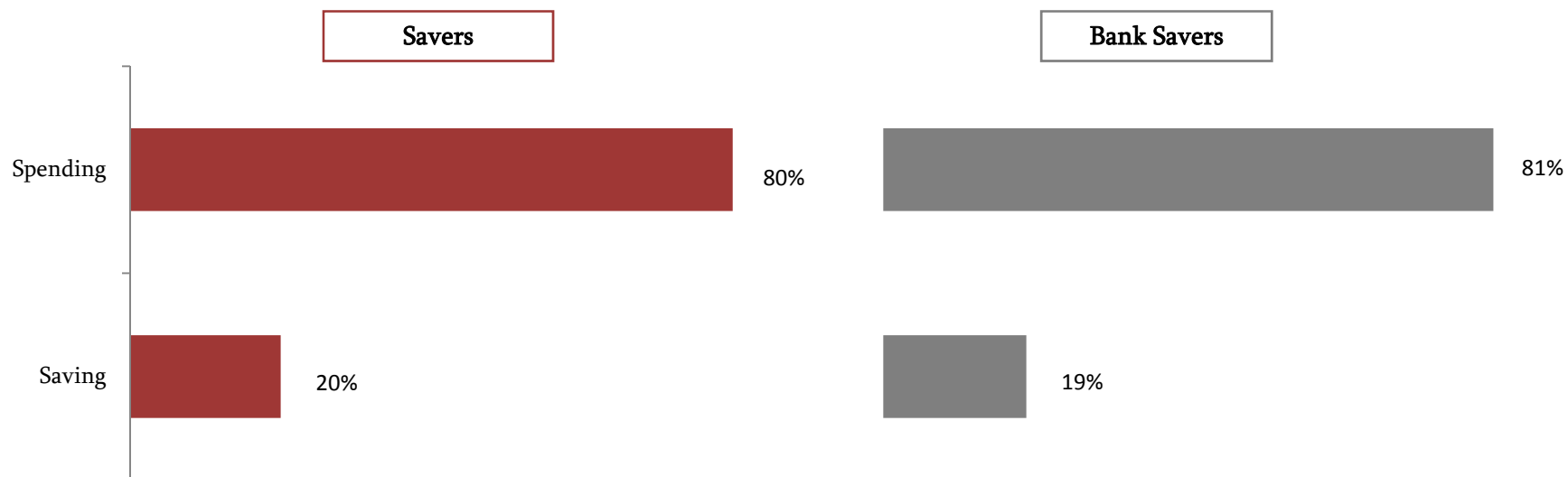


Spending-Saving Pattern / Savers and Bank-Savers



What percentage of monthly income do you spend and what percentage do you save?



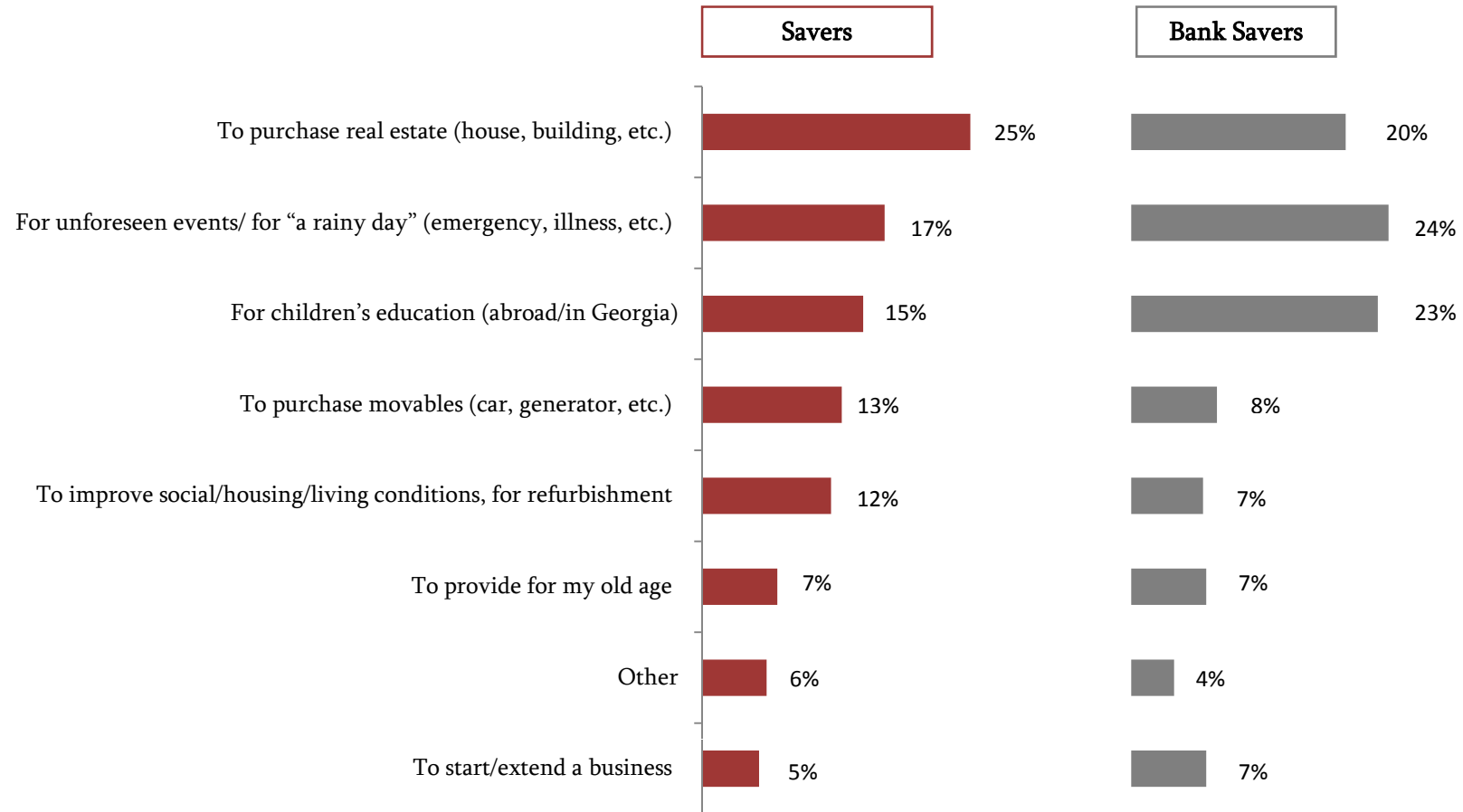
Note 1: These are mean percentages of spending and saving calculated by averaging percentages provided by savers in the sample.

Base: Savers N=72; Bank Savers N=25;

Reasons for Saving / *Savers and Bank Savers*



What is the the most important purpose you would save/accumulate money for?

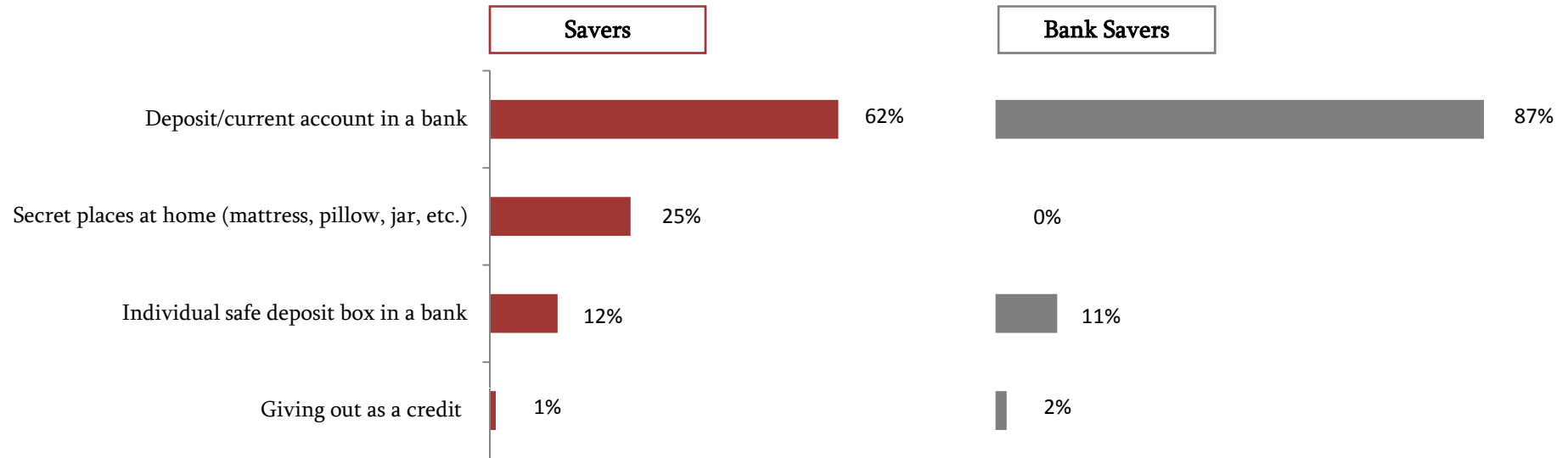


Base: Savers N=72; Bank Savers N=25;

Preferences over Places for Saving Money / Savers and Bank Savers



People save/accumulate money at different places. Which one do you consider particularly preferential?

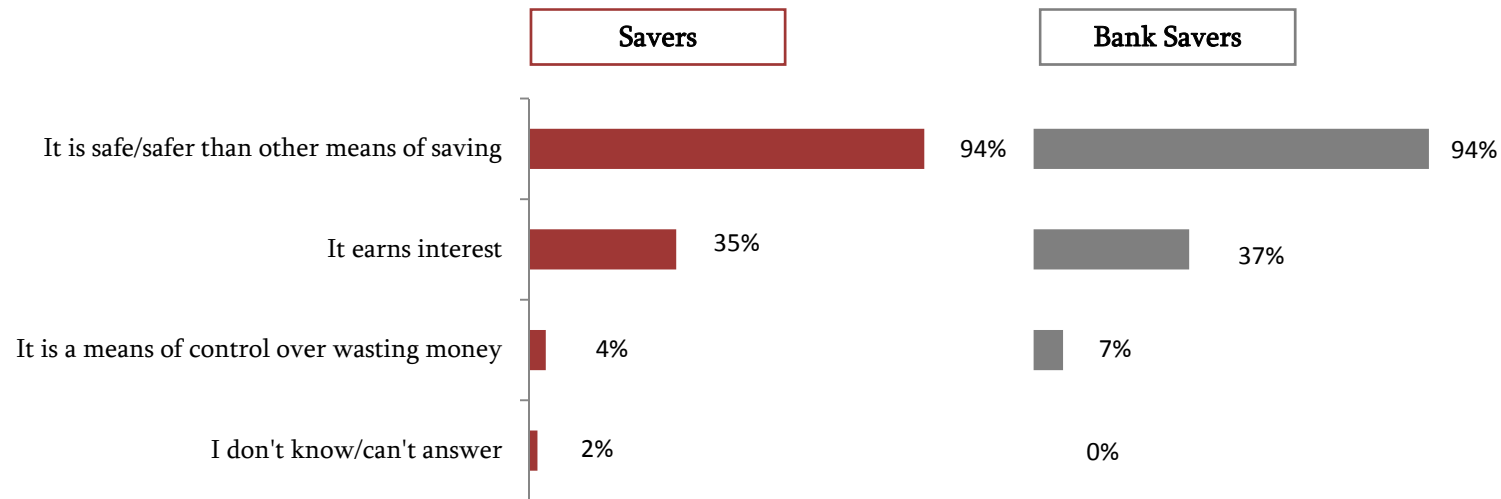


Base: Savers N=72; Bank Savers N=25;

Selection Criteria of Deposit/Current Account as a Saving Place / Savers and Bank Savers



Why do you consider deposit/current account the best means of saving money?



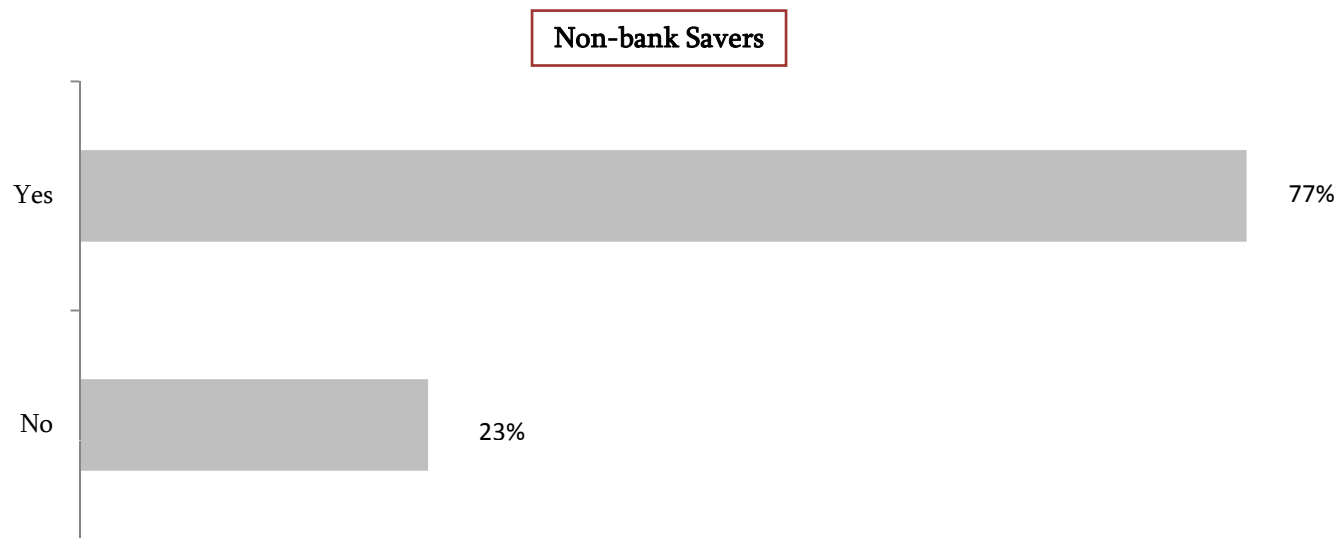
Note: The sum of percentages exceeds 100% because multiple answers were allowed.

Base: Savers N=72; Bank Savers N=25;

Saving Decision if Deposit Insurance is Offered / *Non-bank Savers*



Would you deposit money in a bank, if the latter offered you deposit insurance?



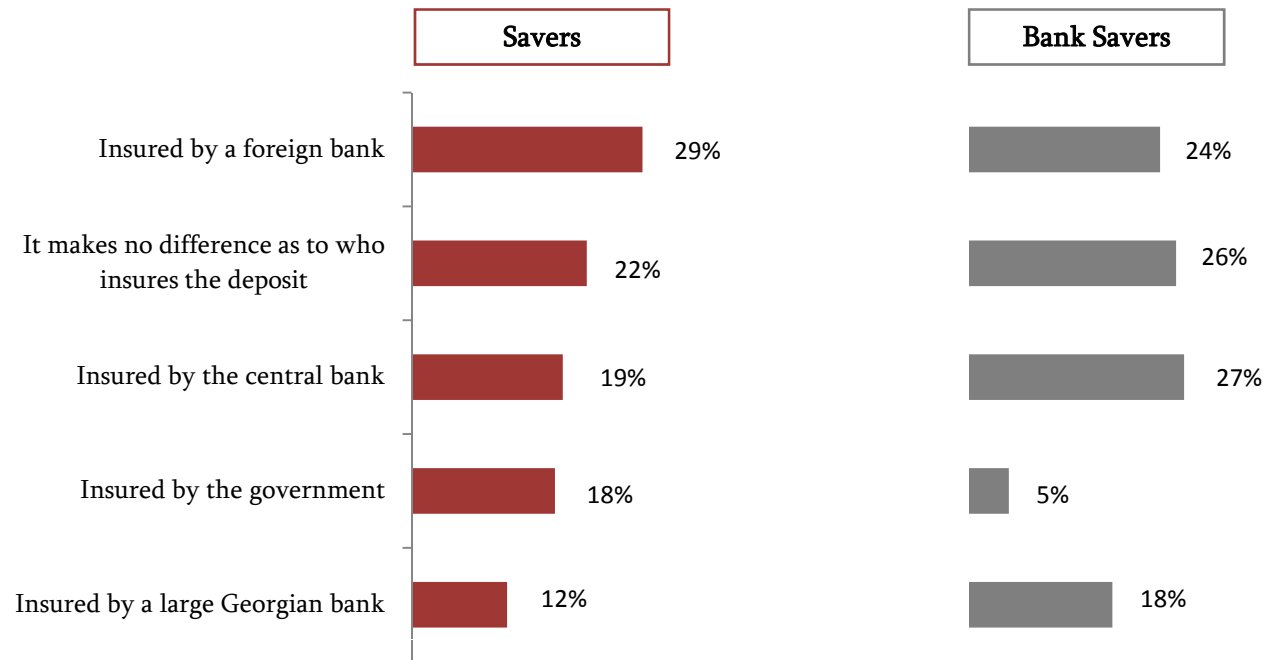
Note: These are percentages declared by respondents, describing their current **attitudes** toward what they might do in case deposit insurance is offered – these figures are not necessarily true forecasts of the real behavior in the future.

Base: Respondent who save money currently but not in a bank.
Non-bank Savers N=38;

Institutions Preferred as Potential Deposit Insurers / *Savers and Bank Savers*



Which type of deposit would you prefer in terms of insurance providers?

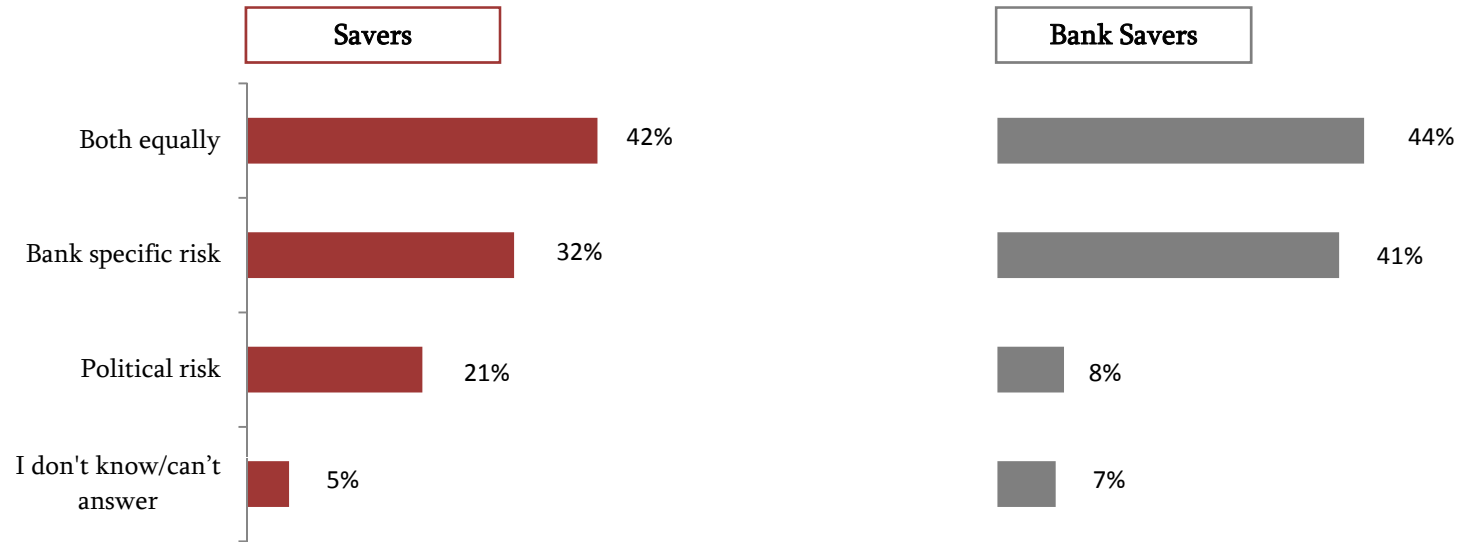


Base: Savers N=72; Bank Savers N=25;

The Risk Considered First of All When Depositing Money in a Bank / *Savers and Bank Savers*



In case you decide to make a deposit in a bank, which type of risk would you take into consideration first of all, political or bank specific risk?

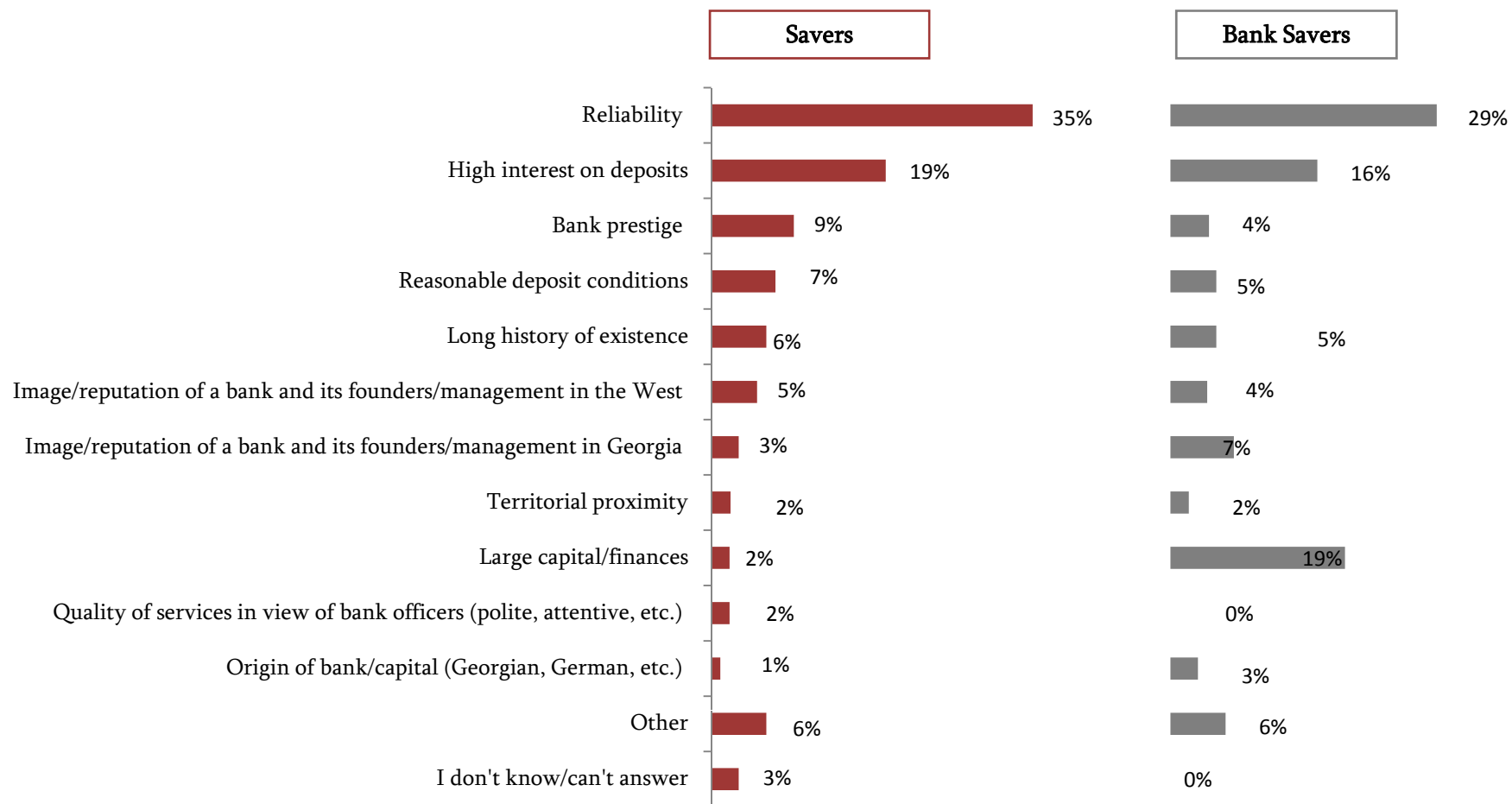



Base: Savers N=72; Bank Savers N=25;

Criteria for Selecting a Bank to Make a Deposit / *Savers and Bank Savers*



What is the the most important/crucial factor that you took or would take into account when choosing the main bank for depositing money?

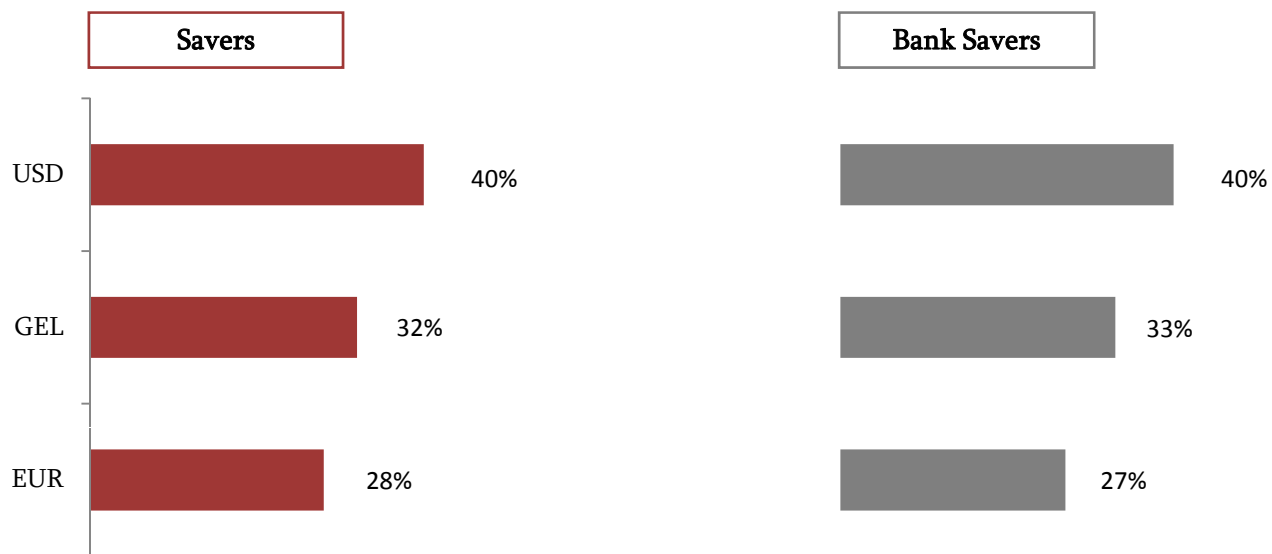



Base: Savers N=72; Bank Savers N=25;

Choice Among Currencies when Depositing Money / Savers and Bank Savers



Imagine that you have some money that you want to save in a bank. What percentage of it would you save in Georgian Lari (GEL), in US Dollars (USD) and in Euros (EUR)?



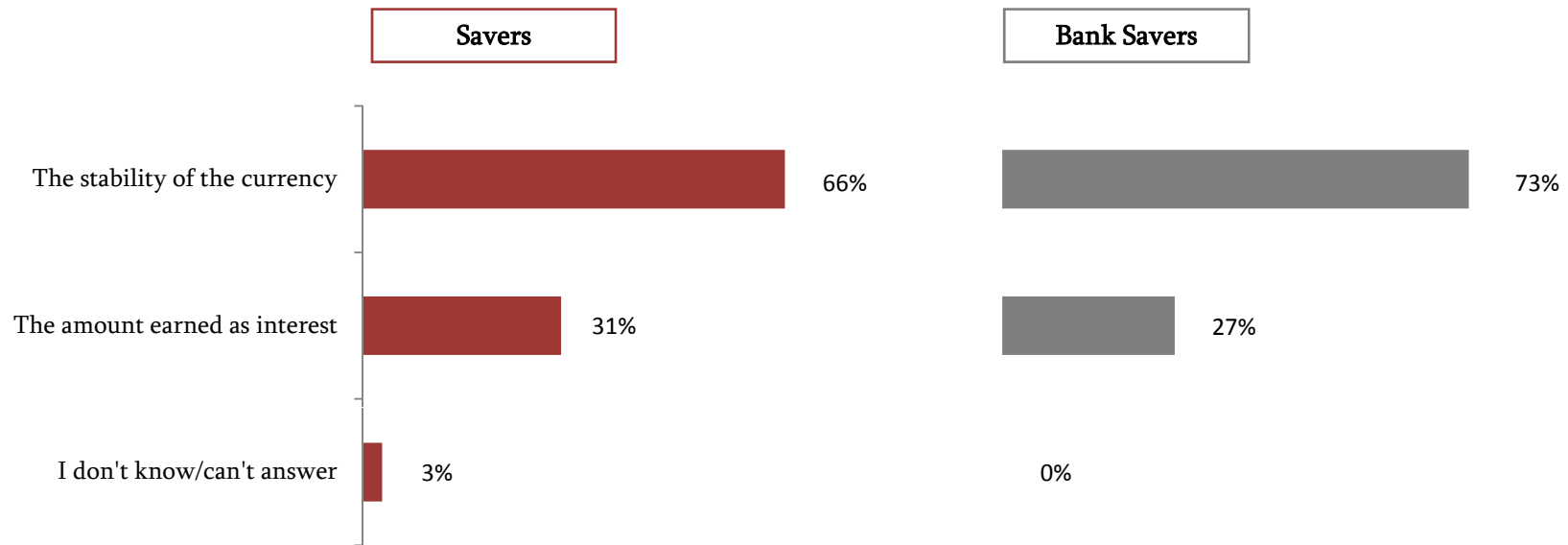
Note: These are mean percentages of GEL, USD and EUR shares calculated by averaging percentages provided by the respondents.

Base: Savers N=72; Bank Savers N=25;

The Characteristic of a Currency Considered Primarily when Depositing Money in a Bank / *Savers and Bank Savers*



Which characteristic of currency would you primarily take into consideration when saving money in a bank – the stability of the currency or the amount earned as interest?

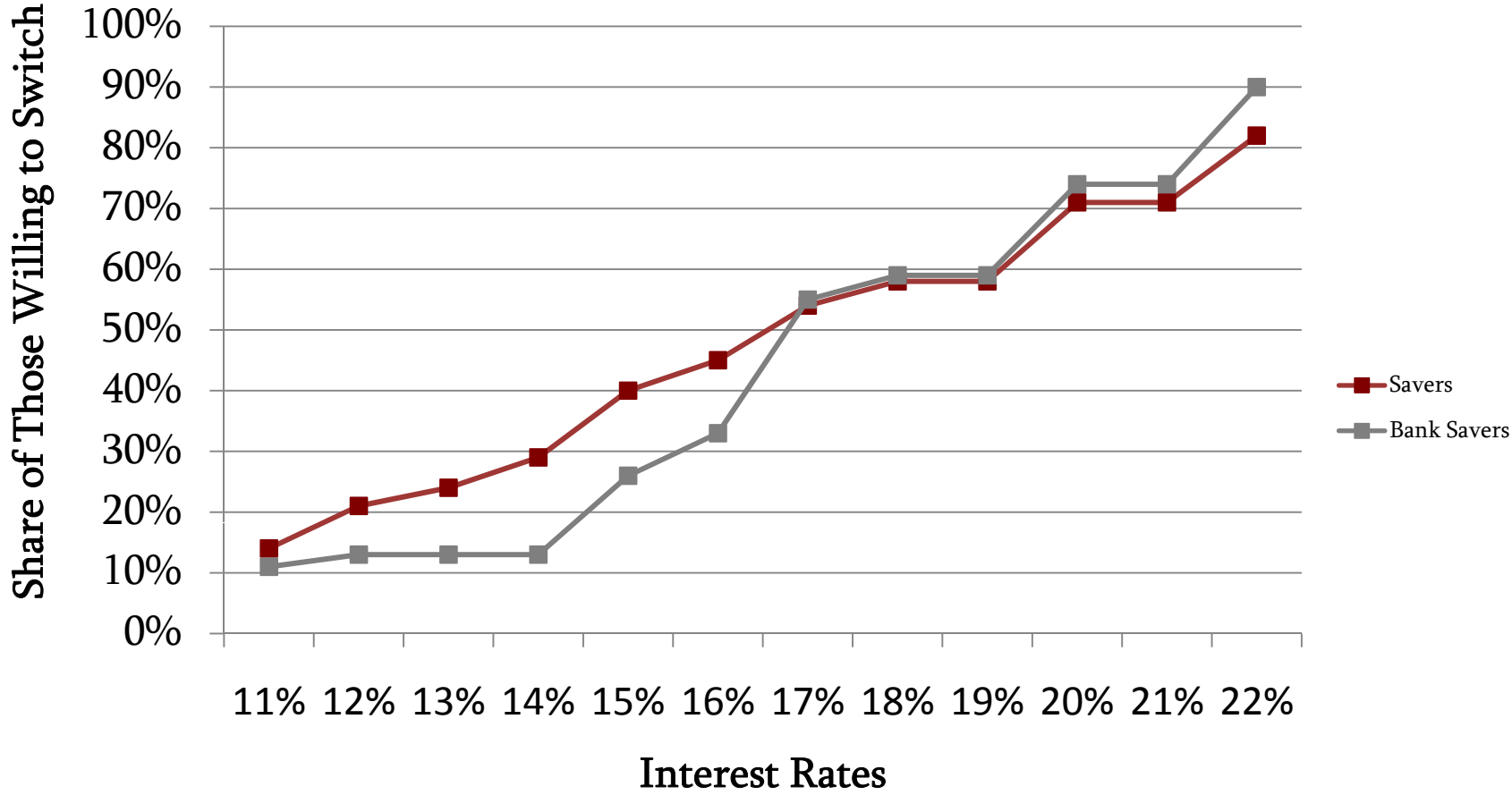


Base: Savers N=72; Bank Savers N=25;

The Optimal Interest Rate on the Deposit Denominated in GEL / Savers and Banks Savers



Imagine that an annual 10% is earned on a one-year foreign currency deposit. Would you rather opt for a one-year local currency deposit, if an annual 11% were earned on the latter? 12%? 13%?



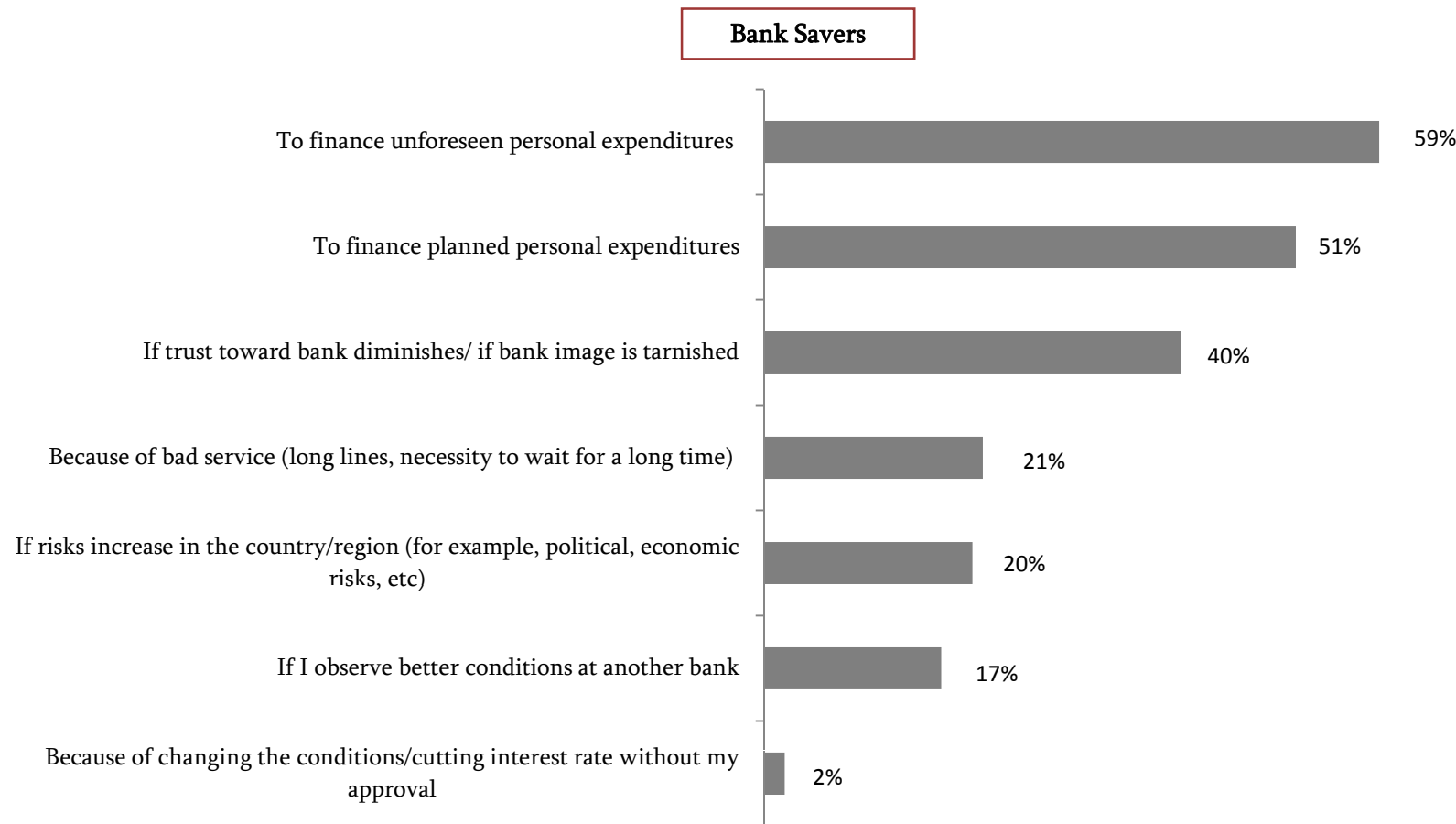
Base: Savers N=72; Bank Savers N=25;

Reasons for Withdrawing Money from a Bank Completely or Partially / *Bank Savers*



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In which case would you withdraw money from a bank completely or even partially?



Note: The sum of percentages exceeds 100% because multiple answers were allowed.

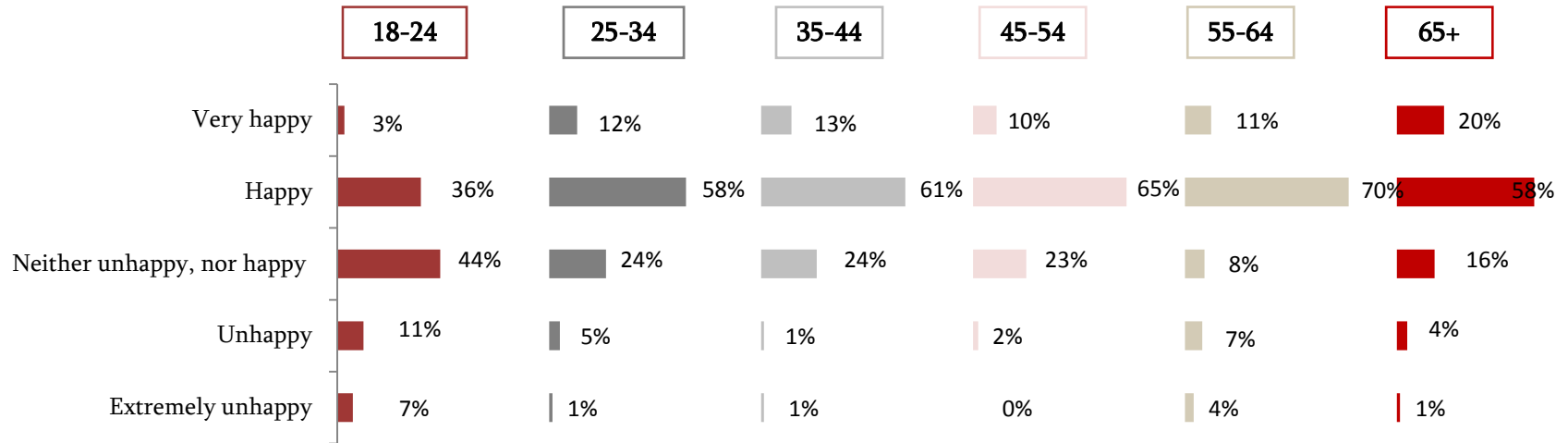


Base: Bank Savers N=25;

Satisfaction with Bank Service / *Age Breakdown*



How happy are you in general with the services of your main bank?

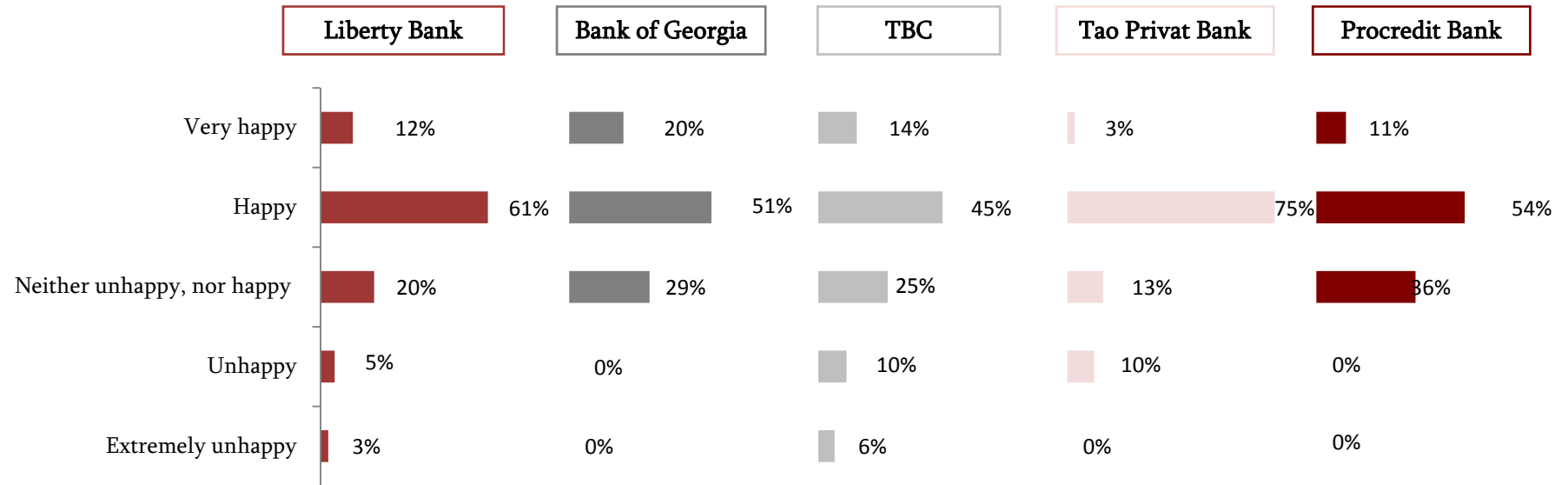


Base: Respondents who use banks. N=277

Satisfaction with Bank Service / *MajorBanks Breakdown*



How happy are you in general with the services of your main bank?



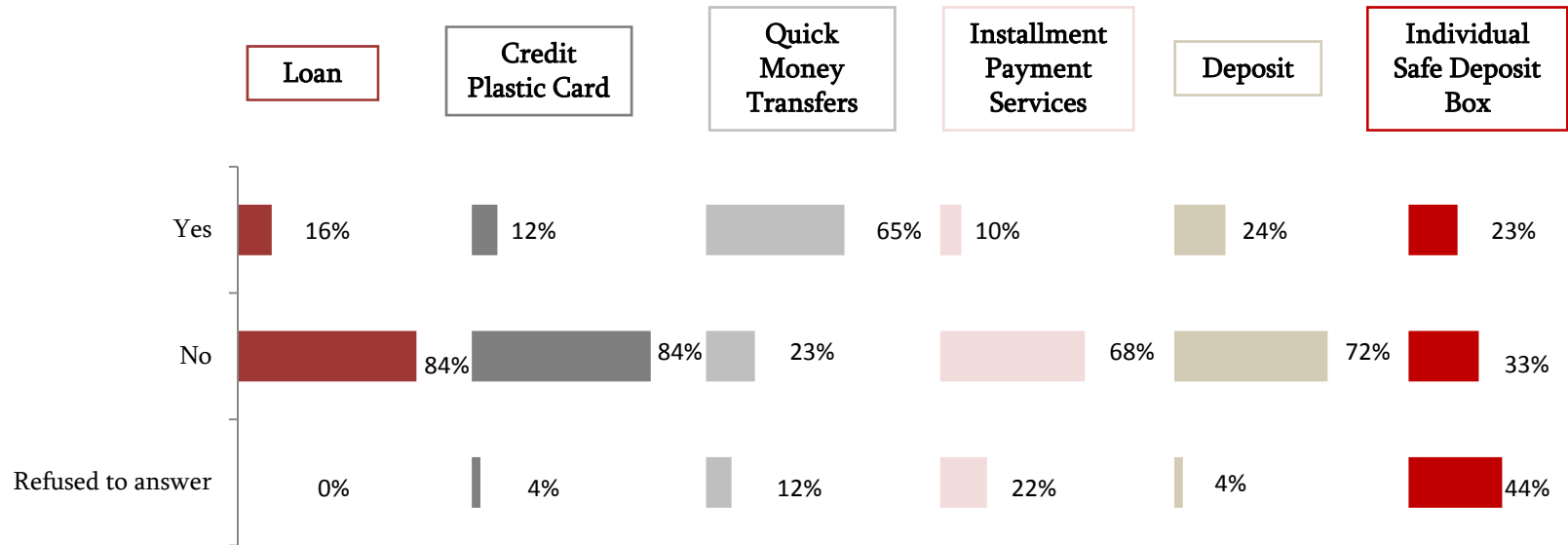
Note: Only the top 5 major banks are shown on this slide.

Base: Respondents who use banks. N=277

Money Remittances / Bank Products Breakdown



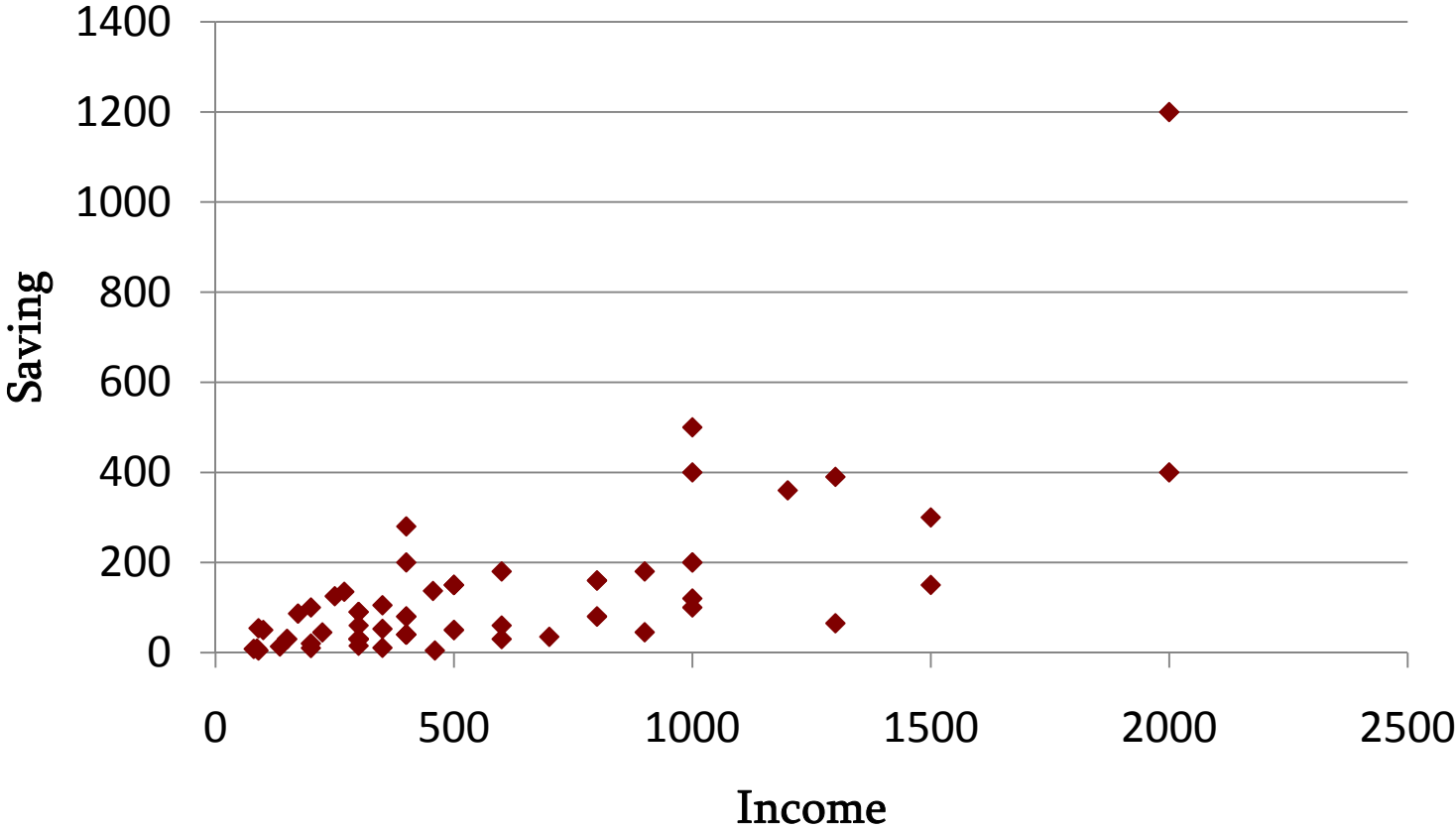
Do you receive money remittances from abroad?



Note: This slide represents the breakdown according to the users of different bank products.

Base: Respondents who use banks. N=277

Income vs. Saving / Scatterplot



Note: Some of these data points represent personal saving (from personal income, respectively), whereas others represent family saving (from family income, respectively).



Base: Respondents who save money. N=63