis (financial information)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q23c	Collateral (personal assets)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q23d	Collateral (business assets)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**READ: We would now like to touch upon the topic of foreign currency (FX) lending. We will again ask about the situation in 2007 and in 2011**

**Q24 How has the proportion of FX lending changed between 2007 and 2011?**

- Increased .....  Go to Q25  
 Decreased .....  Go to Q26  
 No change .....  Go to Q27  
 No FX Lending .....  Go to Q27

**Q25 How important have the following factors been in the increase in the proportion of FX lending?**

		Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important	Do not know	NA
Q25a	Increased availability of FX funds from parent bank (answer NA if not foreign owned banks)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25b	Increased availability of FX funding from international capital markets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25c	Increased supply of FX deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25d	Decreased availability of local-currency deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25e	FX Interest rates have become more attractive to borrowers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25f	Other terms (e.g. maturity of FX loans) more attractive to borrowers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25g	FX lending has become less risky	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25h	Regulations affecting FX lending have relaxed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25i	Increased demand from clients for FX loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25j	Competition from other banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q25k	Change in risk-management policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Skip Q26 if Q25 is completed**

**Q26 What factors have been important in the decrease in the proportion of FX lending?**

		Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important	Do not know	NA
Q26a	Decreased availability of FX funding from parent bank (answer NA if not foreign owned banks)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26b	Decreased availability of FX funding from international capital markets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26c	Decreased supply of FX deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26d	Increased availability of local-currency deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26e	FX Interest rates have become less attractive to borrowers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26f	Other terms (e.g. maturity of FX loans) less attractive to borrowers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26g	FX lending has become more risky	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26h	Regulations affecting FX lending have been tightened	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26i	Decreased demand from clients for FX loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26j	Competition from other banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q26k	Change in risk-management policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Section 2: Use of credit bureaus

**Q27** Did your bank in 2011 obtain information on credit histories of potential borrowers from credit information registries or credit bureaus?

- Yes .....  Go to Q28  
 No .....  Go to Q29

**Q28** How many of the agencies you used were privately owned and publicly owned (government or central bank)?

Q28a Public .....

Q28b Private .....

**Note:** If the bank used a credit bureau in 2011, skip the next question.

**Q29** What was the most important reason for not using information from a publicly or privately owned credit bureau in 2011?

- A credit bureau did not exist .....
- One or more credit bureaus existed, but their coverage of potential borrowers was inadequate .....
- One or more credit bureaus existed, but the accuracy and reliability of information they provided about potential borrowers was inadequate .....
- One or more credit bureaus existed, but the cost of information about potential borrowers was high relative to the benefits .....
- Others .....
- Specify

**Q30** Did your bank in 2007 obtain information on credit histories of potential borrowers from credit information registries or credit bureaus?

- Yes .....  Go to Q31  
 No .....  Go to Q32

**Q31** How many of the agencies you used were privately owned and publicly owned (government or central bank)?

Q31a Public .....

Q31b Private .....

**Note:** If the bank used a credit bureau in 2007, skip the next question.

**Q32 What was the most important reason for not using information from a publicly or privately owned credit bureau in 2007?**

- A credit bureau did not exist.....
  - One or more credit bureaus existed, but their coverage of potential borrowers was inadequate.....
  - One or more credit bureaus existed, but the accuracy and reliability of information they provided about potential borrowers was inadequate.....
  - One or more credit bureaus existed, but the cost of information about potential borrowers was high relative to the benefits.....
  - Others .....
- Specify

**Note: Only ask the next two questions if the bank used a credit bureau in 2007 or 2011**

**Q33 How frequently was the credit bureau able to provide your bank with information about the credit histories of the following types of potential borrowers in 2011 and 2007?**

		<i>Almost never</i>	<i>Infrequently</i>	<i>Sometimes</i>	<i>Frequently</i>	<i>Very frequently</i>	<i>Do not know</i>	<i>NA</i>
Q33a	2011 - SME .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33b	2007 - SME .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33c	2011 - Large Enterprise .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33d	2007 - Large Enterprise .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33e	2011 - Retail .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33f	2007 - Retail .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q34 How frequently was the credit bureau information about the credit histories of potential borrowers accurate and reliable in 2011 and 2007?**

		<i>Almost never</i>	<i>Infrequently</i>	<i>Sometimes</i>	<i>Frequently</i>	<i>very frequently</i>	<i>Do not know</i>	<i>NA</i>
Q34a	2011 - SME .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34b	2007 - SME .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34c	2011 - Large Enterprise .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34d	2007 - Large Enterprise .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34e	2011 - Retail .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34f	2007 - Retail .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# Section 3: Market environment and competitiveness

**Q35** How important were the following in attracting new customers to your bank in 2011 and 2007

		Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important	Do not know	NA
Q35a	2011 - Acquisition of or merger with another bank	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35b	2007 - Acquisition of or merger with another bank	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35c	2011 - Establishment of new bank branches (not through a merger or acquisition)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35d	2007 - Establishment of new bank branches (not through a merger or acquisition)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35e	2011 - Expansion of automatic teller machine network	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35f	2007 - Expansion of automatic teller machine network	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35g	2011 - Increase in employment of the bank (not through mergers or acquisition)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35h	2007 - Increase in employment of the bank (not through mergers or acquisition)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35i	2011 - Training of bank staff and personnel	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35j	2007 - Training of bank staff and personnel	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35k	2011 - Introduction of new banking services (e.g., new deposit or loan products)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35l	2007 - Introduction of new banking services (e.g., new deposit or loan products)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35m	2011 - Introduction of new information technologies resulting in better, more attractive products or services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35n	2007 - Introduction of new information technologies resulting in better, more attractive products or services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35o	2011 - Participation in specialised lending programmes of the government or international agencies to support bank lending to micro, small or medium-sized enterprises	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35p	2007 - Participation in specialised lending programmes of the government or international agencies to support bank lending to micro, small or medium-sized enterprises	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35q	2011 - Expenditures on advertising and developing a brand reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35r	2007 - Expenditures on advertising and developing a brand reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**READ: I would now like to ask you some questions about your banks competitive standing next. I will ask for 2011 (last year), 2009 (at the height of the crisis), and 2007 (before the crisis).**

**Q36 Do you agree that each of the following types of banks were a strong competitor in 2011 for lending to Small-and-Medium-Sized Enterprises (with less than 250 employees?)**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q36a	Domestic State-owned Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q36b	Domestic Private Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q36c	Foreign State-owned Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q36d	Foreign Private Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q36e	Cross border lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q37 Do you agree that each of the following types of banks were a strong competitor in 2009 for lending to Small-and-Medium-Sized Enterprises (with less than 250 employees?)**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q37a	Domestic State-owned Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q37b	Domestic Private Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q37c	Foreign State-owned Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q37d	Foreign Private Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q37e	Cross border lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q38 Do you agree that each of the following types of banks were a strong competitor in 2007 for lending to Small-and-Medium-Sized Enterprises (with less than 250 employees?)**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q38a	Domestic State-owned Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q38b	Domestic Private Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q38c	Foreign State-owned Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q38d	Foreign Private Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q38e	Cross border lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q39 Do you agree that each of the following types of banks were a strong competitor in 2011 for lending to households (retail?)**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q39a	Domestic State-owned Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q39b	Domestic Private Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q39c	Foreign State-owned Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q39d	Foreign Private Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q39e	Cross border lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q40 Do you agree that each of the following types of banks were a strong competitor in 2009 for lending to households (retail?)**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q40a	Domestic State-owned Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q40b	Domestic Private Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q40c	Foreign State-owned Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q40d	Foreign Private Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q40e	Cross border lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q41 Do you agree that each of the following types of banks were a strong competitor in 2007 for lending to households (retail?)**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q41a	Domestic State-owned Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q41b	Domestic Private Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q41c	Foreign State-owned Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q41d	Foreign Private Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q41e	Cross border lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q42 Do you agree that each of the following types of banks were a strong competitor in 2011 for lending to Large Enterprises?**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q42a	Domestic State-owned Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q42b	Domestic Private Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q42c	Foreign State-owned Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q42d	Foreign Private Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q42e	Cross border lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q43 Do you agree that each of the following types of banks were a strong competitor in 2009 for lending to Large Enterprises?**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q43a	Domestic State-owned Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q43b	Domestic Private Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q43c	Foreign State-owned Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q43d	Foreign Private Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q43e	Cross border lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q44 Do you agree that each of the following types of banks were a strong competitor in 2007 for lending to Large Enterprises?**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q44a	Domestic State-owned Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q44b	Domestic Private Banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q44c	Foreign State-owned Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q44d	Foreign Private Banks (local branch or subsidiary)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q44e	Cross border lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**READ: We would now like to ask you a perhaps somewhat sensitive question. We would like to reiterate that your responses will be treated as highly confidential and will only be used in an aggregate and anonymised format**

**Q45 What are the names of your three main bank competitors (in order of decreasing importance) in each of the following market segments?**

Q45a	SME Credit 1.....	<input type="text"/>
Q45b	SME Credit 2.....	<input type="text"/>
Q45c	SME Credit 3.....	<input type="text"/>
Q45d	Large Enterprise Credit 1.....	<input type="text"/>
Q45e	Large Enterprise Credit 2.....	<input type="text"/>
Q45f	Large Enterprise Credit 3.....	<input type="text"/>
Q45g	Retail Credit 1.....	<input type="text"/>
Q45h	Retail Credit 2.....	<input type="text"/>
Q45i	Retail Credit 3.....	<input type="text"/>
Q45j	Retail Deposit 1.....	<input type="text"/>
Q45k	Retail Deposit 2.....	<input type="text"/>
Q45l	Retail Deposit 3.....	<input type="text"/>

# Section 4: Questions for banks owned by foreign banks

**Q46** Is your bank more than 50% owned by a foreign bank?  
 Yes .....  Go to Q47  
 No .....  Go to Q52

**Q47** We would like to ask you a few questions on financial interactions between you and your parent bank:

	Yes	No	NA	Do Not Know
Q47a	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47b	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47c	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47d	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47e	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47f	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47g	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47h	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47i	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47j	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47k	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47l	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47m	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q47n	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q48** Please tell me to what extent you agree with the following statements: An important reason why our parent bank provides us with funding is:

	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree	Do not know	NA
Q48a	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q48b	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q48c	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q48d	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q49 Think about a situation in which you would experience an unexpected shortfall in funding. How important would the following funding sources be in order to try to plug this gap? Please order the 6 options in decreasing order of importance:**

		1	2	3	4	5	6	Do not know
Q49a	International wholesale funding (bonds and loans)	<input type="radio"/>						
Q49b	Domestic long-term wholesale borrowing	<input type="radio"/>						
Q49c	Short-term interbank borrowing (money market)	<input type="radio"/>						
Q49d	Parent bank funding	<input type="radio"/>						
Q49e	Client deposits	<input type="radio"/>						
Q49f	Sale or repo of portfolio securities	<input type="radio"/>						

**Q50 How important is the influence of your parent bank in shaping the following**

		Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important	Do not know
Q50a	Credit risk assessment of clients	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q50b	Credit risk portfolio management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q50c	Market risk management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q50d	IT systems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q50e	Strategic choice of clients/customer focus	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q50f	Corporate governance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q51 Please tell me to what extent you agree with the following statements:**

		Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree	Do not know
Q51a	Financial support from our parent bank is an important determinant of our credit growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51b	Our parent bank typically provides us with sufficient funding so that we can meet our growth targets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51c	Before the 2008-2009 global financial crisis access to local deposits was a constraint on our credit growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51d	Currently, access to local deposits is a constraint on our credit growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51e	The power of decision-making with regard to risk management lies mostly with the parent bank rather than ourselves	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51f	The decision-making power with regard to overall strategic decisions lies mostly with the parent bank rather than ourselves	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51g	Our parent bank provides capital and/or liquidity to its various subsidiaries on a regular basis	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51h	Our parent bank actively steers the growth of our lending	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51i	When we need more funding, our parent bank is usually quick to help us out	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51j	Since the the 2008-2009 global financial crisis, we can rely less on financial support from our parent bank compared to the situation before the crisis	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51k	Parent bank funding was a relatively cheap funding source for us in 2007	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q51l	Parent bank funding was a relatively cheap funding source for us in 2011	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Section 5: Security rights for lenders

<b>Q52</b>	<b>Thinking of the law and its implementation in your country in <u>2011</u> related to pledges (security rights over movable assets), to what extent do you agree with the following statements?</b>						
		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q52a	The laws provide adequate scope of security (e.g., types of assets received as collateral, types of debt that can be secured)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q52b	The laws enable efficient creation and perfection (registration) of security rights (simple, cheap, fast)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q52c	The laws enable efficient enforcement of security rights (simple, cheap, fast)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q52d	The laws adequately protect secured creditor rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Q53</b>	<b>Thinking of the law and its implementation in your country in <u>2007</u> related to pledges (security rights over movable assets), to what extent do you agree with the following statements?</b>						
		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q53a	The laws provide adequate scope of security (e.g., types of assets received as collateral, types of debt that can be secured)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q53b	The laws enable efficient creation and perfection (registration) of security rights (simple, cheap, fast)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q53c	The laws enable efficient enforcement of security rights (simple, cheap, fast)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q53d	The laws adequately protect secured creditor rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Q54</b>	<b>Thinking of the law and its implementation related to mortgages (security rights over immovable assets, such as mortgages, or equivalent, such as transfer of title for security purpose) in your country in <u>2011</u>, to what extent do you agree with the following statements?</b>						
		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q54a	The laws provide adequate scope of security (e.g., types of assets received as collateral, types of debt that can be secured)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q54b	The laws enable efficient creation and perfection (registration) of security rights (simple, cheap, fast)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q54c	The laws enable efficient enforcement of security rights (simple, cheap, fast)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q54d	The laws adequately protect secured creditor rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q55 Thinking of the law and its implementation related to mortgages (security rights over immovable assets, such as mortgages, or equivalent, such as transfer of title for security purpose) in your country in 2007 to what extent do you agree with the following statements?**

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q55a	The laws provide adequate scope of security (e.g., types of assets received as collateral, types of debt that can be secured)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q55b	The laws enable efficient creation and perfection (registration) of security rights (simple, cheap, fast)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q55c	The laws enable efficient enforcement of security rights (simple, cheap, fast)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q55d	The laws adequately protect secured creditor rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q56 How frequently did your bank accept the following assets as security for SME loans in 2011?**

		<i>Almost never</i>	<i>Infrequently</i>	<i>Sometimes</i>	<i>Frequently</i>	<i>Very frequently</i>	<i>Do not know</i>	<i>NA</i>
Q56a	Personal real estate & land	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56b	Commercial real estate & land	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56c	Equipment and vehicles	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56d	Livestock	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56e	Inventory	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56f	Cash and other liquid assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56g	Personal guarantees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56h	Entire Business (Floating Charge)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56i	No assets (that is, an unsecured loan)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56j	Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q56k	<i>Specify</i>							

**Q57 How frequently did your bank accept the following assets as security for SME loans in 2007?**

		<i>Almost never</i>	<i>Infrequently</i>	<i>Sometimes</i>	<i>Frequently</i>	<i>Very frequently</i>	<i>Do not know</i>	<i>NA</i>
Q57a	Personal real estate & land	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57b	Commercial real estate & land	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57c	Equipment and vehicles	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57d	Livestock	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57e	Inventory	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57f	Cash and other liquid assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57g	Personal guarantees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57h	Entire Business (Floating Charge)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57i	No assets (that is, an unsecured loan)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57j	Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
Q57k	<i>Specify</i>							

**Q58 How often do you associate the following descriptions with the court system in resolving business disputes?**

		<i>Almost never</i>	<i>Infrequently</i>	<i>Sometimes</i>	<i>Frequently</i>	<i>Very frequently</i>	<i>Do not know</i>
Q58a	Fair and impartial	<input type="radio"/>	<input type="radio"/>				
Q58b	Quick and efficient	<input type="radio"/>	<input type="radio"/>				
Q58c	Able to enforce its decisions	<input type="radio"/>	<input type="radio"/>				

**Please consider the following case study in order to answer the questions below about loan recovery.**

**READ:** You made a 5 year EUR 200,000 term loan to a manufacturing business, which is repayable in full upon maturity. The loan was secured on an office building (and this office building was not pledged for any other loans). Three years into the loan, the business lost one of its largest clients and as a result has stopped making any of the required monthly interest payments. The loan falls due for repayment in 2 years.

**Scenario A. Your client wants to reach an agreement with you to restructure the loan.**

**Q59 Would you try to agree a restructuring of the loan on a consensual out-of-court basis?**

- Yes .....  Go to Q60  
 No .....  Go to Q62  
 Do Not Know .....  Go to Q62

**Q60 Approximately how many months would you take to try to reach an agreement with your client?**

Months .....

**Q61 What would be the typical time period of any extension?**

Months .....

**Scenario B. You decide to enforce your security and the borrower refuses to voluntarily let you take it. Your client is not in a bankruptcy or reorganisation process.**

**Q62 Would you have to obtain court approval to enforce your security over the office building?**

- Yes .....  Go to Q63  
 No .....  Go to Q65  
 Do Not Know .....  Go to Q68

**For court approved security enforcement**

**Q63 Approximately how long would you expect it to take before you can receive judgment to enforce your security over the collateral?**

Months .....

**Q64** Approximately how much would you expect to pay in legal and administrative costs (excluding tax) for the enforcement and sale of the collateral?

Q64a Amount.....

Q64b Currency .....

**Note:** Only ask the next two questions if out-of-court enforcement is possible.

**For out-of-court approved security enforcement**

**Q65** Approximately how long would you expect it to take out of court to enforce your security over the collateral?

Months .....

**Q66** Approximately how much would you expect to pay in legal and administrative costs (excluding tax) for the enforcement and sale of the collateral?

Q66a Amount.....

Q66b Currency .....

**For any security enforcement (in court and out-of-court)**

**Q67** Assuming the value of the collateral at the time of enforcement is equal to the value of the loan, out of the original EUR 200,000, approximately how much would you expect to recover following the enforcement and sale of the collateral?

EUR .....

**Scenario C. The Client has entered into bankruptcy proceedings, which will result in liquidation of the business.**

**Q68** Would you have to obtain court approval to enforce your security over the office building?

Yes .....   
No .....   
Do Not Know .....

**Q69** Approximately how long would you expect it to take before your security can be enforced?

Months .....

**Q70** Approximately how much would you expect to pay in legal costs and administrative costs (excluding tax) for the enforcement and sale of the collateral?

Amount.....

Currency .....

**Q71** Assuming the value of the collateral is equal to the value of the loan, out of the original EUR 200,000, approximately how much would you expect to recover following the proceedings?

EUR.....

**Scenario D: The Client has entered into bankruptcy proceedings aimed at the reorganisation and survival of the business**

**Q72** Is bankruptcy as a reorganisation or restructuring permissible (Example: US Chapter 11?)

- Yes .....  Go to Q73  
No.....  Go to Q78  
Do not know .....  Go to Q78

**Q73** Assuming that there is a valid case for reorganisation, approximately how many months would it typically take to reach an agreement with creditors?

Months .....

**Q74** Assuming the reorganisation agreement extends the final maturity of the loan, what would be the typical time period of any extension?

Months .....

**Q75** As part of any reorganisation agreement, could you be required by law to cancel part of the original EUR 200,000 loan (for example because of majority creditor consent to the reorganisation)?

- Yes .....   
No.....

**Q76** If not required, would you, as an institution, typically agree to partial cancellation of principal of the loan as part of a reorganisation agreement?

- Yes .....  Go to Q77  
No.....  Go to Q78

**Q77** If yes, how much of the original EUR 200,000 loan would you typically agree to cancel?

EUR .....

# Section 6: Regulatory environment

## Q78 To what degree do you agree with the following statements?

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q78a	In 2011, information on the banking laws and regulations affecting my bank was easy to obtain	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q78b	In 2007, information on the banking laws and regulations affecting my bank was easy to obtain	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q78c	In 2011, interpretations of the banking laws and regulations affecting my bank were consistent and predictable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q78d	In 2007, interpretations of the banking laws and regulations affecting my bank were consistent and predictable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q78e	In 2011, direct instructions from the regulator over and beyond published laws and regulations presented my bank with a significant burden?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q78f	In 2007, direct instructions from the regulator over and beyond published laws and regulations presented my bank with a significant burden?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Q79 To what degree do you agree with the following statements about future laws and regulations?

		<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither agree nor disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Do not know</i>
Q79a	Looking ahead, uncertainty over future laws and regulations disposes my bank towards holding more capital	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q79b	Looking ahead, uncertainty over future laws and regulations disposes my bank towards holding more liquid assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q79c	Looking ahead, uncertainty over future laws and regulations disposes my bank towards restricting credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Q80 Thinking about the capital adequacy requirements for your bank in 2011 and 2007 and the risks of your bank's assets at those times, do you think that the banking regulator required too much capital, about the right amount of capital, or too little capital?

		<i>Too much capital</i>	<i>About the right amount of capital</i>	<i>Too little capital</i>
Q80a	2011	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q80b	2007	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Q81 How often do you associate the following descriptions with the banking regulator?

		<i>Almost never</i>	<i>Infrequently</i>	<i>Sometimes</i>	<i>Frequently</i>	<i>Very frequently</i>	<i>Do not know</i>
Q81a	Fair and impartial	<input type="radio"/>	<input type="radio"/>				
Q81b	Quick and efficient	<input type="radio"/>	<input type="radio"/>				
Q81c	Able to enforce its decisions	<input type="radio"/>	<input type="radio"/>				

# Section 7: “Unofficial Payments” to Officials

**READ: CAN WE PLEASE REASSURE YOU THAT:**

**We are interested in your opinions in a personal capacity**

**We do not imply in any way that your bank makes unofficial payments/gifts**

**We recognise that your bank neither approves of nor condones the use of unofficial payments/gifts**

**The responses that you give will be aggregated and presented in purely statistical terms; any comments you give me cannot be attributed to either you or your bank**

**Q82 Thinking about public officials, would you say the following statements are true?**

		<i>Never</i>	<i>Seldom</i>	<i>Sometimes</i>	<i>Frequently</i>	<i>Almost always</i>	<i>Always</i>	<i>Do not know</i>
Q82a	2011 - “It is common for banks to have to pay some irregular “payments/gifts” to central bank officials/banking regulators”	<input type="radio"/>						
Q82b	2007 - “It is common for banks to have to pay some irregular “payments/gifts” to central bank officials/banking regulators”	<input type="radio"/>						
Q82c	2011 - “It is common for banks to have to pay some irregular “payments/gifts” to court officials”	<input type="radio"/>						
Q82d	2007 - “It is common for banks to have to pay some irregular “payments/gifts” to court officials”	<input type="radio"/>						

**INTERVIEWER THANK RESPONDENT:**

**Thank you very much for having taken the time to complete this questionnaire. The information on your perceptions is a very important input for the evaluation of conditions in the banking environment and private sector relations with government, as well as for the formulation of policy advice.**

**Q83 INTERVIEWERS COMMENTS**