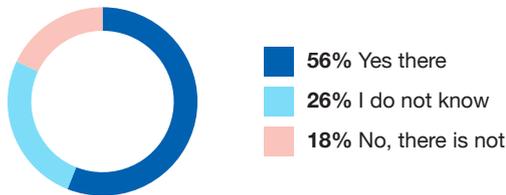


Confidence Survey 2019 – key results

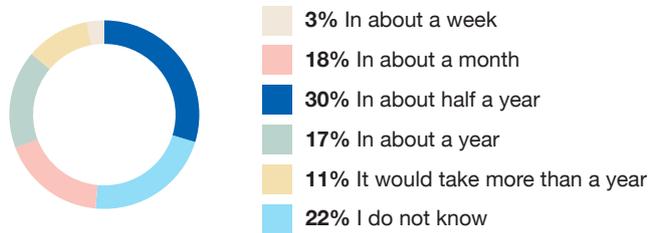
The Confidence Survey of the Financial Stability Authority examined Finns impressions of the protection of bank deposits and preparation for bank crises. The survey was conducted in July 2019 by TNS Kantar, and it was responded to by a total of 1,032 people from the age of 18 to 79 years in continental Finland with a bank account.

Do you know whether there is a protection scheme for bank deposits in Finland?



The majority (56%) know there is a protection scheme for bank deposits in Finland. More than a quarter (26%) are uncertain.

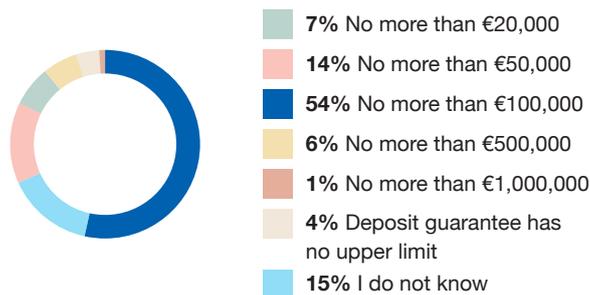
How quickly would you expect to get your deposits back from the Deposit Guarantee Fund.



58% of the respondents estimate it would take about half a year or more to get the deposit guarantee compensations in the event of a bank's bankruptcy.

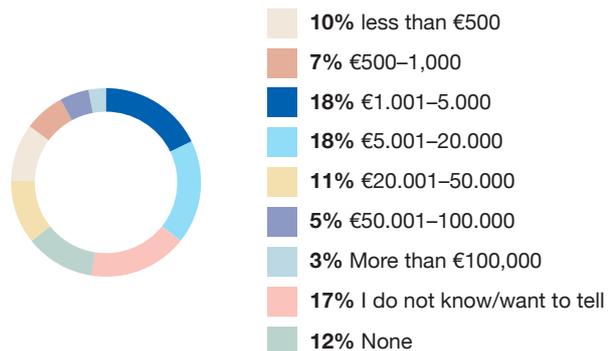
How large do you think is the maximum amount covered by deposit guarantee?

The respondent has heard of the deposit guarantee.



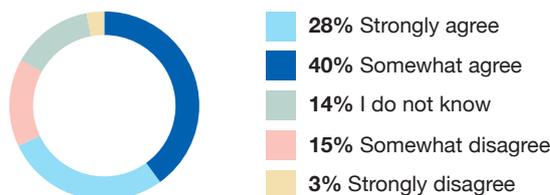
The clear majority (75%) of those who have heard of deposit guarantee consider that the maximum amount covered is €100,000 or less.

How much bank deposits do you have in total?



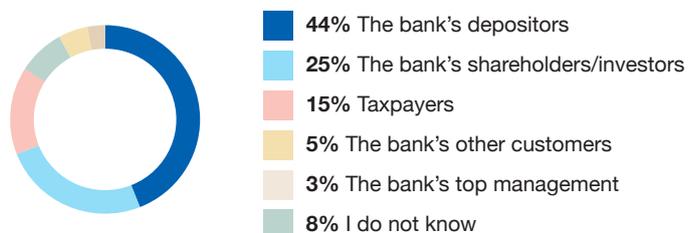
Only 3% have over €100,000.

If I heard my own bank was facing serious difficulties, I would try to withdraw my deposits as soon as possible.



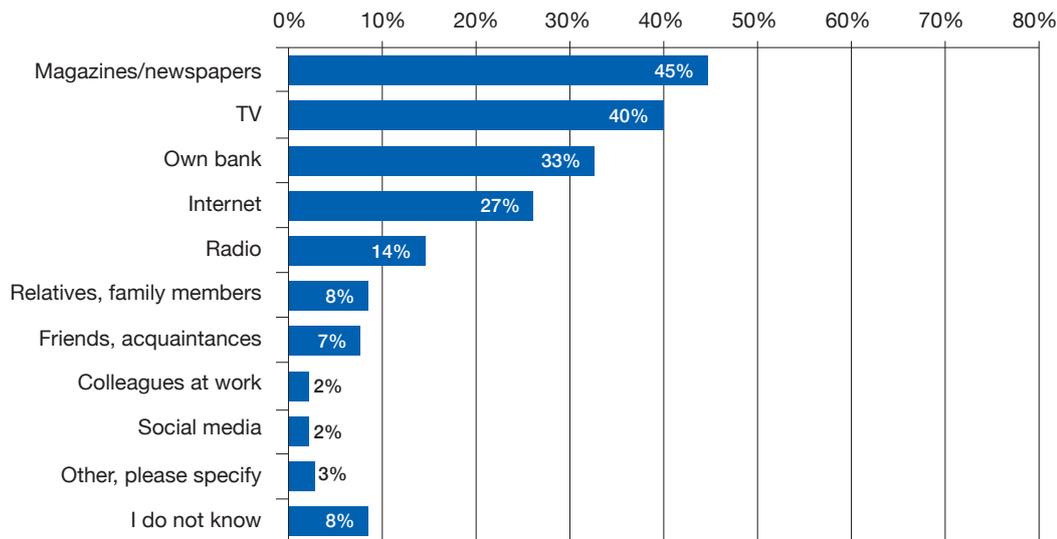
About seven out of ten respondents would withdraw their money from a crisis bank.

Which of the following do you believe would suffer the most from losses incurred by a bank facing serious financial difficulties?



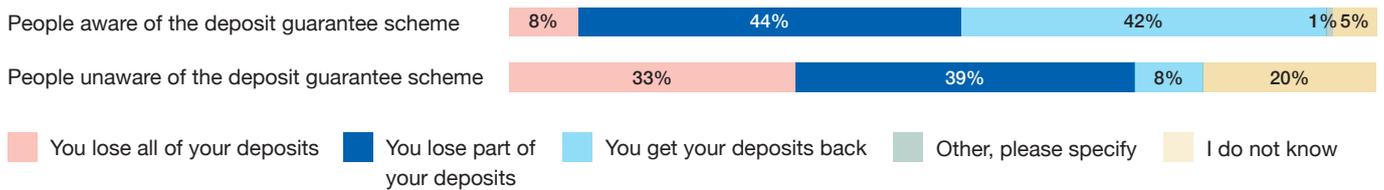
Almost half (44%) of Finns believe it is the depositors who would suffer the largest loss if the bank winds up in financial difficulties. A quarter believe in the realisation of investor liability. 15% of the respondents believe the largest loss would be borne by taxpayers.

Where have you been informed of the deposit guarantee?



Most often information on the deposit guarantee was received from television and print media. 33% of the respondents had heard of the topic from their own bank.

What do you think would happen to your deposits if your bank went bankrupt?



Information on the deposit guarantee scheme increases confidence in it.