



Flash Eurobarometer



European
Commission

Survey among banks in Slovenia – after the euro introduction

Analytical Report

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Flash Eurobarometer 201b – The Gallup Organization

This survey was requested by DG ECFIN-R-4: External Communication and coordinated by Directorate General Communication

This document does not represent the point of view of the European Commission. The interpretations and opinions contained in it are solely those of the authors.

Flash EB Series #201b

Survey among banks in Slovenia

Conducted by
The Gallup Organization, Hungary
upon the request of the DG ECFIN-R-4:
External Communication



Survey organised and managed by the
Eurobarometer Team of Directorate-General
“Communication”

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THE GALLUP ORGANIZATION

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Introduction

This Flash Eurobarometer 201: “Survey among enterprises and banks in Slovenia” telephone survey was conducted on behalf of the European Commission, Directorate-General Economic and Financial Affairs. The objective of the Flash 201 survey was to study, from an ex-post perspective, the preparations for the changeover to the euro and the actual changeover of enterprises and banks in Slovenia. This report presents the survey results for branches of Slovenian banks.

The current special target group Flash Eurobarometer survey was organised and managed by the Eurobarometer Team of the European Commission (Directorate-General Communication, Unit A-4).

The interviews were conducted between the 22nd and the 26th of January 2007 by Slovenian CATI d.o.o. partner institute of The Gallup Organization Hungary.

The main themes in the survey were similar to those followed under the Flash Eurobarometer 195b in December 2006, shortly before the changeover:

- frontloading of euro cash
- sub-frontloading
- supplying cash dispensers (ATMs) with euro banknotes
- logistics
- national cash

In this report we briefly present the comparisons of “common” questions. We emphasize that the data under the Flash Eurobarometer were collected in December 2006, i.e. is *before* the changeover, while the data under the present Flash Eurobarometer were collected in January 2007, i.e. *after* the euro introduction in Slovenia.

The sample of the bank sector consists of 74 bank branches and 30 bank branches in post offices. The sample lists were developed using national bank branches (IPIS). Selection of banks was carried out randomly.

The person interviewed in each branch was the Branch Manager (90 respondents), the person designated to Euro-coordinator in the branch or another staff member (14 respondents).

Results are not weighted; they reflect estimates of the results corresponding to the Slovenian banks (second half sentence unclear in my view).

1. Frontloading of euro cash

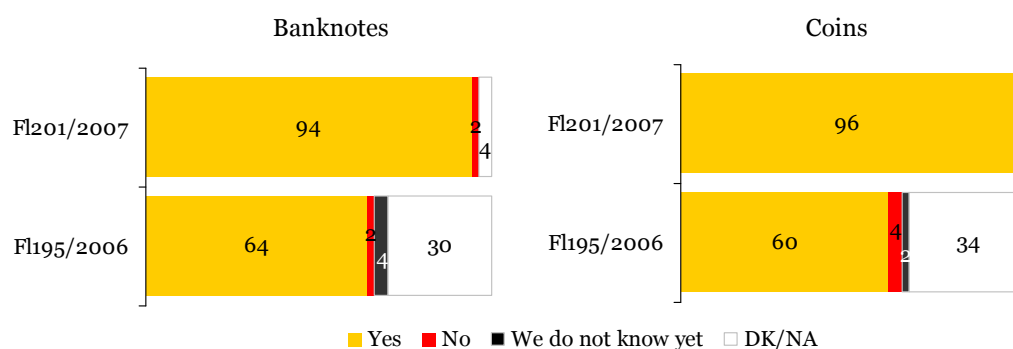
The overwhelming majority of Slovenian branches report that they were supplied with euro banknotes and coins before the 1st of January 2007, the date of the changeover. 94% of branch offices mentioned this in relation to banknotes and 96% with regard to euro coins. Only 2% of respondents reported that their branches were not supplied with euro banknotes before the 1st of January 2007. No one said that this was the case with euro coins. A relatively low percentage of respondents did not know the answer or did not want to respond to the question (4% for both euro banknotes and coins).

Comparing these data with those from December 2006 the major changes we noticed are in the ratio of those who were supplied with euro banknotes and coins and in the ratio of those who could not answer the question. In January 2007 more branches indicated that they were supplied with euro banknotes and coins than in December 2006. While in January 2007 at least nine out of ten respondents reported this, in December 2006 six out of ten respondents reported this.

A lower number of respondents did not know or did not want to respond to the question in January 2007 in comparison to December 2006. In January 2007 “only” 4% of branches’ representatives were undecided in this question, while in December 2006 at least three out of ten respondents did not know the answer or did not want to respond to the question (34% and 36%, respectively, for banknotes and coins).

However, we should note here that the question formulation was not absolutely the same in the two surveys. In December 2006 we asked if the *branch has been supplied or planned to be supplied with euro*, while in January 2007 we simply asked if the *branch was supplied with euro* before 1 January 2007. The results from December 2006 comprise both the answer category “Yes, already supplied” and the category “Yes, it is planned”.

Being supplied with euro banknotes / coins before 1 January 2007, 2006-2007



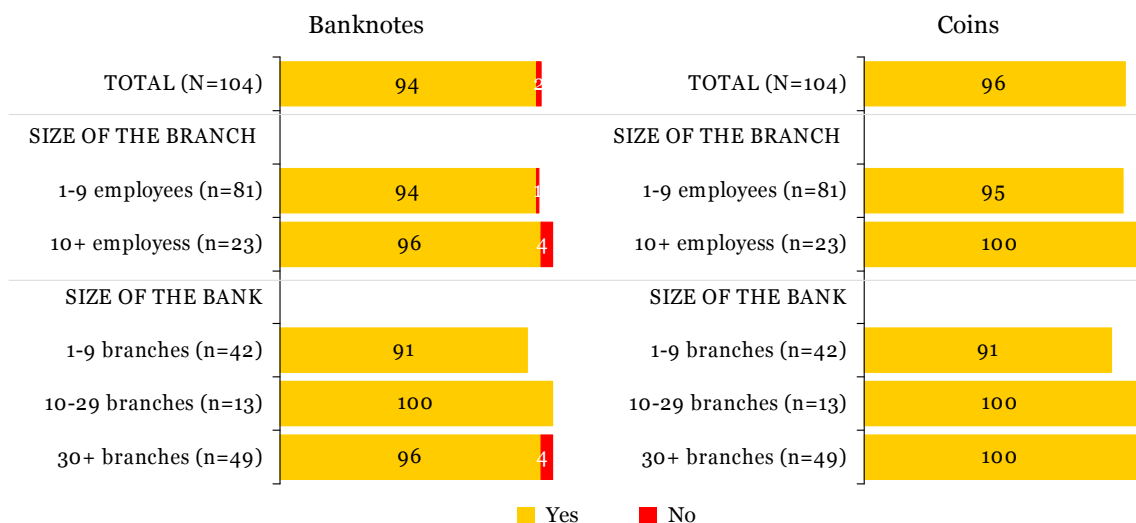
Q1./Q5. (2007) Was your branch supplied with euro banknotes /coins before 1 January 2007?
 Q1./Q5. (2006) Has your branch been supplied or is it planned that it will be supplied with euro banknotes /coins before 1 January 2007?
 %, base: all branches

Survey questions were analyzed according to bank characteristics, such as branch size (number of employees in the branch) and the size of the mother bank (number of the bank's branches in Slovenia)¹.

The different branches and banks do not differ significantly in the degree to which they were supplied with euro cash before the changeover. There is a slightly higher percentage of branches with 10 or more employees, and a lower percentage of branches with less than 10 employees that were supplied with euro banknotes and coins before January 1st 2007.

A higher percentage of branches of mother banks with 10-29 branches or with more than 30 branches were supplied with euro banknotes before January 1st, 2007. With regard to coins, all branches of larger mother banks (with 10-29 branches or with more than 30 branches) were supplied with euro coins before January 1st. The branches of the smallest mother banks (with 1-9 branches in Slovenia) were the least likely to be supplied with euro banknotes and coins before January 1st, 2007.

Being supplied with euro banknotes / coins before 1 January 2007



Q1./Q5. Was your branch supplied with euro banknotes / coins before 1 January 2007?
Base: all branches
% by branch characteristics

Respondents who indicated that their branch was supplied with euro cash before January 1st 2007 were asked about **when** they received euro cash.

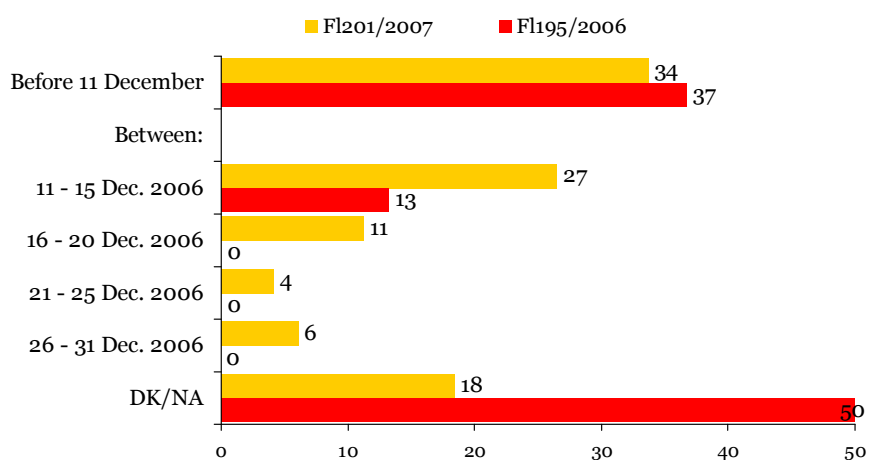
The largest percentage of representatives of branches supplied with *euro banknotes* before the changeover said that their branches were supplied before 11 December 2006 (34%). 27% said they received euro banknotes between the 11th and 15th of December 2006, and 11% received euro banknotes between 16th and 20th of December 2006. One out of ten branches got the euro banknotes

¹ The Annex tables (and the labels from the graphs) exactly describe the size of the relevant sub-samples, indicating the number of respondents interviewed. Because of the small sub-samples the maximum margin of error within the various segments are very high.

between the 21st and 31st of December 2006. 18% of the respondents did not or could not give the answer for this question, this ratio being the third highest among all mentions.

Looking at the results from December 2006 we notice that half of the respondents (from branches that have already been supplied or planned to be supplied with euro banknotes) did not know or did not want to give an answer to the question concerning the date of receiving euro banknotes (50%). This ratio is the highest among all mentions. In December 2006 slightly more branches reported that they were supplied with euro banknotes before the 11th of December 2006, as compared to January 2007 (37% compared to 34%). Before the changeover fewer branches mentioned the dates 11-15 December 2006 for the supply of euro banknotes (13%), while 27% referred to this period in January 2007

Timeframe for being supplied with euro banknotes, 2006-2007



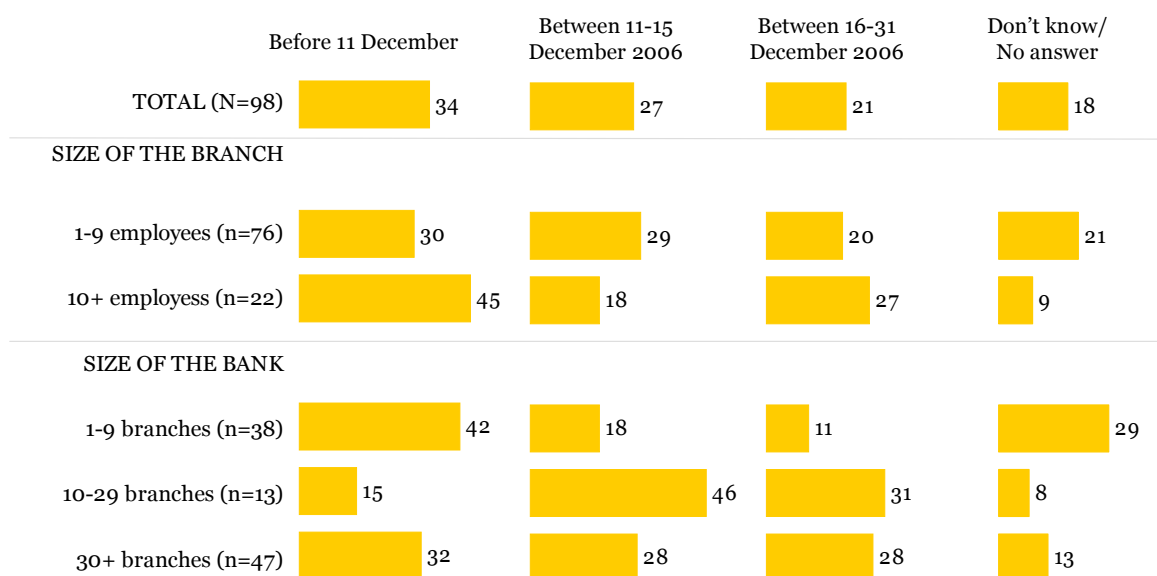
Q2.(2007) When was your branch supplied with euro banknotes?
 %, base: those branches which have been be supplied with euro banknotes
 Q2.(2006) When has your branch been supplied with euro banknotes? /
 When will your branch be supplied with euro banknotes?
 %, base: those branches which have been/planned to be supplied with euro banknotes

Among branches that indicated that they were supplied with **euro banknotes** before January 1st 2007, regardless of *branch size*, a higher percentage of them said that this had already happened before December 11th, 2006. This ratio was higher for larger branches. For smaller branches, a somewhat higher number of respondents indicated that they were supplied with euro banknotes between December 11th and 15th 2006. The larger branches were more likely than smaller branches to state that they were supplied with banknotes between 16 and 31 December 2006.

If we look at branches supplied with euro cash according to the *size of the mother bank*, the responses are more varied. The branches of the smallest banks were the most likely to state that they were supplied with euro banknotes before December 11th, 2006. The branches of medium sized banks (with 10-29 branches) were more likely to be supplied with euro banknotes between 11 and 15 December 2006, and a high ratio of them also mentioned the end of the December 2006. Among the branches of

the largest banks, most were supplied with banknotes before 11 December 2006, as was the case with the smallest banks, which received banknotes in early December in an even higher proportion. The smallest banks were the most likely to be unable to answer the question.

Timeframe for being supplied with euro banknotes



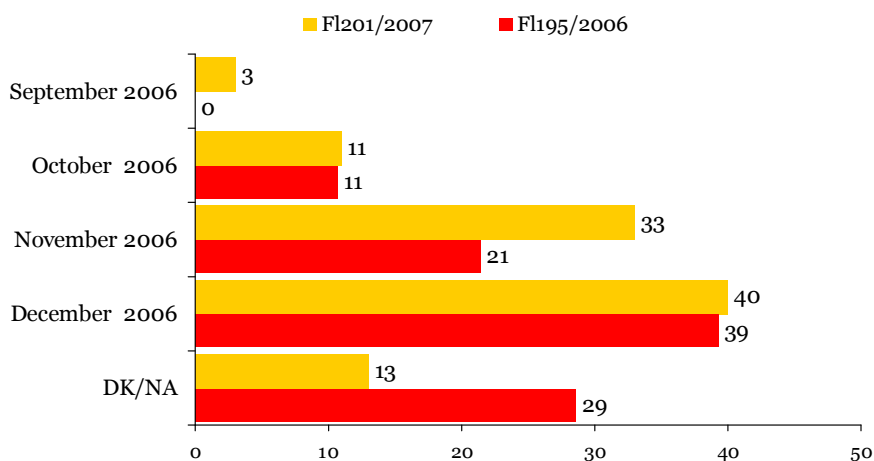
Q2. When was your branch supplied with euro banknotes?
Base: those branches which have been supplied with euro banknotes
% by branch characteristics

In the questionnaire, the dates for receiving supplies of euro coins were different from the dates for euro banknotes, as the time schedule for the early supply of euro banknotes and coins to banks differed.

If we look at those branches that were supplied with euro coins, the majority of them indicated that this happened in December 2006 (40%). The second highest proportion of them reported receiving euro coins in November 2006 (33%); 11% reported October 2006 and 3% September 2006. The ratio of respondents who did not want or could not answer the question is 13%, the third highest ratio.

There are no substantial changes compared to December 2006 in the ratio of branches which received the coins in December 2006 or in October 2006. However, there is a change in the ratio of those saying that their branches were supplied with coins in November 2006 (33% in January 2007 and 21% in December 2006). There were also fewer respondents in 2007 than in 2006 who did not want to or could not answer the question (13% compared to 29%). In December 2006, no branch already supplied or planning to be supplied with euro coins mentioned receiving the coins in September 2006, while in the January survey this ratio was 3%.

Timeframe for being supplied with euro coins, 2006-2007



Q6.(2007) When was your branch supplied with euro coins?
 %, base: those branches which have been supplied with euro coins
 q6.(2006) When has your branch been supplied with euro coins?
 When will your branch be supplied with euro coins?
 %, base: those branches which have been/will be supplied with euro coins

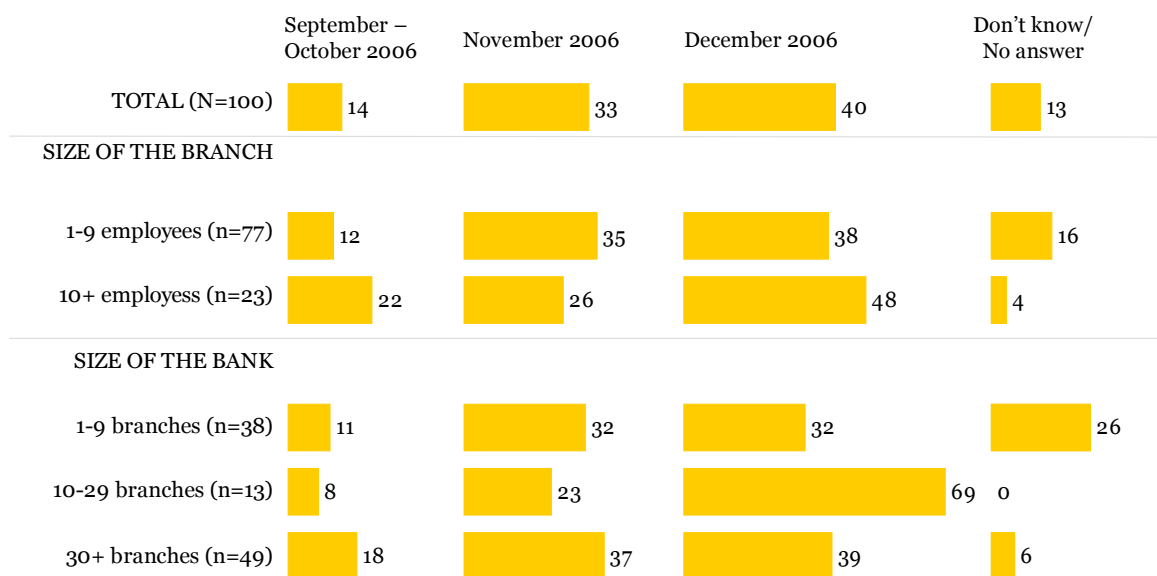
Looking at banks supplied with **euro coins** before January 1st 2007, both the smaller and larger branches were most likely to indicate December 2006 as the time that they were supplied with euro coins. Among smaller branches a relatively high ratio of respondents state that their branches received coins in November 2006. A lower percentage of smaller branches and a higher percentage of larger branches mentioned that they were already supplied with euro coins in September - October 2006.

According to the size of the mother bank, branches of the medium sized banks (with 10-29 branches) were the most likely to state that they were supplied with euro coins in December 2006. The largest banks were primarily supplied with coins in December 2006 as well, but they mentioned it in lower numbers than medium sized banks.

The largest banks had the highest rate of those who claimed that they were supplied with coins in November 2006 or in September-October 2006. However, regardless of bank size, relatively few small and medium sized branches were supplied with euro coins as early as September - October 2006.

Fewer respondents did not reply to the question of when they received euro coins than to the question of when they received euro banknotes (13% to 18%).

Timeframe for being supplied with euro coins



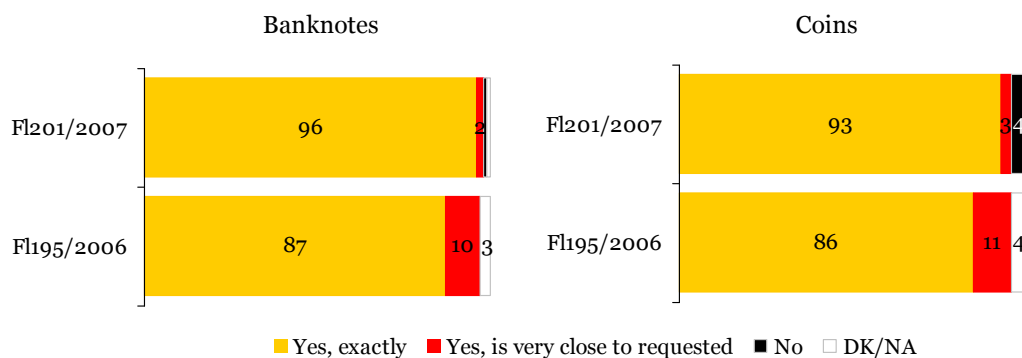
Q6. When was your branch supplied with euro coins?
 Base: those branches which have been supplied with euro coins
 % by branch characteristics

Of those branches that had already been supplied with euro cash, 9 out of 10 branches stated that they *received the exact amount of euro* they requested, both concerning banknotes (96%) and coins (93%). These ratios were slightly lower in December 2006 regarding the respective expectations of the branches (87% and 86%, respectively).

We also noted a corresponding change compared to December 2006 in the ratio of those who said they *received an amount very close to what they requested*. While in December 2006 one out of ten branches already supplied stated that they had received approximately the amount they requested in banknotes and coins, in January 2007 these figures were down to 2% and 3% for banknotes and coins respectively.

In January 2007, one branch claimed that it *did not receive the amount* of euro banknotes requested, and 4% of respondents said the same regarding euro coins. No branch reported this in December 2006. (However, more representatives of branches did not know or did not wish to give an answer in December 2006).

Correspondence between the amount of euro banknotes and coins requested and received, 2006-2007



Q3./Q7. (2007) Did the amount of euro banknotes/ coins you received correspond to the amount you requested?
 %, base: those who has been supplied with euro banknotes / coins
 Q3a./Q7a. (2006) Does the amount of euro banknotes/ coins you received correspond to the amount you requested?
 Q3b./Q3b. Do you have a confirmation that the amount of euro banknotes/ coins you will receive will correspond to the amount you requested?
 %, base: those who has been supplied / plan to be supplied / with euro banknotes / coins/

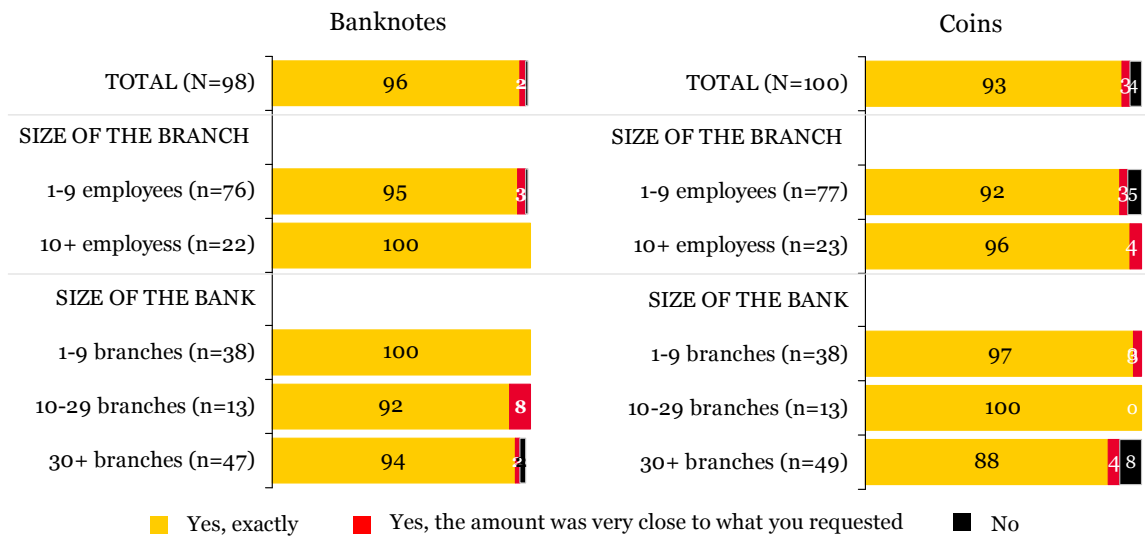
Regardless of *branch size*, the vast majority of branches already supplied with euro cash received **exactly the amount of euro** banknotes and coins requested. A slightly lower ratio of smaller and larger branches also reported the same about euro coins (as compared to banknotes).

None of the branches indicated that they received **very close to the amount of euro** banknotes they requested, and this was also the case with relatively few smaller branches. Regarding coins, this ratio is also relatively low regardless of the branch size.

We also analyzed the data according to the *size of the mother bank*. All branches of the banks with the least number of branches in Slovenia (1 to 9 branches) which were already supplied with euro banknotes indicated that they received **exactly** the amount of euro banknotes requested. All branches of medium sized banks mentioned that they had exactly received the amount of coins requested. Branches of medium sized banks were the least likely to state that they had received the exact amount of banknotes, while the same applies to branches of the largest banks with regard to coins.

One branch of a medium sized bank and one branch of a large bank already supplied with euro banknotes indicated that they received **very close to** the amount of euro banknotes requested. One branch of a small, and two branches of the largest banks said the same with regard to coins.

Correspondence between the amount of euro banknotes and coins requested and received



Q3./Q7. Did the amount of euro banknotes/ coins you received correspond to the amount you requested?
 Base: those who has been supplied with euro banknotes / coins
 % by branch characteristics

Only two respondents indicated specifically that they did not receive supplies of euro banknotes before the 1st of January 2007. Of the possible answer options provided in the survey, these respondents cited "the branch decided that it did not want to be frontloaded with euro banknotes" or „other” reasons. No branch mentioned not to have been supplied with euro coins before 1 January 2007 .

(suggest to delete, as only one or two branches are concerned; this could thus rather be misleading)

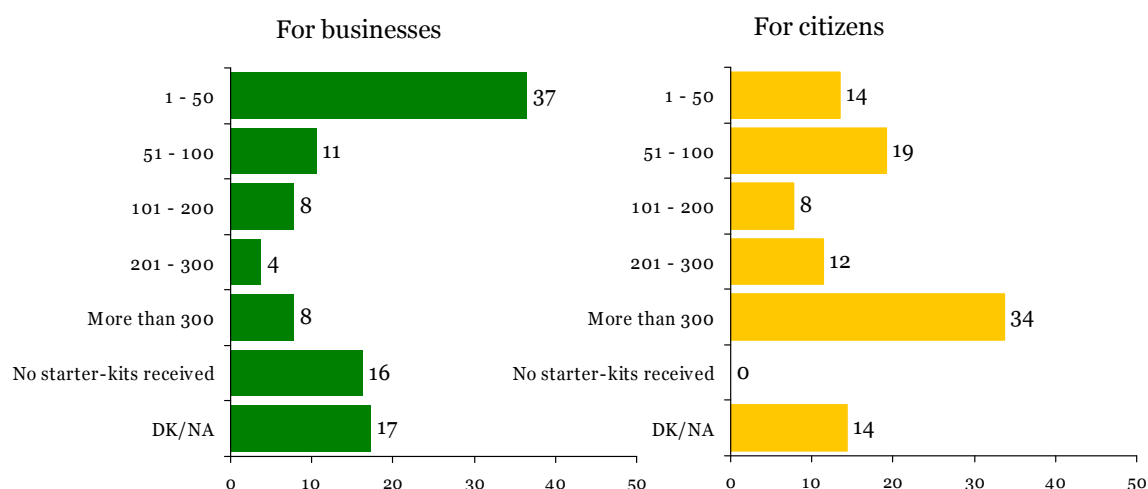
Suggest to delete: this concerns only individual cases. Last sentence already covered in the paragraph before)

In January 2007 we asked the banks *how many euro starter - kits they received from the central bank* both for businesses and for citizens. This question was not included in the December 2006 survey.

The highest percentage of banks (37%) received between 1-50 euro coin starter - kits *for businesses*. 11% of the branches received 51-100 starter - kits, 8% received 101-200 starter - kits, 4 % received 201-300 starter - kits, and 8% received more than 300 starter - kits. 16 of the branches reported that they did not receive starter – kits for businesses.

All branches mentioned to have received starter-kits for citizens. The highest percentage reported that they received more than 300 euro coin starter – kits (34%). 14% of the branches received 1-50 starter - kits, while 19% of the branches received 51-100. 8% reported to have received 101-200 starter-kits and 12% to have received 201-300 of them.

Received euro coin starter-kits from the central bank



Q9. How many euro coin starter-kits for businesses, notably retailers, did you receive (from the central bank)?

Q10. How many euro coin starter-kits for citizens did you receive?
%, base: all branches

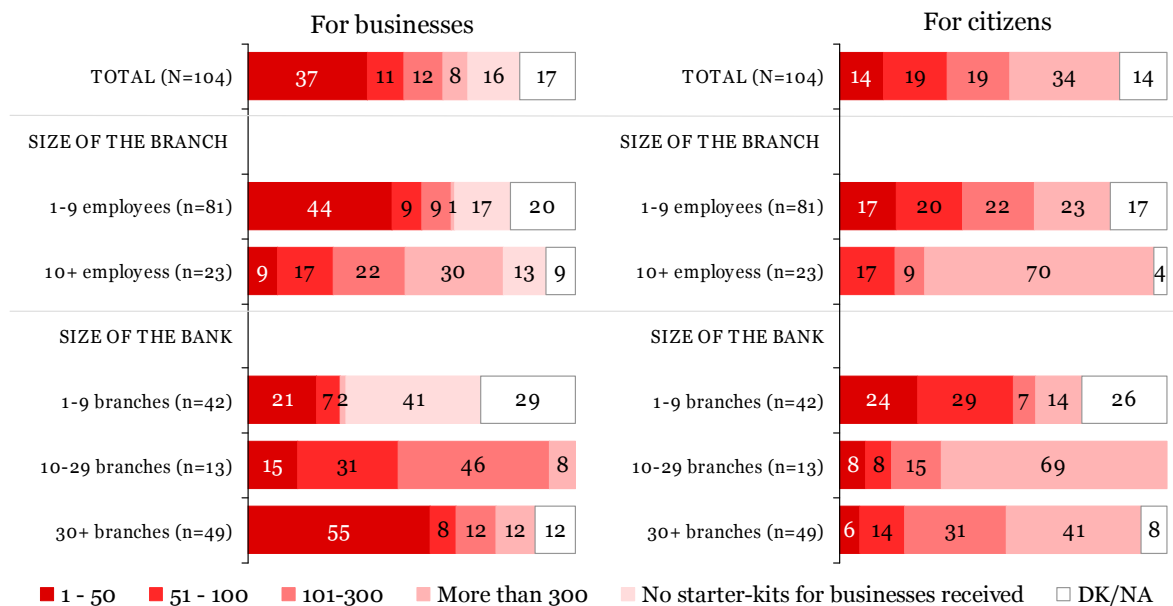
Not having received starter-kits *for businesses* seems to be more common among branches of the lowest sized banks (41%). Representatives of all other segments mentioned this significantly less.

In comparison to larger branches, smaller branches were significantly more likely to state that they received 1-50 starter kits. (44% to 9%) 55% of the branches of the largest banks also received this number of starter kits. We should emphasize the relatively high ratio of branches with 10 or more employees stating that they received more than 300 euro coin starter kits for their business customers (30%), and also the relatively high ratio branches of of medium sized banks that mentioned the amount of 51-100 and 101-300 euro coin starter kits (31% and 46%, respectively).

Regarding starter kits for *citizen* customers, not one of the banks or branches stated that they did not receive what was requested (sentence should be changed, as there was no respective question). The larger branches were significantly more likely than the smaller ones to state that they received more than 300 euro coins starter kits (70% vs. 23%). Among the larger branches, none received the amount of 1-50 starter kits, while among smaller branches 17% of the representatives stated that they did so.

Analyzing the data by size of the mother bank, the medium sized banks were the most likely to state that they received more than 300 euro coin starter kits for citizens (69%) The largest banks were slightly less likely to state this (41%). Among the largest banks there are also relatively more branches that received 101-300 starter kits (31%). The branches of the smallest banks were relatively more likely to state that they received 1-50, or 51-100 euro coin starter kits citizens (24% and 29%, respectively).

Received euro coin starter-kits from the central bank



Q9. How many euro coin starter-kits for businesses, notably retailers, did you receive (from the central bank)?

Q10. How many euro coin starter-kits for citizens did you receive?

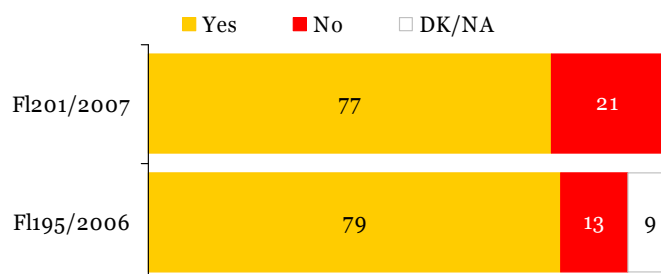
Base: all branches
% by branch characteristics

2. Proactive sub-frontloading

The majority of branches (77%) contacted their business customers with the objective of supplying them with euro cash before the 1st of January 2007. However, one out of five branches indicated that they had not done so (21%), and 2% could not or did not want to respond to the question.

As compared to the data from December 2006, we noticed that more branches indicated that they had not yet contacted their business customers (21% compared to 13%). In line with this, slightly fewer representatives of branches in January 2007 reported that they had contacted their business customers (77% compared to 79%), and fewer of them could not or did not want to respond to the question (2% compared to 9%).

Contacting business customers in order to supply them with euro cash before 1 January 2007, 2006-2007



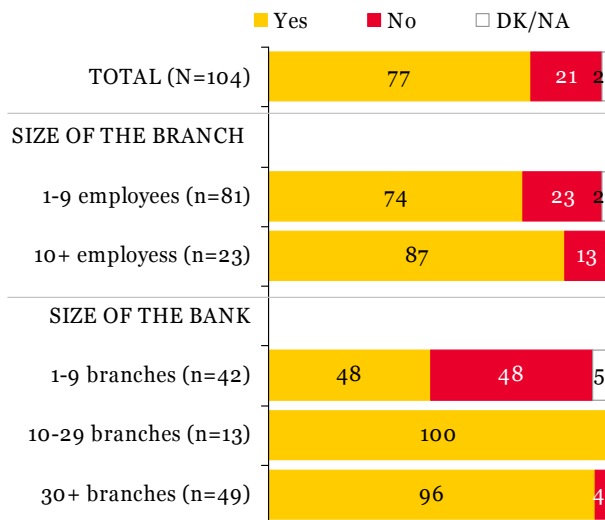
Q11.(2007) Did you actively contact the business customers of your branch in order to supply euro cash to them before 1 January 2007?
 Q9. (2006) Have you been actively contacting the business customers of your branch in order to supply euro cash to them before 1 January 2007?
 %, base: all branches

A higher percentage of larger branches and a smaller percentage of smaller branches contacted their business customers in order to supply them with the euro cash before January 1st 2007. Accordingly, more respondents from smaller branches and fewer from larger branches did not contact their business customers in order to supply them with euro cash before e-day.

All respondents from the medium sized banks' branches indicated that they had contacted their business customers; the lowest number of respondents who gave this answer were from branches of the smallest banks. Accordingly, the branch representatives from the smallest banks were the most likely to mention that they did not actively contact their customers (however, the ratio of the branches

of the smallest banks stating they contacted their customers is the same as the ratio of those stating that they did not).

Contacting business customers in order to supply them with euro cash before 1 January 2007



Q11. Did you actively contact the business customers of your branch in order to supply euro cash to them before 1 January 2007?
 Base: all branches
 % by branch characteristics

Respondents gave estimates as to what percentage of their clients asked to be supplied with euro cash before January 1, 2007. The majority of branch representatives said that *less than a quarter of their clients* requested this (56%). This figure is higher than the respective figure in December 2006 (45%). We emphasize the difference between these questions: in January 2007, we asked which proportion of the branches' business customers had actually requested to be provided with euro cash before 1 January 2007; in December 2006, we asked which percentage of their business customers would request euro cash before €-day.

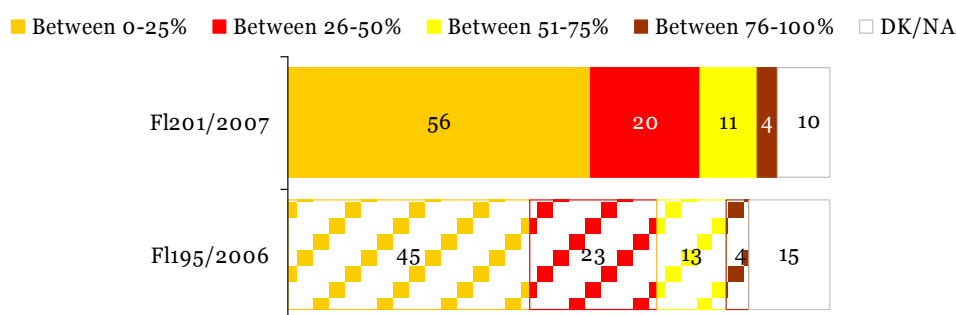
One out of five respondents noted that *less than half but more than a quarter* of their customers asked to be supplied with euro cash (20%). In December 2006, slightly more respondents (23%) expected this to be the case.

11% of respondents provided euro cash *for more than half but less than three quarters* of their customers. Regarding expectations in December 2006, 13% of respondents expected that between half and three quarters of their clients would request euro cash.

Relatively few respondents (4%) said in January 2007 or believed in December 2006 that more than three quarters of their customers would make such a request.

In January 2007 the ratio of those who could not or did not want to answer the question was 10%. In comparison, in December 2006 15% of respondents did not want to or could not estimate the percentage of their customers that would ask for euro cash before 1 January 2007.

Proportion of customers requesting euro cash before 1 January 2007, 2006-2007



Q12.(2007) What proportion of your business customers requested you to provide them with euro cash before 1 January 2007?
 Q10.(2006) What proportion of your business customers do you think will request you to provide them with euro cash before 1 January 2007?
 %, base: all branches

Regardless of the size of the branch or the size of the bank, the most common response for all segments was that less than a quarter of their business customers requested euro cash before the 1st of January 2007.

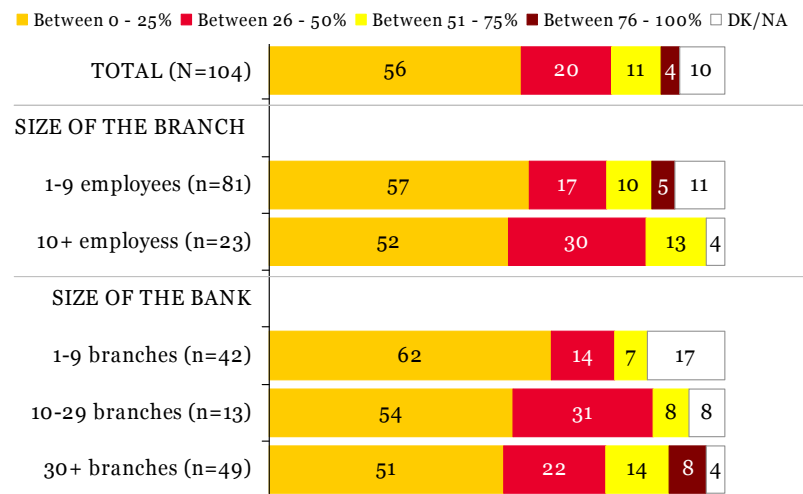
Smaller *branches* cited more often that their business partners would be *unlikely* to request provisions of euro cash (saying that **0-25%** of their business partners would request euro cash). However, a relatively higher percentage of the larger branches said that **25-50%** of their customers would request to be provided with euro cash.

Larger branches were somewhat more likely to say that **51-75%** of their business customers would request to be provided with euro cash. None of them cited that **76-100%** of their business customers would turn to them for euro cash. 5% of the smaller branches expected to provide 76-100% of their customers with euro cash.

Analyzing responses by the size of the *mother bank*, medium sized banks' branches mentioned in highest numbers that **26-50%** of business customers requested euro cash, followed by the largest banks. Branches of the largest banks were the most likely to indicate that **51-75%** of their business customers would request to be provided with euro.

None of the branches of small or medium-sized banks mentioned that **75-100%** of their business customers would turn to them for euro cash. Among the largest banks, 4 branches (8%) indicated this. Branches of the smallest banks were the most likely not to respond to this question (17%).

Proportion of customers requesting euro cash before 1 January 2007



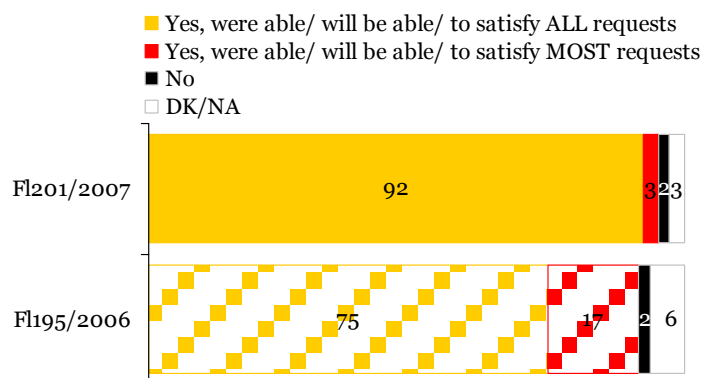
Q12. What proportion of your business customers requested you to provide them with euro cash before 1 January 2007
Base: all branches
% by branch characteristics

The next question was formulated slightly differently in January 2007 than it was in December 2006. Before the changeover, we asked if the branches *would* be able to satisfy all or most of the requests of their customers. In January 2006, we asked if they *were* able to satisfy all or most of their customers' requests for euro cash before €-day.

Almost all branches indicated that they were able to fulfil *all* requests of their business customers (92%). 2% of respondents said that they could satisfy *most* of the requests made by business customers. Barely 2% of respondents gave a negative answer, and 3% did not know or did not want to respond to the question.

Looking at the estimates from December 2006, fewer respondents expected to be able to fulfil *all* the requests (75%), while more believed that they could satisfy *most* of the requests by business customers (17%). There was also a slight decrease from December to January in the number of those who did not or were not able to answer the question.

Ability to satisfy customer requests for being supplied with euro cash before 1 January 2007, 2006-2007



Q12bis. (2007). Were you able to satisfy these requests for euro cash before 1 January 2007?
 Q10bis. (2006) Do you think that you will be able to satisfy these requests for euro cash before 1 January 2007?
 %, base: all branches

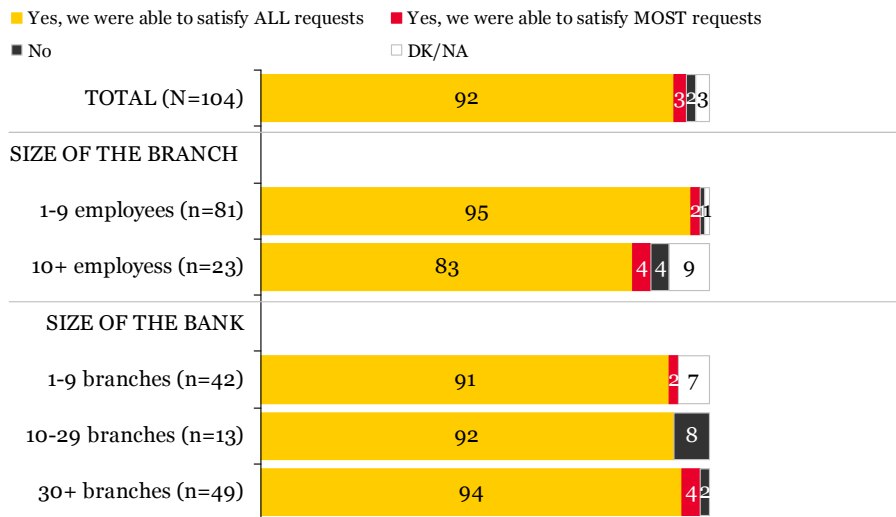
Regardless of segment, at least eight out of ten branches were able to satisfy *all* the requests of their customers for euro cash before 1 January 2007.

A higher percentage of smaller branches (as opposed to larger branches) were able to fulfil **all requests for euro cash** from business customers. It is more typical of larger branches than of smaller branches to say that they satisfied **most of the requests** from business customers, and to say that they were unable to satisfy their customers' requests. Larger branches were also more likely not to answer the question.

The larger the mother bank, the more likely its branches were to satisfy **all requests** for euro supplies by business customers before January 1st 2007. Branches belonging to the smallest banks were the least likely, and branches of the largest banks were the most likely to be able to satisfy all such requests. Slightly more of the largest banks indicated that they could satisfy **most** (but not all) of the requests of their business customers for euro cash. No branches of medium sized banks chose this response.

The branches of the smallest banks were the most likely to indicate that they did not know or did not want to give an answer (7%).

Ability to satisfy customer requests for being supplied with euro cash before 1 January 2007



Q12bis. Were you able to satisfy these requests for euro cash before 1 January 2007?
 Base: all branches
 % by branch characteristics

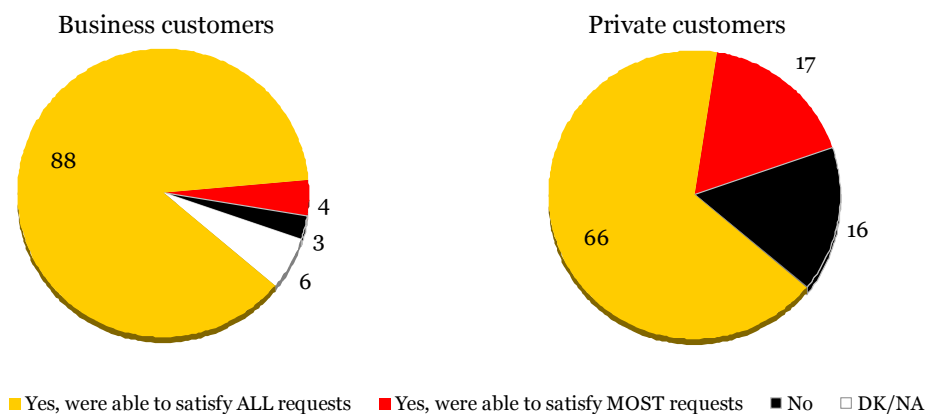
(Chart: colours for the yes and no answers are not distinguishable in black/white print)

We asked whether or not the banks were able to satisfy all or most of the requests for starter-kits before 1 January 2007 – for both their business and private customers. These questions were not included in the December 2006 survey.

As regards the requests from *business customers*, eight out of ten branches were able to satisfy *all* the requests (88%) and 4% were able to satisfy *most* requests for starter-kits before 1 January 2007. Only 3% of branches reported that they were not able to satisfy their business customers' requests for starter-kits.

Regarding requests from *private customers*, fewer branches claimed to be able to satisfy the requests in comparison to those of business customers. Two thirds of branches (66%) indicated that they were able to satisfy all requests, and 17% were able to satisfy most of the requests from private customers. Also, more representatives of branches said they were not able to supply the requests of their private customers (16%).

Ability to satisfy customer requests for being supplied with starter-kits before
1 January 2007



Q13. Were you able to satisfy your business customers' requests for starter-kits before 1 January 2007?
Q13b. Were you able to satisfy your private customers' requests for starter-kits (for citizens) before 1
January 2007?
%, base: all branches

(Title of chart: replace "customers" with "customer";
Yes/no are not distinguishable in black/white print)

There were no significant differences by *branch size* in whether or not branches satisfied all the requests of their **business customers** for starting kits before 1 January 2007. Slightly more small branches mentioned that they satisfied their business customers' requests. No respondents from larger branches said that they were not able to supply their business customers with the requested starter-kits, while 3 small branches indicated this (4%).

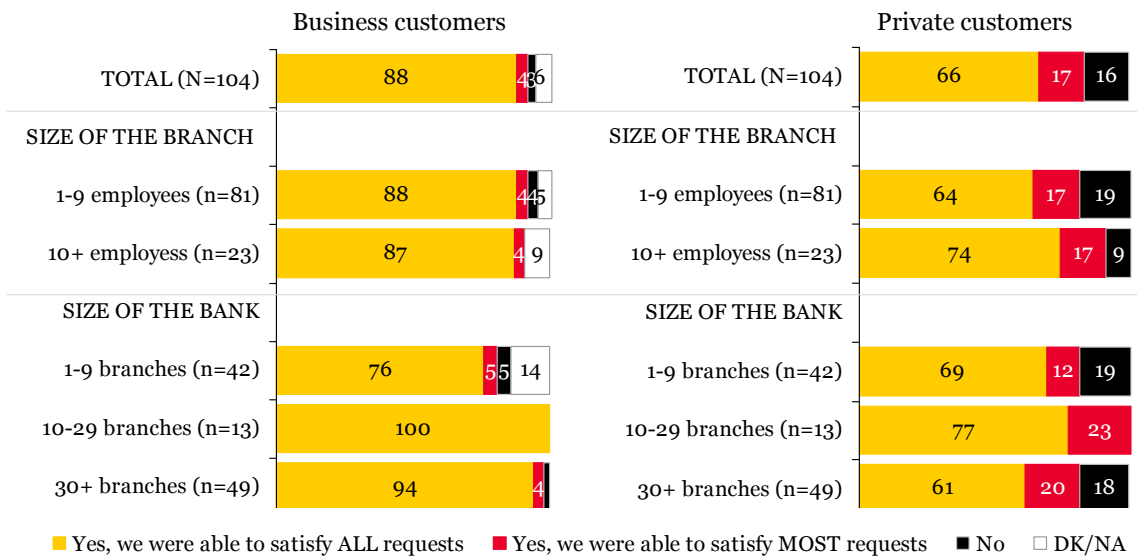
Regarding the requests of **private customers**, there were some differences by *branch size*. More representatives of larger branches said that their branches satisfied all the requests of their private customers for euro starter kits, while more respondents from smaller branches said that they did not satisfy these requests.

Looking at the data by the *size of the mother bank*, we see a few differences. All branches of medium sized banks mentioned that they satisfied all of their **business customers'** requests for euro starter kits. The smallest banks' branches mentioned this in the lowest numbers. Slightly more respondents from the smallest banks said that their branches satisfied *most* of the requests, or that their branches were unable to satisfy their business customers' requests.

Medium sized banks mentioned in highest numbers that they satisfied *all* the requests made by **private customers**; they were followed by the smallest banks. Branches of the largest banks were the least

likely to satisfy all their private customers' requests. Medium sized banks mentioned in highest numbers that they satisfied *most* of the requests of their private customers. No respondents from branches of medium sized banks said that they did not satisfy these requests or that they did not know the answer to this question. Approximately the same percentage of the smallest and the largest banks' branches mentioned that they did not satisfy their private customers' requests.

Ability to satisfy customers requests for being supplied with starter-kits before 1 January 2007



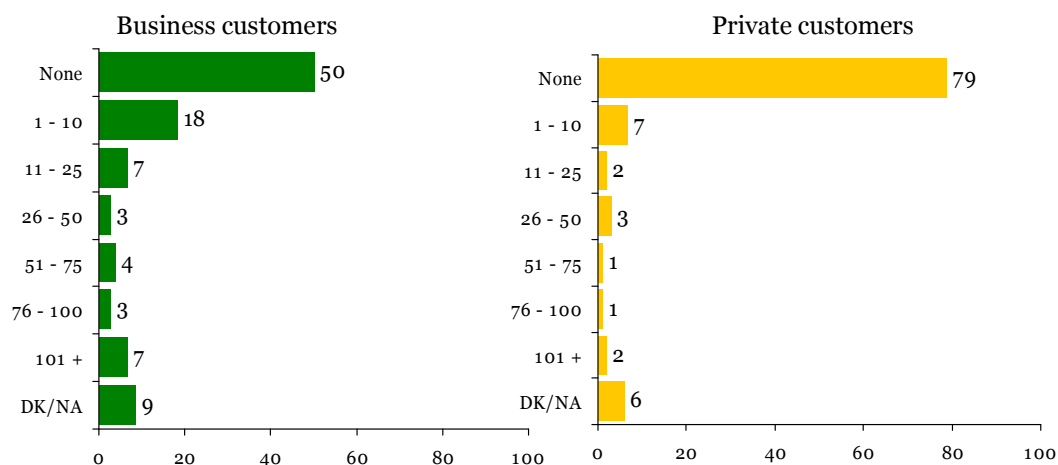
Q13. Were you able to satisfy your business customers' requests for starter-kits before 1 January 2007?
 Q13b. Were you able to satisfy your private customers' requests for starter-kits (for citizens) before 1 January 2007?
 Base: all branches
 % by branch characteristics

Half of the respondents said they didn't have any spare starter-kits beyond what they needed to satisfy their *business customers'* requests before 1 January 2007 (50%). This figure is even higher with regard to *private customers'*; 79% of respondents gave this response for private customers.

18% of the respondents had 1-10 spare starter-kits beyond those needed by their *business customers'*; 7% had 11-25; 3% had 26-50 and 14% had more than 51 starter-kits beyond those needed by their business customers. 9% of branches were unable to answer the question.

With regard to *private customers'*, fewer respondents in total reported having spare starter-kits. 7% of respondents said they had 1-10 spare starter-kits, and 9% of the respondents said they had more than 11. 6% of branches could not answer the question.

Number of spare starter-kits owned which were not needed for satisfying the customers' requests before 1 January 2007



Q13a. How many spare starter-kits for businesses did you have which you did not need for satisfying your business customers' requests before 1 January 2007?
 Q13c. How many spare starter-kits for citizens did you have which you did not need for satisfying your private customers' requests before 1 January 2007?
 %, base: all branches

(Title could read: The number of spare starter-kits which were not needed ...)

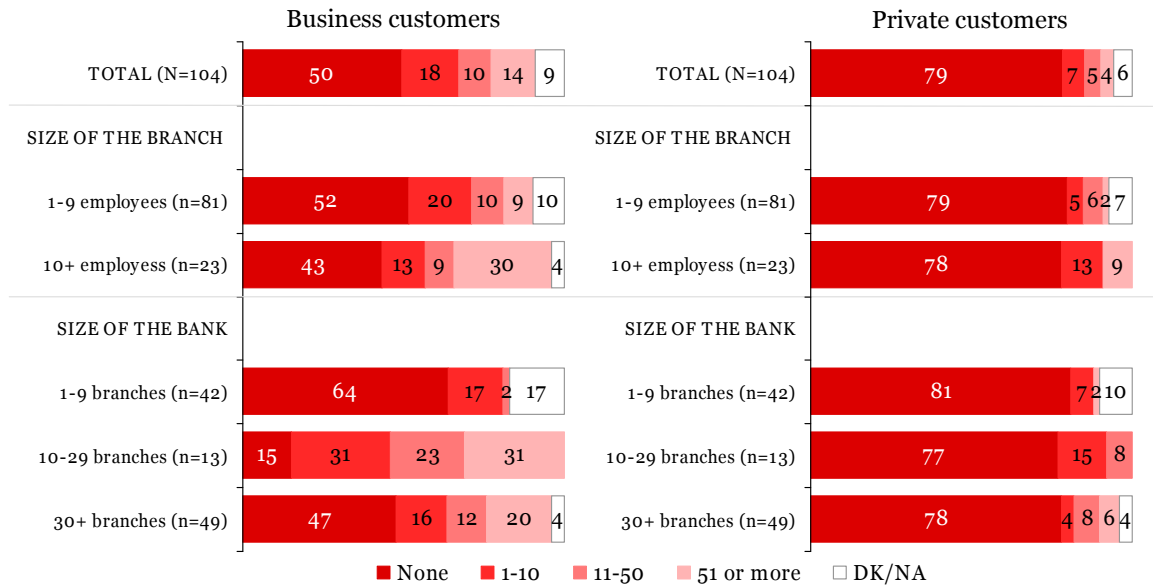
In all of the different segments (similarly as it was in the total sample), the highest ratio of respondents said that they did not have spare starter kits after satisfying the requests of their **business customers**. This response was more common for the smaller than for the larger branches (52% vs. 43%): the majority of the smaller branches did not have left-over starter kits. The larger branches were more likely than the smaller branches to say that they had more than 51 spare starter kits (30% vs. 9%).

More respondents said that they did not have any spare starter kits for their **private customers** – and this is true for large as well as for small branches. Considering the share of respondents with no spare starter kits at all, there was no difference between small and large branches (78% and 79%, respectively). More respondents from larger branches said that they had 1-10 (13%), or that they had more than 51 spare starter kits (9%) for private customers.

Regarding the *size of the mother bank*, medium sized banks were the most likely to have spare starter kits for **businesses**. Significantly less medium sized bank branches mentioned they had no spare starter kits at all (15%), while the smallest banks say so in the highest numbers (64%). Medium sized banks mentioned in highest numbers (as compared to banks of other sizes) that they have 1-10 (31%), or that they have 11-50 (23%), or that they have more than 51 spare starter kits for businesses (31%). Regarding spare starter kits for **private customers**, responses vary less by size of the mother bank. The great majority answered that there are no spare starter-kits (79%); this is slightly more characteristic of smaller banks (81%) and slightly less characteristic of medium sized banks (77%).

Compared to banks of other sizes, branches of the medium sized banks have the most spare starter kits for private customers (23%, as compared to 9% of smallest banks and 28% of the largest banks).

Number of spare starter-kits owned which were not needed for satisfying the customers' requests before 1 January 2007



Q13a. How many spare starter-kits for businesses did you have which you did not need for satisfying your business customers' requests before 1 January 2007?

Q13c. How many spare starter-kits for citizens did you have which you did not need for satisfying your private customers' requests before 1 January 2007?

Base: all branches
% by branch characteristics

(Title of chart: see suggestion for previous chart)

3. Cash dispensers

Three out of five branches surveyed operate ATMs (throughout the text) (59%),. In December 2006 there were more respondents reporting that they operate such cash dispensers (66%). In January 2007 only one branch (1% of respondents) did not or could not answer the question (this figure was 4% in December 2006).

Large branches said in higher numbers that they operate ATMs, and a higher ratio of smaller branches said that they did not. Significantly fewer respondents from branches of small banks (as opposed to branches of medium- or large banks) had ATMs. All branches of medium sized banks said that they operated ATM machines.

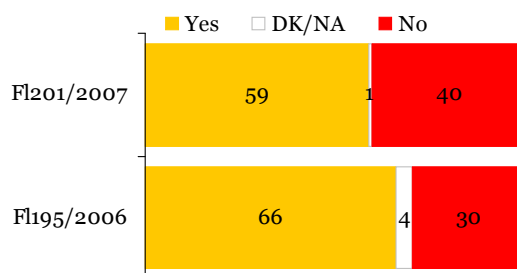
The great majority of branches operating ATMs converted them to dispensing euro cash by 8AM on January 1, 2007 (85%). This figure is higher compared to that found in December 2006 (68%), when we asked when the branches *planned* to have completed the full conversion.

A negligible number of branches reported filling up their ATMs with euro cash by 4PM on January 1st (2%); 12% did it by *midnight on that day*. Only 2% of branches supplied their ATMs with the new cash only by *January 6th 2007 or later*.

Taking a look at the plans the branches had in December 2006 regarding the conversion of their ATMs, a significantly larger percentage, 13%, planned to fill up their ATMs with euro between 8AM and 4PM on January 1st (compared to the 2% of branches that actually did it in that period of the day); 16% planned to do it between 4PM and midnight (12% really did); and 3% planned to supply their ATM machines with the new cash only by January 3rd, 2007 (no one mentioned this date in January 2007).

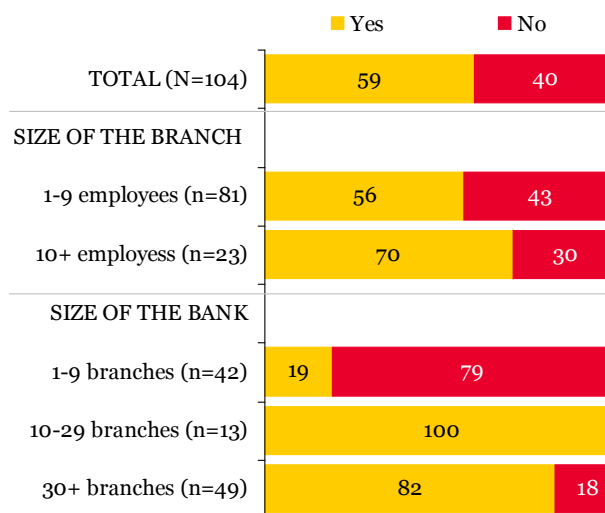
While in December 2006 no branch operating cash dispensers planned the full conversion only on 6 January 2007 or later, in January 2006 2% of them said this was the case.

ATM switchover to dispensing euros, 2006-2007



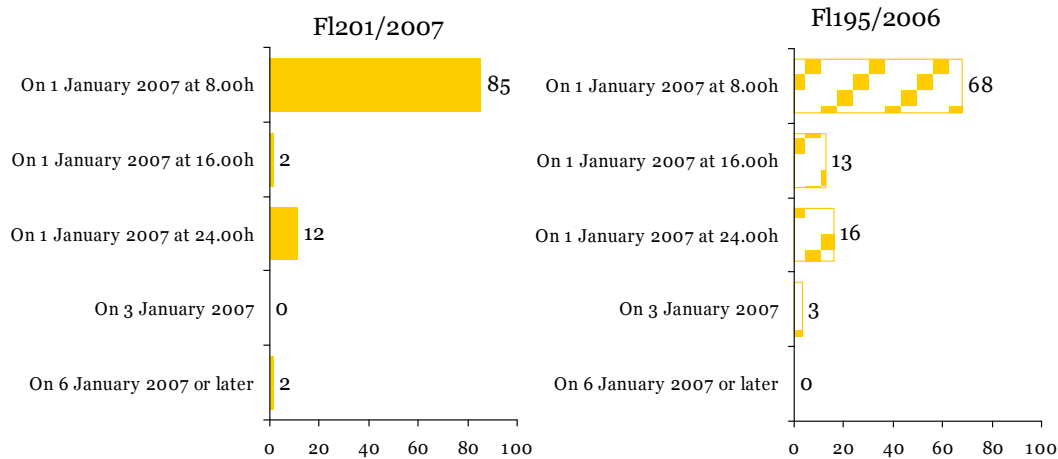
Q14.(2007) / Q11. (2006) Do you operate cash dispensers (ATMs) in your branch (inside/outside)?
%, base: all branches

ATM switchover to dispensing euros



Q14.(2007) Do you operate cash dispensers (ATMs) in your branch (inside/outside)?
Base: all branches
% by branch characteristics

Completed conversion of ATMs, 2006-2007



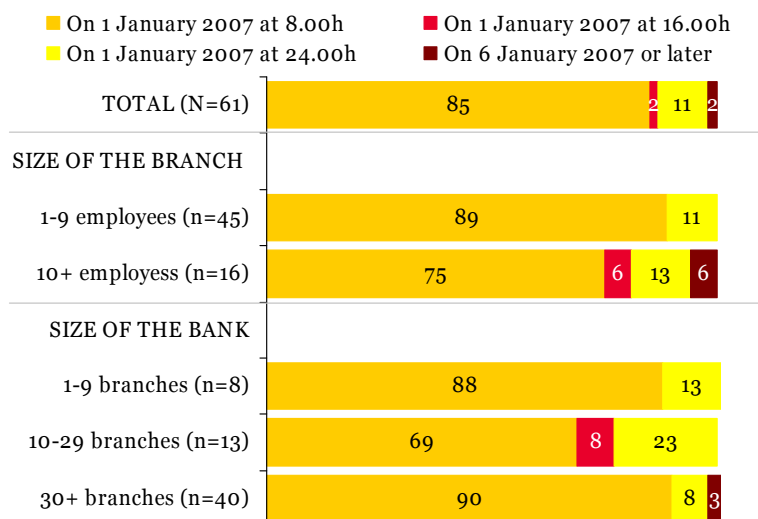
Q15. (2007) When was the full conversion to the euro of all your cash dispensers completed?
 Q12. (2006) When do you plan the full conversion to the euro of all your cash dispensers to be completed?
 %, base: those who operate cash dispensers

Independent of bank and branch size, the majority of respondents from branches operating ATMs fully completed the loading of ATM machines with euro cash by 8AM on January 1st 2007. This is more so for smaller branches than for larger branches, and also more typical for branches of the largest banks than for branches of small- or medium-sized banks.

However, branches of the smallest banks mentioned in similarly high ratios that they had completely filled their ATMs with euro cash by 8AM on 1 January 2007. Representatives of the medium sized banks' branches said in relatively higher number that they completed the conversion at the latest by midnight on January 1st 2007.

One larger branch of a large bank cited that they completed the full conversion of their ATMs only by January 6th, 2007 or later.

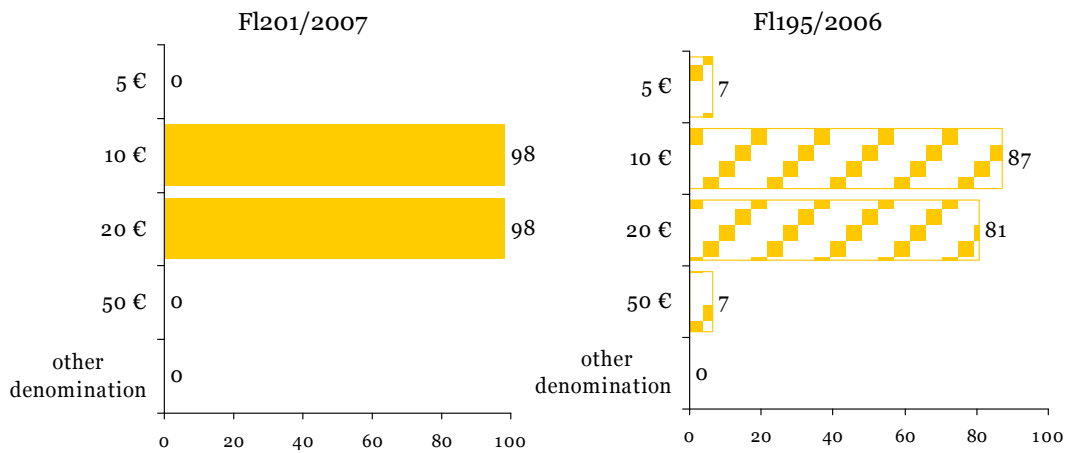
Completed conversion of ATMs



Q15. When was the full conversion to the euro of all your cash dispensers completed?
 Base: those who operate cash dispensers
 % by branch characteristics

Most branches with ATMs supplied them with 10- and 20-euro banknotes in the first two weeks of January 2007 (98%). The plans in December 2006 were similar, with 87% and 81% respectively planning to dispense these denominations in their ATMs. While in December 2006 7% of branches said they planned to supply their ATM machines with 5- and 50-euro banknotes in the first two weeks of January, no one indicated to have done so in January 2007.

Euro banknote denominations be dispensed in the first two weeks of January,
2006-2007

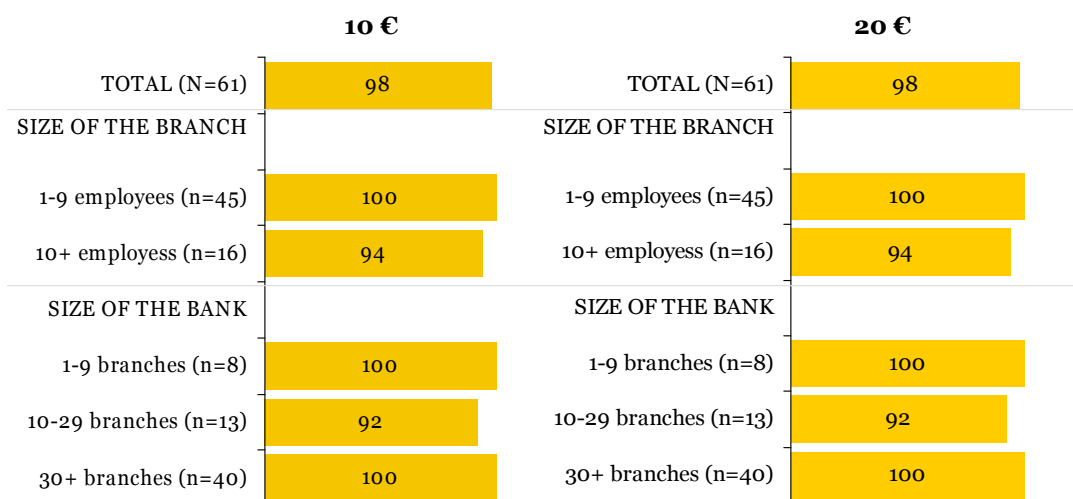


Q16.(2007) Which euro banknote denominations were dispensed in your cash dispensers in the first two weeks of January 2007?

Q13.(2006) Which euro banknote denominations are planned be dispensed in your cash dispensers in the first two weeks of January 2007?
Base: % those who operate cash dispensers

Independent of branch size or the size of the mother bank, the overwhelming majority of the different segments operating ATMs indicated that their ATMs dispensed 10 or 20 euro banknotes in the first two weeks of January 2007. All of the smaller branches, and all branches of the smallest and largest banks indicated this.

Euro banknote denominations be dispensed in the first two weeks of January



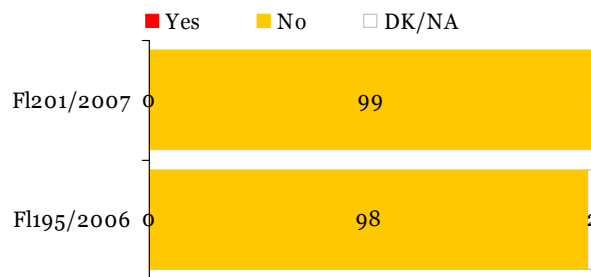
Q16. Which euro banknote denominations were dispensed in your cash dispensers in the first two weeks of January 2007?
 Base: % those who operate cash dispensers
 % by branch characteristics

4. Logistics

None of branches experienced any logistical problems during the switchover to the euro at the time of the survey, either with the incoming or the outgoing currency. Figures from the December survey were virtually the same as the January results.

There's no respondent at both Q18. (2007) and Q15. (2006)

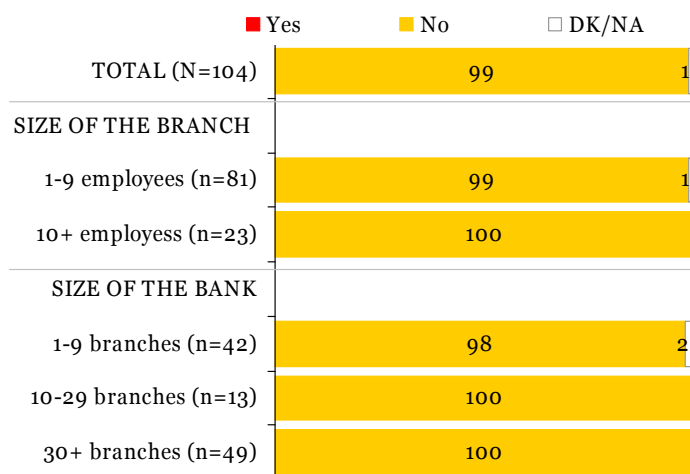
Problems of cash logistics related to the changeover, 2006-2007



Q17. (2007) Did you experience any problems in terms of cash logistics related to the changeover, both concerning euro and tolar cash?
 Q14. (2006) Did you experience any problems *so far* in terms of cash logistics related to the changeover, both concerning euro and tolar cash?
 %, base: all branches

Regardless of branch and bank size, almost all representatives of the different segments claimed not to have experienced any logistical problems. There is only one small branch of a small bank that did not answer this question.

Problems of cash logistics related to the changeover



Q17. Did you experience any problems in terms of cash logistics related to the changeover, both concerning euro and tolar cash?
 Base: all branches
 % by branch characteristics

In the next question we would have asked what type of problems the branches experienced – for example, cash transport problems, cash storage problems, handling and packaging problems, security problems or other problems, but as no one indicated any logistical problems, this question was obviously unnecessary.

5. National cash

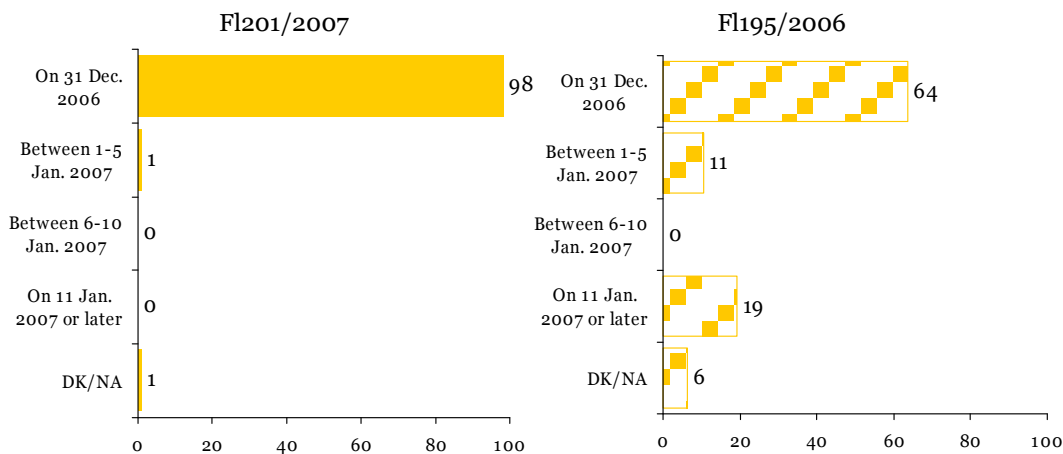
Almost all branches stopped supplying their counters with tolar on December 31, 2006 (98%). In December 2006, only 64% of respondents intended to cease issuing national cash by this time.

Only 1% of branches indicated that they stopped issuing tolar between the 1st and 5th of January; however, in December 2006 11% of the branches had this intention.

While 19% of respondents said in December that they planned to stop issuing tolar only after January 11th, no branch actually did so in January.

Only 1% of respondents did not know or did not wish to respond to the question (it was 6% in December 2006).

Last day of issuing national cash at counters ..., 2006-2007



Q19(2007). When *did you stop* issuing national cash at your counters?
 Q18(2006). When do you *intend to stop* issuing national cash at your counters?
 %, base: all branches

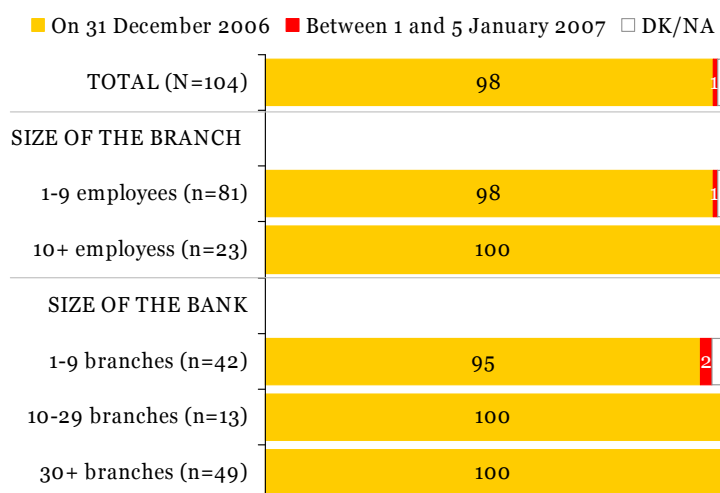
(Title of chart: Last issue of national cash ...)

Regardless of branch size, the majority of the branches said that they did not issue tolar at their cash counters after December 31st 2006. All respondents at large branches indicated this. One branch responded that they would not issue national cash after the 5th of January 2007, and another branch could not answer the question.

Similarly, almost all branches, regardless of the bank's size, stopped issuing tolar at their cash counters on *December 31st, 2006*. All branches of medium and large sized banks did so. Two small

branches of the smallest banks indicated otherwise; one said that they stopped issuing tolars between the 1st and the 5th of January 2006, and the other that they did not answer the.

Intention to stop issuing national cash at counters ...

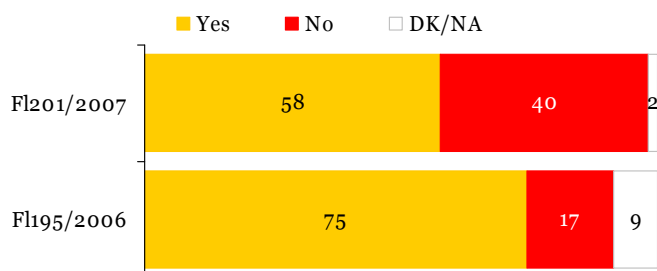


Q19. When *did you stop* issuing national cash at your counters?
 Base: all branches
 % by branch characteristics

Three out of five branches made special preparations for dealing with the backflow of the tolars (58%), while two out of five branches made no special preparations (40%).

The question was very similar to that asked in December 2006, so direct comparison is possible between the results of both surveys. After the changeover fewer respondents (58%) report that their branches made special preparations for dealing with the backflow of the tolars, while 75% claimed that they had plans to do so in December. Accordingly, more branches said in January 2007 that they made no such special preparations than in December 2006 (40% compared to 17%). Only 2% of respondents did not know the answer or did not wish to respond in January 2007 (this was 9% in December 2006).

Specific measures taken to cope with the backflow of tolar, 2006-2007



Q20.(2007) / Q19 (2006). Did you take specific measures to cope with the backflow of national cash?
%, base: all branches

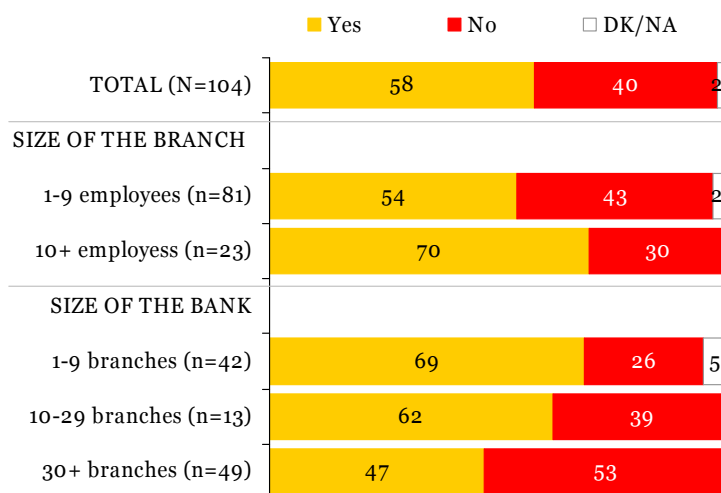
We also analyzed responses according to branch and bank size. The ratio of branches that took measures to cope with the backflow of tolar was directly proportionate to branch size and indirectly proportionate to the bank size.

Measures to cope with backflow were more widespread among larger *branches* than among smaller ones. Consequently, more representatives from small branches than from larger ones said that they did not take such measures.

Branches of the *smallest banks* indicated in highest numbers that they had taken measures to cope with backflow of tolar; and branches of the largest banks said so in lowest numbers. Consequently, the *largest banks* said in highest number they had not taken measures to cope with the backflow.

Two branch representatives from small banks did not answer the question.

Specific measures taken to cope with the backflow of tolar



Q20. Did you take specific measures to cope with the backflow of national cash?
 Base: all branches
 % by branch characteristics

Of those branches that had implemented such preparations, most emphasized that they had provided for overtime arrangements (93%). Almost three quarters of the branches specially trained their employees for dealing with the backflow (73%). 60% of branches indicated that they had implemented special packaging to facilitate the counting of coins (60%). Half of them said that they had increased exceptionally the number of staff members dealing with the backflow (52%).

28% of branches implementing special measures indicated that they would be working with extended bank opening hours, and 17% said that they had shifted part of the work to their bank's headquarters. 28% indicated that they had taken other specific measures not mentioned in the survey.

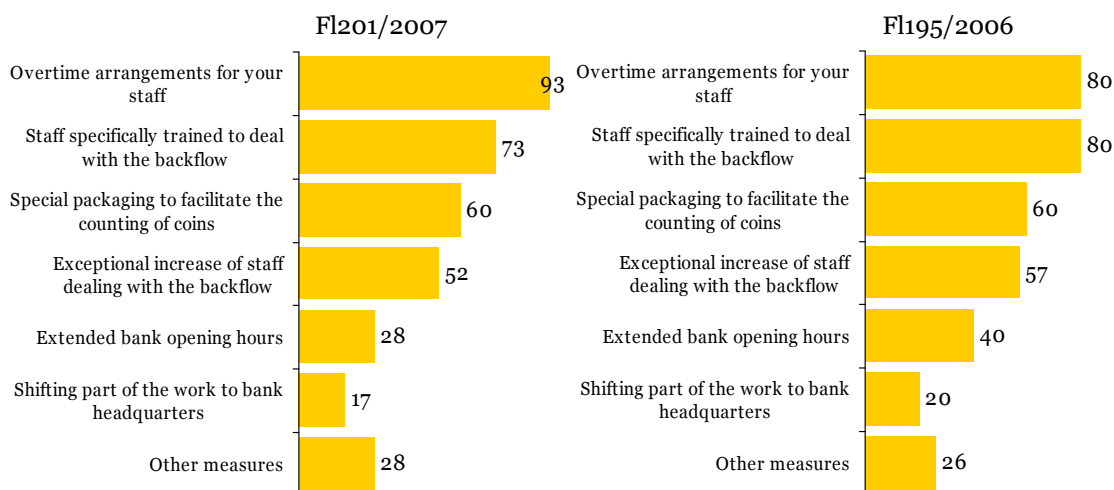
This question was similar to that asked in December 2006, so direct comparison is possible between the results. The majority of measures are mentioned by fewer respondents in January 2007 than in December 2006. The most notable decrease since December 2006 is found in the ratio of respondents saying they extended the bank opening hours (15 percentage point decrease). Also fewer branches provided specific training for their staff (-7), exceptional increase of staff (-5) and or shifted part of the work to bank headquarters (-3) than in December 2006.

On the other hand, more branches made overtime arrangements for their staff in January 2006 than expected in December 2006 (13percentage point increase). "Other" measures were also taken more than expected by the respondents (+3%).

The special packaging to facilitate the counting of coins was reported in January as being used about as much as had been indicated in December.

By demo should be in table

Specific measures taken to cope with the backflow of tolar, 2006-2007



Q21(2007). / Q20 (2006). What kind of measures did you take to cope with the backflow of national cash?
%, base: those who took specific measures

The most characteristic measure taken by branches regardless of their size or the size of the mother bank is *providing for overtime arrangements for their staff*. All representatives from larger branches mentioned that this measure was taken by their branch. Similarly, all branch representatives from medium sized banks cited this measure. The larger the mother bank, the higher the ratio of branches indicating that they provided for overtime arrangements to deal with the backflow of tolar.

Large branches mentioned in higher numbers than did small branches that they dealt with the backflow of tolar by *specially training their staff*. Branches of small banks mentioned this measure in the highest numbers, followed by branches of the largest banks. Branches of the medium-sized banks indicated so in the lowest numbers.

Implementing *special packaging to facilitate the counting of coins* was again more typical of larger than of smaller branches. Looking at responses by mother bank size, respondents from the smallest banks' branches mentioned this method the least, and branches of medium sized banks indicated it in the highest ratios.

The tendency is similar with regard to the *exceptional increase in staff* for dealing with the backflow. This measure was used more often by larger than by smaller branches. It was more prominent among branches of medium-sized banks, and the least prominent among branches of the largest banks.

The number of branches indicating that they used *extended bank opening hours* was directly proportional to the branch size and the size of the bank. This measure was more typical of larger branches than of smaller ones. The branches of the largest banks were more likely to mention this than were branches of medium-size or small banks. Branches of the smallest banks were the least likely to mention this measure.

Shifting part of the work to bank headquarters was more typical of larger branches than of smaller ones. Branches of medium sized banks took this measure in the highest numbers, while branches of the smallest banks mentioned it in the lowest numbers.

Other measures taken to deal with the backflow of tolar were mentioned relatively more often by large branches, and by branches of the largest banks.

Measures to cope with the backflow of national cash (% of those who took specific measures)

	Overtime arrangements for your staff	Staff specifically trained to deal with the backflow	Special packaging to facilitate the counting of coins	Exceptional increase of staff dealing with the backflow	Extended bank opening hours	Shifting part of the work to bank headquarters	Other measures
TOTAL (N=60)	93	73	60	52	28	17	28
SIZE OF THE BRANCH							
1 - 9 employees (n=44)	91	68	52	45	27	16	25
10 + employees (n=16)	100	88	81	69	31	19	38
SIZE OF THE BANK							
1 - 9 banks (n=29)	90	79	52	52	17	7	28
10 - 29 banks (n=8)	100	63	75	63	25	38	25
30+ banks (n=23)	96	70	65	48	44	22	30

Q21. What kind or measures did you take to cope with the backflow of national cash?

Flash EB Series #201b

Survey among banks
in Slovenia

**Annex
Tables and
Survey
Details**

THE GALLUP ORGANIZATION

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Table 1. Frontloading with euro banknotes

QUESTION: q1. Was your branch supplied with euro banknotes before 1 January 2007?


	Total N	% Yes	% No	% DK/NA
 TOTAL	104	94,2	1,9	3,8
ROLE IN THE BANK				
Branch Manager	90	93,3	2,2	4,4
Other	14	100	0	0
SIZE OF THE BRANCH				
1-9 employees	81	93,8	1,2	4,9
10 -29 employees	16	93,8	6,2	0
30 or more employees	7	100	0	0
SIZE OF THE BANK				
1-9 branches	42	90,5	0	9,5
10 -29 branches	13	100	0	0
30 or more branches	49	95,9	4,1	0

Table 2. Schedule of frontloading with euro banknotes

QUESTION: q2. When was your branch supplied with euro banknotes?

Base: those whose branch supplied with euro banknotes


	Total N	% before 11 December	% Between 11 - 15 December 2006	% Between 16 - 20 December 2006	% Between 21 - 25 December 2006	% Between 26 - 31 December 2006	% DK/NA
 TOTAL	98	33,7	26,5	11,2	4,1	6,1	18,4
ROLE IN THE BANK							
Branch Manager	84	31	28,6	13,1	4,8	6	16,7
Other	14	50	14,3	0	0	7,1	28,6
SIZE OF THE BRANCH							
1-9 employees	76	30,3	28,9	13,2	1,3	5,3	21,1
10 -29 employees	15	33,3	20	0	20	13,3	13,3
30 or more employees	7	71,4	14,3	14,3	0	0	0
SIZE OF THE BANK							
1-9 branches	38	42,1	18,4	2,6	2,6	5,3	28,9
10 -29 branches	13	15,4	46,2	7,7	15,4	7,7	7,7
30 or more branches	47	31,9	27,7	19,1	2,1	6,4	12,8

Table 3. Frontloading with the necessary amount - banknotes

QUESTION: q3.Did the amount of euro banknotes you received correspond to the amount you requested?

Base: those whose branch supplied with euro banknotes


	Total N	% Yes, exactly	% Yes, the amount is very close to what you requested	% No	% DK/NA
 TOTAL	98	95,9	2	1	1
ROLE IN THE BANK					
Branch Manager	84	96,4	1,2	1,2	1,2
Other	14	92,9	7,1	0	0
SIZE OF THE BRANCH					
1-9 employees	76	94,7	2,6	1,3	1,3
10 -29 employees	15	100	0	0	0
30 or more employees	7	100	0	0	0
SIZE OF THE BANK					
1-9 branches	38	100	0	0	0
10 -29 branches	13	92,3	7,7	0	0
30 or more branches	47	93,6	2,1	2,1	2,1

Table 4. Reasons for lack of frontloading - banknotes

QUESTION: q4.Why you were not supplied with euro banknotes before 1 January 2007? Please select the most important reason!

Base: those whose branch did not supply with euro banknotes


	Total N	% The branch decided that it did not want to be frontloaded with euro banknotes	% Request was refused by the central bank	% Your bank headquarters decided not to be frontloaded	% You were not aware of the possibility of frontloading	% Other reason	% DK/NA
 TOTAL	2	50	0	0	0	50	0
ROLE IN THE BANK							
Branch Manager	2	50	0	0	0	50	0
Other	0	0	0	0	0	0	0
SIZE OF THE BRANCH							
1-9 employees	1	100	0	0	0	0	0
10 -29 employees	1	0	0	0	0	100	0
30 or more employees	0	0	0	0	0	0	0
SIZE OF THE BANK							
1-9 branches	0	0	0	0	0	0	0
10 -29 branches	0	0	0	0	0	0	0
30 or more branches	2	50	0	0	0	50	0

Table 5. Frontloading with euro coins

QUESTION: q5. Was your branch supplied with euro coins before 1 January 2007?


	Total N	% Yes	% No	% DK/NA
 TOTAL	104	96,2	0	3,8
ROLE IN THE BANK				
Branch Manager	90	95,6	0	4,4
Other	14	100	0	0
SIZE OF THE BRANCH				
1-9 employees	81	95,1	0	4,9
10 -29 employees	16	100	0	0
30 or more employees	7	100	0	0
SIZE OF THE BANK				
1-9 branches	42	90,5	0	9,5
10 -29 branches	13	100	0	0
30 or more branches	49	100	0	0

Table 6. Schedule of frontloading with euro coins

QUESTION: q6. When was your branch supplied with euro coins?

Base: those whose branch supplied with euro coins


	Total N	% September 2006	% October 2006	% November 2006	% December 2006	% DK/NA
 TOTAL	100	3	11	33	40	13
ROLE IN THE BANK						
Branch Manager	86	2,3	9,3	32,6	44,2	11,6
Other	14	7,1	21,4	35,7	14,3	21,4
SIZE OF THE BRANCH						
1-9 employees	77	1,3	10,4	35,1	37,7	15,6
10 -29 employees	16	6,2	12,5	25	56,2	0
30 or more employees	7	14,3	14,3	28,6	28,6	14,3
SIZE OF THE BANK						
1-9 branches	38	2,6	7,9	31,6	31,6	26,3
10 -29 branches	13	0	7,7	23,1	69,2	0
30 or more branches	49	4,1	14,3	36,7	38,8	6,1

Table 7. Frontloading with the necessary amount - euro coins

QUESTION: q7. Did the amount of euro coins you received correspond to the amount you requested?

Base: those whose branch supplied with euro coins


	Total N	% Yes, exactly	% Yes, the amount was very close to what you requested	% No	% DK/NA
 TOTAL	100	93	3	4	0
ROLE IN THE BANK					
Branch Manager	86	91,9	3,5	4,7	0
Other	14	100	0	0	0
SIZE OF THE BRANCH					
1-9 employees	77	92,2	2,6	5,2	0
10 -29 employees	16	100	0	0	0
30 or more employees	7	85,7	14,3	0	0
SIZE OF THE BANK					
1-9 branches	38	97,4	2,6	0	0
10 -29 branches	13	100	0	0	0
30 or more branches	49	87,8	4,1	8,2	0

Table 8. Reasons for lack of frontloading- euro coins

QUESTION: q8. Why were you not supplied with euro coins before 1 January 2007? Please select the most important reason!

Base: those whose branch did not supply with euro coins


	Total N	% The branch decided that it did not want to be frontloaded with euro banknotes	% Request was refused by the central bank	% Your bank headquarters decided not to be frontloaded	% You were not aware of the possibility of frontloading	% Other reason	% DK/NA
 TOTAL	0	0	0	0	0	0	0
ROLE IN THE BANK							
Branch Manager	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
SIZE OF THE BRANCH							
1-9 employees	0	0	0	0	0	0	0
10 -29 employees	0	0	0	0	0	0	0
30 or more employees	0	0	0	0	0	0	0
SIZE OF THE BANK							
1-9 branches	0	0	0	0	0	0	0
10 -29 branches	0	0	0	0	0	0	0
30 or more branches	0	0	0	0	0	0	0

Table 9. Number of euro coin starter-kits received from the central bank – for businesses

QUESTION: q9.How many euro coin starter-kits for businesses, notably retailers, did you receive (from the central bank)?



	Total N	% 1 - 50	% 51 - 100	% 101 - 200	% 201 - 300	% More than 300	% No starter-kits for businesses received	% DK/NA
 TOTAL	104	36,5	10,6	7,7	3,8	7,7	16,3	17,3
ROLE IN THE BANK								
Branch Manager	90	37,8	11,1	8,9	4,4	5,6	16,7	15,6
Other	14	28,6	7,1	0	0	21,4	14,3	28,6
SIZE OF THE BRANCH								
1-9 employees	81	44,4	8,6	6,2	2,5	1,2	17,3	19,8
10 -29 employees	16	12,5	18,8	18,8	12,5	18,8	12,5	6,2
30 or more employees	7	0	14,3	0	0	57,1	14,3	14,3
SIZE OF THE BANK								
1-9 branches	42	21,4	7,1	0	0	2,4	40,5	28,6
10 -29 branches	13	15,4	30,8	30,8	15,4	7,7	0	0
30 or more branches	49	55,1	8,2	8,2	4,1	12,2	0	12,2

Table 10. Number of euro coin starter-kits received from the central bank - for citizens

QUESTION: 10.How many euro coin starter-kits for citizens did you receive?

	Total N	% 1 - 50	% 51 - 100	% 101 - 200	% 201 - 300	% More than 300	% No starter-kits for businesses received	% DK/NA
 TOTAL	104	13,5	19,2	7,7	11,5	33,7	0	14,4
ROLE IN THE BANK								
Branch Manager	90	14,4	20	7,8	13,3	31,1	0	13,3
Other	14	7,1	14,3	7,1	0	50	0	21,4
SIZE OF THE BRANCH								
1-9 employees	81	17,3	19,8	8,6	13,6	23,5	0	17,3
10 -29 employees	16	0	18,8	6,2	6,2	68,8	0	0
30 or more employees	7	0	14,3	0	0	71,4	0	14,3
SIZE OF THE BANK								
1-9 branches	42	23,8	28,6	7,1	0	14,3	0	26,2
10 -29 branches	13	7,7	7,7	0	15,4	69,2	0	0

30 or more branches	49	6,1	14,3	10,2	20,4	40,8	0	8,2
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Table 11. Activity to facilitate sub-frontloading

QUESTION: q11. Did you actively contact the business customers of your branch in order to supply euro cash to them before 1 January 2007?


	Total N	% Yes	% No	% DK/NA
 TOTAL	104	76,9	21,2	1,9
ROLE IN THE BANK				
Branch Manager	90	76,7	22,2	1,1
Other	14	78,6	14,3	7,1
SIZE OF THE BRANCH				
1-9 employees	81	74,1	23,5	2,5
10 -29 employees	16	93,8	6,2	0
30 or more employees	7	71,4	28,6	0
SIZE OF THE BANK				
1-9 branches	42	47,6	47,6	4,8
10 -29 branches	13	100	0	0
30 or more branches	49	95,9	4,1	0

Table 12. Actual demand for sub-frontloading from the business customers

QUESTION: q12. What proportion of your business customers requested you to provide them with euro cash before 1 January 2007?


	Total N	% Between 0 - 25 percent	% Between 26 - 50 percent	% Between 51 - 75 percent	% Between 76 - 100 percent	% DK/NA
 TOTAL	104	55,8	20,2	10,6	3,8	9,6
ROLE IN THE BANK						
Branch Manager	90	56,7	20	11,1	4,4	7,8
Other	14	50	21,4	7,1	0	21,4
SIZE OF THE BRANCH						
1-9 employees	81	56,8	17,3	9,9	4,9	11,1
10 -29 employees	16	50	37,5	12,5	0	0
30 or more employees	7	57,1	14,3	14,3	0	14,3
SIZE OF THE BANK						
1-9 branches	42	61,9	14,3	7,1	0	16,7
10 -29 branches	13	53,8	30,8	7,7	0	7,7
30 or more branches	49	51	22,4	14,3	8,2	4,1

Table 13. Ability to satisfy sub-frontloading demands

QUESTION: q12bis. Were you able to satisfy these requests for euro cash before 1 January 2007?


	Total N	% Yes, we were able to satisfy <i>all</i> requests	% Yes, we were able to satisfy <i>most</i> requests	% No	% DK/NA
 TOTAL	104	92,3	2,9	1,9	2,9
ROLE IN THE BANK					
Branch Manager	90	91,1	3,3	2,2	3,3
Other	14	100	0	0	0
SIZE OF THE BRANCH					
1-9 employees	81	95,1	2,5	1,2	1,2
10 -29 employees	16	87,5	6,2	6,2	0
30 or more employees	7	71,4	0	0	28,6
SIZE OF THE BANK					
1-9 branches	42	90,5	2,4	0	7,1
10 -29 branches	13	92,3	0	7,7	0
30 or more branches	49	93,9	4,1	2	0

Table 14. Ability to satisfy business customers' requests for starter-kits in the frontloading period

QUESTION: q13. Were you able to satisfy your business customers requests for starter-kits before 1 January 2007?


	Total N	% Yes, we were able to satisfy <i>all</i> requests	% Yes, we were able to satisfy <i>most</i> requests	% No	% DK/NA
 TOTAL	104	87,5	3,8	2,9	5,8
ROLE IN THE BANK					
Branch Manager	90	88,9	3,3	3,3	4,4
Other	14	78,6	7,1	0	14,3
SIZE OF THE BRANCH					
1-9 employees	81	87,7	3,7	3,7	4,9
10 -29 employees	16	93,8	6,2	0	0
30 or more employees	7	71,4	0	0	28,6
SIZE OF THE BANK					
1-9 branches	42	76,2	4,8	4,8	14,3
10 -29 branches	13	100	0	0	0
30 or more branches	49	93,9	4,1	2	0

Table 15. Number of spare starter-kits for businesses in the frontloading period

QUESTION: q13a.How may spare starter-kits for businesses did you have which you did not need for satisfying your business customers requests before 1 January 2007?


	Total N	% None	% 1 - 10	% 11 - 25	% 26 - 50	% 51 - 75	% 76 - 100	% 101 or more	% DK/NA
 TOTAL	104	50	18,3	6,7	2,9	3,8	2,9	6,7	8,7
ROLE IN THE BANK									
Branch Manager	90	52,2	16,7	7,8	3,3	3,3	3,3	5,6	7,8
Other	14	35,7	28,6	0	0	7,1	0	14,3	14,3
SIZE OF THE BRANCH									
1-9 employees	81	51,9	19,8	8,6	1,2	3,7	1,2	3,7	9,9
10 -29 employees	16	50	18,8	0	12,5	0	12,5	6,2	0
30 or more employees	7	28,6	0	0	0	14,3	0	42,9	14,3
SIZE OF THE BANK									
1-9 branches	42	64,3	16,7	2,4	0	0	0	0	16,7
10 -29 branches	13	15,4	30,8	0	23,1	15,4	7,7	7,7	0
30 or more branches	49	46,9	16,3	12,2	0	4,1	4,1	12,2	4,1

Table 16. Ability to satisfy private customers' requests for starter-kits in the frontloading period

QUESTION: q13b.Were you able to satisfy your private customers requests for starter-kits (for citizens) before 1 January 2007?


	Total N	% Yes, we were able to satisfy <i>all</i> requests	% Yes, we were able to satisfy <i>most</i> requests	% No	% DK/NA
 TOTAL	104	66,3	17,3	16,3	0
ROLE IN THE BANK					
Branch Manager	90	65,6	16,7	17,8	0
Other	14	71,4	21,4	7,1	0
SIZE OF THE BRANCH					
1-9 employees	81	64,2	17,3	18,5	0
10 -29 employees	16	81,2	12,5	6,2	0
30 or more employees	7	57,1	28,6	14,3	0
SIZE OF THE BANK					
1-9 branches	42	69	11,9	19	0
10 -29 branches	13	76,9	23,1	0	0
30 or more branches	49	61,2	20,4	18,4	0

Table 17. Number of spare starter-kits for citizens in the frontloading period

QUESTION: q13c.How may spare starter-kits for citizens did you have which you did not need for satisfying your private customers requests before 1 January 2007?


	Total N	% None	% 1 - 10	% 11 - 25	% 26 - 50	% 51 - 75	% 76 - 100	% 101 or more	% DK/NA
 TOTAL	104	78,8	6,7	1,9	2,9	1	1	1,9	5,8
ROLE IN THE BANK									
Branch Manager	90	80	6,7	2,2	3,3	1,1	0	1,1	5,6
Other	14	71,4	7,1	0	0	0	7,1	7,1	7,1
SIZE OF THE BRANCH									
1-9 employees	81	79	4,9	2,5	3,7	1,2	1,2	0	7,4
10 -29 employees	16	81,2	12,5	0	0	0	0	6,2	0
30 or more employees	7	71,4	14,3	0	0	0	0	14,3	0
SIZE OF THE BANK									
1-9 branches	42	81	7,1	0	0	0	0	2,4	9,5
10 -29 branches	13	76,9	15,4	7,7	0	0	0	0	0
30 or more branches	49	77,6	4,1	2	6,1	2	2	2	4,1

Table 18. Operate cash dispensers (ATMs) in your branch (inside/outside)

QUESTION: q14.Do you operate cash dispensers (ATMs) in your branch (inside/outside)?


	Total N	% Yes	% No	% DK/NA
 TOTAL	104	58,7	40,4	1
ROLE IN THE BANK				
Branch Manager	90	58,9	40	1,1
Other	14	57,1	42,9	0
SIZE OF THE BRANCH				
1-9 employees	81	55,6	43,2	1,2
10 -29 employees	16	68,8	31,2	0
30 or more employees	7	71,4	28,6	0
SIZE OF THE BANK				
1-9 branches	42	19	78,6	2,4
10 -29 branches	13	100	0	0
30 or more branches	49	81,6	18,4	0

Table 19. Date of full conversion to the euro completed at all your cash dispensers

QUESTION: q15. When was the full conversion to the euro of all your cash dispensers completed?

Base: those who operate cash dispensers



	Total N	% On 1 January 2007 at 8.00h	% On 1 January 2007 at 16.00h	% On 1 January 2007 at 24.00h	% On 2 January 2007	% On 3 January 2007	% On 4 January 2007	% On 5 January 2007	% On 6 January 2007 or later	% DK/NA
 TOTAL	61	85,2	1,6	11,5	0	0	0	0	1,6	0
ROLE IN THE BANK										
Branch Manager	53	84,9	1,9	13,2	0	0	0	0	0	0
Other	8	87,5	0	0	0	0	0	0	12,5	0
SIZE OF THE BRANCH										
1-9 employees	45	88,9	0	11,1	0	0	0	0	0	0
10 -29 employees	11	72,7	9,1	18,2	0	0	0	0	0	0
30 or more employees	5	80	0	0	0	0	0	0	20	0
SIZE OF THE BANK										
1-9 branches	8	87,5	0	12,5	0	0	0	0	0	0
10 -29 branches	13	69,2	7,7	23,1	0	0	0	0	0	0
30 or more branches	40	90	0	7,5	0	0	0	0	2,5	0

Table 20. Euro banknote denominations be dispensed in the first two weeks of January

QUESTION: q16a-e. Which euro banknote denominations are planned be dispensed in your cash dispensers in the first two weeks of January 2007?

Base: those who operate cash dispensers

% "Mentioned" shown

	Total N	5	10	20	50	other denomination
 TOTAL	61	0	98,4	98,4	0	0
ROLE IN THE BANK						
Branch Manager		0	98,1	98,1	0	0
Other	53	0	100,0	100,0	0	0
SIZE OF THE BRANCH						
1-9 employees		0	100,0	100,0	0	0
10 -29 employees	45	0	90,9	90,9	0	0
30 or more employees	11	0	100,0	100,0	0	0
SIZE OF THE BANK						
1-9 branches		0	100,0	100,0	0	0

10 -29 branches	8	0	92,3	92,3	0	0
30 or more branches	13	0	100,0	100,0	0	0

Table 21. Problems experienced concerning cash logistics related to the changeover

QUESTION: q17. Did you experience any problems in terms of cash logistics related to the changeover, both concerning euro and tolar cash?



	Total N	% Yes	% No	% DK/NA
 TOTAL	104	0	99	1
ROLE IN THE BANK				
Branch Manager	90	0	98,9	1,1
Other	14	0	100	0
SIZE OF THE BRANCH				
1-9 employees	81	0	98,8	1,2
10 -29 employees	16	0	100	0
30 or more employees	7	0	100	0
SIZE OF THE BANK				
1-9 branches	42	0	97,6	2,4
10 -29 branches	13	0	100	0
30 or more branches	49	0	100	0

Table 22. Type of cash logistic problems experienced

QUESTION: q18a-e. What kind of problems did you experience?

Base: those who experienced any problems

% "Yes, experienced" shown

	Total N	Cash transport problems (e.g. delays due to lacking capacity)	Cash storage problems	Handling and packaging problems	Security problems (for example stolen cash, robbery, counterfeits)	Other problems
 TOTAL	0	0	0	0	0	0
ROLE IN THE BANK						
Branch Manager	0	0	0	0	0	0
Other	0	0	0	0	0	0
SIZE OF THE BRANCH						
1-9 employees	0	0	0	0	0	0
10 -29 employees	0	0	0	0	0	0
30 or more employees	0	0	0	0	0	0
SIZE OF THE BANK						
1-9 branches	0	0	0	0	0	0

10 -29 branches	0	0	0	0	0	0
30 or more branches	0	0	0	0	0	0

Table 23. Date of stopping to issue national cash at your counters

QUESTION: q19. When did you stop issuing national cash at your counters?


	Total N	% Until 31 December 2006	% Between 1 and 5 January 2007	% Between 6 and 10 January 2007	% On 11 January 2007 or later	% DK/NA
 TOTAL	104	98,1	1	0	0	1
ROLE IN THE BANK						
Branch Manager	90	98,9	0	0	0	1,1
Other	14	92,9	7,1	0	0	0
SIZE OF THE BRANCH						
1-9 employees	81	97,5	1,2	0	0	1,2
10 -29 employees	16	100	0	0	0	0
30 or more employees	7	100	0	0	0	0
SIZE OF THE BANK						
1-9 branches	42	95,2	2,4	0	0	2,4
10 -29 branches	13	100	0	0	0	0
30 or more branches	49	100	0	0	0	0

Table 24. Specific measures to cope with the backflow of national cash

QUESTION: q20. Did you take specific measures to cope with the backflow of national cash?


	Total N	% Yes	% No	% DK/NA
 TOTAL	104	57,7	40,4	1,9
ROLE IN THE BANK				
Branch Manager	90	60	37,8	2,2
Other	14	42,9	57,1	0
SIZE OF THE BRANCH				
1-9 employees	81	54,3	43,2	2,5
10 -29 employees	16	68,8	31,2	0
30 or more employees	7	71,4	28,6	0
SIZE OF THE BANK				
1-9 branches	42	69	26,2	4,8
10 -29 branches	13	61,5	38,5	0
30 or more branches	49	46,9	53,1	0

Table 25. Type of measures taken to cope with the backflow of national cash

QUESTION: q21a-g. What kind of measures did you take to cope with the backflow of national cash?

Base: those who took specific measure

% "Measure taken" shown

	Total N	Special packaging to facilitate the counting of coins	Staff specifically trained to deal with the backflow	Exceptional increase of staff dealing with the backflow	Shifting part of the work to bank headquarters	Overtime arrangements for your staff	Extended bank opening hours	Other measures
 TOTAL	60	60	73,3	51,7	16,7	93,3	28,3	28,3
ROLE IN THE BANK								
Branch Manager	54	61,1	72,2	51,9	18,5	94,4	29,6	25,9
Other	6	50	83,3	50	0	83,3	16,7	50
SIZE OF THE BRANCH								
1-9 employees	44	52,3	68,2	45,5	15,9	90,9	27,3	25,0
10 -29 employees	11	90,9	81,8	63,6	18,2	100	36,4	36,4
30 or more employees	5	60	100	80	20	100	20	40,0
SIZE OF THE BANK								
1-9 branches	29	51,7	79,3	51,7	6,9	89,7	17,2	27,6
10 -29 branches	8	75	62,5	62,5	37,5	100	25	25,0
30 or more branches	23	65,2	69,6	47,8	21,7	95,7	43,5	30,4

7. Survey details

This Flash Eurobarometer 201: “Survey among enterprises and banks in Slovenia” telephone survey was conducted on behalf of the European Commission, Directorate-General Economic and Financial Affairs.

The objective of the survey is to study the introduction of the euro in various business sectors, including the banking sector, in Slovenia. The current report contains the results found among bank branches.

The current special target group Flash Eurobarometer survey was organised and managed by the Eurobarometer Team of the European Commission (Directorate-General Communication, Unit A-4).

The interviews were conducted between the 22nd and the 26st of January 2007 by Slovenian CATI d.o.o. partner institute of The Gallup Organization Hungary.

Representativeness of the results

The sample of the bank sector consists of 74 bank branches and 30 bank branches in post offices.

The sample lists were developed using national bank branches (IPIS). Selection of banks was carried out randomly.

The person interviewed in each branch was the Branch Manager, the person designated to Euro-coordinator in the branch or another staff member.

Results are not weighted; they reflect estimates of the results corresponding to the Slovenian banks (second half of the sentence unclear?).

Sizes of the samples

The targeted number of main interviews was 100, the below table shows the achieved sample.

	Conducted	% of Total
Total	104	100

Branches with 1 – 9 employees	81	77,9
Branches with 10 – 29 employees	16	15,4
Branches with 30 or more employees	7	6,7

Questionnaires

The Slovenian partner institute translated the questionnaire to Slovenian using a centralized process of back-translation procedure, involving two initial local translations, independent back-translation and central verification of the localised questionnaires.

Further details

For further details you may contact Gallup or The European Commission. The relevant contacts are:

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**Draft questionnaire for a Slovenian changeover survey targeting enterprises:
Bank branches – Information to be collected after €-day**

D1. Please indicate the bank chain:

- Bank 1.....01
- INSERT LIST02-24
- Bank 2525
- [DK/NA].....9

D2. Please indicate your role in the branch:

- Branch Manager.....1
- Euro-coordinator in the branch2
- Other3
- [DK/NA].....9

D3. Please indicate the number of employees in the branch:

- 1-9.....1
- 10-29.....2
- 30 or more3
- [DK/NA].....9

Frontloading of euro cash

Q1. Was your branch supplied with euro banknotes before 1 January 2007?

- Yes.....1
- No2
- [DK/NA].....9

Q2. (IF THE ANSWER TO Q1 = 1)

When was your branch supplied with euro banknotes?

- Between 11 – 15 December 20061
- Between 16 – 20 December 20062
- Between 21 – 25 December 20063
- Between 26 – 31 December 20064
- [DK/NA].....9

Q3. (IF THE ANSWER TO Q1 = 1)

Did the amount of euro banknotes you received correspond to the amount you requested?

- Yes, exactly.....1
- Yes, the amount was very close to what you requested.....2
- No3
- [DK/NA].....9

- Q4. (IF THE ANSWER TO Q1 = 2)
Why you were not supplied with euro banknotes before 1 January 2007? Please select the most important reason!
READ – ROTATE -ONLY ONE ANSWER IS POSSIBLE
- The branch decided that it did not want to be frontloaded with euro banknotes 1
 - Request was refused by the central bank 2
 - Your bank headquarters decided not to be frontloaded..... 3
 - You were not aware of the possibility of frontloading 5
 - Other reason 6
 - [DK/NA] 9
- Q5. Was your branch supplied with euro *coins* before 1 January 2007?
- Yes..... 1
 - No 2
 - [DK/NA] 9
- Q6. (IF THE ANSWER TO Q5 = 1)
When was your branch supplied with euro coins?
- September 2006..... 1
 - October 2006 2
 - November 2006..... 3
 - December 2006..... 4
 - [DK/NA] 9
- Q7. (IF THE ANSWER TO Q5 = 1)
Did the amount of euro coins you received correspond to the amount you requested?
- Yes, exactly..... 1
 - Yes, the amount was very close to what you requested..... 2
 - No 3
 - [DK/NA] 9
- Q8. (IF THE ANSWER TO Q5 = 2)
Why were you not supplied with euro coins before 1 January 2007? Please select the most important reason!
- The branch decided that it did not want to be frontloaded with euro coins 1
 - Request was refused by the central bank 2
 - Your bank headquarters decided not to be frontloaded..... 3
 - You were not aware of the possibility of frontloading 5
 - Other reason 6
 - [DK/NA] 9
- Q9. How many euro coin starter-kits for businesses, notably retailers, did you receive (from the central bank)?
- 1 – 50..... 1
 - 51 - 100 2
 - 101 – 200..... 3
 - 201 – 300 4
 - More than 300 5
 - [No starter-kits for businesses received] 6
 - [DK/NA] 9

Q10. How many euro coin starter-kits for citizens did you receive?

- 1 – 50.....	1
- 51 - 100	2
- 101 – 200.....	3
- 201 – 300.....	4
- More than 300.....	5
- [No starter-kits for businesses received]	6
- [DK/NA].....	9

Sub-frontloading

Q11. Did you actively contact the business customers of your branch in order to supply euro cash to them before 1 January 2007?

- Yes	1
- No	2
- [DK/NA].....	9

Q12. What proportion of your business customers requested you to provide them with euro cash before 1 January 2007?

- Between 0 – 25 percent.....	1
- Between 26 – 50 percent.....	2
- Between 51 – 75 percent.....	3
- Between 76 – 100 percent.....	4
- [DK/NA].....	9

Q12bis. Were you able to satisfy these requests for euro cash before 1 January 2007?

- Yes, we were able to satisfy <i>all</i> requests	1
- Yes, we were able to satisfy <i>most</i> requests	2
- No	3
- [DK/NA].....	9

Q13. Were you able to satisfy your business customers' requests for starter-kits before 1 January 2007?

- Yes, we were able to satisfy <i>all</i> requests	1
- Yes, we were able to satisfy <i>most</i> requests	2
- No	3
- [DK/NA].....	9

Q13a. How many spare starter-kits for businesses did you have which you did not need for satisfying your business customers' requests before 1 January 2007?

- none.....	1
- 1 – 10	2
- 11 – 25.....	3
- 26 – 50.....	4
- 51 – 75.....	5
- 76 – 100.....	6
- 101 or more.....	7
- [DK/NA].....	9

Q13b. Were you able to satisfy your private customers' requests for starter-kits (for citizens) before 1 January 2007?

- Yes, we were able to satisfy *all* requests 1
- Yes, we were able to satisfy *most* requests2
- No3
- [DK/NA].....9

Q13c. How many spare starter-kits for citizens did you have which you did not need for satisfying your private customers' requests before 1 January 2007?

- 0.....1
- 1 – 102
- 11 – 25.....3
- 26 – 50.....4
- 51 – 75.....5
- 76 – 100.....6
- 101 or more.....7
- [DK/NA].....9

Cash dispensers

Q14. Do you operate cash dispensers (ATMs) in your branch (inside/outside)?

- Yes1
- No2
- [DK/NA].....9

Q15. (IF THE ANSWER TO Q14. IS YES)

When was the full conversion to the euro of all your cash dispensers completed?

- On 1 January 2007 at 8.00h01
- On 1 January 2007 at 16.00h02
- On 1 January 2007 at 24.00h03
- On 2 January 200704
- On 3 January 200705
- On 4 January 200706
- On 5 January 200707
- On 6 January 2007 or later08
- [DK/NA].....99

Q16. (IF THE ANSWER TO Q14. IS 'YES')

Which euro banknote denominations were dispensed in your cash dispensers in the first two weeks of January 2007?
(DO NOT READ OUT, CODE *all* RESPONSES)

- Mentioned1
- Did not mention2

- A) € 5 1 2
- B) € 10 1 2
- C) € 20 1 2
- D) € 50 1 2
- E) other denomination 1 2

Logistics

Q17. Did you experience any problems in terms of cash logistics related to the changeover, both concerning euro and tolar cash?

- Yes.....1
- No.....2
- [DK/NA].....9

Q18. (IF THE ANSWER TO Q17. IS 'YES')

What kind of problems did you experience?

- Yes, experienced1
- No, did not experience2
- [DK/NA].....9

- A) Cash transport problems (e.g. delays due to lacking capacity).....1 2 9
- B) Cash storage problems.....1 2 9
- C) Handling and packaging problems.....1 2 9
- D) Security problems (for example stolen cash, robbery, counterfeits)1 2 9
- E) Other problems.....1 2 9

National cash

Q19. When did you stop issuing national cash at your counters?

- On 31 December 2006.....1
- Between 1 and 5 January 20072
- Between 6 and 10 January 20073
- On 11 January 2007 or later4
- [DK/NA].....9

Q20. Did you take specific measures to cope with the backflow of national cash?

- Yes1
- No.....2
- [DK/NA].....9

Q21. (IF THE ANSWER TO Q20. IS 'YES')

What kind of measures did you take to cope with the backflow of national cash?

- Measure taken1
- Measure not taken2
- [DK/NA].....9

- A) Special packaging to facilitate the counting of coins.....1 2 9
- B) Staff specifically trained to deal with the backflow1 2 9
- C) Exceptional increase of staff dealing with the backflow1 2 9
- D) Shifting part of the work to bank headquarters1 2 9
- E) Overtime arrangements for your staff.....1 2 9
- F) Extended bank opening hours.....1 2 9
- G) Other measures.....1 2 9