# Ukraine: TA Key Informant questionnaire - BANKS *20.01.2017*

|  |  |
| --- | --- |
| **Oblast Name:** | **Organization’s Name:** |
| **Raion Name:** | **Date:** |
| **Interviewee`s name, title/position:** | **Started at:** |
| **Interviewer Name:** | **Completed at:** |

# Questioning Route

## General profile of finance institution

1. How many employees are engaged in your financial institution at international, country, oblast level?
2. Is your financial institution state run, private or mixed/partnership?
3. Please, evaluate the stability and efficiency of the bank sector work as for today?

* What was the situation before the conflict (before May 2014)?
* What has changed?

## IMPACT OF economic blockade on Donbas and Crimea and the conflict on the situation in general

1. Has the conflct, economic blocade of Crimea and Donbas affected in any way the banking sector?

* If yes, how?

1. Has access to financing for businesses, entrepreneurs and individuals changed since the beginning of the conflict? (since May 2014)

* If yes, how?

1. How did conflict affect the credit system capacity in:

* NGCAs
* Areas close to the contact line
* All Eastern Regions area

1. Are there any changes in administrative/legislative procedure?

* If so, how does it influence the major sectors in terms of finance?

## Access to finance

1. Is credit accessible?

* If yes, is it the same across sectors:
* Private sector (entrepreneurs/companies)
* Public (state) sector
* Individuals

1. Are credits available for those who live or registered in areas close to contact line, in NGCAs?

* Are thetypes of credit the same?
* Are credit rates the same across these areas comparing to other Ukrainian territories?

1. What is the credits disaggregation between the sectors, in % (considering amount of the all credits as 100%)

* Individual sector
* Private
* State sector

1. What are the main purposes to take credits for each of these sectors?

* Individual sector
* Private
* State sector

1. What is the situation with paying credits back?

* What is the repayment rate on an average?
* Is it the same for all sectors or not? If not, what is the difference?

1. Did situation with taking credits change since the conflict? (since May 2014)

* If yes, how?
* Please mark correct statements in the table:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Individual sector | Private sector | State sector |
| Take more credits |  |  |  |
| Take less credits |  |  |  |
| Take bigger credits |  |  |  |
| Take smaller credits |  |  |  |

1. Do you consider credits affordable?
   * What is an average credit cost rate in your bank? %?

* Do you consider that interest rates are affordable?
* Do you consider repayment schedules reasonable?

1. What are the main factors for positive result while making a decision on providing credits?
2. What is the situation with external investments to economics?
   * Did it change since the conflict (May 2014)
3. From which countries do external investments come from?
4. Do you have special credit programs for starting a business?
   * If yes, what are the conditions to enrol in such a program?

## ROLE OF INSTITUTIONs

1. How do you consider your efficiency/results (self-assessment )?
   * What could be improved at this point?
   * Are there any barriers for you to do it?
2. What could be improved in general in your bank’s work?
3. Could you share with us any extra information you believe could help us in our research?

**Thank you for your answers and time!**