

Table Names

- [Q1](#) Q1 What kind of banknotes do you have with you today (in your wallet, in your pocket etc.)? | Base: All
- [Q2](#) Q2 What kind of coins do you have with you today (in your wallet, in your pocket etc.)? | Base: All
- [Q3](#) Q3 Regarding the euro coins you have, are they... ? | Base: If Q2 = 2 OR Q2 = 3 OR Q2 = 4 OR Q2 = 5
- [Q4](#) Q4 Which currency did you use for the last cash payment you made today? | Base: All
- [Q4T](#) Q4T Which currency did you use for the last cash payment you made today? | Base: If CODE 1 TO 9 IN Q4
- [Q5](#) Q5 In which currency did you receive change in this transaction? | Base: If Q4 =1 OR Q4 =2 OR Q4 =3
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- [Q6](#) Q6 Have you experienced any of the following problem(s) when exchanging / withdrawing money in a bank today? [MULTIPLE ANSWERS] | Base: All

Flash Eurobarometer

Q1 What kind of banknotes do you have with you today (in your wallet, in your pocket etc.)?

Base: All

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	222	98	115	9	13	51	60	98	8	110	95	5	24	101	9	88	47	91	82	51	89	36	45	85	3	134
Base: Weighted Total	222	101	108	13	26	46	51	99	17	106	83	11	17	81	11	113	55	109	55	46	77	36	61	84	10	128
Only Croatian kunas	33 15%	11 11%	19 18%	3 21%	2 9%	8 17%	7 13%	16 16%	5 32%	14 13%	13 16%	0 0%	3 18%	14 18%	0 0%	15 13%	5 8%	16 15%	10 18%	4 9%	15 20%	5 15%	6 10%	15 17%	4 37%	14 11%
Mostly Croatian kunas	19 9%	9 9%	8 7%	2 18%	2 10%	1 1%	1 2%	15 15% B C	0 0%	10 9%	7 8%	0 0%	1 8%	3 3%	1 11%	14 12%	9 16%	7 6%	4 7%	8 17% B	3 4%	2 6%	5 9%	6 8%	0 0%	13 10%
Mostly euro	25 12%	10 10%	14 13%	2 14%	0 0%	4 8%	8 15%	14 14%	0 0%	15 14%	10 12%	0 0%	1 8%	11 14%	1 10%	12 10%	9 16%	7 7%	9 16%	5 11%	13 17%	4 12%	3 5%	11 13%	0 0%	15 11%
Only euro	58 26%	34 33%	22 20%	3 24%	5 20%	13 27%	15 29%	26 26%	0 0%	32 30%	24 29%	1 8%	4 23%	21 26%	4 37%	29 26%	12 23%	29 27%	16 30%	17 37% C	18 23%	3 8%	21 34% C	21 25%	2 24%	35 27%
Half Croatian kunas and half euro	72 32%	31 31%	38 35%	3 24%	16 61% C D	18 40%	13 26%	24 24%	5 28%	31 30%	25 31%	10 88% B C	7 39%	25 32%	1 8%	39 34%	17 30%	40 37%	14 26%	11 25%	23 30%	16 46%	21 34%	28 34%	0 0%	43 34%
No banknotes at all	15 7%	7 7%	8 8%	0 0%	0 0%	3 7%	8 15%	5 5%	7 40% B C	4 4%	4 4%	0 3%	1 4%	6 7%	4 34% B D	5 5%	4 6%	10 9%	2 4%	1 2%	5 6%	5 14%	5 8%	3 3%	4 39% A	9 7%
Don't know/No answer	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

Q2 What kind of coins do you have with you today (in your wallet, in your pocket etc.)?

Base: All

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	222	98	115	9	13	51	60	98	8	110	95	5	24	101	9	88	47	91	82	51	89	36	45	85	3	134
Base: Weighted Total	222	101	108	13	26	46	51	99	17	106	83	11	17	81	11	113	55	109	55	46	77	36	61	84	10	128
Only Croatian kunas	38 17%	10 10%	27 25% A	1 5%	10 38% D	7 14%	9 18%	12 12%	3 18%	13 12%	14 17%	8 66% B C	2 12%	15 19%	0 0%	20 18%	5 8%	22 20%	9 17%	7 15%	12 16%	7 19%	10 16%	16 19%	0 0%	22 17%
Mostly Croatian kunas	11 5%	5 5%	6 5%	1 5%	0 0%	1 2%	2 5%	8 8%	0 0%	4 3%	8 9%	0 0%	0 3%	3 4%	0 2%	7 6%	2 3%	8 7%	2 3%	2 3%	3 4%	2 7%	4 7%	6 7%	0 0%	5 4%
Mostly euro	23 10%	9 9%	14 13%	0 0%	0 0%	1 2%	6 12%	16 16% B	2 10%	14 13%	7 9%	0 0%	2 15%	5 6%	1 10%	14 13%	6 12%	10 9%	6 11%	7 15%	8 11%	5 13%	3 5%	12 14%	0 0%	11 9%
Only euro	80 36%	39 39%	37 34%	4 34%	7 27%	20 44%	18 35%	35 35%	4 22%	43 41%	30 36%	1 8%	6 35%	33 40%	4 40%	38 33%	24 44%	35 32%	21 39%	18 40%	30 40% C	6 16%	26 42% C	30 36%	4 37%	47 37%
Half Croatian kunas and half euro	51 23%	27 27%	20 18%	4 30%	9 34%	14 32%	7 14%	21 21%	5 28%	23 22%	21 25%	3 22%	5 30%	19 23%	1 6%	27 23%	16 29%	22 20%	13 24%	7 15%	19 25%	12 33%	13 21%	17 20%	0 0%	34 26%
No coins at all	18 8%	10 10%	5 5%	2 18%	0 0%	2 5%	8 16%	7 7%	4 23%	8 8%	4 5%	0 0%	1 6%	6 7%	5 42% A B D	7 6%	3 5%	12 11%	4 7%	6 13%	2 3%	4 10%	6 9%	4 5%	6 63% A C	7 6%
Don't know/No answer	1 1%	0 0%	0 0%	1 7% A	0 0%	0 1%	0 0%	1 1%	0 0%	1 1%	0 0%	0 3%	0 0%	0 1%	0 0%	1 1%	0 0%	1 1%	0 0%	0 0%	1 1%	0 1%	0 0%	0 0%	0 0%	1 1%

Q3 Regarding the euro coins you have, are they... ?

Base: If Q2 = 2 OR Q2 = 3 OR Q2 = 4 OR Q2 = 5

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	170	78	86	6	10	41	40	79	5	88	73	2	21	74	7	68	40	67	62	38	72	25	35	67	1	102
Base: Weighted Total	165	80	76	9	16	37	34	79	10	84	65	4	14	60	6	86	48	74	42	34	61	25	46	64	4	97
Only Croatian euro coins	45 27%	15 19%	27 36% A	2 27%	2 11%	6 17%	8 24%	29 37% B	5 54%	26 30%	14 21%	0 0%	2 11%	10 17%	1 20%	32 38% A B	10 21%	27 36%	8 19%	8 25%	20 33%	6 22%	12 25%	12 18%	4 100%	30 31%
Mostly Croatian euro coins	32 20%	18 23%	14 19%	0 0%	5 30%	8 21%	4 10%	16 21%	2 23%	14 17%	14 21%	3 73%	4 29%	10 17%	0 0%	19 22%	6 13%	12 16%	15 35% A B	7 20%	13 22%	3 10%	10 22%	12 19%	0 0%	20 21%
Mostly other euro coins	13 8%	8 10%	5 7%	0 0%	3 16%	5 14%	1 4%	4 6%	0 0%	7 8%	7 10%	0 0%	0 3%	6 10%	2 30% D	5 6%	6 12%	5 7%	3 6%	1 4%	2 3%	2 9%	8 17% B	6 10%	0 0%	7 7%
Only other euro coins	11 7%	2 3%	8 11%	1 8%	0 0%	3 9%	1 4%	7 9%	0 0%	3 3%	8 13% B	0 0%	1 8%	6 11%	0 4%	3 4%	1 2%	7 9%	4 8%	4 11%	4 7%	2 8%	1 2%	4 6%	0 0%	8 8%
Half Croatian euro coins and half other euro coins	45 27%	25 31%	15 20%	4 50%	6 35%	9 25%	16 48% D	14 17%	0 0%	28 34%	13 20%	1 27%	5 39%	18 30%	3 46%	19 22%	19 41%	16 22%	9 21%	11 32%	14 22%	6 26%	14 30%	16 25%	0 0%	29 30%
Don't know/No answer	18 11%	12 15%	5 7%	1 16%	1 8%	5 15%	3 10%	8 10%	2 24%	7 8%	9 14%	0 0%	1 9%	9 16%	0 0%	8 9%	6 12%	8 10%	5 11%	3 8%	8 13%	6 25% D	1 3%	15 23% C	0 0%	4 4%

Q4 Which currency did you use for the last cash payment you made today?

Base: All

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	222	98	115	9	13	51	60	98	8	110	95	5	24	101	9	88	47	91	82	51	89	36	45	85	3	134
Base: Weighted Total	222	101	108	13	26	46	51	99	17	106	83	11	17	81	11	113	55	109	55	46	77	36	61	84	10	128
Croatian kunas	64 29%	27 27%	30 28%	7 55%	6 24%	6 13%	15 29%	37 38% B	7 44%	33 32%	17 21%	4 33%	6 39%	17 21%	4 36%	36 32%	13 23%	36 33%	16 28%	11 23%	18 23%	14 38%	22 35%	19 23%	7 76%	37 29%
A mix of Croatian kunas and euro	8 3%	4 4%	3 3%	0 0%	0 0%	1 3%	1 3%	5 5%	0 0%	1 1%	5 6%	0 0%	0 0%	3 3%	1 9%	4 4%	0 0%	7 7%	0 1%	2 5%	3 4%	0 0%	2 3%	3 4%	0 0%	4 3%
Euro	64 29%	35 35%	28 26%	1 5%	9 34%	19 41% D	18 35% D	18 19%	2 14%	31 30%	28 34%	3 22%	5 33%	28 35%	3 31%	27 24%	13 23%	29 27%	22 40%	15 32%	26 34%	6 17%	17 28%	27 32%	0 0%	37 29%
You paid with a card	18 8%	6 6%	10 9%	1 11%	0 0%	5 11%	6 12%	7 7%	1 6%	5 5%	11 14% B	0 3%	1 6%	11 14%	1 10%	5 4%	4 8%	9 8%	5 9%	4 9%	8 10%	5 15% D	0 1%	6 7%	0 0%	12 9%
You did not buy anything today	68 31%	28 28%	37 34%	4 29%	11 42%	14 31%	11 22%	32 32%	6 36%	35 33%	22 26%	5 41%	4 22%	22 27%	2 14%	41 36%	25 46% B C	29 26%	13 23%	14 30%	21 28%	11 31%	20 33%	28 34%	2 24%	38 29%
Don't know/No answer	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

Q4T Which currency did you use for the last cash payment you made today?

Base: If CODE 1 TO 3 IN Q4

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
		Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
	(A)	(B)	(C)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	128	62	61	5	8	28	32	60	3	70	51	2	15	56	6	51	20	56	51	29	50	22	27	49	2	77
Base: Weighted Total	136	67	62	8	15	26	34	60	10	66	50	6	12	48	8	67	25	72	38	28	47	20	40	50	7	78
Croatian kunas	64 47%	27 41%	30 49%	7 91% A	6 42%	6 23%	15 43%	37 62% B	7 76%	33 51%	17 35%	4 60%	6 54%	17 36%	4 48%	36 54%	13 50%	36 50%	16 41%	11 39%	18 38%	14 69% B	22 54%	19 39%	7 100%	37 48%
A mix of Croatian kunas and euro	8 6%	4 6%	3 5%	0 0%	0 0%	1 5%	1 4%	5 8%	0 0%	1 2%	5 9%	0 0%	0 0%	3 5%	1 12%	4 6%	0 0%	7 10%	0 1%	2 8%	3 7%	0 0%	2 5%	3 7%	0 0%	4 5%
Euro	64 47%	35 53%	28 46%	1 9%	9 58%	19 72% D	18 53%	18 31%	2 24%	31 47%	28 56%	3 40%	5 46%	28 59%	3 40%	27 40%	13 50%	29 41%	22 58%	15 53%	26 55%	6 31%	17 42%	27 54%	0 0%	37 47%
You paid with a card	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
You did not buy anything today	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know/No answer	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -

Q5 In which currency did you receive change in this transaction?

Base: If Q4 =1 OR Q4 =2 OR Q4 =3

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	128	62	61	5	8	28	32	60	3	70	51	2	15	56	6	51	20	56	51	29	50	22	27	49	2	77
Base: Weighted Total	136	67	62	8	15	26	34	60	10	66	50	6	12	48	8	67	25	72	38	28	47	20	40	50	7	78
Croatian kunas	13 10%	3 4%	10 17%	0 0%	4 25%	1 2%	5 14%	4 7%	0 0%	5 7%	4 9%	4 60% B	0 4%	6 12%	0 0%	7 10%	1 6%	8 12%	3 8%	4 14%	2 4%	3 13%	4 11%	4 8%	0 0%	9 12%
A mix of Croatian kunas and euro	4 3%	4 5%	0 0%	0 0%	0 0%	1 4%	1 2%	2 3%	0 0%	2 3%	2 4%	0 0%	0 0%	1 2%	1 12%	2 3%	1 3%	3 4%	0 0%	1 4%	0 0%	0 0%	3 6%	1 2%	0 0%	3 3%
Euro	88 64%	47 71%	34 55%	7 88%	11 75%	20 75%	24 70%	33 54%	2 24%	47 71%	32 64%	3 40%	12 96% B C D	31 64%	3 38%	42 63%	19 76%	40 56%	28 73%	16 57%	31 65%	16 82%	24 60%	36 72% B	0 0%	52 66%
You did not receive change (SPONTANEOUS)	24 17%	9 14%	13 22%	1 12%	0 0%	5 19%	1 4%	17 29% C	0 0%	12 18%	12 24%	0 0%	0 0%	10 21%	0 6%	13 19%	4 16%	12 17%	7 19%	7 26%	10 21%	1 5%	5 13%	9 19%	0 0%	14 18%
Don't know/No answer	8 6%	4 6%	4 7%	0 0%	0 0%	0 0%	4 11%	4 7%	7 76% B C	1 1%	0 0%	0 0%	0 0%	1 2%	4 45% A B D	4 5%	0 0%	8 11%	0 0%	0 0%	4 9%	0 0%	4 9%	0 0%	7 100% A C	1 1%

Flash Eurobarometer 517
Dual circulation of euro in Croatia during the euro changeover
Fieldwork: 4/1/2023 (day 3)
VOLUME C (Weighted)

Q5T In which currency did you receive change in this transaction?

Base: If CODE 1 TO 3 IN Q5

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	101	51	46	4	8	23	29	41	1	57	39	2	15	44	3	39	16	42	42	23	36	20	22	40	0	61
Base: Weighted Total	104	53	44	7	15	21	29	39	2	54	38	6	12	37	4	51	21	51	31	21	33	19	31	41	0	63
Croatian kunas	13 13%	3 5%	10 23% A	0 0%	4 25%	1 2%	5 16%	4 11%	0 0%	5 9%	4 12%	4 60%	0 4%	6 16%	0 0%	7 13%	1 7%	8 17%	3 10%	4 18%	2 6%	3 14%	4 14%	4 10%	0 0%	9 14%
A mix of Croatian kunas and euro	4 3%	4 7%	0 0%	0 0%	0 0%	1 5%	1 3%	2 5%	0 0%	2 3%	2 5%	0 0%	0 0%	1 2%	1 24%	2 4%	1 3%	3 6%	0 0%	1 5%	0 0%	0 0%	3 8%	1 3%	0 0%	3 4%
Euro	88 84%	47 88%	34 77%	7 100%	11 75%	20 93%	24 82%	33 85%	2 100%	47 88%	32 83%	3 40%	12 96%	31 83%	3 76%	42 83%	19 90%	40 78%	28 90%	16 77%	31 94%	16 86%	24 78%	36 88%	0 0%	52 82%
You did not receive change (SPONTANEOUS)	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Don't know/No answer	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

Q6 Have you experienced any of the following problem(s) when exchanging / withdrawing money in a bank today? [MULTIPLE ANSWERS]

Base: All

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	222	98	115	9	13	51	60	98	8	110	95	5	24	101	9	88	47	91	82	51	89	36	45	85	3	134
Base: Weighted Total	222	101	108	13	26	46	51	99	17	106	83	11	17	81	11	113	55	109	55	46	77	36	61	84	10	128
Longer queues at counters than usual	4 2%	2 2%	1 1%	0 0%	0 0%	2 5%	1 1%	1 1%	0 0%	1 1%	2 2%	0 0%	1 4% D	3 4%	0 0%	0 0%	1 2%	2 2%	0 0%	0 0%	1 2%	1 2%	2 3%	1 1%	0 0%	2 2%
You had to visit several branches to avoid long waiting lines	3 1%	2 2%	1 1%	0 0%	0 0%	3 6% D	0 0%	0 0%	0 0%	2 2%	0 0%	0 0%	1 4%	1 1%	0 0%	1 1%	2 4%	0 0%	1 1%	0 1%	1 1%	0 0%	1 2%	1 2%	0 0%	1 1%
There was not enough euro cash available at bank counters	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Longer queues at ATMs (cash dispensers) than usual	1 0%	1 1%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%
ATMs issued only Croatian cash	1 0%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%
ATMs were (temporarily) out of order	9 4%	8 8% B	1 1%	0 0%	2 9%	4 8% D	2 5%	1 1%	2 14%	5 5%	2 2%	0 0%	1 4%	4 6%	0 2%	4 3%	4 8%	4 3%	1 2%	3 6%	2 3%	2 6%	2 3%	3 3%	0 0%	6 5%
The staff was not able to reply to my questions	1 0%	1 1%	0 0%	0 0%	0 0%	0 0%	0 0%	1 1%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%	0 0%	1 1%	0 0%	0 0%	1 1%	0 0%	0 0%
You experienced a problem of another kind	2 1%	2 2%	1 1%	0 0%	0 0%	0 0%	0 0%	2 2%	0 0%	1 1%	2 2%	0 0%	0 0%	0 0%	0 0%	2 2%	0 0%	1 1%	2 3%	0 0%	2 2%	0 0%	1 1%	0 0%	0 0%	2 2%
None of these problems	27 12%	12 12%	14 13%	1 5%	0 0%	7 15%	8 16%	12 12%	1 6%	16 15%	10 13%	0 0%	2 12%	8 9%	2 18%	16 14%	6 11%	15 13%	7 12%	8 17%	11 14%	3 8%	6 10%	9 11%	0 0%	18 14%
You didn't try to exchange or withdraw money today	180 81%	76 75%	92 85%	12 95%	24 91%	33 72%	40 78%	83 84%	13 80%	84 79%	67 81%	11 100%	14 84%	66 82%	9 80%	91 80%	45 82%	87 80%	45 82%	36 77%	61 80%	31 84%	51 83%	72 86%	10 100%	98 77%

Q6T Have you experienced any of the following problem(s) when exchanging / withdrawing money in a bank today? [MULTIPLE ANSWERS]

Base: If CODE 1 TO 9 IN Q6

	HR	Gender			Age				Education (Age of end of)				Respondent occupation scale				Subjective urbanisation			Household size (15+)				Landline/mobile		
	HR	Male	Female	In another way / No answer	15-24	25-39	40-54	55+	Up to 15 years	16-19 years	20+ years	Still studying	Self-employed	Employee	Manual worker	Not working	Rural area	Small/medium-sized town	Large town / city	1	2	3	4+	Mobile only	Landline only	Landline & mobile
		(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(D)	(A)	(B)	(C)	(A)	(B)	(C)	(D)	(A)	(B)	(C)
Base: Total	47	25	21	1	1	18	13	15	2	25	19	0	5	22	4	16	11	20	16	11	19	7	10	18	0	29
Base: Weighted Total	41	24	16	1	2	13	11	15	3	21	16	0	3	15	2	22	10	21	10	11	14	6	10	12	0	29
Longer queues at counters than usual	4 9%	2 10%	1 8%	0 0%	0 0%	2 19%	1 5%	1 4%	0 0%	1 6%	2 11%	0 0%	1 24% D	3 20%	0 0%	0 0%	1 12%	2 11%	0 0%	0 0%	1 8%	1 10%	2 17%	1 10%	0 0%	2 8%
You had to visit several branches to avoid long waiting lines	3 7%	2 9%	1 4%	0 0%	0 0%	3 21%	0 0%	0 0%	0 0%	2 11%	0 2%	0 0%	1 24%	1 5%	0 0%	1 6%	2 20%	0 0%	1 7%	0 3%	1 7%	0 0%	1 13%	1 11%	0 0%	1 5%
There was not enough euro cash available at bank counters	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
Longer queues at ATMs (cash dispensers) than usual	1 2%	1 3%	0 0%	0 0%	0 0%	0 0%	1 7%	0 0%	0 0%	1 3%	0 0%	0 0%	0 0%	1 5%	0 0%	0 0%	1 7%	0 0%	0 0%	0 0%	0 0%	0 0%	1 7%	0 0%	0 0%	1 3%
ATMs issued only Croatian cash	1 1%	1 2%	0 0%	0 0%	0 0%	0 0%	0 0%	1 4%	0 0%	1 3%	0 0%	0 0%	0 0%	1 4%	0 0%	0 0%	1 6%	0 0%	0 0%	0 0%	1 4%	0 0%	0 0%	1 5%	0 0%	0 0%
ATMs were (temporarily) out of order	9 22%	8 33%	1 6%	0 0%	2 100% D	4 29%	2 22%	1 4%	2 68%	5 23%	2 11%	0 0%	1 24%	4 30%	0 11%	4 17%	4 42%	4 18%	1 10%	3 24%	2 14%	2 39%	2 20%	3 21%	0 0%	6 22%
The staff was not able to reply to my questions	1 1%	1 2%	0 0%	0 0%	0 0%	0 0%	0 0%	1 4%	0 0%	1 3%	0 0%	0 0%	0 0%	1 4%	0 0%	0 0%	1 6%	0 0%	0 0%	0 0%	1 4%	0 0%	0 0%	1 5%	0 0%	0 0%
You experienced a problem of another kind	2 6%	2 7%	1 4%	0 0%	0 0%	0 0%	0 0%	2 16%	0 0%	1 3%	2 11%	0 0%	0 0%	0 0%	0 0%	2 11%	0 0%	1 3%	2 18%	0 0%	2 12%	0 0%	1 6%	0 0%	0 0%	2 8%
None of these problems	27 66%	12 51%	14 87% A	1 100%	0 0%	7 54%	8 73%	12 81%	1 32%	16 74%	10 65%	0 0%	2 77%	8 51%	2 89%	16 72%	6 58%	15 68%	7 70%	8 73%	11 74%	3 50%	6 57%	9 76%	0 0%	18 62%
You didn't try to exchange or withdraw money today	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%