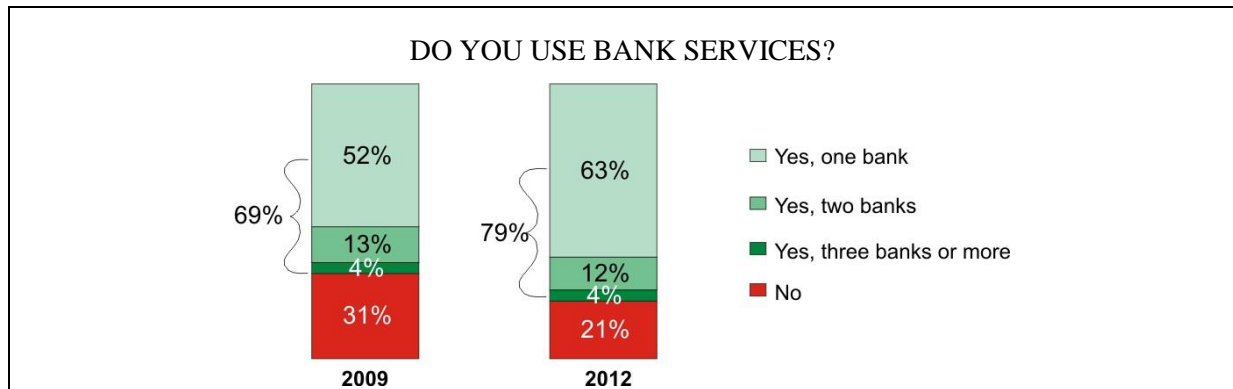


BANKING SERVICES: USE AND SATISFACTION

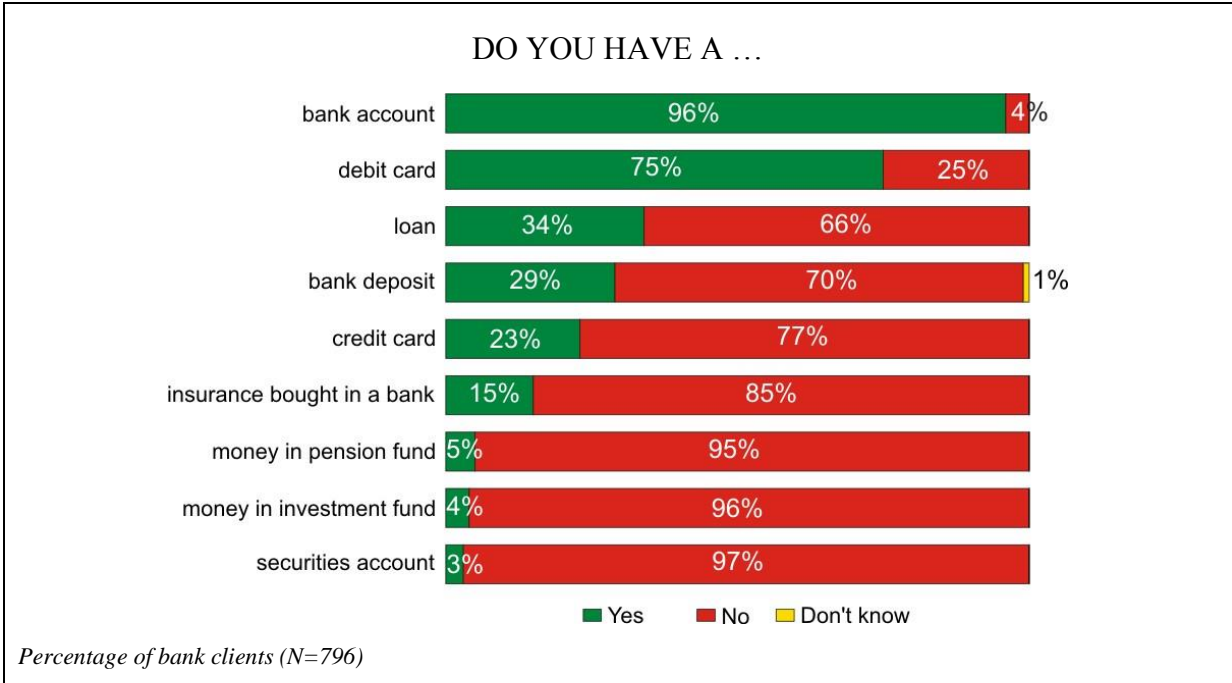
In recent years, the banking sector has developed dynamically. With every year, the availability and scale of use of banking infrastructure improves. The data of the National Bank of Poland show that in the years 2000-2010 the number of ATM transactions increased three times, and the number of ATMs increased eight times. The increase in popularity of payment transactions on the internet has also been impressive: their number increased from 100,000 in 2003 to 2 million in 2010.

Since 2009, use of banking services has become more common. At present, four-fifths of respondents (79%, a 10-point increase) declare using bank services. The clients most commonly use one bank only (63%), while 12% use two banks, and 4% are clients of three or more banks. In spite of the improved access to banking services, the level of diversification of supply has not changed in recent years. The rise in the number of bank clients corresponds to the increase in the number of users of services offered by one bank only.

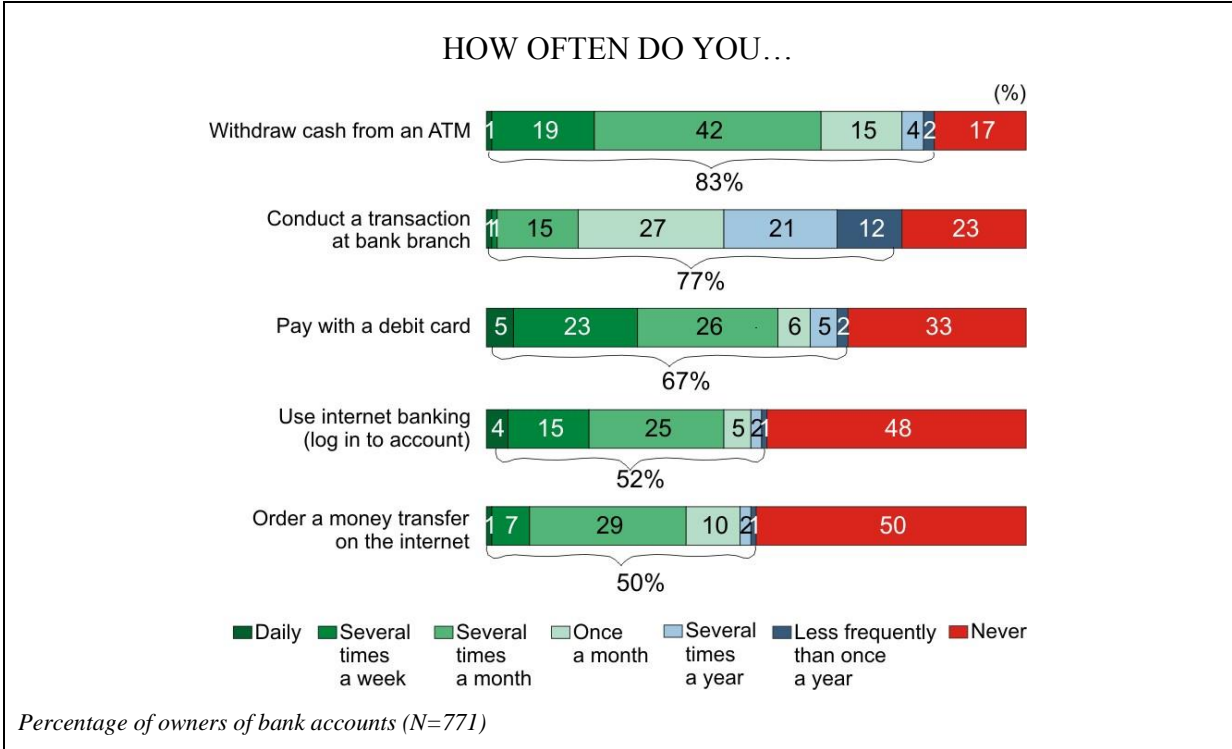


Bank use is determined by the level of education. Almost half (47%) of respondents with primary education do not use banking services; among college graduates only 3% are not bank customers.

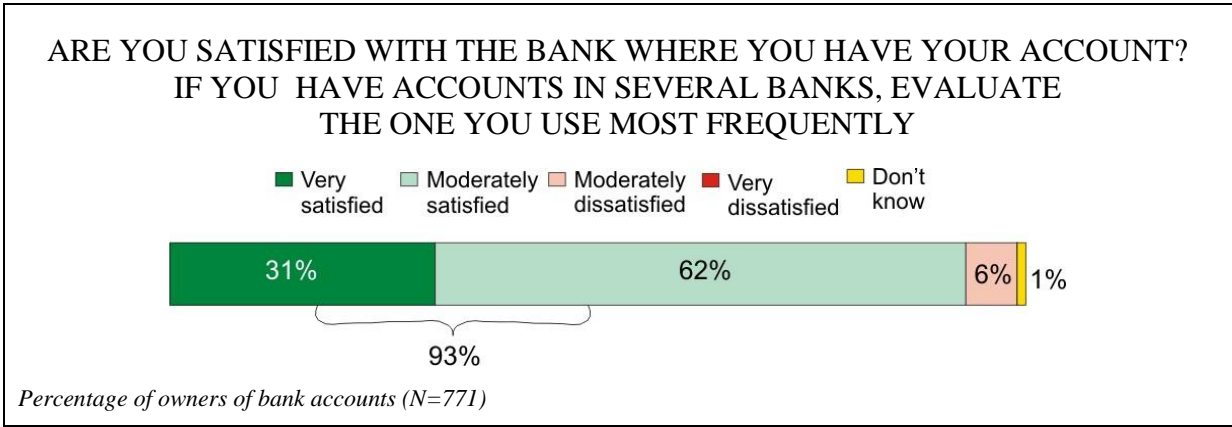
Almost all clients have a bank account (96%), and three-quarters (75%) have a debit card for their account. The popularity of loans is much lower: 34% of bank clients took them. Over a quarter (29%) have bank deposits, while 23% have a credit card and 15% bought insurance from a bank. Only very few customers have invested in pension funds (5%), investment funds (4%) or own a securities account (3%).



A vast majority of account owners withdrew money from an ATM (83%), conducted financial transactions at a bank branch (77%) and paid with a card for goods or services (67%). About half (52%) logged in to the internet banking service and made a transfer on the internet (50%).



Almost all owners of bank accounts are satisfied with their bank (93%), out of which one-third (31%) declare a high degree of satisfaction. Only very few clients are dissatisfied or cannot evaluate their bank.



Almost two-thirds of all respondents (65%) trust the banks, while one-sixth do not trust them, and a similar group (16%) do not have an opinion.



More information about this topic can be found in CBOS reports in Polish: *“Use and satisfaction with banking services”* and *“Trust in banks”*, October 2012. Fieldwork for national sample: August 2012, N=1011. The random address sample is representative for adult population of Poland.