



THE SAVINGS BEHAVIOR COUNTRY OVERVIEW

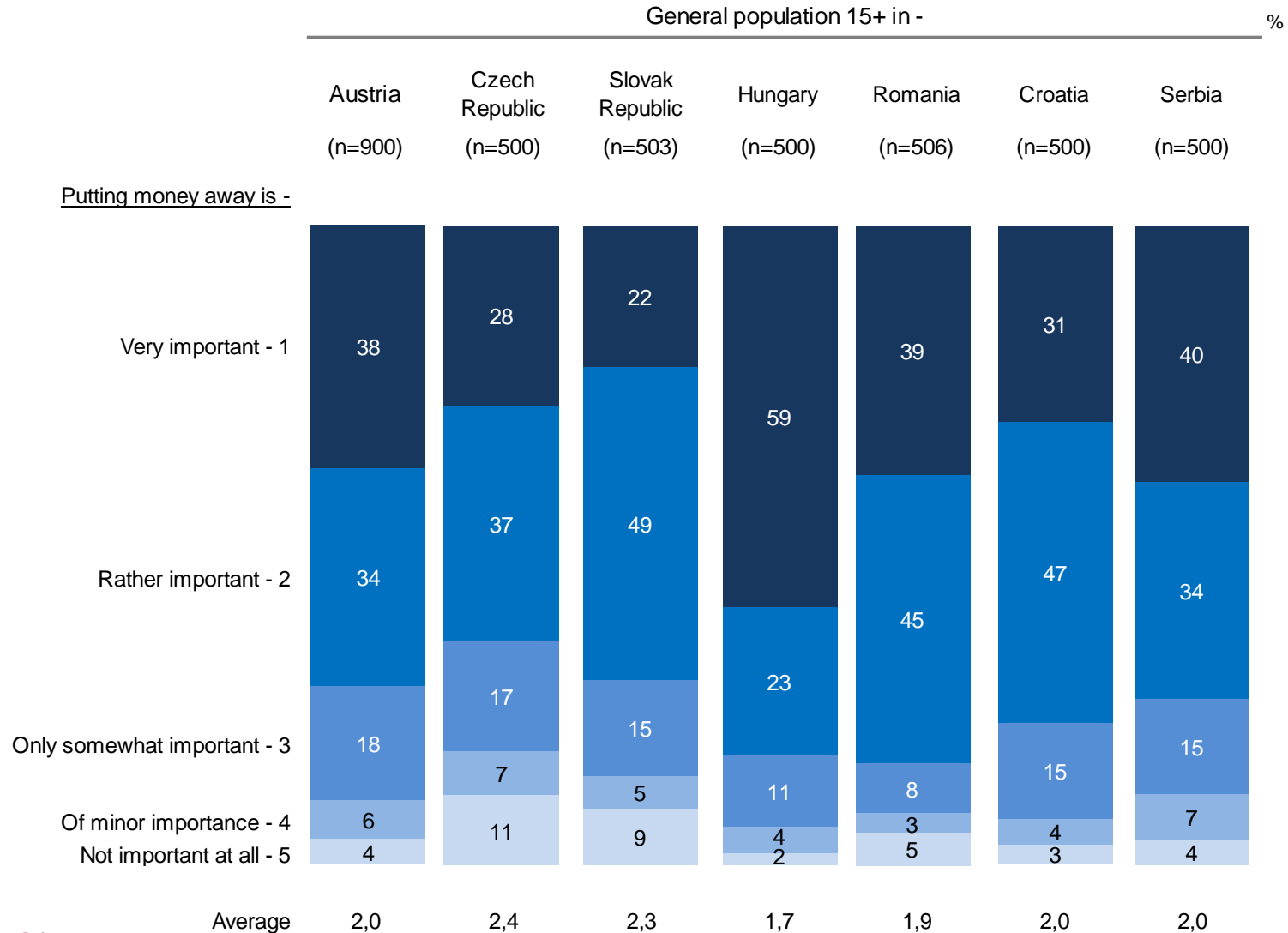
a representative survey among
the general population 15+

Survey design

Research aim	<p>The present report provides an overview on the results of the 2013 Savings Research, investigating in 7 countries people's behavior, attitudes, motives and worries in regard to saving.</p> <p>Detailed results per country are available in separate reports.</p>																
Method/ Sample	<ul style="list-style-type: none"> • telephone interviews, nationwide • representative for the bankable population, aged 15+ years 																
Sample size	<table> <tr> <td>Austria:</td> <td>n = 900</td> <td>Croatia:</td> <td>n = 500</td> </tr> <tr> <td>Czech Republic:</td> <td>n = 500</td> <td>Serbia:</td> <td>n = 500</td> </tr> <tr> <td>Slovak Republic:</td> <td>n = 503</td> <td>Hungary:</td> <td>n = 500</td> </tr> <tr> <td>Romania:</td> <td>n = 506</td> <td></td> <td></td> </tr> </table>	Austria:	n = 900	Croatia:	n = 500	Czech Republic:	n = 500	Serbia:	n = 500	Slovak Republic:	n = 503	Hungary:	n = 500	Romania:	n = 506		
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The importance of saving

Question 1: "First in general, how important do you personally assess 'putting money away'? Would you say, 'putting money away' is for you –"



The importance of saving - Trend

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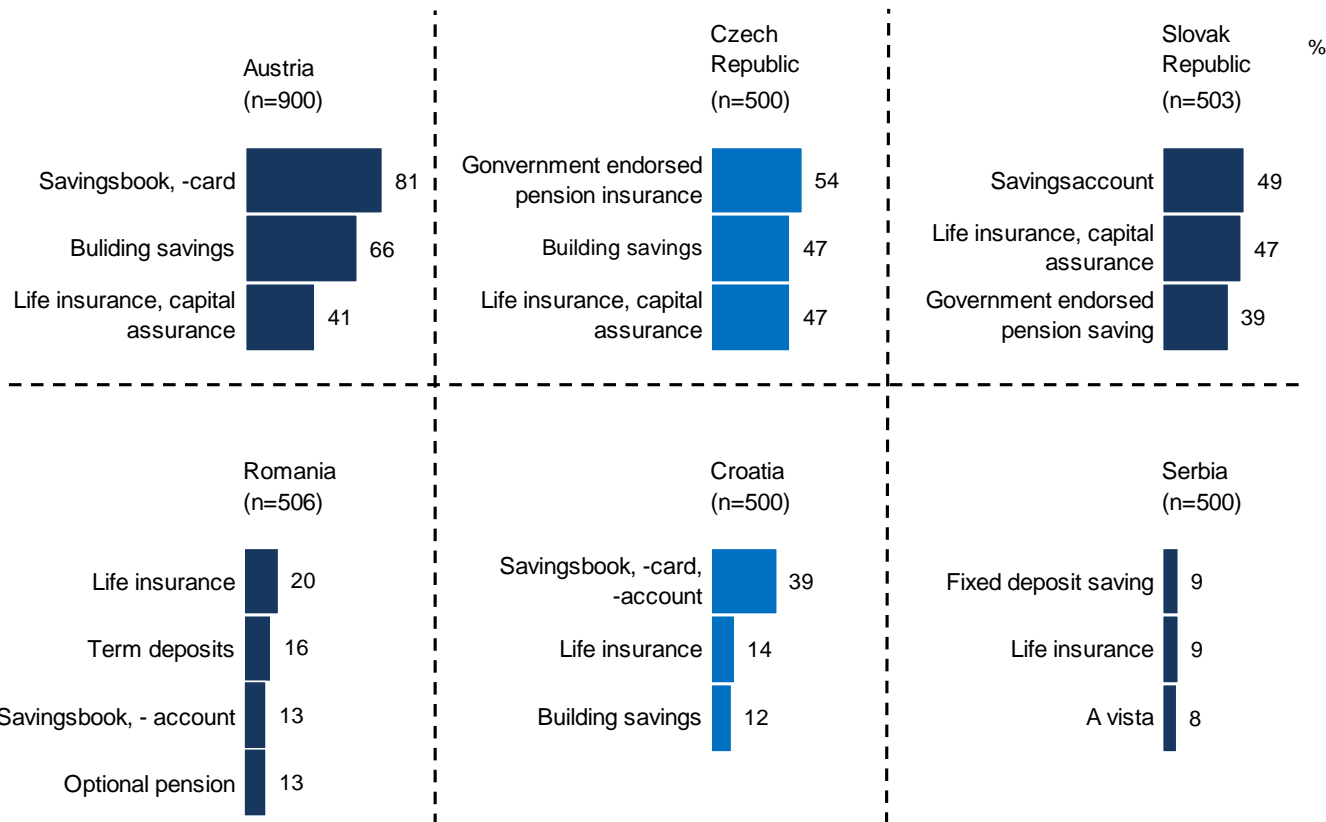
+/- Diff. to 2012	General population 15+ in -							%
	Austria	Czech Republic	Slovak Republic	Hungary	Romania	Croatia	Serbia	
<u>Putting money away is -</u>								
Very important - 1	-1	+1	+3	+3	-3	-7	-4	
Rather important - 2	+3	-2	+1	-6	+3	+10	+6	
Only somewhat important - 3	-1	-2	-4	+2	-1	+2	-1	
Of minor importance - 4	-1	-1	-2	+0	+1	-2	+1	
Not important at all - 5	+1	+4	+2	+0	+0	-3	-2	
Average	+0,0	+0,1	+0,0	+0,0	+0,0	+0,0	+0,0	

The Top 3 used savings products

Question 2: "What about you, which of the following savings-products do you personally use? Do you personally have a -"

Saving products are personally used:

Base: General population 15 +



The Top 3 used savings products - Trend

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+/- Diff. to 2012

Saving products are personally used:

Base: General population 15 +

	Austria		Czech Republic		Slovak Republic			
	Savingsbook, -card	-1	Government endorsed pension insurance	+5	Savingsaccount	-3	%	
	Building savings	-1	Building savings	-4	Life insurance, capital assurance	+3		
	Life insurance, capital assurance	-7	Life insurance, capital assurance	+2	Government endorsed pension saving	+7		
<hr/>								
	Hungary		Romania		Croatia		Serbia	
	Savingsbook, - card, - account	+5	Life insurance	-2	Savingsbook, -card, -account	-2	Fixed deposit saving	-3
	Life insurance, capital assurance	-3	Term deposits	+0	Life insurance	-4	Life insurance	-2
	Government endorsed pension insurance	-6	Savingsbook, - account	+2	Building savings	-3	A vista	-2
			Optional pension	+0				

Current monthly average savings amount

Question 3: "And how much money do you currently put away? If you do not have a monthly savings plan, please convert it to monthly. Would you say you currently save per month -"

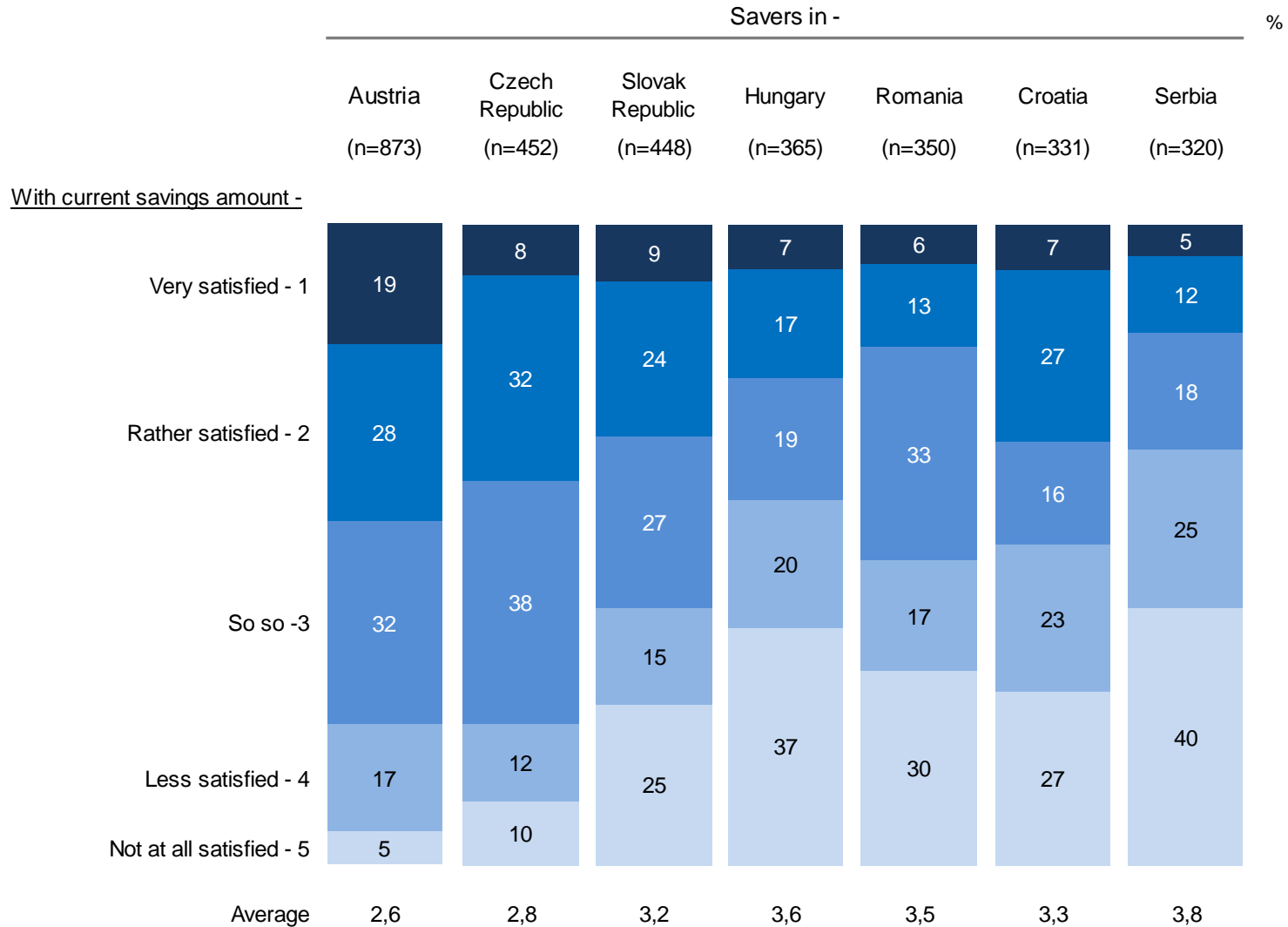
+/- Diff. to 2012

Savers in -	Average in EUR		Average in local currency	
	Current	Diff. to 2012	Current	Diff. to 2012
Austria	181 €	+11 €	-	-
Czech Republic	81 € *)	-2 €	2.078 CZK	-10 CZK
Slovak Republic	90 €	+2 €	-	-
Hungary	49 € *)	+0 €	14.769 HUF	+358 HUF
Romania	40 € *)	+1 €	179 RON	+5 RON
Croatia	58 € *)	-1 €	442 KN	-1 KN
Serbia	36 € *)	-7 €	4.185 RSD	-592 RSD

*) Average exchange rate past 12 months

Satisfaction with current savings amount

Question 4: "Are you satisfied with the amount you currently are able to save or not? Would you say you are –"



Satisfaction with current savings amount - Trend

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+/- Diff. to 2012

Savers in -

%

	Austria	Czech Republic	Slovak Republic	Hungary	Romania	Croatia	Serbia
<u>With current savings amount -</u>							
Very satisfied - 1	-4	-1	+3	+2	+3	-3	-1
Rather satisfied - 2	-5	+4	+4	+0	-3	+4	-2
So so -3	+6	+0	-4	-3	-1	+6	+3
Less satisfied - 4	+3	-4	-7	+2	+0	-1	-2
Not at all satisfied - 5	+1	+1	+4	+0	+0	-7	+2
Average	+0,2	-0,1	-0,1	+0,0	+0,0	-0,2	+0,0

Motivations for saving

Question 5: "All in all, what is your motivation to save money? I will now read to you various possible motivations to put money away. Please always tell me if this is personally for you a motivation to save money as well."



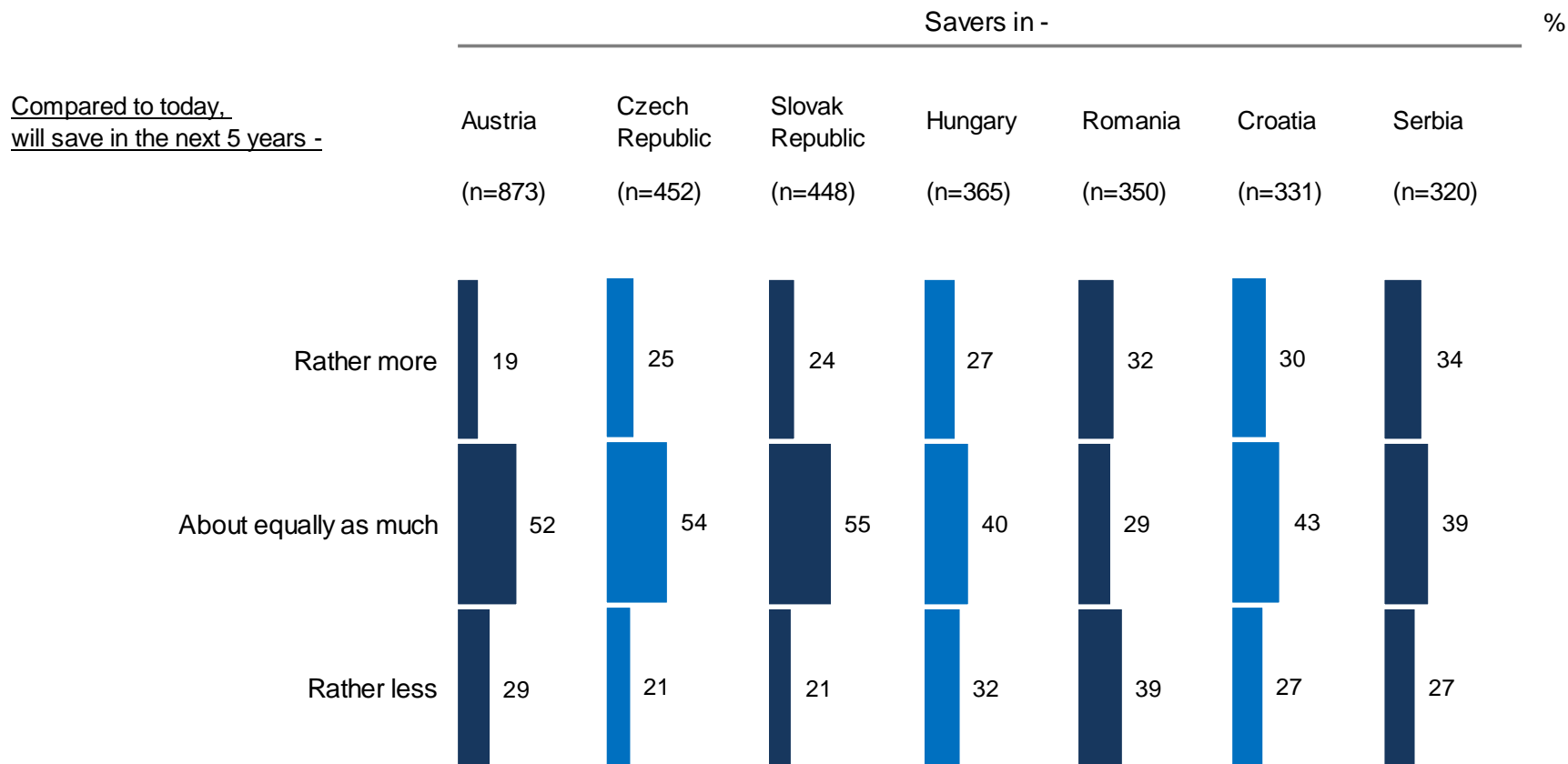
Motivations for saving - Trend

Question 5: "All in all, what is your motivation to save money? I will now read to you various possible motivations to put money away. Please always tell me if this is personally for you a motivation to save money as well."

+/- Diff. to 2012	Savers in -							%
	Austria	Czech Republic	Slovak Republic	Hungary	Romania	Croatia	Serbia	
<u>Personal motivation for saving -</u>								
<u>Saveguarding:</u>								
Financial back up, for emergencies	+3	+1	+1	-4	+14	+4	-5	
As an old age pension provision, in order to stop working earlier, as nursing care insurance	-3	-3	-10	+2	-8	-4	-2	
<u>Purchases:</u>								
So that I can afford something later on	-6	-5	-7	-3	+3	-7	-11	
For smaller and larger acquisitions, renovations	-1	-1	-1	+0	+9	-1	-6	
For vacation trip	-3	+4	+1	+1	+5	-3	-8	
Without a special reason	+0	+0	+1	-3	-3	+1	+3	

Planned saving in the next 5 years

Question 6: "What do you think: compared to today, will you be saving in the next five years rather more, rather less or equally as much money?"



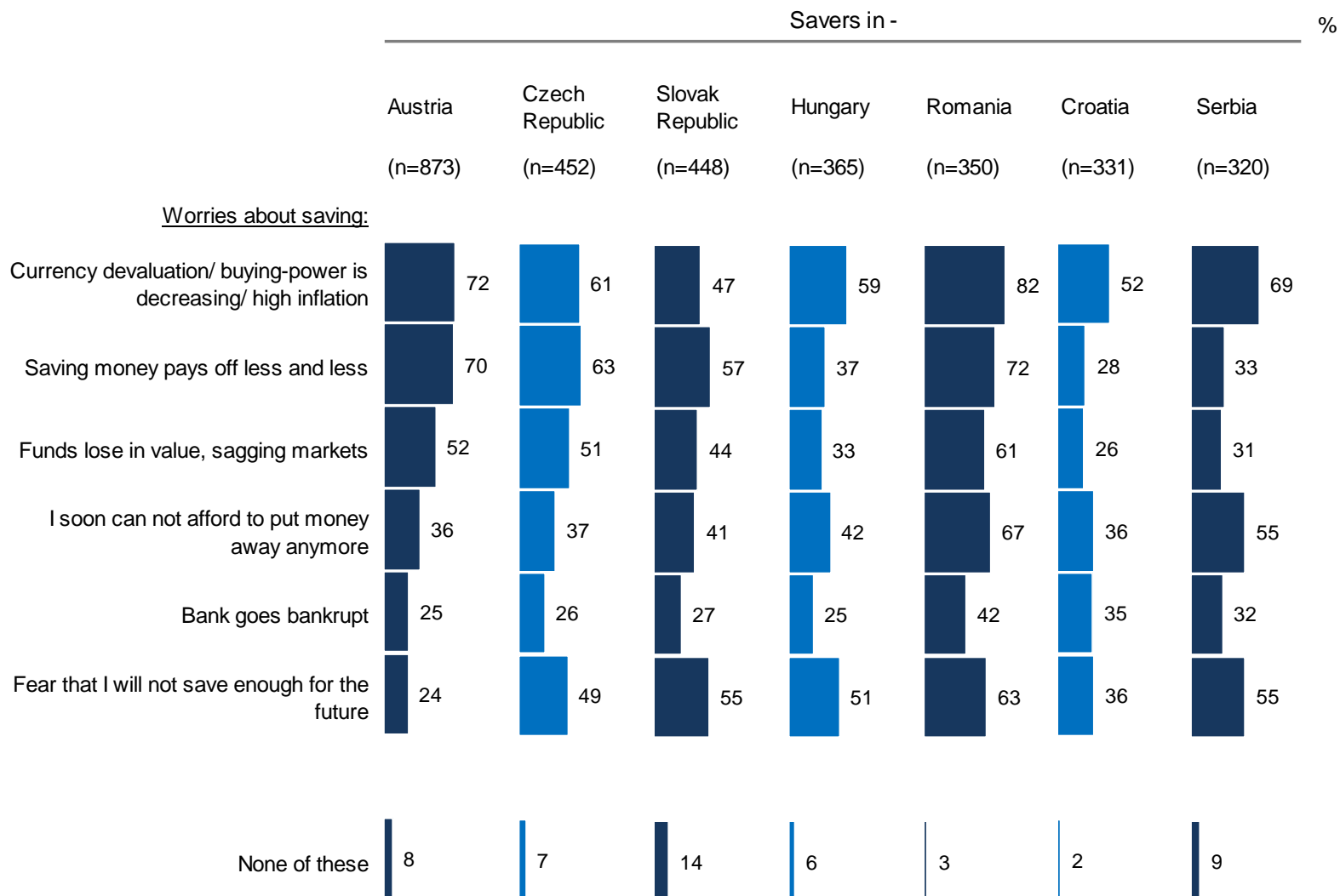
Planned saving in the next 5 years - Trend

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+/- Diff. to 2012	Savers in -							%
<u>Compared to today,</u> <u>will save in the next 5 years -</u>	Austria	Czech Republic	Slovak Republic	Hungary	Romania	Croatia	Serbia	
Rather more	-4	+4	+3	+1	+10	+10	+3	
About equally as much	+0	+2	-1	+2	+2	-3	+6	
Rather less	+4	-5	-2	-4	-13	-7	-9	

Worries about saving

Question 7: "We have learned that there are many worries and anxieties in regard to saving money. I will now read several of such issues to you, please always tell me if you also share these concerns."



Worries about saving – Trend

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+/- Diff. to 2012	Savers in -							%
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<u>Worries about saving:</u>								
Currency devaluation/ buying-power is decreasing/ high inflation	-1	-6	-7	-13	-2	-13	+4	
Saving money pays off less and less	+9	+1	+6	-2	+1	+6	+8	
Funds lose in value, sagging markets	-7	-8	-11	-16	-4	-6	-4	
I soon can not afford to put money away anymore	+4	-2	+4	-14	+4	-6	-1	
Bank goes bankrupt	+1	-6	-8	-6	-3	-7	-8	
Fear that I will not save enough for the future	+2	-2	+5	-7	-1	-5	+3	
None of these	-1	+1	+2	+1	+1	+2	-3	



THE SAVINGS BEHAVIOR INTERNATIONAL RESULTS

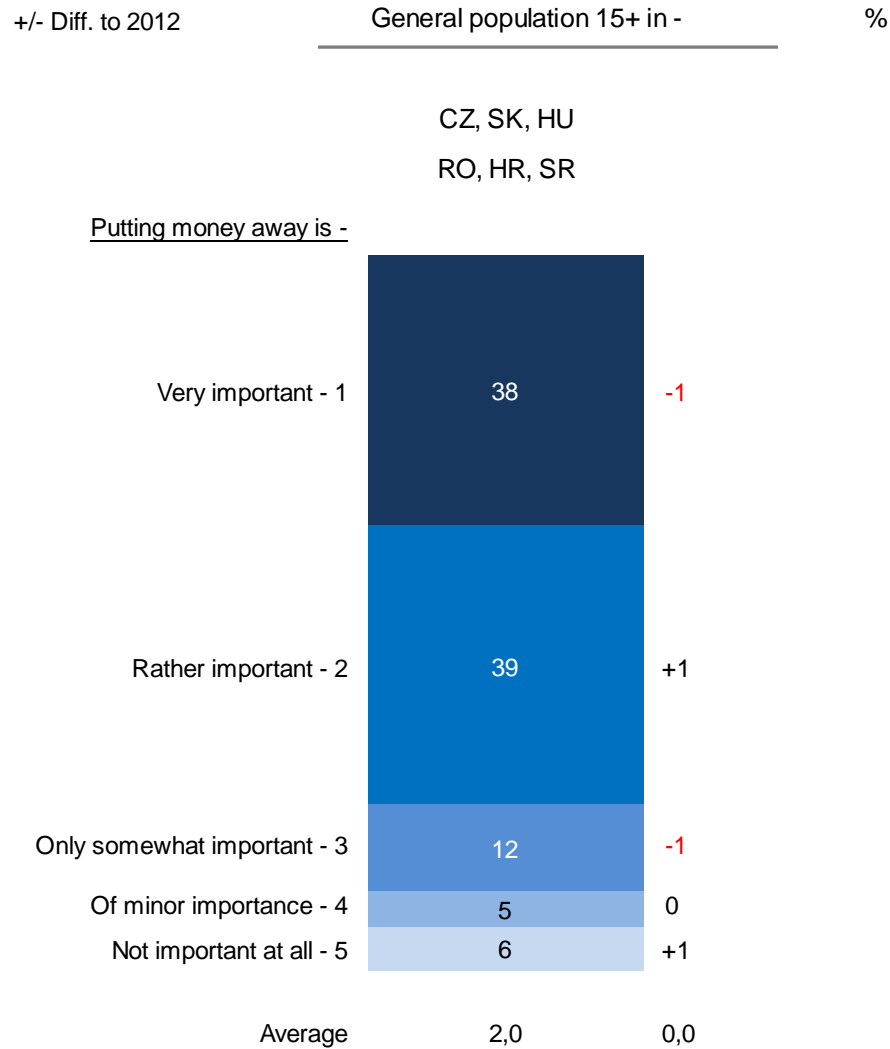
a representative survey among
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CZ, SK, HU, RO, HR, SR

Survey design

Research aim	The present report provides for selected questions and countries international results of the 2013 Savings Research. For the following countries international values are calculated: Czech Republic, Slovakia, Hungary, Romania, Croatia, Serbia Detailed results per country are available in separate reports.						
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Country weights	For the international values, the countries are weighted according to the number of bankable population. The weight of each country is: <table border="0"> <tr> <td>Czech Republic: 16,7%</td> <td>Serbia: 12,8%</td> </tr> <tr> <td>Slovak Republic: 9,3%</td> <td>Croatia: 7,8%</td> </tr> <tr> <td>Hungary: 15,4%</td> <td>Romania: 38,0%</td> </tr> </table>	Czech Republic: 16,7%	Serbia: 12,8%	Slovak Republic: 9,3%	Croatia: 7,8%	Hungary: 15,4%	Romania: 38,0%
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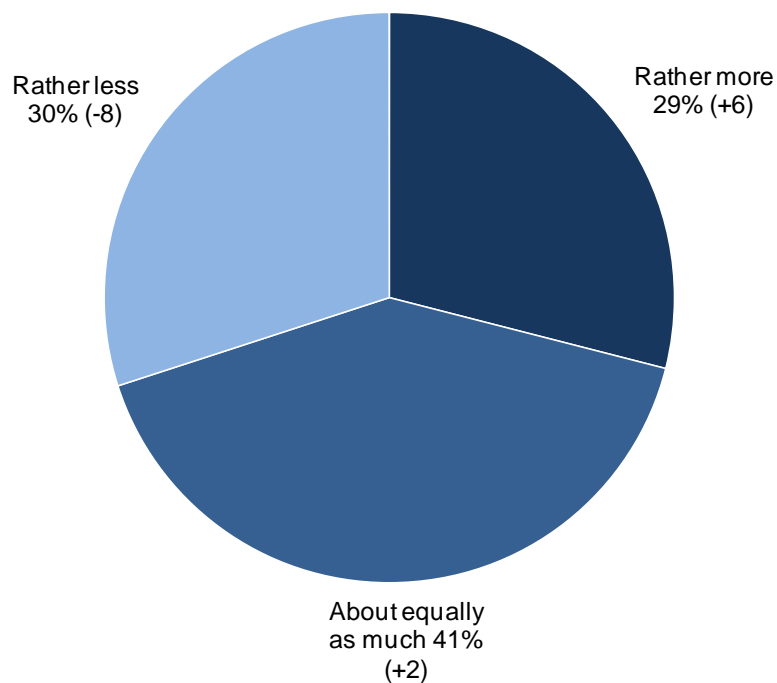
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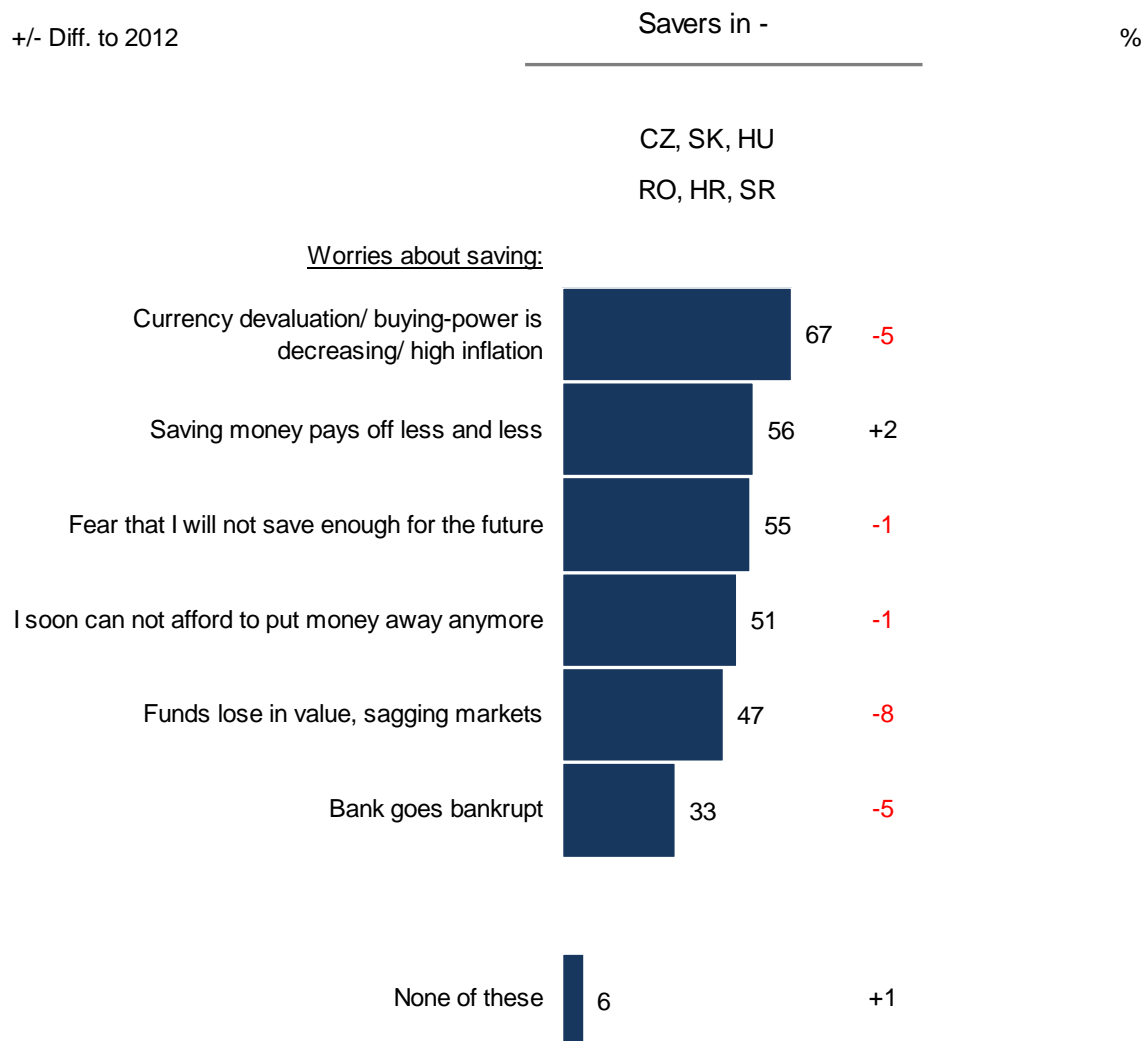
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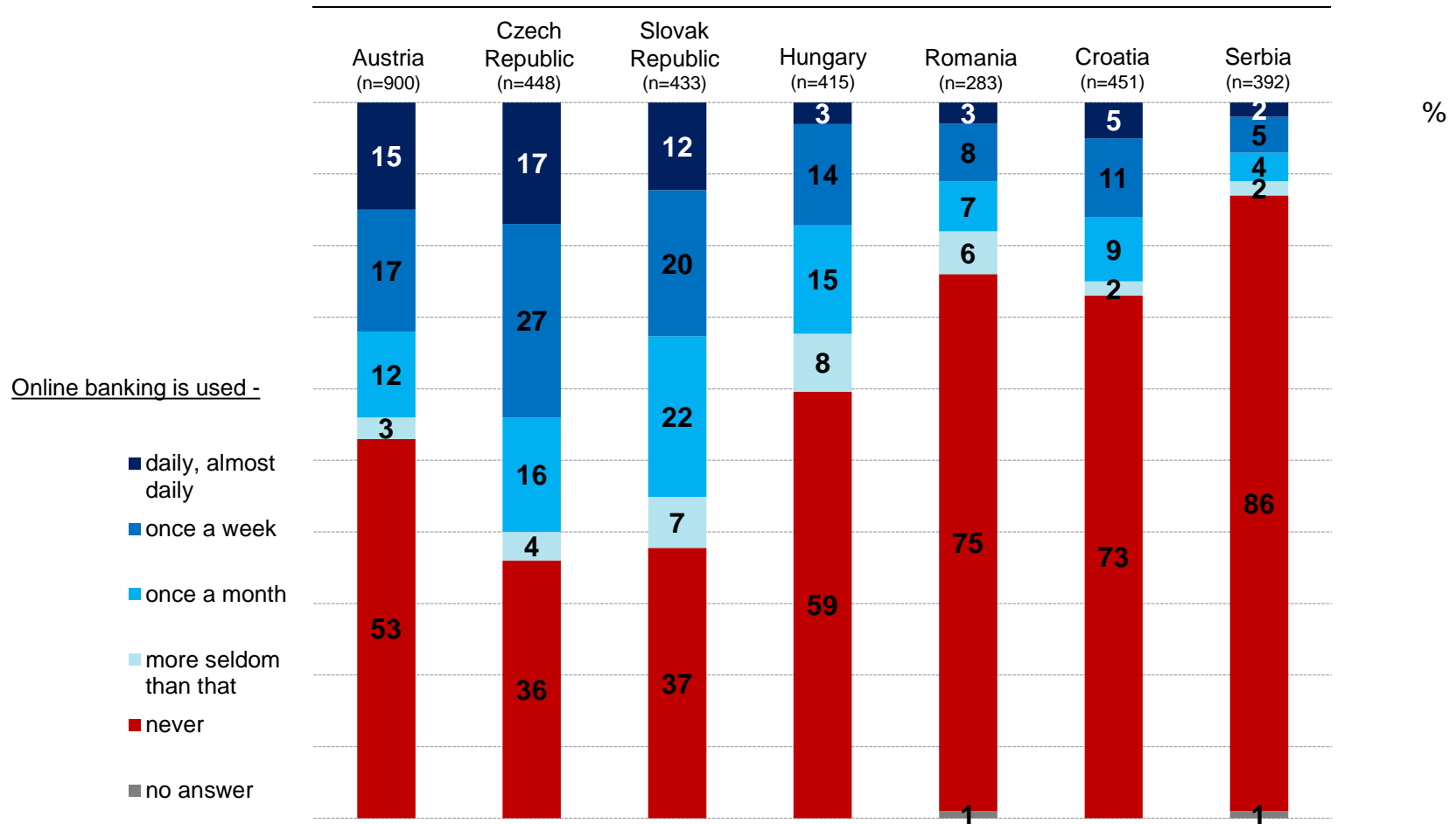
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Frequency of using online banking

Question 12: "Now coming shortly to a different topic: Nowadays it is possible to manage one's daily finances by using online- or internet banking. How about you? How often do you personally use online banking, meaning handling your banking business over the internet? Would you say -"

Bank clients in -



Source: Savings Survey 2013