The Little Data Book on Financial Inclusion

12

Account at a Formal Financial Institution

Access to Formal Accounts

Use of Formal Accounts

Mobile Payments

Savings

Credit

Insurance

THE WORLD BANK

2012 | THE LITTLE DATA BOOK ON FINANCIAL INCLUSION

THE WORLD BANK

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Foreword

The Little Data Book on Financial Inclusion 2012 is a pocket edition of the Global Financial Inclusion Database published in 2012 in *Measuring Financial Inclusion: The Global Findex Database* by Asli Demirguc-Kunt and Leora Klapper. It provides country-level indicators of financial inclusion summarized for all adults and disaggregated by key demographic characteristics—gender, age, education, income, and rural or urban residence. The book also includes summary pages by region and by income group aggregates. Covering 148 economies, the indicators of financial inclusion measure the use of formal bank accounts, payments behavior, savings patterns, credit patterns, and insurance decisions.

Access to financial services plays a critical part in development by facilitating economic growth and reducing income inequality. Inclusive financial systems allow poor people to smooth their consumption and insure themselves against economic vulnerabilities, from illness and accidents to theft and unemployment. Financial access enables poor people to save and to borrow—allowing them to build their assets, to invest in education and entrepreneurial ventures, and thus to improve their livelihoods. Inclusive finance is especially likely to benefit disadvantaged groups such as women, youth, and rural communities. For all these reasons financial inclusion has gained prominence in recent years as a policy objective to improve the lives of the poor.

Recognizing the need for better data to support the financial inclusion agenda, the World Bank's Development Research Group, with a 10-year grant from the Bill & Melinda Gates Foundation, launched the Global Findex database, collecting the first round of data in 2011. The Global Findex database is the first public database of demand-side indicators that consistently measure people's use of financial products around the world and over time. Covering a range of topics, the data can be used to track financial inclusion policies globally and develop a deeper and more nuanced understanding of how people around the world save, borrow, and make payments. The data were collected by Gallup, Inc. over the 2011 calendar year through the Gallup World Poll survey.

The data show sharp disparities in the use of financial services between high-income and developing economies and across demographic groups. While about half of all adults around the world have an account with a formal financial institution, the share in high-income economies (89 percent) is more than twice that in developing economies (41 percent). Globally, more than 2.5 billion adults have no formal account, most of them in developing economies. The gaps in account use between demographic groups are particularly large in developing economies: While 46 percent of men have an account, only 37 percent of women do. And those in the highest income quintile are on average more than twice as likely to have a formal account as those in the lowest quintile.

The Little Data Book on Financial Inclusion 2012 is a part of the Global Findex suite of products offering access to the data. Others include the Open

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Data Platform Financial Inclusion topic page (<http://datatopics.worldbank.org/financialinclusion>) and the eAtlas of Financial Inclusion (<http://data.worldbank.org/atlas-fi>) (more information is available at www.worldbank.org/globalindex). The hope is that the book will aid policy makers and researchers in using financial inclusion data more effectively to support priority setting and improve development outcomes.

Data notes

The data in this book are for 2011 unless otherwise noted in the the *Glossary*.

- Regional aggregates include data for low- and middle-income economies only.
- Figures in italics indicate data for years or periods other than those specified.

Symbols used:

.. indicates that data are not available or that aggregates cannot be calculated because of missing data.

0 or 0.0 indicates zero or small enough that the number would round to zero at the displayed number of decimal places.

\$ indicates current U.S. dollars.

Data are shown for 144 economies. The term *country* (used interchangeably with *economy*) does not imply political independence or official recognition by the World Bank but refers to any economy for which the authorities report separate social or economic statistics.

Regional tables

The country composition of regions is based on the World Bank's analytical regions and may differ from common geographic usage.

East Asia and Pacific

Cambodia, China, Indonesia, Lao People's Democratic Republic, Malaysia, Mongolia, Philippines, Thailand, Vietnam

Europe and Central Asia

Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Bulgaria, Georgia, Kazakhstan, Kosovo, Kyrgyz Republic, Latvia, Lithuania, Former Yugoslav Republic of Macedonia, Moldova, Montenegro, Romania, Russian Federation, Serbia, Tajikistan, Turkey, Turkmenistan, Ukraine, Uzbekistan

Latin America and the Caribbean

Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Haiti, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Uruguay, República Bolivariana de Venezuela

Middle East and North Africa

Algeria*, Djibouti, Arab Republic of Egypt, Islamic Republic of Iran*, Iraq, Jordan, Lebanon, Morocco, Syrian Arab Republic, Tunisia, West Bank and Gaza, Republic of Yemen

South Asia

Afghanistan, Bangladesh, India, Nepal, Pakistan, Sri Lanka

Sub-Saharan Africa

Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Central African Republic*, Chad, Comoros, Democratic Republic of the Congo, Republic of Congo, Gabon, Ghana, Guinea, Kenya, Lesotho, Madagascar*, Malawi, Mali, Mauritania, Mauritius, Mozambique, Niger, Nigeria, Rwanda, Senegal, Sierra Leone, Somalia*, South Africa, Sudan, Swaziland, Tanzania, Togo, Uganda, Zambia, Zimbabwe

*Excluded from calculation of Global Findex regional aggregates because sampling excludes more than 20 percent of the adult population.

World

Population (millions)	6,894.6	GNI per capita (\$)	9,069
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Account at a Formal Financial Institution

All adults (% , age 15+)	50.5
Male adults (% , age 15+)	54.7
Female adults (% , age 15+)	46.3
Young adults (% , ages 15-24)	37.9
Older adults (% , age 25+)	54.3
Adults with a primary education or less (% , age 15+)	40.4
Adults with a secondary education or more (% , age 15+)	63.4
Adults in income quintiles I (lowest) and II (% , age 15+)	40.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	58.3
Adults living in a rural area (% , age 15+)	45.8
Adults living in an urban area (% , age 15+)	58.4

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	7.7
0 deposits in a typical month (% with an account)	12.8
1-2 deposits in a typical month (% with an account)	65.4
3+ deposits in a typical month (% with an account)	16.0
0 withdrawals in a typical month (% with an account)	13.9
1-2 withdrawals in a typical month (% with an account)	51.7
3+ withdrawals in a typical month (% with an account)	27.4
ATM is the main mode of deposit (% with an account)	13.6
Bank teller is the main mode of deposit (% with an account)	69.9
Bank agent is the main mode of deposit (% with an account)	3.1
ATM is the main mode of withdrawal (% with an account)	43.3
Bank teller is the main mode of withdrawal (% with an account)	47.7
Bank agent is the main mode of withdrawal (% with an account)	1.9
Has debit card	30.4

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	7.9
Use an account to receive wages	20.9
Use an account to receive government payments	12.9
Use an account to receive remittances	7.2
Use an account to send remittances	7.0

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	2.0
Use a mobile phone to send money	2.2
Use a mobile phone to receive money	3.0

Savings (% , age 15+)

Saved any money in the past year	35.9
Saved at a formal financial institution in the past year	22.4
Saved using a savings club in the past year	5.3
Saved for future expenses in the past year	24.0
Saved for emergencies in the past year	27.2

Credit (% , age 15+)

Loan from a formal financial institution in the past year	9.0
Loan from family or friends in the past year	22.8
Loan from an informal private lender in the past year	3.4
Outstanding loan to purchase a home	7.0
Outstanding loan for home construction	5.0
Outstanding loan to pay school fees	5.4
Outstanding loan for health or emergencies	11.0
Outstanding loan for funerals or weddings	2.8

Insurance (% , age 15+)

Personally paid for health insurance	17.1
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East Asia & Pacific

Population (millions)	1,961.6	GNI per capita (\$)	3,696
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Account at a Formal Financial Institution

All adults (% , age 15+)	54.9
Male adults (% , age 15+)	57.6
Female adults (% , age 15+)	52.3
Young adults (% , ages 15–24)	52.1
Older adults (% , age 25+)	54.9
Adults with a primary education or less (% , age 15+)	46.5
Adults with a secondary education or more (% , age 15+)	71.0
Adults in income quintiles I (lowest) and II (% , age 15+)	39.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	65.6
Adults living in a rural area (% , age 15+)	49.5
Adults living in an urban area (% , age 15+)	70.8

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	13.2
0 deposits in a typical month (% with an account)	19.1
1–2 deposits in a typical month (% with an account)	64.6
3+ deposits in a typical month (% with an account)	7.8
0 withdrawals in a typical month (% with an account)	20.5
1–2 withdrawals in a typical month (% with an account)	55.0
3+ withdrawals in a typical month (% with an account)	14.3
ATM is the main mode of deposit (% with an account)	13.9
Bank teller is the main mode of deposit (% with an account)	76.4
Bank agent is the main mode of deposit (% with an account)	2.5
ATM is the main mode of withdrawal (% with an account)	39.1
Bank teller is the main mode of withdrawal (% with an account)	55.9
Bank agent is the main mode of withdrawal (% with an account)	1.3
Has debit card	34.5

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	3.2
Use an account to receive wages	16.9
Use an account to receive government payments	6.3
Use an account to receive remittances	8.8
Use an account to send remittances	7.1

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	1.3
Use a mobile phone to send money	1.0
Use a mobile phone to receive money	1.2

Savings (% , age 15+)

Saved any money in the past year	39.8
Saved at a formal financial institution in the past year	28.4
Saved using a savings club in the past year	4.3
Saved for future expenses in the past year	28.2
Saved for emergencies in the past year	29.6

Credit (% , age 15+)

Loan from a formal financial institution in the past year	8.6
Loan from family or friends in the past year	27.2
Loan from an informal private lender in the past year	1.9
Outstanding loan to purchase a home	4.4
Outstanding loan for home construction	5.4
Outstanding loan to pay school fees	5.8
Outstanding loan for health or emergencies	9.7
Outstanding loan for funerals or weddings	1.8

Insurance (% , age 15+)

Personally paid for health insurance	36.8
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Europe & Central Asia

Population (millions)	405.2	GNI per capita (\$)	7,272
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Account at a Formal Financial Institution

All adults (% , age 15+)	44.9
Male adults (% , age 15+)	49.9
Female adults (% , age 15+)	40.0
Young adults (% , ages 15-24)	31.9
Older adults (% , age 25+)	48.4
Adults with a primary education or less (% , age 15+)	25.6
Adults with a secondary education or more (% , age 15+)	51.4
Adults in income quintiles I (lowest) and II (% , age 15+)	36.5
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	51.1
Adults living in a rural area (% , age 15+)	41.6
Adults living in an urban area (% , age 15+)	50.4

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	4.0
0 deposits in a typical month (% with an account)	6.5
1-2 deposits in a typical month (% with an account)	80.8
3+ deposits in a typical month (% with an account)	5.4
0 withdrawals in a typical month (% with an account)	6.9
1-2 withdrawals in a typical month (% with an account)	61.8
3+ withdrawals in a typical month (% with an account)	22.5
ATM is the main mode of deposit (% with an account)	22.4
Bank teller is the main mode of deposit (% with an account)	30.7
Bank agent is the main mode of deposit (% with an account)	1.6
ATM is the main mode of withdrawal (% with an account)	67.1
Bank teller is the main mode of withdrawal (% with an account)	20.4
Bank agent is the main mode of withdrawal (% with an account)	1.0
Has debit card	36.4

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	5.3
Use an account to receive wages	27.3
Use an account to receive government payments	11.0
Use an account to receive remittances	4.8
Use an account to send remittances	3.0

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	3.0
Use a mobile phone to send money	2.5
Use a mobile phone to receive money	2.7

Savings (% , age 15+)

Saved any money in the past year	20.4
Saved at a formal financial institution in the past year	7.0
Saved using a savings club in the past year	1.3
Saved for future expenses in the past year	12.8
Saved for emergencies in the past year	13.9

Credit (% , age 15+)

Loan from a formal financial institution in the past year	7.7
Loan from family or friends in the past year	28.2
Loan from an informal private lender in the past year	1.5
Outstanding loan to purchase a home	1.8
Outstanding loan for home construction	4.7
Outstanding loan to pay school fees	1.7
Outstanding loan for health or emergencies	3.6
Outstanding loan for funerals or weddings	1.4

Insurance (% , age 15+)

Personally paid for health insurance	4.5
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Latin America & Caribbean

Population (millions)	582.6	GNI per capita (\$)	7,733
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Account at a Formal Financial Institution

All adults (% , age 15+)	39.2
Male adults (% , age 15+)	44.0
Female adults (% , age 15+)	34.7
Young adults (% , ages 15–24)	26.0
Older adults (% , age 25+)	43.6
Adults with a primary education or less (% , age 15+)	27.8
Adults with a secondary education or more (% , age 15+)	46.6
Adults in income quintiles I (lowest) and II (% , age 15+)	25.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	49.1
Adults living in a rural area (% , age 15+)	33.6
Adults living in an urban area (% , age 15+)	44.1

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	6.0
0 deposits in a typical month (% with an account)	13.0
1–2 deposits in a typical month (% with an account)	63.3
3+ deposits in a typical month (% with an account)	17.7
0 withdrawals in a typical month (% with an account)	10.2
1–2 withdrawals in a typical month (% with an account)	53.1
3+ withdrawals in a typical month (% with an account)	30.8
ATM is the main mode of deposit (% with an account)	19.7
Bank teller is the main mode of deposit (% with an account)	57.2
Bank agent is the main mode of deposit (% with an account)	1.1
ATM is the main mode of withdrawal (% with an account)	56.4
Bank teller is the main mode of withdrawal (% with an account)	32.8
Bank agent is the main mode of withdrawal (% with an account)	0.8
Has debit card	28.9

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	5.2
Use an account to receive wages	20.3
Use an account to receive government payments	10.4
Use an account to receive remittances	4.2
Use an account to send remittances	2.8

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	1.8
Use a mobile phone to send money	0.8
Use a mobile phone to receive money	1.8

Savings (% , age 15+)

Saved any money in the past year	25.7
Saved at a formal financial institution in the past year	9.5
Saved using a savings club in the past year	3.7
Saved for future expenses in the past year	13.1
Saved for emergencies in the past year	19.1

Credit (% , age 15+)

Loan from a formal financial institution in the past year	7.8
Loan from family or friends in the past year	14.2
Loan from an informal private lender in the past year	2.3
Outstanding loan to purchase a home	1.8
Outstanding loan for home construction	4.2
Outstanding loan to pay school fees	4.6
Outstanding loan for health or emergencies	8.2
Outstanding loan for funerals or weddings	1.7

Insurance (% , age 15+)

Personally paid for health insurance	6.8
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Middle East & North Africa

Population (millions)	331.3	GNI per capita (\$)	3,874
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Account at a Formal Financial Institution

All adults (% , age 15+)	17.7
Male adults (% , age 15+)	23.1
Female adults (% , age 15+)	12.5
Young adults (% , ages 15-24)	12.3
Older adults (% , age 25+)	20.3
Adults with a primary education or less (% , age 15+)	13.1
Adults with a secondary education or more (% , age 15+)	23.2
Adults in income quintiles I (lowest) and II (% , age 15+)	8.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	17.3
Adults living in a rural area (% , age 15+)	10.5
Adults living in an urban area (% , age 15+)	17.9

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	19.1
0 deposits in a typical month (% with an account)	30.8
1-2 deposits in a typical month (% with an account)	50.8
3+ deposits in a typical month (% with an account)	14.6
0 withdrawals in a typical month (% with an account)	24.4
1-2 withdrawals in a typical month (% with an account)	50.2
3+ withdrawals in a typical month (% with an account)	19.3
ATM is the main mode of deposit (% with an account)	6.0
Bank teller is the main mode of deposit (% with an account)	66.6
Bank agent is the main mode of deposit (% with an account)	4.2
ATM is the main mode of withdrawal (% with an account)	37.6
Bank teller is the main mode of withdrawal (% with an account)	51.8
Bank agent is the main mode of withdrawal (% with an account)	1.2
Has debit card	9.1

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	4.7
Use an account to receive wages	6.0
Use an account to receive government payments	3.1
Use an account to receive remittances	2.7
Use an account to send remittances	2.3

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	1.0
Use a mobile phone to send money	1.3
Use a mobile phone to receive money	2.4

Savings (% , age 15+)

Saved any money in the past year	20.0
Saved at a formal financial institution in the past year	4.5
Saved using a savings club in the past year	3.6
Saved for future expenses in the past year	13.9
Saved for emergencies in the past year	15.9

Credit (% , age 15+)

Loan from a formal financial institution in the past year	5.1
Loan from family or friends in the past year	31.1
Loan from an informal private lender in the past year	4.7
Outstanding loan to purchase a home	4.5
Outstanding loan for home construction	7.7
Outstanding loan to pay school fees	5.8
Outstanding loan for health or emergencies	15.7
Outstanding loan for funerals or weddings	5.5

Insurance (% , age 15+)

Personally paid for health insurance	2.5
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South Asia

Population (millions)	1,633.1	GNI per capita (\$)	1,176
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Account at a Formal Financial Institution

All adults (% , age 15+)	33.0
Male adults (% , age 15+)	40.7
Female adults (% , age 15+)	25.0
Young adults (% , ages 15-24)	24.7
Older adults (% , age 25+)	36.6
Adults with a primary education or less (% , age 15+)	27.8
Adults with a secondary education or more (% , age 15+)	54.2
Adults in income quintiles I (lowest) and II (% , age 15+)	25.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	41.0
Adults living in a rural area (% , age 15+)	30.8
Adults living in an urban area (% , age 15+)	39.2

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	6.6
0 deposits in a typical month (% with an account)	11.7
1-2 deposits in a typical month (% with an account)	70.5
3+ deposits in a typical month (% with an account)	12.9
0 withdrawals in a typical month (% with an account)	15.9
1-2 withdrawals in a typical month (% with an account)	66.4
3+ withdrawals in a typical month (% with an account)	11.9
ATM is the main mode of deposit (% with an account)	2.0
Bank teller is the main mode of deposit (% with an account)	85.3
Bank agent is the main mode of deposit (% with an account)	5.3
ATM is the main mode of withdrawal (% with an account)	18.0
Bank teller is the main mode of withdrawal (% with an account)	68.6
Bank agent is the main mode of withdrawal (% with an account)	4.0
Has debit card	7.2

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	4.0
Use an account to receive wages	7.4
Use an account to receive government payments	3.5
Use an account to receive remittances	2.0
Use an account to send remittances	1.6

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	2.0
Use a mobile phone to send money	0.8
Use a mobile phone to receive money	1.9

Savings (% , age 15+)

Saved any money in the past year	21.3
Saved at a formal financial institution in the past year	11.1
Saved using a savings club in the past year	3.3
Saved for future expenses in the past year	15.5
Saved for emergencies in the past year	17.2

Credit (% , age 15+)

Loan from a formal financial institution in the past year	8.7
Loan from family or friends in the past year	19.5
Loan from an informal private lender in the past year	6.4
Outstanding loan to purchase a home	2.4
Outstanding loan for home construction	4.4
Outstanding loan to pay school fees	4.9
Outstanding loan for health or emergencies	14.1
Outstanding loan for funerals or weddings	3.9

Insurance (% , age 15+)

Personally paid for health insurance	5.5
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Sub-Saharan Africa

Population (millions)	853.4	GNI per capita (\$)	1,176
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Account at a Formal Financial Institution

All adults (% , age 15+)	24.1
Male adults (% , age 15+)	26.7
Female adults (% , age 15+)	21.4
Young adults (% , ages 15-24)	16.8
Older adults (% , age 25+)	27.7
Adults with a primary education or less (% , age 15+)	14.0
Adults with a secondary education or more (% , age 15+)	36.2
Adults in income quintiles I (lowest) and II (% , age 15+)	13.9
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	31.9
Adults living in a rural area (% , age 15+)	20.7
Adults living in an urban area (% , age 15+)	39.7

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	3.8
0 deposits in a typical month (% with an account)	6.3
1-2 deposits in a typical month (% with an account)	69.5
3+ deposits in a typical month (% with an account)	21.9
0 withdrawals in a typical month (% with an account)	11.7
1-2 withdrawals in a typical month (% with an account)	63.3
3+ withdrawals in a typical month (% with an account)	23.0
ATM is the main mode of deposit (% with an account)	6.6
Bank teller is the main mode of deposit (% with an account)	84.0
Bank agent is the main mode of deposit (% with an account)	2.7
ATM is the main mode of withdrawal (% with an account)	42.0
Bank teller is the main mode of withdrawal (% with an account)	49.2
Bank agent is the main mode of withdrawal (% with an account)	2.5
Has debit card	15.5

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	5.3
Use an account to receive wages	9.9
Use an account to receive government payments	5.7
Use an account to receive remittances	9.1
Use an account to send remittances	6.3

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	3.0
Use a mobile phone to send money	11.2
Use a mobile phone to receive money	14.5

Savings (% , age 15+)

Saved any money in the past year	40.2
Saved at a formal financial institution in the past year	14.2
Saved using a savings club in the past year	19.3
Saved for future expenses in the past year	26.0
Saved for emergencies in the past year	31.3

Credit (% , age 15+)

Loan from a formal financial institution in the past year	4.7
Loan from family or friends in the past year	39.9
Loan from an informal private lender in the past year	5.4
Outstanding loan to purchase a home	2.0
Outstanding loan for home construction	4.4
Outstanding loan to pay school fees	9.0
Outstanding loan for health or emergencies	15.1
Outstanding loan for funerals or weddings	4.6

Insurance (% , age 15+)

Personally paid for health insurance	3.2
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Income group tables

For operational and analytical purposes the World Bank's main criterion for classifying economies is gross national income (GNI) per capita. Each economy in *The Little Data Book on Financial Inclusion* is classified as low income, middle income, or high income. Low- and middle-income economies are sometimes referred to as developing economies. The use of the term is convenient; it is not intended to imply that all economies in the group are experiencing similar development or that other economies have reached a preferred or final stage of development. Classification by income does not necessarily reflect development status. Note: Classifications are fixed during the World Bank's fiscal year (ending on June 30), thus countries remain in the categories in which they are classified irrespective of any revisions to their per capita income data.

Low-income economies are those with a GNI per capita of \$1,005 or less in 2010.

Middle-income economies are those with a GNI per capita of more than \$1,005 but less than \$12,276. Lower-middle-income and upper-middle-income economies are separated at a GNI per capita of \$3,975.

High-income economies are those with a GNI per capita of \$12,276 or more.

Euro area includes the member states of the Economic and Monetary Union of the European Union that have adopted the euro as their currency: Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Slovak Republic, Slovenia, and Spain.

Low income

Population (millions)	796.3	GNI per capita (\$)	528
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Account at a Formal Financial Institution

All adults (% , age 15+)	23.7
Male adults (% , age 15+)	27.0
Female adults (% , age 15+)	20.5
Young adults (% , ages 15-24)	15.6
Older adults (% , age 25+)	28.2
Adults with a primary education or less (% , age 15+)	16.2
Adults with a secondary education or more (% , age 15+)	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	29.4
Adults living in a rural area (% , age 15+)	22.0
Adults living in an urban area (% , age 15+)	35.8

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	5.4
0 deposits in a typical month (% with an account)	8.3
1-2 deposits in a typical month (% with an account)	64.7
3+ deposits in a typical month (% with an account)	23.1
0 withdrawals in a typical month (% with an account)	21.2
1-2 withdrawals in a typical month (% with an account)	59.1
3+ withdrawals in a typical month (% with an account)	16.1
ATM is the main mode of deposit (% with an account)	4.3
Bank teller is the main mode of deposit (% with an account)	78.8
Bank agent is the main mode of deposit (% with an account)	9.1
ATM is the main mode of withdrawal (% with an account)	23.0
Bank teller is the main mode of withdrawal (% with an account)	62.9
Bank agent is the main mode of withdrawal (% with an account)	5.4
Has debit card	7.4

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	4.6
Use an account to receive wages	5.9
Use an account to receive government payments	2.5
Use an account to receive remittances	4.7
Use an account to send remittances	2.8

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	2.6
Use a mobile phone to send money	7.1
Use a mobile phone to receive money	9.1

Savings (% , age 15+)

Saved any money in the past year	29.9
Saved at a formal financial institution in the past year	11.5
Saved using a savings club in the past year	8.2
Saved for future expenses in the past year	20.3
Saved for emergencies in the past year	22.8

Credit (% , age 15+)

Loan from a formal financial institution in the past year	11.4
Loan from family or friends in the past year	30.2
Loan from an informal private lender in the past year	7.0
Outstanding loan to purchase a home	2.4
Outstanding loan for home construction	6.3
Outstanding loan to pay school fees	6.9
Outstanding loan for health or emergencies	16.1
Outstanding loan for funerals or weddings	5.4

Insurance (% , age 15+)

Personally paid for health insurance	2.2
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Middle income

Population (millions)	4,970.8	GNI per capita (\$)	3,723
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Account at a Formal Financial Institution

All adults (% , age 15+)	43.3
Male adults (% , age 15+)	48.1
Female adults (% , age 15+)	38.4
Young adults (% , ages 15-24)	34.9
Older adults (% , age 25+)	45.7
Adults with a primary education or less (% , age 15+)	34.4
Adults with a secondary education or more (% , age 15+)	58.7
Adults in income quintiles I (lowest) and II (% , age 15+)	31.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	52.5
Adults living in a rural area (% , age 15+)	39.0
Adults living in an urban area (% , age 15+)	53.8

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	9.3
0 deposits in a typical month (% with an account)	14.9
1-2 deposits in a typical month (% with an account)	67.8
3+ deposits in a typical month (% with an account)	10.7
0 withdrawals in a typical month (% with an account)	15.7
1-2 withdrawals in a typical month (% with an account)	59.4
3+ withdrawals in a typical month (% with an account)	17.2
ATM is the main mode of deposit (% with an account)	11.3
Bank teller is the main mode of deposit (% with an account)	73.1
Bank agent is the main mode of deposit (% with an account)	2.6
ATM is the main mode of withdrawal (% with an account)	38.8
Bank teller is the main mode of withdrawal (% with an account)	52.4
Bank agent is the main mode of withdrawal (% with an account)	1.8
Has debit card	24.8

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	4.0
Use an account to receive wages	15.1
Use an account to receive government payments	6.5
Use an account to receive remittances	5.9
Use an account to send remittances	4.6

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	1.8
Use a mobile phone to send money	1.6
Use a mobile phone to receive money	2.4

Savings (% , age 15+)

Saved any money in the past year	30.7
Saved at a formal financial institution in the past year	17.8
Saved using a savings club in the past year	4.9
Saved for future expenses in the past year	21.0
Saved for emergencies in the past year	23.3

Credit (% , age 15+)

Loan from a formal financial institution in the past year	7.6
Loan from family or friends in the past year	24.7
Loan from an informal private lender in the past year	3.3
Outstanding loan to purchase a home	3.2
Outstanding loan for home construction	4.8
Outstanding loan to pay school fees	5.3
Outstanding loan for health or emergencies	10.6
Outstanding loan for funerals or weddings	2.5

Insurance (% , age 15+)

Personally paid for health insurance	18.6
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Lower middle income

Population (millions)	2,518.7	GNI per capita (\$)	1,619
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Account at a Formal Financial Institution

All adults (% , age 15+)	28.4
Male adults (% , age 15+)	33.9
Female adults (% , age 15+)	22.9
Young adults (% , ages 15-24)	21.5
Older adults (% , age 25+)	31.2
Adults with a primary education or less (% , age 15+)	20.8
Adults with a secondary education or more (% , age 15+)	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	36.3
Adults living in a rural area (% , age 15+)	25.3
Adults living in an urban area (% , age 15+)	36.0

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	6.8
0 deposits in a typical month (% with an account)	11.6
1-2 deposits in a typical month (% with an account)	70.9
3+ deposits in a typical month (% with an account)	11.8
0 withdrawals in a typical month (% with an account)	13.7
1-2 withdrawals in a typical month (% with an account)	64.4
3+ withdrawals in a typical month (% with an account)	15.1
ATM is the main mode of deposit (% with an account)	4.5
Bank teller is the main mode of deposit (% with an account)	80.2
Bank agent is the main mode of deposit (% with an account)	4.0
ATM is the main mode of withdrawal (% with an account)	31.0
Bank teller is the main mode of withdrawal (% with an account)	56.8
Bank agent is the main mode of withdrawal (% with an account)	3.0
Has debit card	10.1

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	4.1
Use an account to receive wages	8.5
Use an account to receive government payments	3.9
Use an account to receive remittances	3.7
Use an account to send remittances	3.0

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	2.0
Use a mobile phone to send money	2.4
Use a mobile phone to receive money	3.8

Savings (% , age 15+)

Saved any money in the past year	27.6
Saved at a formal financial institution in the past year	11.1
Saved using a savings club in the past year	7.2
Saved for future expenses in the past year	19.9
Saved for emergencies in the past year	22.1

Credit (% , age 15+)

Loan from a formal financial institution in the past year	7.3
Loan from family or friends in the past year	26.6
Loan from an informal private lender in the past year	5.3
Outstanding loan to purchase a home	2.2
Outstanding loan for home construction	4.7
Outstanding loan to pay school fees	6.8
Outstanding loan for health or emergencies	14.8
Outstanding loan for funerals or weddings	3.9

Insurance (% , age 15+)

Personally paid for health insurance	5.1
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Upper middle income

Population (millions)	2,452.1	GNI per capita (\$)	5,884
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Account at a Formal Financial Institution

All adults (% , age 15+)	57.2
Male adults (% , age 15+)	61.4
Female adults (% , age 15+)	53.1
Young adults (% , ages 15-24)	51.7
Older adults (% , age 25+)	58.2
Adults with a primary education or less (% , age 15+)	47.5
Adults with a secondary education or more (% , age 15+)	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	67.6
Adults living in a rural area (% , age 15+)	51.7
Adults living in an urban area (% , age 15+)	70.3

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	11.8
0 deposits in a typical month (% with an account)	18.1
1-2 deposits in a typical month (% with an account)	64.9
3+ deposits in a typical month (% with an account)	9.6
0 withdrawals in a typical month (% with an account)	17.6
1-2 withdrawals in a typical month (% with an account)	54.7
3+ withdrawals in a typical month (% with an account)	19.2
ATM is the main mode of deposit (% with an account)	17.7
Bank teller is the main mode of deposit (% with an account)	66.4
Bank agent is the main mode of deposit (% with an account)	1.2
ATM is the main mode of withdrawal (% with an account)	46.1
Bank teller is the main mode of withdrawal (% with an account)	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.7
Has debit card	38.7

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	4.0
Use an account to receive wages	21.3
Use an account to receive government payments	9.0
Use an account to receive remittances	8.0
Use an account to send remittances	6.2

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	1.7
Use a mobile phone to send money	0.9
Use a mobile phone to receive money	1.1

Savings (% , age 15+)

Saved any money in the past year	33.7
Saved at a formal financial institution in the past year	24.2
Saved using a savings club in the past year	2.8
Saved for future expenses in the past year	22.0
Saved for emergencies in the past year	24.5

Credit (% , age 15+)

Loan from a formal financial institution in the past year	7.8
Loan from family or friends in the past year	22.8
Loan from an informal private lender in the past year	1.5
Outstanding loan to purchase a home	4.0
Outstanding loan for home construction	4.9
Outstanding loan to pay school fees	3.8
Outstanding loan for health or emergencies	6.6
Outstanding loan for funerals or weddings	1.2

Insurance (% , age 15+)

Personally paid for health insurance	31.3
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Low and middle income

Population (millions)	5,767.2	GNI per capita (\$)	3,286
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Account at a Formal Financial Institution

All adults (% , age 15+)	41.4
Male adults (% , age 15+)	46.1
Female adults (% , age 15+)	36.7
Young adults (% , ages 15-24)	32.5
Older adults (% , age 25+)	44.3
Adults with a primary education or less (% , age 15+)	32.8
Adults with a secondary education or more (% , age 15+)	56.6
Adults in income quintiles I (lowest) and II (% , age 15+)	30.1
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	50.4
Adults living in a rural area (% , age 15+)	37.4
Adults living in an urban area (% , age 15+)	52.1

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	9.0
0 deposits in a typical month (% with an account)	14.3
1-2 deposits in a typical month (% with an account)	67.5
3+ deposits in a typical month (% with an account)	11.8
0 withdrawals in a typical month (% with an account)	16.2
1-2 withdrawals in a typical month (% with an account)	59.4
3+ withdrawals in a typical month (% with an account)	17.1
ATM is the main mode of deposit (% with an account)	10.7
Bank teller is the main mode of deposit (% with an account)	73.6
Bank agent is the main mode of deposit (% with an account)	3.2
ATM is the main mode of withdrawal (% with an account)	37.3
Bank teller is the main mode of withdrawal (% with an account)	53.4
Bank agent is the main mode of withdrawal (% with an account)	2.1
Has debit card	23.2

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	4.1
Use an account to receive wages	14.2
Use an account to receive government payments	6.1
Use an account to receive remittances	5.8
Use an account to send remittances	4.5

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	1.9
Use a mobile phone to send money	2.1
Use a mobile phone to receive money	3.0

Savings (% , age 15+)

Saved any money in the past year	30.6
Saved at a formal financial institution in the past year	17.3
Saved using a savings club in the past year	5.3
Saved for future expenses in the past year	20.9
Saved for emergencies in the past year	23.3

Credit (% , age 15+)

Loan from a formal financial institution in the past year	7.9
Loan from family or friends in the past year	25.2
Loan from an informal private lender in the past year	3.7
Outstanding loan to purchase a home	3.1
Outstanding loan for home construction	4.9
Outstanding loan to pay school fees	5.4
Outstanding loan for health or emergencies	11.1
Outstanding loan for funerals or weddings	2.8

Insurance (% , age 15+)

Personally paid for health insurance	17.1
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High income

Population (millions)	1,127.4	GNI per capita (\$)	38,745
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Account at a Formal Financial Institution

All adults (% , age 15+)	89.4
Male adults (% , age 15+)	91.7
Female adults (% , age 15+)	87.3
Young adults (% , ages 15-24)	76.8
Older adults (% , age 25+)	92.2
Adults with a primary education or less (% , age 15+)	72.9
Adults with a secondary education or more (% , age 15+)	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	92.1
Adults living in a rural area (% , age 15+)	87.0
Adults living in an urban area (% , age 15+)	89.0

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	2.1
0 deposits in a typical month (% with an account)	6.4
1-2 deposits in a typical month (% with an account)	56.1
3+ deposits in a typical month (% with an account)	34.0
0 withdrawals in a typical month (% with an account)	3.9
1-2 withdrawals in a typical month (% with an account)	18.8
3+ withdrawals in a typical month (% with an account)	71.7
ATM is the main mode of deposit (% with an account)	26.2
Bank teller is the main mode of deposit (% with an account)	53.7
Bank agent is the main mode of deposit (% with an account)	3.0
ATM is the main mode of withdrawal (% with an account)	68.7
Bank teller is the main mode of withdrawal (% with an account)	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.8
Has debit card	61.4

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	24.4
Use an account to receive wages	49.5
Use an account to receive government payments	42.0
Use an account to receive remittances	13.2
Use an account to send remittances	18.1

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	..
Use a mobile phone to send money	..
Use a mobile phone to receive money	..

Savings (% , age 15+)

Saved any money in the past year	58.3
Saved at a formal financial institution in the past year	44.6
Saved using a savings club in the past year	5.4
Saved for future expenses in the past year	37.4
Saved for emergencies in the past year	44.1

Credit (% , age 15+)

Loan from a formal financial institution in the past year	13.8
Loan from family or friends in the past year	12.3
Loan from an informal private lender in the past year	2.3
Outstanding loan to purchase a home	23.8
Outstanding loan for home construction	..
Outstanding loan to pay school fees	..
Outstanding loan for health or emergencies	..
Outstanding loan for funerals or weddings	..

Insurance (% , age 15+)

Personally paid for health insurance	..
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Euro area

Population (millions)	331.8	GNI per capita (\$)	38,565
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Account at a Formal Financial Institution

All adults (% , age 15+)	90.5
Male adults (% , age 15+)	92.5
Female adults (% , age 15+)	88.9
Young adults (% , ages 15-24)	77.9
Older adults (% , age 25+)	92.9
Adults with a primary education or less (% , age 15+)	86.7
Adults with a secondary education or more (% , age 15+)	93.5
Adults in income quintiles I (lowest) and II (% , age 15+)	89.1
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	90.9
Adults living in a rural area (% , age 15+)	88.8
Adults living in an urban area (% , age 15+)	87.0

Access to Formal Accounts (% , age 15+)

0 deposits/withdrawals in a typical month (% with an account)	1.8
0 deposits in a typical month (% with an account)	5.9
1-2 deposits in a typical month (% with an account)	68.3
3+ deposits in a typical month (% with an account)	21.1
0 withdrawals in a typical month (% with an account)	3.4
1-2 withdrawals in a typical month (% with an account)	18.0
3+ withdrawals in a typical month (% with an account)	69.7
ATM is the main mode of deposit (% with an account)	16.1
Bank teller is the main mode of deposit (% with an account)	57.0
Bank agent is the main mode of deposit (% with an account)	1.5
ATM is the main mode of withdrawal (% with an account)	71.9
Bank teller is the main mode of withdrawal (% with an account)	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.8
Has debit card	68.3

Use of Formal Accounts (% , age 15+)

Use an account for business purposes	25.1
Use an account to receive wages	47.8
Use an account to receive government payments	43.0
Use an account to receive remittances	11.9
Use an account to send remittances	14.9

Mobile Payments (% , age 15+)

Use a mobile phone to pay bills	..
Use a mobile phone to send money	..
Use a mobile phone to receive money	..

Savings (% , age 15+)

Saved any money in the past year	53.0
Saved at a formal financial institution in the past year	40.9
Saved using a savings club in the past year	3.8
Saved for future expenses in the past year	32.2
Saved for emergencies in the past year	37.2

Credit (% , age 15+)

Loan from a formal financial institution in the past year	11.8
Loan from family or friends in the past year	7.8
Loan from an informal private lender in the past year	0.9
Outstanding loan to purchase a home	22.5
Outstanding loan for home construction	..
Outstanding loan to pay school fees	..
Outstanding loan for health or emergencies	..
Outstanding loan for funerals or weddings	..

Insurance (% , age 15+)

Personally paid for health insurance	..
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Country tables

Algeria

Global Findex data exclude parts of the Southern regions of the country.

Angola

Global Findex data exclude some rural areas.

Azerbaijan

Global Findex data exclude Nagorno-Karabakh and territories.

Bahrain

Global Findex data include only Bahraini nationals and Arab expatriates.

Canada

Global Findex data exclude Yukon, Northwest Territories, and Nunavut.

Central African Republic

Global Findex data exclude areas bordering Sudan and Chad.

Chad

Global Findex data exclude some Eastern areas of the country.

China

Unless otherwise noted, data for China do not include data for Hong Kong SAR, China; Macao SAR, China; or Taiwan, China.

Cyprus

GNI per capita and Global Findex data refer to the area controlled by the government of the Republic of Cyprus.

Democratic Republic of the Congo

Global Findex data exclude North and South Kivu, Ituri, and Haut-Uele.

Georgia

GNI per capita, population data and Global Findex data exclude Abkhazia and South Ossetia.

India

Global Findex data exclude Northeast states and remote islands.

Israel

Global Findex data exclude East Jerusalem.

Kuwait

Global Findex data include only Kuwaiti nationals and Arab expatriates.

Lao People's Democratic Republic

Global Findex data exclude some remote rural areas.

Madagascar

Global Findex data exclude most rural areas.

Country tables

Mali

Global Findex data exclude the Northern part of the country.

Moldova

GNI per capita, population data and Global Findex data exclude Transnistria.

Morocco

GNI per capita data include Former Spanish Sahara.

Niger

Global Findex data exclude part of the Agadez region in the North.

Oman

Global Findex data include only Omani nationals and Arab expatriates.

Pakistan

Global Findex data exclude Federally Administered Tribal Areas.

Qatar

Global Findex data include only Qatari nationals and Arab expatriates.

Saudi Arabia

Global Findex data include only Saudi nationals and Arab expatriates.

Somalia

Global Findex data exclude regions other than Somaliland.

Sudan

Global Findex data exclude South Sudan and Darfur region.

Tanzania

GNI per capita data refer to mainland Tanzania only.

Uganda

Global Findex data exclude the Northern region

United Arab Emirates

Global Findex data include only Emirati nationals and Arab expatriates.

West Bank and Gaza

Global Findex data include East Jerusalem.

Afghanistan

South Asia		Low income	
Population (millions)	34.4	GNI per capita (\$)	410
	Country data	South Asia	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	9.0	33.0	23.7
Male adults (% , age 15+)	15.4	40.7	27.0
Female adults (% , age 15+)	2.6	25.0	20.5
Young adults (% , ages 15-24)	6.3	24.7	15.6
Older adults (% , age 25+)	9.5	36.6	28.2
Adults with a primary education or less (% , age 15+)	5.3	27.8	16.2
Adults with a secondary education or more (% , age 15+)	30.0	54.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	1.0	25.3	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	15.1	41.0	29.4
Adults living in a rural area (% , age 15+)	5.6	30.8	22.0
Adults living in an urban area (% , age 15+)	26.8	39.2	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	16.2	6.6	5.4
0 deposits in a typical month (% with an account)	21.5	11.7	8.3
1-2 deposits in a typical month (% with an account)	67.1	70.5	64.7
3+ deposits in a typical month (% with an account)	8.6	12.9	23.1
0 withdrawals in a typical month (% with an account)	19.2	15.9	21.2
1-2 withdrawals in a typical month (% with an account)	53.0	66.4	59.1
3+ withdrawals in a typical month (% with an account)	25.1	11.9	16.1
ATM is the main mode of deposit (% with an account)	0.0	2.0	4.3
Bank teller is the main mode of deposit (% with an account)	90.7	85.3	78.8
Bank agent is the main mode of deposit (% with an account)	0.0	5.3	9.1
ATM is the main mode of withdrawal (% with an account)	5.2	18.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	84.0	68.6	62.9
Bank agent is the main mode of withdrawal (% with an account)	0.0	4.0	5.4
Has debit card	4.7	7.2	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.7	4.0	4.6
Use an account to receive wages	7.0	7.4	5.9
Use an account to receive government payments	2.0	3.5	2.5
Use an account to receive remittances	1.7	2.0	4.7
Use an account to send remittances	0.2	1.6	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	2.0	2.6
Use a mobile phone to send money	3.0	0.8	7.1
Use a mobile phone to receive money	6.9	1.9	9.1
Savings (% , age 15+)			
Saved any money in the past year	14.6	21.3	29.9
Saved at a formal financial institution in the past year	2.8	11.1	11.5
Saved using a savings club in the past year	3.2	3.3	8.2
Saved for future expenses in the past year	9.4	15.5	20.3
Saved for emergencies in the past year	10.4	17.2	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.4	8.7	11.4
Loan from family or friends in the past year	30.2	19.5	30.2
Loan from an informal private lender in the past year	6.4	6.4	7.0
Outstanding loan to purchase a home	8.2	2.4	2.4
Outstanding loan for home construction	15.9	4.4	6.3
Outstanding loan to pay school fees	0.7	4.9	6.9
Outstanding loan for health or emergencies	27.3	14.1	16.1
Outstanding loan for funerals or weddings	29.5	3.9	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.1	5.5	2.2

Albania

Europe & Central Asia		Upper middle income	
Population (millions)	3.2	GNI per capita (\$)	3,960
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	28.3	44.9	57.2
Male adults (% , age 15+)	33.7	49.9	61.4
Female adults (% , age 15+)	22.7	40.0	53.1
Young adults (% , ages 15-24)	26.4	31.9	51.7
Older adults (% , age 25+)	28.3	48.4	58.2
Adults with a primary education or less (% , age 15+)	15.1	25.6	47.5
Adults with a secondary education or more (% , age 15+)	36.2	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	18.2	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	35.0	51.1	67.6
Adults living in a rural area (% , age 15+)	24.2	41.6	51.7
Adults living in an urban area (% , age 15+)	32.9	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	7.8	4.0	11.8
0 deposits in a typical month (% with an account)	16.6	6.5	18.1
1-2 deposits in a typical month (% with an account)	63.0	80.8	64.9
3+ deposits in a typical month (% with an account)	7.8	5.4	9.6
0 withdrawals in a typical month (% with an account)	14.6	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	46.6	61.8	54.7
3+ withdrawals in a typical month (% with an account)	26.4	22.5	19.2
ATM is the main mode of deposit (% with an account)	12.3	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	63.6	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	1.5	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	64.7	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	26.2	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	1.3	1.0	0.7
Has debit card	21.1	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.3	5.3	4.0
Use an account to receive wages	11.1	27.3	21.3
Use an account to receive government payments	4.7	11.0	9.0
Use an account to receive remittances	5.6	4.8	8.0
Use an account to send remittances	3.5	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	22.7	3.0	1.7
Use a mobile phone to send money	24.2	2.5	0.9
Use a mobile phone to receive money	26.1	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	22.7	20.4	33.7
Saved at a formal financial institution in the past year	8.6	7.0	24.2
Saved using a savings club in the past year	3.0	1.3	2.8
Saved for future expenses in the past year	14.2	12.8	22.0
Saved for emergencies in the past year	14.0	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.5	7.7	7.8
Loan from family or friends in the past year	10.7	28.2	22.8
Loan from an informal private lender in the past year	2.1	1.5	1.5
Outstanding loan to purchase a home	2.2	1.8	4.0
Outstanding loan for home construction	5.4	4.7	4.9
Outstanding loan to pay school fees	2.1	1.7	3.8
Outstanding loan for health or emergencies	2.6	3.6	6.6
Outstanding loan for funerals or weddings	1.3	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	11.2	4.5	31.3

Algeria

Middle East & North Africa

Upper middle income

Population (millions) **35.5** GNI per capita (\$) **4,390**

	Country data	Middle East & N. Africa	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	33.3	17.7	57.2
Male adults (% , age 15+)	46.1	23.1	61.4
Female adults (% , age 15+)	20.4	12.5	53.1
Young adults (% , ages 15-24)	20.3	12.3	51.7
Older adults (% , age 25+)	39.7	20.3	58.2
Adults with a primary education or less (% , age 15+)	30.1	13.1	47.5
Adults with a secondary education or more (% , age 15+)	40.3	23.2	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	23.7	8.8	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	42.2	17.3	67.6
Adults living in a rural area (% , age 15+)	23.6	10.5	51.7
Adults living in an urban area (% , age 15+)	35.6	17.9	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	4.4	19.1	11.8
0 deposits in a typical month (% with an account)	9.5	30.8	18.1
1-2 deposits in a typical month (% with an account)	78.0	50.8	64.9
3+ deposits in a typical month (% with an account)	12.5	14.6	9.6
0 withdrawals in a typical month (% with an account)	7.3	24.4	17.6
1-2 withdrawals in a typical month (% with an account)	73.3	50.2	54.7
3+ withdrawals in a typical month (% with an account)	19.0	19.3	19.2
ATM is the main mode of deposit (% with an account)	2.3	6.0	17.7
Bank teller is the main mode of deposit (% with an account)	90.8	66.6	66.4
Bank agent is the main mode of deposit (% with an account)	1.9	4.2	1.2
ATM is the main mode of withdrawal (% with an account)	14.2	37.6	46.1
Bank teller is the main mode of withdrawal (% with an account)	80.4	51.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	2.2	1.2	0.7
Has debit card	13.5	9.1	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	7.5	4.7	4.0
Use an account to receive wages	8.9	6.0	21.3
Use an account to receive government payments	17.4	3.1	9.0
Use an account to receive remittances	1.8	2.7	8.0
Use an account to send remittances	2.1	2.3	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	9.7	1.0	1.7
Use a mobile phone to send money	21.1	1.3	0.9
Use a mobile phone to receive money	39.0	2.4	1.1
Savings (% , age 15+)			
Saved any money in the past year	20.9	20.0	33.7
Saved at a formal financial institution in the past year	4.3	4.5	24.2
Saved using a savings club in the past year	1.7	3.6	2.8
Saved for future expenses in the past year	14.5	13.9	22.0
Saved for emergencies in the past year	13.2	15.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	1.5	5.1	7.8
Loan from family or friends in the past year	24.8	31.1	22.8
Loan from an informal private lender in the past year	1.6	4.7	1.5
Outstanding loan to purchase a home	6.0	4.5	4.0
Outstanding loan for home construction	3.6	7.7	4.9
Outstanding loan to pay school fees	2.1	5.8	3.8
Outstanding loan for health or emergencies	10.5	15.7	6.6
Outstanding loan for funerals or weddings	7.1	5.5	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	3.5	2.5	31.3

Angola

Sub-Saharan Africa		Lower middle income	
Population (millions)	19.1	GNI per capita (\$)	3,940
	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	39.2	24.1	28.4
Male adults (% , age 15+)	39.5	26.7	33.9
Female adults (% , age 15+)	38.9	21.4	22.9
Young adults (% , ages 15-24)	30.5	16.8	21.5
Older adults (% , age 25+)	44.2	27.7	31.2
Adults with a primary education or less (% , age 15+)	34.8	14.0	20.8
Adults with a secondary education or more (% , age 15+)	44.3	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	36.1	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	41.4	31.9	36.3
Adults living in a rural area (% , age 15+)	33.9	20.7	25.3
Adults living in an urban area (% , age 15+)	56.5	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	5.7	3.8	6.8
0 deposits in a typical month (% with an account)	11.0	6.3	11.6
1-2 deposits in a typical month (% with an account)	64.4	69.5	70.9
3+ deposits in a typical month (% with an account)	18.5	21.9	11.8
0 withdrawals in a typical month (% with an account)	8.4	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	46.7	63.3	64.4
3+ withdrawals in a typical month (% with an account)	37.6	23.0	15.1
ATM is the main mode of deposit (% with an account)	7.9	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	80.0	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	0.3	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	49.0	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	38.2	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.4	2.5	3.0
Has debit card	29.8	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	6.0	5.3	4.1
Use an account to receive wages	21.7	9.9	8.5
Use an account to receive government payments	10.2	5.7	3.9
Use an account to receive remittances	8.2	9.1	3.7
Use an account to send remittances	11.3	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	13.6	3.0	2.0
Use a mobile phone to send money	11.7	11.2	2.4
Use a mobile phone to receive money	19.3	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	36.6	40.2	27.6
Saved at a formal financial institution in the past year	15.9	14.2	11.1
Saved using a savings club in the past year	7.7	19.3	7.2
Saved for future expenses in the past year	25.8	26.0	19.9
Saved for emergencies in the past year	19.6	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.9	4.7	7.3
Loan from family or friends in the past year	26.2	39.9	26.6
Loan from an informal private lender in the past year	4.9	5.4	5.3
Outstanding loan to purchase a home	3.6	2.0	2.2
Outstanding loan for home construction	10.0	4.4	4.7
Outstanding loan to pay school fees	17.7	9.0	6.8
Outstanding loan for health or emergencies	16.4	15.1	14.8
Outstanding loan for funerals or weddings	8.8	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	3.1	3.2	5.1

Argentina

Latin America & Caribbean

Upper middle income

Population (millions) **40.4** GNI per capita (\$) **8,620**

	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	33.1	39.2	57.2
Male adults (% , age 15+)	34.6	44.0	61.4
Female adults (% , age 15+)	31.8	34.7	53.1
Young adults (% , ages 15-24)	15.5	26.0	51.7
Older adults (% , age 25+)	37.9	43.6	58.2
Adults with a primary education or less (% , age 15+)	28.3	27.8	47.5
Adults with a secondary education or more (% , age 15+)	36.9	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	22.8	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	41.1	49.1	67.6
Adults living in a rural area (% , age 15+)	44.4	33.6	51.7
Adults living in an urban area (% , age 15+)	31.0	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.3	6.0	11.8
0 deposits in a typical month (% with an account)	25.0	13.0	18.1
1-2 deposits in a typical month (% with an account)	63.7	63.3	64.9
3+ deposits in a typical month (% with an account)	6.8	17.7	9.6
0 withdrawals in a typical month (% with an account)	3.8	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	58.1	53.1	54.7
3+ withdrawals in a typical month (% with an account)	35.4	30.8	19.2
ATM is the main mode of deposit (% with an account)	20.0	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	13.5	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	0.0	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	80.3	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	14.1	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.0	0.8	0.7
Has debit card	29.8	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.3	5.2	4.0
Use an account to receive wages	15.8	20.3	21.3
Use an account to receive government payments	11.3	10.4	9.0
Use an account to receive remittances	0.6	4.2	8.0
Use an account to send remittances	0.6	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.1	1.8	1.7
Use a mobile phone to send money	0.1	0.8	0.9
Use a mobile phone to receive money	0.0	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	24.4	25.7	33.7
Saved at a formal financial institution in the past year	3.8	9.5	24.2
Saved using a savings club in the past year	2.4	3.7	2.8
Saved for future expenses in the past year	13.3	13.1	22.0
Saved for emergencies in the past year	15.0	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	6.6	7.8	7.8
Loan from family or friends in the past year	7.1	14.2	22.8
Loan from an informal private lender in the past year	0.9	2.3	1.5
Outstanding loan to purchase a home	0.4	1.8	4.0
Outstanding loan for home construction	4.5	4.2	4.9
Outstanding loan to pay school fees	1.4	4.6	3.8
Outstanding loan for health or emergencies	3.1	8.2	6.6
Outstanding loan for funerals or weddings	0.3	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	9.1	6.8	31.3

Armenia

Europe & Central Asia		Lower middle income	
Population (millions)	3.1	GNI per capita (\$)	3,200
	Country data	Europe & Central Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	17.5	44.9	28.4
Male adults (% , age 15+)	16.7	49.9	33.9
Female adults (% , age 15+)	18.1	40.0	22.9
Young adults (% , ages 15-24)	13.9	31.9	21.5
Older adults (% , age 25+)	18.4	48.4	31.2
Adults with a primary education or less (% , age 15+)	7.0	25.6	20.8
Adults with a secondary education or more (% , age 15+)	20.3	51.4	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	13.8	36.5	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	20.3	51.1	36.3
Adults living in a rural area (% , age 15+)	15.4	41.6	25.3
Adults living in an urban area (% , age 15+)	20.4	50.4	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	7.4	4.0	6.8
0 deposits in a typical month (% with an account)	13.2	6.5	11.6
1-2 deposits in a typical month (% with an account)	80.3	80.8	70.9
3+ deposits in a typical month (% with an account)	5.2	5.4	11.8
0 withdrawals in a typical month (% with an account)	19.1	6.9	13.7
1-2 withdrawals in a typical month (% with an account)	59.6	61.8	64.4
3+ withdrawals in a typical month (% with an account)	15.1	22.5	15.1
ATM is the main mode of deposit (% with an account)	12.4	22.4	4.5
Bank teller is the main mode of deposit (% with an account)	41.2	30.7	80.2
Bank agent is the main mode of deposit (% with an account)	0.0	1.6	4.0
ATM is the main mode of withdrawal (% with an account)	55.4	67.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	36.8	20.4	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.0	1.0	3.0
Has debit card	5.2	36.4	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.5	5.3	4.1
Use an account to receive wages	7.4	27.3	8.5
Use an account to receive government payments	2.5	11.0	3.9
Use an account to receive remittances	2.5	4.8	3.7
Use an account to send remittances	0.3	3.0	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.8	3.0	2.0
Use a mobile phone to send money	3.0	2.5	2.4
Use a mobile phone to receive money	2.0	2.7	3.8
Savings (% , age 15+)			
Saved any money in the past year	10.5	20.4	27.6
Saved at a formal financial institution in the past year	0.8	7.0	11.1
Saved using a savings club in the past year	0.5	1.3	7.2
Saved for future expenses in the past year	5.6	12.8	19.9
Saved for emergencies in the past year	6.6	13.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	18.9	7.7	7.3
Loan from family or friends in the past year	32.4	28.2	26.6
Loan from an informal private lender in the past year	3.0	1.5	5.3
Outstanding loan to purchase a home	1.0	1.8	2.2
Outstanding loan for home construction	16.0	4.7	4.7
Outstanding loan to pay school fees	3.8	1.7	6.8
Outstanding loan for health or emergencies	15.1	3.6	14.8
Outstanding loan for funerals or weddings	5.4	1.4	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.6	4.5	5.1

Australia

High income			
Population (millions)	22.3	GNI per capita (\$)	46,200

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	99.1	89.4
Male adults (% , age 15+)	99.6	91.7
Female adults (% , age 15+)	98.6	87.3
Young adults (% , ages 15-24)	98.8	76.8
Older adults (% , age 25+)	99.1	92.2
Adults with a primary education or less (% , age 15+)	100.0	72.9
Adults with a secondary education or more (% , age 15+)	99.2	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	98.4	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	99.5	92.1
Adults living in a rural area (% , age 15+)	99.5	87.0
Adults living in an urban area (% , age 15+)	99.0	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.2	2.1
0 deposits in a typical month (% with an account)	2.4	6.4
1-2 deposits in a typical month (% with an account)	36.7	56.1
3+ deposits in a typical month (% with an account)	58.3	34.0
0 withdrawals in a typical month (% with an account)	0.7	3.9
1-2 withdrawals in a typical month (% with an account)	9.8	18.8
3+ withdrawals in a typical month (% with an account)	86.7	71.7
ATM is the main mode of deposit (% with an account)	4.0	26.2
Bank teller is the main mode of deposit (% with an account)	69.4	53.7
Bank agent is the main mode of deposit (% with an account)	7.7	3.0
ATM is the main mode of withdrawal (% with an account)	68.5	68.7
Bank teller is the main mode of withdrawal (% with an account)	9.5	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.0	0.8
Has debit card	79.1	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	36.1	24.4
Use an account to receive wages	68.2	49.5
Use an account to receive government payments	59.3	42.0
Use an account to receive remittances	17.5	13.2
Use an account to send remittances	25.9	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	68.3	58.3
Saved at a formal financial institution in the past year	61.9	44.6
Saved using a savings club in the past year	6.5	5.4
Saved for future expenses in the past year	43.2	37.4
Saved for emergencies in the past year	50.0	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	17.0	13.8
Loan from family or friends in the past year	12.6	12.3
Loan from an informal private lender in the past year	1.1	2.3
Outstanding loan to purchase a home	37.2	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Austria

High income		
Population (millions)	8.4	GNI per capita (\$)
		47,030
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	97.1	89.4
Male adults (% , age 15+)	97.7	91.7
Female adults (% , age 15+)	96.6	87.3
Young adults (% , ages 15-24)	92.5	76.8
Older adults (% , age 25+)	97.7	92.2
Adults with a primary education or less (% , age 15+)	88.9	72.9
Adults with a secondary education or more (% , age 15+)	98.3	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	96.0	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	97.8	92.1
Adults living in a rural area (% , age 15+)	97.7	87.0
Adults living in an urban area (% , age 15+)	96.0	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	1.0	2.1
0 deposits in a typical month (% with an account)	1.6	6.4
1-2 deposits in a typical month (% with an account)	66.8	56.1
3+ deposits in a typical month (% with an account)	26.0	34.0
0 withdrawals in a typical month (% with an account)	1.3	3.9
1-2 withdrawals in a typical month (% with an account)	7.9	18.8
3+ withdrawals in a typical month (% with an account)	83.4	71.7
ATM is the main mode of deposit (% with an account)	9.5	26.2
Bank teller is the main mode of deposit (% with an account)	69.9	53.7
Bank agent is the main mode of deposit (% with an account)	0.9	3.0
ATM is the main mode of withdrawal (% with an account)	76.7	68.7
Bank teller is the main mode of withdrawal (% with an account)	20.5	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.3	0.8
Has debit card	86.8	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	34.2	24.4
Use an account to receive wages	55.8	49.5
Use an account to receive government payments	37.7	42.0
Use an account to receive remittances	10.2	13.2
Use an account to send remittances	16.1	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	78.3	58.3
Saved at a formal financial institution in the past year	51.6	44.6
Saved using a savings club in the past year	12.9	5.4
Saved for future expenses in the past year	52.7	37.4
Saved for emergencies in the past year	62.3	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	8.3	13.8
Loan from family or friends in the past year	6.0	12.3
Loan from an informal private lender in the past year	0.3	2.3
Outstanding loan to purchase a home	25.3	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Azerbaijan

Europe & Central Asia

Upper middle income

Population (millions) **9.1** GNI per capita (\$) **5,330**

	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	14.9	44.9	57.2
Male adults (% , age 15+)	15.6	49.9	61.4
Female adults (% , age 15+)	14.3	40.0	53.1
Young adults (% , ages 15-24)	4.5	31.9	51.7
Older adults (% , age 25+)	18.8	48.4	58.2
Adults with a primary education or less (% , age 15+)	8.7	25.6	47.5
Adults with a secondary education or more (% , age 15+)	16.9	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	11.7	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	17.6	51.1	67.6
Adults living in a rural area (% , age 15+)	12.4	41.6	51.7
Adults living in an urban area (% , age 15+)	22.6	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.4	4.0	11.8
0 deposits in a typical month (% with an account)	1.4	6.5	18.1
1-2 deposits in a typical month (% with an account)	76.2	80.8	64.9
3+ deposits in a typical month (% with an account)	11.6	5.4	9.6
0 withdrawals in a typical month (% with an account)	2.8	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	82.2	61.8	54.7
3+ withdrawals in a typical month (% with an account)	6.0	22.5	19.2
ATM is the main mode of deposit (% with an account)	12.7	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	11.1	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	1.8	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	88.2	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	4.7	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.9	1.0	0.7
Has debit card	10.0	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.0	5.3	4.0
Use an account to receive wages	2.5	27.3	21.3
Use an account to receive government payments	12.6	11.0	9.0
Use an account to receive remittances	0.6	4.8	8.0
Use an account to send remittances	0.2	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.1	3.0	1.7
Use a mobile phone to send money	0.0	2.5	0.9
Use a mobile phone to receive money	0.1	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	10.8	20.4	33.7
Saved at a formal financial institution in the past year	1.6	7.0	24.2
Saved using a savings club in the past year	0.6	1.3	2.8
Saved for future expenses in the past year	6.4	12.8	22.0
Saved for emergencies in the past year	9.1	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	17.7	7.7	7.8
Loan from family or friends in the past year	26.9	28.2	22.8
Loan from an informal private lender in the past year	2.6	1.5	1.5
Outstanding loan to purchase a home	0.3	1.8	4.0
Outstanding loan for home construction	6.8	4.7	4.9
Outstanding loan to pay school fees	5.3	1.7	3.8
Outstanding loan for health or emergencies	11.4	3.6	6.6
Outstanding loan for funerals or weddings	2.7	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	1.1	4.5	31.3

Bahrain

High income		
Population (millions)	1.3	GNI per capita (\$) 18,730
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	64.5	89.4
Male adults (% , age 15+)	79.0	91.7
Female adults (% , age 15+)	48.8	87.3
Young adults (% , ages 15-24)	41.4	76.8
Older adults (% , age 25+)	74.0	92.2
Adults with a primary education or less (% , age 15+)	63.0	72.9
Adults with a secondary education or more (% , age 15+)	65.6	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	64.9	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	63.9	92.1
Adults living in a rural area (% , age 15+)	..	87.0
Adults living in an urban area (% , age 15+)	..	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	1.1	2.1
0 deposits in a typical month (% with an account)	28.1	6.4
1-2 deposits in a typical month (% with an account)	49.4	56.1
3+ deposits in a typical month (% with an account)	18.6	34.0
0 withdrawals in a typical month (% with an account)	2.1	3.9
1-2 withdrawals in a typical month (% with an account)	13.3	18.8
3+ withdrawals in a typical month (% with an account)	82.3	71.7
ATM is the main mode of deposit (% with an account)	14.9	26.2
Bank teller is the main mode of deposit (% with an account)	63.3	53.7
Bank agent is the main mode of deposit (% with an account)	1.5	3.0
ATM is the main mode of withdrawal (% with an account)	90.7	68.7
Bank teller is the main mode of withdrawal (% with an account)	6.7	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.9	0.8
Has debit card	62.2	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	4.4	24.4
Use an account to receive wages	9.5	49.5
Use an account to receive government payments	34.2	42.0
Use an account to receive remittances	5.6	13.2
Use an account to send remittances	10.9	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	15.1	..
Use a mobile phone to send money	4.1	..
Use a mobile phone to receive money	3.4	..
Savings (% , age 15+)		
Saved any money in the past year	40.3	58.3
Saved at a formal financial institution in the past year	16.3	44.6
Saved using a savings club in the past year	25.2	5.4
Saved for future expenses in the past year	22.5	37.4
Saved for emergencies in the past year	30.3	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	21.9	13.8
Loan from family or friends in the past year	20.7	12.3
Loan from an informal private lender in the past year	11.2	2.3
Outstanding loan to purchase a home	4.0	23.8
Outstanding loan for home construction	14.9	..
Outstanding loan to pay school fees	12.8	..
Outstanding loan for health or emergencies	17.8	..
Outstanding loan for funerals or weddings	3.3	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Bangladesh

South Asia		Low income	
Population (millions)	148.7	GNI per capita (\$)	700
	Country data	South Asia	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	39.6	33.0	23.7
Male adults (% , age 15+)	44.1	40.7	27.0
Female adults (% , age 15+)	34.9	25.0	20.5
Young adults (% , ages 15-24)	25.6	24.7	15.6
Older adults (% , age 25+)	46.6	36.6	28.2
Adults with a primary education or less (% , age 15+)	32.0	27.8	16.2
Adults with a secondary education or more (% , age 15+)	47.2	54.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	34.7	25.3	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	43.1	41.0	29.4
Adults living in a rural area (% , age 15+)	38.5	30.8	22.0
Adults living in an urban area (% , age 15+)	45.9	39.2	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	7.5	6.6	5.4
0 deposits in a typical month (% with an account)	11.0	11.7	8.3
1-2 deposits in a typical month (% with an account)	53.0	70.5	64.7
3+ deposits in a typical month (% with an account)	32.5	12.9	23.1
0 withdrawals in a typical month (% with an account)	39.1	15.9	21.2
1-2 withdrawals in a typical month (% with an account)	47.6	66.4	59.1
3+ withdrawals in a typical month (% with an account)	9.4	11.9	16.1
ATM is the main mode of deposit (% with an account)	0.8	2.0	4.3
Bank teller is the main mode of deposit (% with an account)	73.7	85.3	78.8
Bank agent is the main mode of deposit (% with an account)	18.3	5.3	9.1
ATM is the main mode of withdrawal (% with an account)	2.8	18.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	79.2	68.6	62.9
Bank agent is the main mode of withdrawal (% with an account)	8.2	4.0	5.4
Has debit card	2.3	7.2	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	5.5	4.0	4.6
Use an account to receive wages	3.1	7.4	5.9
Use an account to receive government payments	1.9	3.5	2.5
Use an account to receive remittances	3.0	2.0	4.7
Use an account to send remittances	1.2	1.6	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.7	2.0	2.6
Use a mobile phone to send money	1.0	0.8	7.1
Use a mobile phone to receive money	1.2	1.9	9.1
Savings (% , age 15+)			
Saved any money in the past year	26.8	21.3	29.9
Saved at a formal financial institution in the past year	16.6	11.1	11.5
Saved using a savings club in the past year	3.6	3.3	8.2
Saved for future expenses in the past year	17.7	15.5	20.3
Saved for emergencies in the past year	23.3	17.2	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	23.3	8.7	11.4
Loan from family or friends in the past year	10.5	19.5	30.2
Loan from an informal private lender in the past year	6.8	6.4	7.0
Outstanding loan to purchase a home	2.4	2.4	2.4
Outstanding loan for home construction	5.8	4.4	6.3
Outstanding loan to pay school fees	1.8	4.9	6.9
Outstanding loan for health or emergencies	6.4	14.1	16.1
Outstanding loan for funerals or weddings	2.2	3.9	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	2.1	5.5	2.2

Belarus

Europe & Central Asia		Upper middle income	
Population (millions)	9.5	GNI per capita (\$)	5,950
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	58.6	44.9	57.2
Male adults (% , age 15+)	59.2	49.9	61.4
Female adults (% , age 15+)	58.1	40.0	53.1
Young adults (% , ages 15-24)	41.7	31.9	51.7
Older adults (% , age 25+)	62.4	48.4	58.2
Adults with a primary education or less (% , age 15+)	13.7	25.6	47.5
Adults with a secondary education or more (% , age 15+)	67.4	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	40.6	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	70.0	51.1	67.6
Adults living in a rural area (% , age 15+)	49.3	41.6	51.7
Adults living in an urban area (% , age 15+)	68.6	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.3	4.0	11.8
0 deposits in a typical month (% with an account)	1.0	6.5	18.1
1-2 deposits in a typical month (% with an account)	94.4	80.8	64.9
3+ deposits in a typical month (% with an account)	2.7	5.4	9.6
0 withdrawals in a typical month (% with an account)	2.4	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	45.3	61.8	54.7
3+ withdrawals in a typical month (% with an account)	44.6	22.5	19.2
ATM is the main mode of deposit (% with an account)	7.3	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	27.2	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	0.9	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	80.5	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	16.7	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.3	1.0	0.7
Has debit card	50.3	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.7	5.3	4.0
Use an account to receive wages	49.1	27.3	21.3
Use an account to receive government payments	11.4	11.0	9.0
Use an account to receive remittances	2.3	4.8	8.0
Use an account to send remittances	2.8	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	4.0	3.0	1.7
Use a mobile phone to send money	1.5	2.5	0.9
Use a mobile phone to receive money	1.0	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	26.4	20.4	33.7
Saved at a formal financial institution in the past year	6.8	7.0	24.2
Saved using a savings club in the past year	0.5	1.3	2.8
Saved for future expenses in the past year	17.1	12.8	22.0
Saved for emergencies in the past year	15.3	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	16.1	7.7	7.8
Loan from family or friends in the past year	38.7	28.2	22.8
Loan from an informal private lender in the past year	1.8	1.5	1.5
Outstanding loan to purchase a home	9.6	1.8	4.0
Outstanding loan for home construction	10.6	4.7	4.9
Outstanding loan to pay school fees	2.4	1.7	3.8
Outstanding loan for health or emergencies	1.9	3.6	6.6
Outstanding loan for funerals or weddings	1.0	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	3.1	4.5	31.3

Belgium

High income			
Population (millions)	10.9	GNI per capita (\$)	45,840

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	96.3	89.4
Male adults (% , age 15+)	95.3	91.7
Female adults (% , age 15+)	97.2	87.3
Young adults (% , ages 15-24)	89.7	76.8
Older adults (% , age 25+)	98.1	92.2
Adults with a primary education or less (% , age 15+)	87.3	72.9
Adults with a secondary education or more (% , age 15+)	98.6	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	95.1	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	97.1	92.1
Adults living in a rural area (% , age 15+)	96.1	87.0
Adults living in an urban area (% , age 15+)	96.7	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	1.4	2.1
0 deposits in a typical month (% with an account)	2.1	6.4
1-2 deposits in a typical month (% with an account)	69.9	56.1
3+ deposits in a typical month (% with an account)	21.5	34.0
0 withdrawals in a typical month (% with an account)	1.7	3.9
1-2 withdrawals in a typical month (% with an account)	17.3	18.8
3+ withdrawals in a typical month (% with an account)	70.8	71.7
ATM is the main mode of deposit (% with an account)	25.7	26.2
Bank teller is the main mode of deposit (% with an account)	33.9	53.7
Bank agent is the main mode of deposit (% with an account)	0.7	3.0
ATM is the main mode of withdrawal (% with an account)	76.7	68.7
Bank teller is the main mode of withdrawal (% with an account)	11.5	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.6	0.8
Has debit card	85.8	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	25.2	24.4
Use an account to receive wages	47.9	49.5
Use an account to receive government payments	50.8	42.0
Use an account to receive remittances	10.8	13.2
Use an account to send remittances	12.1	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	57.8	58.3
Saved at a formal financial institution in the past year	42.6	44.6
Saved using a savings club in the past year	4.4	5.4
Saved for future expenses in the past year	35.1	37.4
Saved for emergencies in the past year	35.5	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	10.5	13.8
Loan from family or friends in the past year	5.4	12.3
Loan from an informal private lender in the past year	0.8	2.3
Outstanding loan to purchase a home	33.3	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Benin

Sub-Saharan Africa		Low income	
Population (millions)	8.9	GNI per capita (\$)	780
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	10.5	24.1	23.7
Male adults (% , age 15+)	11.2	26.7	27.0
Female adults (% , age 15+)	9.8	21.4	20.5
Young adults (% , ages 15-24)	2.8	16.8	15.6
Older adults (% , age 25+)	15.1	27.7	28.2
Adults with a primary education or less (% , age 15+)	8.6	14.0	16.2
Adults with a secondary education or more (% , age 15+)	19.9	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	5.2	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	14.0	31.9	29.4
Adults living in a rural area (% , age 15+)	8.5	20.7	22.0
Adults living in an urban area (% , age 15+)	34.4	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.6	3.8	5.4
0 deposits in a typical month (% with an account)	7.5	6.3	8.3
1-2 deposits in a typical month (% with an account)	72.0	69.5	64.7
3+ deposits in a typical month (% with an account)	14.3	21.9	23.1
0 withdrawals in a typical month (% with an account)	8.3	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	64.9	63.3	59.1
3+ withdrawals in a typical month (% with an account)	19.5	23.0	16.1
ATM is the main mode of deposit (% with an account)	0.8	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	91.5	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	3.2	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	0.4	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	93.5	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	2.5	2.5	5.4
Has debit card	0.7	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.5	5.3	4.6
Use an account to receive wages	3.2	9.9	5.9
Use an account to receive government payments	0.8	5.7	2.5
Use an account to receive remittances	2.8	9.1	4.7
Use an account to send remittances	1.8	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.2	3.0	2.6
Use a mobile phone to send money	0.2	11.2	7.1
Use a mobile phone to receive money	0.4	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	32.4	40.2	29.9
Saved at a formal financial institution in the past year	7.0	14.2	11.5
Saved using a savings club in the past year	15.6	19.3	8.2
Saved for future expenses in the past year	21.8	26.0	20.3
Saved for emergencies in the past year	23.6	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	4.2	4.7	11.4
Loan from family or friends in the past year	32.5	39.9	30.2
Loan from an informal private lender in the past year	8.7	5.4	7.0
Outstanding loan to purchase a home	0.4	2.0	2.4
Outstanding loan for home construction	3.2	4.4	6.3
Outstanding loan to pay school fees	7.0	9.0	6.9
Outstanding loan for health or emergencies	16.6	15.1	16.1
Outstanding loan for funerals or weddings	4.6	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.7	3.2	2.2

Latin America & Caribbean		Lower middle income	
Population (millions)	9.9	GNI per capita (\$)	1,810
	Country data	Latin America & the Carib.	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	28.0	39.2	28.4
Male adults (% , age 15+)	31.1	44.0	33.9
Female adults (% , age 15+)	25.1	34.7	22.9
Young adults (% , ages 15-24)	19.4	26.0	21.5
Older adults (% , age 25+)	32.0	43.6	31.2
Adults with a primary education or less (% , age 15+)	12.8	27.8	20.8
Adults with a secondary education or more (% , age 15+)	34.3	46.6	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	17.1	25.3	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	35.8	49.1	36.3
Adults living in a rural area (% , age 15+)	20.4	33.6	25.3
Adults living in an urban area (% , age 15+)	34.4	44.1	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	8.4	6.0	6.8
0 deposits in a typical month (% with an account)	14.4	13.0	11.6
1-2 deposits in a typical month (% with an account)	65.3	63.3	70.9
3+ deposits in a typical month (% with an account)	13.5	17.7	11.8
0 withdrawals in a typical month (% with an account)	20.1	10.2	13.7
1-2 withdrawals in a typical month (% with an account)	49.9	53.1	64.4
3+ withdrawals in a typical month (% with an account)	20.8	30.8	15.1
ATM is the main mode of deposit (% with an account)	2.5	19.7	4.5
Bank teller is the main mode of deposit (% with an account)	90.1	57.2	80.2
Bank agent is the main mode of deposit (% with an account)	0.3	1.1	4.0
ATM is the main mode of withdrawal (% with an account)	38.0	56.4	31.0
Bank teller is the main mode of withdrawal (% with an account)	49.4	32.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	1.1	0.8	3.0
Has debit card	12.8	28.9	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	6.4	5.2	4.1
Use an account to receive wages	9.5	20.3	8.5
Use an account to receive government payments	2.0	10.4	3.9
Use an account to receive remittances	4.0	4.2	3.7
Use an account to send remittances	2.5	2.8	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.6	1.8	2.0
Use a mobile phone to send money	4.0	0.8	2.4
Use a mobile phone to receive money	6.8	1.8	3.8
Savings (% , age 15+)			
Saved any money in the past year	44.2	25.7	27.6
Saved at a formal financial institution in the past year	17.1	9.5	11.1
Saved using a savings club in the past year	3.5	3.7	7.2
Saved for future expenses in the past year	25.5	13.1	19.9
Saved for emergencies in the past year	37.6	19.1	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	16.6	7.8	7.3
Loan from family or friends in the past year	8.4	14.2	26.6
Loan from an informal private lender in the past year	3.2	2.3	5.3
Outstanding loan to purchase a home	4.0	1.8	2.2
Outstanding loan for home construction	7.4	4.2	4.7
Outstanding loan to pay school fees	5.8	4.6	6.8
Outstanding loan for health or emergencies	5.6	8.2	14.8
Outstanding loan for funerals or weddings	2.0	1.7	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	3.7	6.8	5.1

Bosnia and Herzegovina

Europe & Central Asia		Upper middle income	
Population (millions)	3.8	GNI per capita (\$)	4,770
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	56.2	44.9	57.2
Male adults (% , age 15+)	67.2	49.9	61.4
Female adults (% , age 15+)	47.7	40.0	53.1
Young adults (% , ages 15-24)	46.4	31.9	51.7
Older adults (% , age 25+)	57.6	48.4	58.2
Adults with a primary education or less (% , age 15+)	34.2	25.6	47.5
Adults with a secondary education or more (% , age 15+)	67.9	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	41.9	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	67.6	51.1	67.6
Adults living in a rural area (% , age 15+)	54.7	41.6	51.7
Adults living in an urban area (% , age 15+)	59.7	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.0	4.0	11.8
0 deposits in a typical month (% with an account)	5.3	6.5	18.1
1-2 deposits in a typical month (% with an account)	80.2	80.8	64.9
3+ deposits in a typical month (% with an account)	6.2	5.4	9.6
0 withdrawals in a typical month (% with an account)	2.6	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	57.8	61.8	54.7
3+ withdrawals in a typical month (% with an account)	31.9	22.5	19.2
ATM is the main mode of deposit (% with an account)	3.5	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	62.2	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	0.4	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	42.9	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	49.6	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.2	1.0	0.7
Has debit card	34.4	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	11.0	5.3	4.0
Use an account to receive wages	34.7	27.3	21.3
Use an account to receive government payments	15.1	11.0	9.0
Use an account to receive remittances	7.6	4.8	8.0
Use an account to send remittances	2.7	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.8	3.0	1.7
Use a mobile phone to send money	1.4	2.5	0.9
Use a mobile phone to receive money	1.3	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	13.5	20.4	33.7
Saved at a formal financial institution in the past year	6.1	7.0	24.2
Saved using a savings club in the past year	0.8	1.3	2.8
Saved for future expenses in the past year	7.6	12.8	22.0
Saved for emergencies in the past year	8.3	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	13.0	7.7	7.8
Loan from family or friends in the past year	15.6	28.2	22.8
Loan from an informal private lender in the past year	1.1	1.5	1.5
Outstanding loan to purchase a home	3.5	1.8	4.0
Outstanding loan for home construction	10.5	4.7	4.9
Outstanding loan to pay school fees	3.3	1.7	3.8
Outstanding loan for health or emergencies	4.7	3.6	6.6
Outstanding loan for funerals or weddings	2.1	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	3.8	4.5	31.3

Botswana

Sub-Saharan Africa

Upper middle income

Population (millions) **2.0** GNI per capita (\$) **6,790**

	Country data	Sub-Saharan Africa	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	30.3	24.1	57.2
Male adults (% , age 15+)	32.2	26.7	61.4
Female adults (% , age 15+)	28.4	21.4	53.1
Young adults (% , ages 15-24)	20.3	16.8	51.7
Older adults (% , age 25+)	35.8	27.7	58.2
Adults with a primary education or less (% , age 15+)	18.5	14.0	47.5
Adults with a secondary education or more (% , age 15+)	39.1	36.2	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	13.8	13.9	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	44.5	31.9	67.6
Adults living in a rural area (% , age 15+)	21.8	20.7	51.7
Adults living in an urban area (% , age 15+)	49.2	39.7	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.3	3.8	11.8
0 deposits in a typical month (% with an account)	3.6	6.3	18.1
1-2 deposits in a typical month (% with an account)	82.3	69.5	64.9
3+ deposits in a typical month (% with an account)	14.0	21.9	9.6
0 withdrawals in a typical month (% with an account)	4.4	11.7	17.6
1-2 withdrawals in a typical month (% with an account)	59.9	63.3	54.7
3+ withdrawals in a typical month (% with an account)	35.8	23.0	19.2
ATM is the main mode of deposit (% with an account)	7.5	6.6	17.7
Bank teller is the main mode of deposit (% with an account)	88.5	84.0	66.4
Bank agent is the main mode of deposit (% with an account)	1.4	2.7	1.2
ATM is the main mode of withdrawal (% with an account)	78.0	42.0	46.1
Bank teller is the main mode of withdrawal (% with an account)	19.7	49.2	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.9	2.5	0.7
Has debit card	15.6	15.5	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.8	5.3	4.0
Use an account to receive wages	10.9	9.9	21.3
Use an account to receive government payments	8.6	5.7	9.0
Use an account to receive remittances	12.3	9.1	8.0
Use an account to send remittances	8.0	6.3	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.2	3.0	1.7
Use a mobile phone to send money	5.1	11.2	0.9
Use a mobile phone to receive money	8.0	14.5	1.1
Savings (% , age 15+)			
Saved any money in the past year	28.8	40.2	33.7
Saved at a formal financial institution in the past year	16.5	14.2	24.2
Saved using a savings club in the past year	14.2	19.3	2.8
Saved for future expenses in the past year	12.7	26.0	22.0
Saved for emergencies in the past year	24.4	31.3	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	5.6	4.7	7.8
Loan from family or friends in the past year	46.5	39.9	22.8
Loan from an informal private lender in the past year	5.4	5.4	1.5
Outstanding loan to purchase a home	1.4	2.0	4.0
Outstanding loan for home construction	2.4	4.4	4.9
Outstanding loan to pay school fees	2.3	9.0	3.8
Outstanding loan for health or emergencies	3.1	15.1	6.6
Outstanding loan for funerals or weddings	1.8	4.6	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	5.3	3.2	31.3

Brazil

Latin America & Caribbean		Upper middle income	
Population (millions)	194.9	GNI per capita (\$)	9,390
	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	55.9	39.2	57.2
Male adults (% , age 15+)	61.1	44.0	61.4
Female adults (% , age 15+)	51.0	34.7	53.1
Young adults (% , ages 15-24)	36.3	26.0	51.7
Older adults (% , age 25+)	62.1	43.6	58.2
Adults with a primary education or less (% , age 15+)	47.2	27.8	47.5
Adults with a secondary education or more (% , age 15+)	63.8	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	41.2	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	65.6	49.1	67.6
Adults living in a rural area (% , age 15+)	51.9	33.6	51.7
Adults living in an urban area (% , age 15+)	59.3	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	4.5	6.0	11.8
0 deposits in a typical month (% with an account)	8.2	13.0	18.1
1-2 deposits in a typical month (% with an account)	70.9	63.3	64.9
3+ deposits in a typical month (% with an account)	17.0	17.7	9.6
0 withdrawals in a typical month (% with an account)	6.8	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	59.1	53.1	54.7
3+ withdrawals in a typical month (% with an account)	30.7	30.8	19.2
ATM is the main mode of deposit (% with an account)	36.3	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	41.4	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	1.4	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	57.5	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	32.3	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	1.3	0.8	0.7
Has debit card	41.2	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	7.9	5.2	4.0
Use an account to receive wages	28.9	20.3	21.3
Use an account to receive government payments	19.7	10.4	9.0
Use an account to receive remittances	4.7	4.2	8.0
Use an account to send remittances	3.3	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.3	1.8	1.7
Use a mobile phone to send money	0.0	0.8	0.9
Use a mobile phone to receive money	0.8	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	21.1	25.7	33.7
Saved at a formal financial institution in the past year	10.3	9.5	24.2
Saved using a savings club in the past year	2.1	3.7	2.8
Saved for future expenses in the past year	8.3	13.1	22.0
Saved for emergencies in the past year	16.0	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	6.3	7.8	7.8
Loan from family or friends in the past year	15.6	14.2	22.8
Loan from an informal private lender in the past year	1.0	2.3	1.5
Outstanding loan to purchase a home	1.3	1.8	4.0
Outstanding loan for home construction	3.0	4.2	4.9
Outstanding loan to pay school fees	1.5	4.6	3.8
Outstanding loan for health or emergencies	5.3	8.2	6.6
Outstanding loan for funerals or weddings	1.4	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	7.6	6.8	31.3

Bulgaria

Europe & Central Asia

Upper middle income

Population (millions) **7.5** GNI per capita (\$) **6,280**

	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	52.8	44.9	57.2
Male adults (% , age 15+)	49.9	49.9	61.4
Female adults (% , age 15+)	55.5	40.0	53.1
Young adults (% , ages 15-24)	45.2	31.9	51.7
Older adults (% , age 25+)	53.7	48.4	58.2
Adults with a primary education or less (% , age 15+)	25.7	25.6	47.5
Adults with a secondary education or more (% , age 15+)	68.1	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	37.0	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	62.6	51.1	67.6
Adults living in a rural area (% , age 15+)	45.4	41.6	51.7
Adults living in an urban area (% , age 15+)	62.0	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	8.8	4.0	11.8
0 deposits in a typical month (% with an account)	10.4	6.5	18.1
1-2 deposits in a typical month (% with an account)	79.0	80.8	64.9
3+ deposits in a typical month (% with an account)	4.4	5.4	9.6
0 withdrawals in a typical month (% with an account)	10.3	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	62.1	61.8	54.7
3+ withdrawals in a typical month (% with an account)	19.8	22.5	19.2
ATM is the main mode of deposit (% with an account)	0.1	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	51.8	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	4.1	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	76.5	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	14.8	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.7	1.0	0.7
Has debit card	45.8	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.6	5.3	4.0
Use an account to receive wages	30.7	27.3	21.3
Use an account to receive government payments	6.0	11.0	9.0
Use an account to receive remittances	5.6	4.8	8.0
Use an account to send remittances	2.2	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.8	3.0	1.7
Use a mobile phone to send money	0.2	2.5	0.9
Use a mobile phone to receive money	0.2	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	10.9	20.4	33.7
Saved at a formal financial institution in the past year	4.8	7.0	24.2
Saved using a savings club in the past year	0.4	1.3	2.8
Saved for future expenses in the past year	4.9	12.8	22.0
Saved for emergencies in the past year	9.2	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.8	7.7	7.8
Loan from family or friends in the past year	21.6	28.2	22.8
Loan from an informal private lender in the past year	1.4	1.5	1.5
Outstanding loan to purchase a home	1.9	1.8	4.0
Outstanding loan for home construction	9.6	4.7	4.9
Outstanding loan to pay school fees	1.8	1.7	3.8
Outstanding loan for health or emergencies	10.8	3.6	6.6
Outstanding loan for funerals or weddings	1.0	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	3.9	4.5	31.3

Burkina Faso

Sub-Saharan Africa		Low income	
Population (millions)	16.5	GNI per capita (\$)	550
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	13.4	24.1	23.7
Male adults (% , age 15+)	15.7	26.7	27.0
Female adults (% , age 15+)	10.8	21.4	20.5
Young adults (% , ages 15-24)	5.7	16.8	15.6
Older adults (% , age 25+)	18.1	27.7	28.2
Adults with a primary education or less (% , age 15+)	11.3	14.0	16.2
Adults with a secondary education or more (% , age 15+)	35.1	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	6.4	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	18.9	31.9	29.4
Adults living in a rural area (% , age 15+)	11.8	20.7	22.0
Adults living in an urban area (% , age 15+)	35.4	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.3	3.8	5.4
0 deposits in a typical month (% with an account)	8.8	6.3	8.3
1-2 deposits in a typical month (% with an account)	56.8	69.5	64.7
3+ deposits in a typical month (% with an account)	13.0	21.9	23.1
0 withdrawals in a typical month (% with an account)	18.0	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	67.3	63.3	59.1
3+ withdrawals in a typical month (% with an account)	8.6	23.0	16.1
ATM is the main mode of deposit (% with an account)	0.0	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	91.8	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	2.7	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	3.6	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	88.6	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	2.3	2.5	5.4
Has debit card	2.0	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.3	5.3	4.6
Use an account to receive wages	2.3	9.9	5.9
Use an account to receive government payments	1.4	5.7	2.5
Use an account to receive remittances	1.2	9.1	4.7
Use an account to send remittances	0.7	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.3	3.0	2.6
Use a mobile phone to send money	0.2	11.2	7.1
Use a mobile phone to receive money	0.6	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	38.0	40.2	29.9
Saved at a formal financial institution in the past year	7.9	14.2	11.5
Saved using a savings club in the past year	7.9	19.3	8.2
Saved for future expenses in the past year	26.0	26.0	20.3
Saved for emergencies in the past year	21.9	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	3.1	4.7	11.4
Loan from family or friends in the past year	31.2	39.9	30.2
Loan from an informal private lender in the past year	3.1	5.4	7.0
Outstanding loan to purchase a home	0.4	2.0	2.4
Outstanding loan for home construction	2.5	4.4	6.3
Outstanding loan to pay school fees	11.6	9.0	6.9
Outstanding loan for health or emergencies	22.4	15.1	16.1
Outstanding loan for funerals or weddings	7.9	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.8	3.2	2.2

Sub-Saharan Africa		Low income	
Population (millions)	8.4	GNI per capita (\$)	170
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	7.2	24.1	23.7
Male adults (% , age 15+)	8.6	26.7	27.0
Female adults (% , age 15+)	5.9	21.4	20.5
Young adults (% , ages 15-24)	4.9	16.8	15.6
Older adults (% , age 25+)	8.5	27.7	28.2
Adults with a primary education or less (% , age 15+)	5.7	14.0	16.2
Adults with a secondary education or more (% , age 15+)	29.4	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	3.7	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	9.7	31.9	29.4
Adults living in a rural area (% , age 15+)	7.0	20.7	22.0
Adults living in an urban area (% , age 15+)	24.6	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	9.3	3.8	5.4
0 deposits in a typical month (% with an account)	15.0	6.3	8.3
1-2 deposits in a typical month (% with an account)	73.6	69.5	64.7
3+ deposits in a typical month (% with an account)	11.4	21.9	23.1
0 withdrawals in a typical month (% with an account)	34.6	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	50.6	63.3	59.1
3+ withdrawals in a typical month (% with an account)	14.8	23.0	16.1
ATM is the main mode of deposit (% with an account)	8.7	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	86.0	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	1.8	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	3.4	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	92.3	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	1.0	2.5	5.4
Has debit card	0.8	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	0.9	5.3	4.6
Use an account to receive wages	2.4	9.9	5.9
Use an account to receive government payments	2.2	5.7	2.5
Use an account to receive remittances	1.5	9.1	4.7
Use an account to send remittances	0.5	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.8	3.0	2.6
Use a mobile phone to send money	4.0	11.2	7.1
Use a mobile phone to receive money	4.7	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	25.2	40.2	29.9
Saved at a formal financial institution in the past year	3.3	14.2	11.5
Saved using a savings club in the past year	1.9	19.3	8.2
Saved for future expenses in the past year	11.2	26.0	20.3
Saved for emergencies in the past year	8.7	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	1.7	4.7	11.4
Loan from family or friends in the past year	43.9	39.9	30.2
Loan from an informal private lender in the past year	12.4	5.4	7.0
Outstanding loan to purchase a home	0.5	2.0	2.4
Outstanding loan for home construction	1.9	4.4	6.3
Outstanding loan to pay school fees	10.6	9.0	6.9
Outstanding loan for health or emergencies	29.8	15.1	16.1
Outstanding loan for funerals or weddings	4.6	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	3.5	3.2	2.2

Cambodia

East Asia & Pacific		Low income	
Population (millions)	14.1	GNI per capita (\$)	750
	Country data	East Asia & Pacific	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	3.7	54.9	23.7
Male adults (% , age 15+)	3.6	57.6	27.0
Female adults (% , age 15+)	3.7	52.3	20.5
Young adults (% , ages 15–24)	4.5	52.1	15.6
Older adults (% , age 25+)	3.4	54.9	28.2
Adults with a primary education or less (% , age 15+)	2.2	46.5	16.2
Adults with a secondary education or more (% , age 15+)	15.5	71.0	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	1.7	39.8	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	5.4	65.6	29.4
Adults living in a rural area (% , age 15+)	2.4	49.5	22.0
Adults living in an urban area (% , age 15+)	10.2	70.8	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	11.9	13.2	5.4
0 deposits in a typical month (% with an account)	16.8	19.1	8.3
1–2 deposits in a typical month (% with an account)	77.3	64.6	64.7
3+ deposits in a typical month (% with an account)	5.9	7.8	23.1
0 withdrawals in a typical month (% with an account)	42.3	20.5	21.2
1–2 withdrawals in a typical month (% with an account)	44.4	55.0	59.1
3+ withdrawals in a typical month (% with an account)	13.4	14.3	16.1
ATM is the main mode of deposit (% with an account)	0.0	13.9	4.3
Bank teller is the main mode of deposit (% with an account)	77.5	76.4	78.8
Bank agent is the main mode of deposit (% with an account)	17.8	2.5	9.1
ATM is the main mode of withdrawal (% with an account)	35.0	39.1	23.0
Bank teller is the main mode of withdrawal (% with an account)	46.8	55.9	62.9
Bank agent is the main mode of withdrawal (% with an account)	4.7	1.3	5.4
Has debit card	2.9	34.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	0.2	3.2	4.6
Use an account to receive wages	1.1	16.9	5.9
Use an account to receive government payments	0.1	6.3	2.5
Use an account to receive remittances	1.2	8.8	4.7
Use an account to send remittances	0.7	7.1	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.1	1.3	2.6
Use a mobile phone to send money	0.4	1.0	7.1
Use a mobile phone to receive money	0.6	1.2	9.1
Savings (% , age 15+)			
Saved any money in the past year	31.0	39.8	29.9
Saved at a formal financial institution in the past year	0.8	28.4	11.5
Saved using a savings club in the past year	4.3	4.3	8.2
Saved for future expenses in the past year	21.8	28.2	20.3
Saved for emergencies in the past year	26.4	29.6	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	19.5	8.6	11.4
Loan from family or friends in the past year	38.9	27.2	30.2
Loan from an informal private lender in the past year	12.8	1.9	7.0
Outstanding loan to purchase a home	1.7	4.4	2.4
Outstanding loan for home construction	26.0	5.4	6.3
Outstanding loan to pay school fees	5.0	5.8	6.9
Outstanding loan for health or emergencies	36.4	9.7	16.1
Outstanding loan for funerals or weddings	4.1	1.8	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	2.6	36.8	2.2

Cameroon

Sub-Saharan Africa		Lower middle income	
Population (millions)	19.6	GNI per capita (\$)	1,180
	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	14.8	24.1	28.4
Male adults (% , age 15+)	18.8	26.7	33.9
Female adults (% , age 15+)	10.9	21.4	22.9
Young adults (% , ages 15-24)	5.5	16.8	21.5
Older adults (% , age 25+)	20.6	27.7	31.2
Adults with a primary education or less (% , age 15+)	13.4	14.0	20.8
Adults with a secondary education or more (% , age 15+)	17.4	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	11.6	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	17.9	31.9	36.3
Adults living in a rural area (% , age 15+)	14.2	20.7	25.3
Adults living in an urban area (% , age 15+)	17.4	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	13.0	3.8	6.8
0 deposits in a typical month (% with an account)	16.7	6.3	11.6
1-2 deposits in a typical month (% with an account)	69.5	69.5	70.9
3+ deposits in a typical month (% with an account)	13.8	21.9	11.8
0 withdrawals in a typical month (% with an account)	29.1	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	67.1	63.3	64.4
3+ withdrawals in a typical month (% with an account)	3.7	23.0	15.1
ATM is the main mode of deposit (% with an account)	1.1	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	88.6	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	2.7	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	5.8	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	80.5	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	2.1	2.5	3.0
Has debit card	2.1	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.2	5.3	4.1
Use an account to receive wages	2.4	9.9	8.5
Use an account to receive government payments	2.1	5.7	3.9
Use an account to receive remittances	1.4	9.1	3.7
Use an account to send remittances	1.8	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.6	3.0	2.0
Use a mobile phone to send money	3.3	11.2	2.4
Use a mobile phone to receive money	8.8	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	51.9	40.2	27.6
Saved at a formal financial institution in the past year	9.9	14.2	11.1
Saved using a savings club in the past year	31.9	19.3	7.2
Saved for future expenses in the past year	31.1	26.0	19.9
Saved for emergencies in the past year	32.0	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	4.5	4.7	7.3
Loan from family or friends in the past year	45.0	39.9	26.6
Loan from an informal private lender in the past year	8.3	5.4	5.3
Outstanding loan to purchase a home	1.5	2.0	2.2
Outstanding loan for home construction	4.0	4.4	4.7
Outstanding loan to pay school fees	15.2	9.0	6.8
Outstanding loan for health or emergencies	21.2	15.1	14.8
Outstanding loan for funerals or weddings	4.4	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	1.2	3.2	5.1

		High income
Population (millions)	34.1	GNI per capita (\$) 43,250
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	95.8	89.4
Male adults (% , age 15+)	94.3	91.7
Female adults (% , age 15+)	97.2	87.3
Young adults (% , ages 15-24)	90.7	76.8
Older adults (% , age 25+)	97.5	92.2
Adults with a primary education or less (% , age 15+)	89.4	72.9
Adults with a secondary education or more (% , age 15+)	98.0	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	92.9	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	97.9	92.1
Adults living in a rural area (% , age 15+)	97.0	87.0
Adults living in an urban area (% , age 15+)	94.8	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	1.5	2.1
0 deposits in a typical month (% with an account)	4.0	6.4
1-2 deposits in a typical month (% with an account)	37.3	56.1
3+ deposits in a typical month (% with an account)	55.4	34.0
0 withdrawals in a typical month (% with an account)	2.9	3.9
1-2 withdrawals in a typical month (% with an account)	8.0	18.8
3+ withdrawals in a typical month (% with an account)	84.5	71.7
ATM is the main mode of deposit (% with an account)	43.0	26.2
Bank teller is the main mode of deposit (% with an account)	45.3	53.7
Bank agent is the main mode of deposit (% with an account)	2.5	3.0
ATM is the main mode of withdrawal (% with an account)	69.9	68.7
Bank teller is the main mode of withdrawal (% with an account)	23.7	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.7	0.8
Has debit card	88.0	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	39.3	24.4
Use an account to receive wages	56.3	49.5
Use an account to receive government payments	64.6	42.0
Use an account to receive remittances	12.7	13.2
Use an account to send remittances	18.4	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	65.5	58.3
Saved at a formal financial institution in the past year	53.2	44.6
Saved using a savings club in the past year	6.9	5.4
Saved for future expenses in the past year	42.6	37.4
Saved for emergencies in the past year	48.4	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	20.3	13.8
Loan from family or friends in the past year	16.0	12.3
Loan from an informal private lender in the past year	2.4	2.3
Outstanding loan to purchase a home	28.5	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Central African Republic

Sub-Saharan Africa		Low income	
Population (millions)	4.4	GNI per capita (\$)	470
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	3.3	24.1	23.7
Male adults (% , age 15+)	3.2	26.7	27.0
Female adults (% , age 15+)	3.4	21.4	20.5
Young adults (% , ages 15-24)	2.6	16.8	15.6
Older adults (% , age 25+)	3.9	27.7	28.2
Adults with a primary education or less (% , age 15+)	1.1	14.0	16.2
Adults with a secondary education or more (% , age 15+)	13.3	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	..	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	..	31.9	29.4
Adults living in a rural area (% , age 15+)	1.8	20.7	22.0
Adults living in an urban area (% , age 15+)	10.6	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.0	3.8	5.4
0 deposits in a typical month (% with an account)	2.9	6.3	8.3
1-2 deposits in a typical month (% with an account)	75.1	69.5	64.7
3+ deposits in a typical month (% with an account)	18.1	21.9	23.1
0 withdrawals in a typical month (% with an account)	9.7	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	78.5	63.3	59.1
3+ withdrawals in a typical month (% with an account)	9.5	23.0	16.1
ATM is the main mode of deposit (% with an account)	8.6	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	75.5	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	9.2	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	11.0	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	82.8	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	3.9	2.5	5.4
Has debit card	1.0	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	0.7	5.3	4.6
Use an account to receive wages	1.2	9.9	5.9
Use an account to receive government payments	1.0	5.7	2.5
Use an account to receive remittances	0.6	9.1	4.7
Use an account to send remittances	0.7	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.2	3.0	2.6
Use a mobile phone to send money	0.3	11.2	7.1
Use a mobile phone to receive money	1.6	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	25.4	40.2	29.9
Saved at a formal financial institution in the past year	2.5	14.2	11.5
Saved using a savings club in the past year	10.0	19.3	8.2
Saved for future expenses in the past year	16.8	26.0	20.3
Saved for emergencies in the past year	18.3	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	0.9	4.7	11.4
Loan from family or friends in the past year	20.4	39.9	30.2
Loan from an informal private lender in the past year	5.3	5.4	7.0
Outstanding loan to purchase a home	0.7	2.0	2.4
Outstanding loan for home construction	1.0	4.4	6.3
Outstanding loan to pay school fees	6.5	9.0	6.9
Outstanding loan for health or emergencies	13.9	15.1	16.1
Outstanding loan for funerals or weddings	3.5	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.4	3.2	2.2

Chad

Sub-Saharan Africa		Low income	
Population (millions)	11.2	GNI per capita (\$)	620
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	9.0	24.1	23.7
Male adults (% , age 15+)	11.5	26.7	27.0
Female adults (% , age 15+)	6.8	21.4	20.5
Young adults (% , ages 15-24)	6.6	16.8	15.6
Older adults (% , age 25+)	10.5	27.7	28.2
Adults with a primary education or less (% , age 15+)	5.7	14.0	16.2
Adults with a secondary education or more (% , age 15+)	22.6	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	4.5	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	11.7	31.9	29.4
Adults living in a rural area (% , age 15+)	6.4	20.7	22.0
Adults living in an urban area (% , age 15+)	19.4	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.4	3.8	5.4
0 deposits in a typical month (% with an account)	4.5	6.3	8.3
1-2 deposits in a typical month (% with an account)	72.1	69.5	64.7
3+ deposits in a typical month (% with an account)	19.6	21.9	23.1
0 withdrawals in a typical month (% with an account)	7.3	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	68.2	63.3	59.1
3+ withdrawals in a typical month (% with an account)	20.4	23.0	16.1
ATM is the main mode of deposit (% with an account)	24.2	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	54.7	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	10.3	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	31.5	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	50.2	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	10.7	2.5	5.4
Has debit card	5.3	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.9	5.3	4.6
Use an account to receive wages	4.4	9.9	5.9
Use an account to receive government payments	2.5	5.7	2.5
Use an account to receive remittances	2.6	9.1	4.7
Use an account to send remittances	2.8	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.8	3.0	2.6
Use a mobile phone to send money	5.7	11.2	7.1
Use a mobile phone to receive money	15.5	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	28.7	40.2	29.9
Saved at a formal financial institution in the past year	6.8	14.2	11.5
Saved using a savings club in the past year	12.2	19.3	8.2
Saved for future expenses in the past year	20.0	26.0	20.3
Saved for emergencies in the past year	21.7	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	6.2	4.7	11.4
Loan from family or friends in the past year	30.8	39.9	30.2
Loan from an informal private lender in the past year	11.0	5.4	7.0
Outstanding loan to purchase a home	7.4	2.0	2.4
Outstanding loan for home construction	9.8	4.4	6.3
Outstanding loan to pay school fees	10.0	9.0	6.9
Outstanding loan for health or emergencies	20.3	15.1	16.1
Outstanding loan for funerals or weddings	13.4	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	1.3	3.2	2.2

Latin America & Caribbean		Upper middle income	
Population (millions)	17.1	GNI per capita (\$)	10,120
	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	42.2	39.2	57.2
Male adults (% , age 15+)	43.4	44.0	61.4
Female adults (% , age 15+)	41.0	34.7	53.1
Young adults (% , ages 15-24)	38.9	26.0	51.7
Older adults (% , age 25+)	43.3	43.6	58.2
Adults with a primary education or less (% , age 15+)	24.4	27.8	47.5
Adults with a secondary education or more (% , age 15+)	51.1	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	25.8	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	53.6	49.1	67.6
Adults living in a rural area (% , age 15+)	30.7	33.6	51.7
Adults living in an urban area (% , age 15+)	47.4	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	8.2	6.0	11.8
0 deposits in a typical month (% with an account)	12.4	13.0	18.1
1-2 deposits in a typical month (% with an account)	65.4	63.3	64.9
3+ deposits in a typical month (% with an account)	9.5	17.7	9.6
0 withdrawals in a typical month (% with an account)	14.3	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	46.0	53.1	54.7
3+ withdrawals in a typical month (% with an account)	26.8	30.8	19.2
ATM is the main mode of deposit (% with an account)	20.3	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	46.2	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	2.4	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	61.8	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	16.2	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	1.2	0.8	0.7
Has debit card	25.8	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.0	5.2	4.0
Use an account to receive wages	20.2	20.3	21.3
Use an account to receive government payments	5.7	10.4	9.0
Use an account to receive remittances	4.0	4.2	8.0
Use an account to send remittances	3.2	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.0	1.8	1.7
Use a mobile phone to send money	0.5	0.8	0.9
Use a mobile phone to receive money	0.9	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	27.1	25.7	33.7
Saved at a formal financial institution in the past year	12.4	9.5	24.2
Saved using a savings club in the past year	3.3	3.7	2.8
Saved for future expenses in the past year	15.6	13.1	22.0
Saved for emergencies in the past year	20.4	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.8	7.8	7.8
Loan from family or friends in the past year	9.4	14.2	22.8
Loan from an informal private lender in the past year	1.0	2.3	1.5
Outstanding loan to purchase a home	3.5	1.8	4.0
Outstanding loan for home construction	3.6	4.2	4.9
Outstanding loan to pay school fees	4.1	4.6	3.8
Outstanding loan for health or emergencies	6.1	8.2	6.6
Outstanding loan for funerals or weddings	0.6	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	5.7	6.8	31.3

China

East Asia & Pacific		Upper middle income	
Population (millions)	1,338.3	GNI per capita (\$)	4,270
	Country data	East Asia & Pacific	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	63.8	54.9	57.2
Male adults (% , age 15+)	67.6	57.6	61.4
Female adults (% , age 15+)	60.0	52.3	53.1
Young adults (% , ages 15-24)	65.3	52.1	51.7
Older adults (% , age 25+)	62.5	54.9	58.2
Adults with a primary education or less (% , age 15+)	56.7	46.5	47.5
Adults with a secondary education or more (% , age 15+)	81.9	71.0	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	47.1	39.8	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	75.4	65.6	67.6
Adults living in a rural area (% , age 15+)	58.0	49.5	51.7
Adults living in an urban area (% , age 15+)	82.1	70.8	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	16.4	13.2	11.8
0 deposits in a typical month (% with an account)	23.5	19.1	18.1
1-2 deposits in a typical month (% with an account)	61.0	64.6	64.9
3+ deposits in a typical month (% with an account)	7.2	7.8	9.6
0 withdrawals in a typical month (% with an account)	23.8	20.5	17.6
1-2 withdrawals in a typical month (% with an account)	52.7	55.0	54.7
3+ withdrawals in a typical month (% with an account)	13.5	14.3	19.2
ATM is the main mode of deposit (% with an account)	15.4	13.9	17.7
Bank teller is the main mode of deposit (% with an account)	77.1	76.4	66.4
Bank agent is the main mode of deposit (% with an account)	1.3	2.5	1.2
ATM is the main mode of withdrawal (% with an account)	33.4	39.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	62.9	55.9	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.8	1.3	0.7
Has debit card	41.0	34.5	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.6	3.2	4.0
Use an account to receive wages	18.7	16.9	21.3
Use an account to receive government payments	7.0	6.3	9.0
Use an account to receive remittances	9.1	8.8	8.0
Use an account to send remittances	7.6	7.1	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.3	1.3	1.7
Use a mobile phone to send money	0.6	1.0	0.9
Use a mobile phone to receive money	0.5	1.2	1.1
Savings (% , age 15+)			
Saved any money in the past year	38.4	39.8	33.7
Saved at a formal financial institution in the past year	32.1	28.4	24.2
Saved using a savings club in the past year	2.4	4.3	2.8
Saved for future expenses in the past year	26.8	28.2	22.0
Saved for emergencies in the past year	26.9	29.6	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.3	8.6	7.8
Loan from family or friends in the past year	25.0	27.2	22.8
Loan from an informal private lender in the past year	1.1	1.9	1.5
Outstanding loan to purchase a home	5.0	4.4	4.0
Outstanding loan for home construction	4.9	5.4	4.9
Outstanding loan to pay school fees	3.6	5.8	3.8
Outstanding loan for health or emergencies	6.3	9.7	6.6
Outstanding loan for funerals or weddings	1.0	1.8	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	47.2	36.8	31.3

Colombia

Latin America & Caribbean

Upper middle income

Population (millions) **46.3** GNI per capita (\$) **5,510**

	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	30.4	39.2	57.2
Male adults (% , age 15+)	35.9	44.0	61.4
Female adults (% , age 15+)	25.4	34.7	53.1
Young adults (% , ages 15-24)	12.8	26.0	51.7
Older adults (% , age 25+)	36.5	43.6	58.2
Adults with a primary education or less (% , age 15+)	15.7	27.8	47.5
Adults with a secondary education or more (% , age 15+)	35.0	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	15.5	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	44.5	49.1	67.6
Adults living in a rural area (% , age 15+)	25.7	33.6	51.7
Adults living in an urban area (% , age 15+)	33.6	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	7.5	6.0	11.8
0 deposits in a typical month (% with an account)	13.6	13.0	18.1
1-2 deposits in a typical month (% with an account)	66.0	63.3	64.9
3+ deposits in a typical month (% with an account)	12.8	17.7	9.6
0 withdrawals in a typical month (% with an account)	11.8	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	56.6	53.1	54.7
3+ withdrawals in a typical month (% with an account)	24.9	30.8	19.2
ATM is the main mode of deposit (% with an account)	3.7	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	67.6	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	1.7	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	61.2	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	28.4	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.6	0.8	0.7
Has debit card	22.7	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	7.0	5.2	4.0
Use an account to receive wages	18.8	20.3	21.3
Use an account to receive government payments	4.3	10.4	9.0
Use an account to receive remittances	3.2	4.2	8.0
Use an account to send remittances	2.7	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.8	1.8	1.7
Use a mobile phone to send money	1.2	0.8	0.9
Use a mobile phone to receive money	1.4	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	32.9	25.7	33.7
Saved at a formal financial institution in the past year	9.2	9.5	24.2
Saved using a savings club in the past year	5.7	3.7	2.8
Saved for future expenses in the past year	19.3	13.1	22.0
Saved for emergencies in the past year	25.2	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	11.9	7.8	7.8
Loan from family or friends in the past year	18.3	14.2	22.8
Loan from an informal private lender in the past year	6.5	2.3	1.5
Outstanding loan to purchase a home	2.6	1.8	4.0
Outstanding loan for home construction	4.6	4.2	4.9
Outstanding loan to pay school fees	6.2	4.6	3.8
Outstanding loan for health or emergencies	7.2	8.2	6.6
Outstanding loan for funerals or weddings	0.9	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	5.6	6.8	31.3

Comoros

Sub-Saharan Africa		Low income	
Population (thousands)	735	GNI per capita (\$)	750
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	21.7	24.1	23.7
Male adults (% , age 15+)	25.7	26.7	27.0
Female adults (% , age 15+)	17.9	21.4	20.5
Young adults (% , ages 15-24)	7.0	16.8	15.6
Older adults (% , age 25+)	30.0	27.7	28.2
Adults with a primary education or less (% , age 15+)	12.8	14.0	16.2
Adults with a secondary education or more (% , age 15+)	32.0	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	11.3	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	27.4	31.9	29.4
Adults living in a rural area (% , age 15+)	19.6	20.7	22.0
Adults living in an urban area (% , age 15+)	28.4	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.4	3.8	5.4
0 deposits in a typical month (% with an account)	11.1	6.3	8.3
1-2 deposits in a typical month (% with an account)	77.4	69.5	64.7
3+ deposits in a typical month (% with an account)	8.8	21.9	23.1
0 withdrawals in a typical month (% with an account)	20.4	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	61.9	63.3	59.1
3+ withdrawals in a typical month (% with an account)	11.7	23.0	16.1
ATM is the main mode of deposit (% with an account)	9.4	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	84.5	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	1.2	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	11.9	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	84.8	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	0.6	2.5	5.4
Has debit card	5.7	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.9	5.3	4.6
Use an account to receive wages	5.9	9.9	5.9
Use an account to receive government payments	5.1	5.7	2.5
Use an account to receive remittances	4.0	9.1	4.7
Use an account to send remittances	2.2	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.3	3.0	2.6
Use a mobile phone to send money	0.5	11.2	7.1
Use a mobile phone to receive money	3.5	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	29.3	40.2	29.9
Saved at a formal financial institution in the past year	10.8	14.2	11.5
Saved using a savings club in the past year	15.6	19.3	8.2
Saved for future expenses in the past year	21.7	26.0	20.3
Saved for emergencies in the past year	13.8	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.2	4.7	11.4
Loan from family or friends in the past year	25.3	39.9	30.2
Loan from an informal private lender in the past year	1.7	5.4	7.0
Outstanding loan to purchase a home	0.7	2.0	2.4
Outstanding loan for home construction	8.3	4.4	6.3
Outstanding loan to pay school fees	12.1	9.0	6.9
Outstanding loan for health or emergencies	24.1	15.1	16.1
Outstanding loan for funerals or weddings	13.3	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	1.8	3.2	2.2

Congo, Dem. Rep.

Sub-Saharan Africa

Low income

Population (millions) **66.0** GNI per capita (\$) **180**

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	3.7	24.1	23.7
Male adults (% , age 15+)	4.7	26.7	27.0
Female adults (% , age 15+)	2.8	21.4	20.5
Young adults (% , ages 15-24)	1.6	16.8	15.6
Older adults (% , age 25+)	5.3	27.7	28.2
Adults with a primary education or less (% , age 15+)	1.0	14.0	16.2
Adults with a secondary education or more (% , age 15+)	6.0	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	1.1	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	5.9	31.9	29.4
Adults living in a rural area (% , age 15+)	2.3	20.7	22.0
Adults living in an urban area (% , age 15+)	10.6	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.0	3.8	5.4
0 deposits in a typical month (% with an account)	0.0	6.3	8.3
1-2 deposits in a typical month (% with an account)	60.7	69.5	64.7
3+ deposits in a typical month (% with an account)	26.6	21.9	23.1
0 withdrawals in a typical month (% with an account)	22.0	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	60.6	63.3	59.1
3+ withdrawals in a typical month (% with an account)	4.7	23.0	16.1
ATM is the main mode of deposit (% with an account)	10.5	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	62.7	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	6.2	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	10.6	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	53.7	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	7.0	2.5	5.4
Has debit card	1.7	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	1.2	5.3	4.6
Use an account to receive wages	1.1	9.9	5.9
Use an account to receive government payments	0.1	5.7	2.5
Use an account to receive remittances	1.2	9.1	4.7
Use an account to send remittances	0.9	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.1	3.0	2.6
Use a mobile phone to send money	1.5	11.2	7.1
Use a mobile phone to receive money	2.0	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	24.1	40.2	29.9
Saved at a formal financial institution in the past year	1.5	14.2	11.5
Saved using a savings club in the past year	8.3	19.3	8.2
Saved for future expenses in the past year	16.9	26.0	20.3
Saved for emergencies in the past year	12.5	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	1.5	4.7	11.4
Loan from family or friends in the past year	30.1	39.9	30.2
Loan from an informal private lender in the past year	6.7	5.4	7.0
Outstanding loan to purchase a home	0.4	2.0	2.4
Outstanding loan for home construction	1.8	4.4	6.3
Outstanding loan to pay school fees	7.2	9.0	6.9
Outstanding loan for health or emergencies	24.8	15.1	16.1
Outstanding loan for funerals or weddings	3.6	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.7	3.2	2.2

Congo, Rep.

Sub-Saharan Africa

Lower middle income

Population (millions) **4.0** GNI per capita (\$) **2,150**

	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	9.0	24.1	28.4
Male adults (% , age 15+)	11.3	26.7	33.9
Female adults (% , age 15+)	6.8	21.4	22.9
Young adults (% , ages 15-24)	4.3	16.8	21.5
Older adults (% , age 25+)	11.9	27.7	31.2
Adults with a primary education or less (% , age 15+)	4.0	14.0	20.8
Adults with a secondary education or more (% , age 15+)	12.6	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	3.3	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	13.6	31.9	36.3
Adults living in a rural area (% , age 15+)	4.7	20.7	25.3
Adults living in an urban area (% , age 15+)	12.6	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	7.0	3.8	6.8
0 deposits in a typical month (% with an account)	11.0	6.3	11.6
1-2 deposits in a typical month (% with an account)	69.0	69.5	70.9
3+ deposits in a typical month (% with an account)	13.7	21.9	11.8
0 withdrawals in a typical month (% with an account)	29.7	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	61.2	63.3	64.4
3+ withdrawals in a typical month (% with an account)	2.4	23.0	15.1
ATM is the main mode of deposit (% with an account)	2.4	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	88.4	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	1.6	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	6.3	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	79.9	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.3	2.5	3.0
Has debit card	3.6	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.3	5.3	4.1
Use an account to receive wages	2.2	9.9	8.5
Use an account to receive government payments	1.4	5.7	3.9
Use an account to receive remittances	2.3	9.1	3.7
Use an account to send remittances	2.4	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.6	3.0	2.0
Use a mobile phone to send money	20.1	11.2	2.4
Use a mobile phone to receive money	32.0	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	30.4	40.2	27.6
Saved at a formal financial institution in the past year	5.5	14.2	11.1
Saved using a savings club in the past year	6.1	19.3	7.2
Saved for future expenses in the past year	19.5	26.0	19.9
Saved for emergencies in the past year	19.9	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	2.8	4.7	7.3
Loan from family or friends in the past year	26.8	39.9	26.6
Loan from an informal private lender in the past year	3.3	5.4	5.3
Outstanding loan to purchase a home	0.3	2.0	2.2
Outstanding loan for home construction	1.4	4.4	4.7
Outstanding loan to pay school fees	7.8	9.0	6.8
Outstanding loan for health or emergencies	19.1	15.1	14.8
Outstanding loan for funerals or weddings	5.6	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.1	3.2	5.1

Costa Rica

Latin America & Caribbean		Upper middle income	
Population (millions)	4.7	GNI per capita (\$)	6,810
	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	50.4	39.2	57.2
Male adults (% , age 15+)	60.2	44.0	61.4
Female adults (% , age 15+)	40.7	34.7	53.1
Young adults (% , ages 15-24)	45.0	26.0	51.7
Older adults (% , age 25+)	52.1	43.6	58.2
Adults with a primary education or less (% , age 15+)	35.8	27.8	47.5
Adults with a secondary education or more (% , age 15+)	59.5	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	35.3	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	59.6	49.1	67.6
Adults living in a rural area (% , age 15+)	46.5	33.6	51.7
Adults living in an urban area (% , age 15+)	54.7	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	5.5	6.0	11.8
0 deposits in a typical month (% with an account)	22.9	13.0	18.1
1-2 deposits in a typical month (% with an account)	57.2	63.3	64.9
3+ deposits in a typical month (% with an account)	14.9	17.7	9.6
0 withdrawals in a typical month (% with an account)	8.8	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	51.1	53.1	54.7
3+ withdrawals in a typical month (% with an account)	33.4	30.8	19.2
ATM is the main mode of deposit (% with an account)	9.0	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	60.8	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	0.7	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	72.2	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	14.4	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.6	0.8	0.7
Has debit card	43.8	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.6	5.2	4.0
Use an account to receive wages	27.6	20.3	21.3
Use an account to receive government payments	13.5	10.4	9.0
Use an account to receive remittances	9.0	4.2	8.0
Use an account to send remittances	5.6	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	1.8	1.7
Use a mobile phone to send money	0.0	0.8	0.9
Use a mobile phone to receive money	0.0	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	41.0	25.7	33.7
Saved at a formal financial institution in the past year	19.9	9.5	24.2
Saved using a savings club in the past year	14.7	3.7	2.8
Saved for future expenses in the past year	21.9	13.1	22.0
Saved for emergencies in the past year	30.2	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	10.0	7.8	7.8
Loan from family or friends in the past year	7.0	14.2	22.8
Loan from an informal private lender in the past year	1.5	2.3	1.5
Outstanding loan to purchase a home	3.2	1.8	4.0
Outstanding loan for home construction	3.7	4.2	4.9
Outstanding loan to pay school fees	2.5	4.6	3.8
Outstanding loan for health or emergencies	4.0	8.2	6.6
Outstanding loan for funerals or weddings	0.4	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	4.1	6.8	31.3

Croatia

High income		
Population (millions)	4.4	GNI per capita (\$) 13,890
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	88.4	89.4
Male adults (% , age 15+)	89.7	91.7
Female adults (% , age 15+)	87.2	87.3
Young adults (% , ages 15-24)	75.3	76.8
Older adults (% , age 25+)	90.4	92.2
Adults with a primary education or less (% , age 15+)	70.2	72.9
Adults with a secondary education or more (% , age 15+)	92.0	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	82.1	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	92.6	92.1
Adults living in a rural area (% , age 15+)	88.0	87.0
Adults living in an urban area (% , age 15+)	89.3	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	2.4	2.1
0 deposits in a typical month (% with an account)	3.4	6.4
1-2 deposits in a typical month (% with an account)	85.5	56.1
3+ deposits in a typical month (% with an account)	7.0	34.0
0 withdrawals in a typical month (% with an account)	2.9	3.9
1-2 withdrawals in a typical month (% with an account)	52.1	18.8
3+ withdrawals in a typical month (% with an account)	38.5	71.7
ATM is the main mode of deposit (% with an account)	3.3	26.2
Bank teller is the main mode of deposit (% with an account)	38.6	53.7
Bank agent is the main mode of deposit (% with an account)	0.9	3.0
ATM is the main mode of withdrawal (% with an account)	70.6	68.7
Bank teller is the main mode of withdrawal (% with an account)	22.4	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.7	0.8
Has debit card	74.8	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	12.3	24.4
Use an account to receive wages	33.2	49.5
Use an account to receive government payments	9.8	42.0
Use an account to receive remittances	4.7	13.2
Use an account to send remittances	3.9	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	4.4	..
Use a mobile phone to send money	0.8	..
Use a mobile phone to receive money	0.7	..
Savings (% , age 15+)		
Saved any money in the past year	21.9	58.3
Saved at a formal financial institution in the past year	12.2	44.6
Saved using a savings club in the past year	2.2	5.4
Saved for future expenses in the past year	10.2	37.4
Saved for emergencies in the past year	16.3	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	14.4	13.8
Loan from family or friends in the past year	19.6	12.3
Loan from an informal private lender in the past year	1.0	2.3
Outstanding loan to purchase a home	4.3	23.8
Outstanding loan for home construction	9.4	..
Outstanding loan to pay school fees	2.8	..
Outstanding loan for health or emergencies	3.6	..
Outstanding loan for funerals or weddings	2.4	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Population (millions)	1.1	GNI per capita (\$)	29,430
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	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	85.2	89.4
Male adults (% , age 15+)	87.6	91.7
Female adults (% , age 15+)	83.1	87.3
Young adults (% , ages 15-24)	76.8	76.8
Older adults (% , age 25+)	87.4	92.2
Adults with a primary education or less (% , age 15+)	68.6	72.9
Adults with a secondary education or more (% , age 15+)	91.6	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	76.8	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	90.9	92.1
Adults living in a rural area (% , age 15+)	83.2	87.0
Adults living in an urban area (% , age 15+)	87.4	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	3.6	2.1
0 deposits in a typical month (% with an account)	8.4	6.4
1-2 deposits in a typical month (% with an account)	76.5	56.1
3+ deposits in a typical month (% with an account)	12.8	34.0
0 withdrawals in a typical month (% with an account)	7.1	3.9
1-2 withdrawals in a typical month (% with an account)	24.8	18.8
3+ withdrawals in a typical month (% with an account)	65.0	71.7
ATM is the main mode of deposit (% with an account)	6.7	26.2
Bank teller is the main mode of deposit (% with an account)	80.2	53.7
Bank agent is the main mode of deposit (% with an account)	1.1	3.0
ATM is the main mode of withdrawal (% with an account)	43.2	68.7
Bank teller is the main mode of withdrawal (% with an account)	48.5	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.9	0.8
Has debit card	46.4	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	15.7	24.4
Use an account to receive wages	27.8	49.5
Use an account to receive government payments	36.6	42.0
Use an account to receive remittances	7.8	13.2
Use an account to send remittances	15.8	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	43.5	58.3
Saved at a formal financial institution in the past year	30.4	44.6
Saved using a savings club in the past year	3.6	5.4
Saved for future expenses in the past year	26.5	37.4
Saved for emergencies in the past year	30.4	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	27.0	13.8
Loan from family or friends in the past year	12.0	12.3
Loan from an informal private lender in the past year	0.6	2.3
Outstanding loan to purchase a home	23.4	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Czech Republic

		High income
Population (millions)	10.5	GNI per capita (\$) 17,890
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	80.7	89.4
Male adults (% , age 15+)	80.8	91.7
Female adults (% , age 15+)	80.5	87.3
Young adults (% , ages 15-24)	55.7	76.8
Older adults (% , age 25+)	85.0	92.2
Adults with a primary education or less (% , age 15+)	35.7	72.9
Adults with a secondary education or more (% , age 15+)	85.9	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	71.4	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	86.8	92.1
Adults living in a rural area (% , age 15+)	79.4	87.0
Adults living in an urban area (% , age 15+)	82.4	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.5	2.1
0 deposits in a typical month (% with an account)	1.5	6.4
1-2 deposits in a typical month (% with an account)	72.6	56.1
3+ deposits in a typical month (% with an account)	23.4	34.0
0 withdrawals in a typical month (% with an account)	1.7	3.9
1-2 withdrawals in a typical month (% with an account)	28.3	18.8
3+ withdrawals in a typical month (% with an account)	66.6	71.7
ATM is the main mode of deposit (% with an account)	4.0	26.2
Bank teller is the main mode of deposit (% with an account)	60.8	53.7
Bank agent is the main mode of deposit (% with an account)	6.6	3.0
ATM is the main mode of withdrawal (% with an account)	81.0	68.7
Bank teller is the main mode of withdrawal (% with an account)	15.4	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.1	0.8
Has debit card	61.0	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	12.0	24.4
Use an account to receive wages	53.1	49.5
Use an account to receive government payments	9.8	42.0
Use an account to receive remittances	4.3	13.2
Use an account to send remittances	1.1	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	9.1	..
Use a mobile phone to send money	6.5	..
Use a mobile phone to receive money	1.9	..
Savings (% , age 15+)		
Saved any money in the past year	49.0	58.3
Saved at a formal financial institution in the past year	35.5	44.6
Saved using a savings club in the past year	1.1	5.4
Saved for future expenses in the past year	28.3	37.4
Saved for emergencies in the past year	39.1	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	9.5	13.8
Loan from family or friends in the past year	18.1	12.3
Loan from an informal private lender in the past year	1.3	2.3
Outstanding loan to purchase a home	8.1	23.8
Outstanding loan for home construction	12.4	..
Outstanding loan to pay school fees	1.2	..
Outstanding loan for health or emergencies	2.6	..
Outstanding loan for funerals or weddings	0.8	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Denmark

High income			
Population (millions)	5.5	GNI per capita (\$)	59,400

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	99.7	89.4
Male adults (% , age 15+)	100.0	91.7
Female adults (% , age 15+)	99.5	87.3
Young adults (% , ages 15-24)	99.5	76.8
Older adults (% , age 25+)	99.8	92.2
Adults with a primary education or less (% , age 15+)	100.0	72.9
Adults with a secondary education or more (% , age 15+)	99.7	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	99.6	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	99.9	92.1
Adults living in a rural area (% , age 15+)	99.7	87.0
Adults living in an urban area (% , age 15+)	99.8	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.5	2.1
0 deposits in a typical month (% with an account)	1.1	6.4
1-2 deposits in a typical month (% with an account)	72.0	56.1
3+ deposits in a typical month (% with an account)	26.3	34.0
0 withdrawals in a typical month (% with an account)	0.7	3.9
1-2 withdrawals in a typical month (% with an account)	7.5	18.8
3+ withdrawals in a typical month (% with an account)	90.9	71.7
ATM is the main mode of deposit (% with an account)	2.0	26.2
Bank teller is the main mode of deposit (% with an account)	66.4	53.7
Bank agent is the main mode of deposit (% with an account)	3.2	3.0
ATM is the main mode of withdrawal (% with an account)	46.8	68.7
Bank teller is the main mode of withdrawal (% with an account)	10.6	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.4	0.8
Has debit card	90.1	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	28.3	24.4
Use an account to receive wages	67.4	49.5
Use an account to receive government payments	72.5	42.0
Use an account to receive remittances	33.9	13.2
Use an account to send remittances	38.4	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	72.6	58.3
Saved at a formal financial institution in the past year	56.5	44.6
Saved using a savings club in the past year	4.0	5.4
Saved for future expenses in the past year	41.2	37.4
Saved for emergencies in the past year	39.7	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	18.8	13.8
Loan from family or friends in the past year	12.2	12.3
Loan from an informal private lender in the past year	0.2	2.3
Outstanding loan to purchase a home	47.2	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Djibouti

Middle East & North Africa		Lower middle income	
Population (thousands)	889	GNI per capita (\$)	1,270
	Country data	Middle East & N. Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	12.3	17.7	28.4
Male adults (% , age 15+)	16.6	23.1	33.9
Female adults (% , age 15+)	8.8	12.5	22.9
Young adults (% , ages 15-24)	4.5	12.3	21.5
Older adults (% , age 25+)	16.6	20.3	31.2
Adults with a primary education or less (% , age 15+)	6.3	13.1	20.8
Adults with a secondary education or more (% , age 15+)	21.5	23.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	4.5	8.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	17.4	17.3	36.3
Adults living in a rural area (% , age 15+)	8.1	10.5	25.3
Adults living in an urban area (% , age 15+)	13.8	17.9	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	19.6	19.1	6.8
0 deposits in a typical month (% with an account)	39.4	30.8	11.6
1-2 deposits in a typical month (% with an account)	37.6	50.8	70.9
3+ deposits in a typical month (% with an account)	19.0	14.6	11.8
0 withdrawals in a typical month (% with an account)	31.2	24.4	13.7
1-2 withdrawals in a typical month (% with an account)	51.1	50.2	64.4
3+ withdrawals in a typical month (% with an account)	15.2	19.3	15.1
ATM is the main mode of deposit (% with an account)	23.2	6.0	4.5
Bank teller is the main mode of deposit (% with an account)	50.8	66.6	80.2
Bank agent is the main mode of deposit (% with an account)	5.1	4.2	4.0
ATM is the main mode of withdrawal (% with an account)	62.1	37.6	31.0
Bank teller is the main mode of withdrawal (% with an account)	25.0	51.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	2.7	1.2	3.0
Has debit card	7.6	9.1	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.0	4.7	4.1
Use an account to receive wages	4.8	6.0	8.5
Use an account to receive government payments	5.8	3.1	3.9
Use an account to receive remittances	3.1	2.7	3.7
Use an account to send remittances	2.8	2.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.8	1.0	2.0
Use a mobile phone to send money	3.5	1.3	2.4
Use a mobile phone to receive money	5.8	2.4	3.8
Savings (% , age 15+)			
Saved any money in the past year	16.2	20.0	27.6
Saved at a formal financial institution in the past year	3.4	4.5	11.1
Saved using a savings club in the past year	6.8	3.6	7.2
Saved for future expenses in the past year	9.6	13.9	19.9
Saved for emergencies in the past year	6.9	15.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	4.5	5.1	7.3
Loan from family or friends in the past year	18.3	31.1	26.6
Loan from an informal private lender in the past year	4.8	4.7	5.3
Outstanding loan to purchase a home	5.1	4.5	2.2
Outstanding loan for home construction	7.1	7.7	4.7
Outstanding loan to pay school fees	6.9	5.8	6.8
Outstanding loan for health or emergencies	14.9	15.7	14.8
Outstanding loan for funerals or weddings	7.7	5.5	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	3.7	2.5	5.1

Ecuador

Latin America & Caribbean		Upper middle income	
Population (millions)	14.5	GNI per capita (\$)	3,850
	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	36.7	39.2	57.2
Male adults (% , age 15+)	40.5	44.0	61.4
Female adults (% , age 15+)	33.2	34.7	53.1
Young adults (% , ages 15-24)	26.1	26.0	51.7
Older adults (% , age 25+)	41.0	43.6	58.2
Adults with a primary education or less (% , age 15+)	23.4	27.8	47.5
Adults with a secondary education or more (% , age 15+)	41.3	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	23.9	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	45.7	49.1	67.6
Adults living in a rural area (% , age 15+)	35.3	33.6	51.7
Adults living in an urban area (% , age 15+)	38.3	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	5.1	6.0	11.8
0 deposits in a typical month (% with an account)	7.2	13.0	18.1
1-2 deposits in a typical month (% with an account)	71.8	63.3	64.9
3+ deposits in a typical month (% with an account)	19.0	17.7	9.6
0 withdrawals in a typical month (% with an account)	9.1	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	64.3	53.1	54.7
3+ withdrawals in a typical month (% with an account)	23.9	30.8	19.2
ATM is the main mode of deposit (% with an account)	4.5	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	91.7	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	0.8	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	36.1	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	60.1	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.6	0.8	0.7
Has debit card	17.1	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	5.0	5.2	4.0
Use an account to receive wages	16.0	20.3	21.3
Use an account to receive government payments	4.6	10.4	9.0
Use an account to receive remittances	3.7	4.2	8.0
Use an account to send remittances	1.8	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.2	1.8	1.7
Use a mobile phone to send money	0.1	0.8	0.9
Use a mobile phone to receive money	0.4	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	30.2	25.7	33.7
Saved at a formal financial institution in the past year	14.5	9.5	24.2
Saved using a savings club in the past year	2.4	3.7	2.8
Saved for future expenses in the past year	17.3	13.1	22.0
Saved for emergencies in the past year	25.1	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	10.6	7.8	7.8
Loan from family or friends in the past year	15.4	14.2	22.8
Loan from an informal private lender in the past year	4.6	2.3	1.5
Outstanding loan to purchase a home	2.0	1.8	4.0
Outstanding loan for home construction	4.1	4.2	4.9
Outstanding loan to pay school fees	4.8	4.6	3.8
Outstanding loan for health or emergencies	9.1	8.2	6.6
Outstanding loan for funerals or weddings	1.1	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	3.1	6.8	31.3

Egypt, Arab Rep.

Middle East & North Africa

Lower middle income

Population (millions) **81.1** GNI per capita (\$) **2,420**

	Country data	Middle East & N. Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	9.7	17.7	28.4
Male adults (% , age 15+)	12.8	23.1	33.9
Female adults (% , age 15+)	6.5	12.5	22.9
Young adults (% , ages 15-24)	7.8	12.3	21.5
Older adults (% , age 25+)	10.5	20.3	31.2
Adults with a primary education or less (% , age 15+)	5.4	13.1	20.8
Adults with a secondary education or more (% , age 15+)	13.4	23.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	5.3	8.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	13.0	17.3	36.3
Adults living in a rural area (% , age 15+)	5.6	10.5	25.3
Adults living in an urban area (% , age 15+)	16.3	17.9	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	36.7	19.1	6.8
0 deposits in a typical month (% with an account)	55.2	30.8	11.6
1-2 deposits in a typical month (% with an account)	39.2	50.8	70.9
3+ deposits in a typical month (% with an account)	2.3	14.6	11.8
0 withdrawals in a typical month (% with an account)	42.6	24.4	13.7
1-2 withdrawals in a typical month (% with an account)	50.0	50.2	64.4
3+ withdrawals in a typical month (% with an account)	4.4	19.3	15.1
ATM is the main mode of deposit (% with an account)	11.3	6.0	4.5
Bank teller is the main mode of deposit (% with an account)	56.2	66.6	80.2
Bank agent is the main mode of deposit (% with an account)	4.7	4.2	4.0
ATM is the main mode of withdrawal (% with an account)	52.5	37.6	31.0
Bank teller is the main mode of withdrawal (% with an account)	40.1	51.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.6	1.2	3.0
Has debit card	5.1	9.1	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	0.9	4.7	4.1
Use an account to receive wages	0.9	6.0	8.5
Use an account to receive government payments	2.0	3.1	3.9
Use an account to receive remittances	0.7	2.7	3.7
Use an account to send remittances	0.2	2.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.4	1.0	2.0
Use a mobile phone to send money	0.1	1.3	2.4
Use a mobile phone to receive money	0.3	2.4	3.8
Savings (% , age 15+)			
Saved any money in the past year	8.1	20.0	27.6
Saved at a formal financial institution in the past year	0.7	4.5	11.1
Saved using a savings club in the past year	1.7	3.6	7.2
Saved for future expenses in the past year	4.7	13.9	19.9
Saved for emergencies in the past year	5.8	15.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	3.7	5.1	7.3
Loan from family or friends in the past year	25.3	31.1	26.6
Loan from an informal private lender in the past year	1.7	4.7	5.3
Outstanding loan to purchase a home	1.8	4.5	2.2
Outstanding loan for home construction	6.6	7.7	4.7
Outstanding loan to pay school fees	4.9	5.8	6.8
Outstanding loan for health or emergencies	15.0	15.7	14.8
Outstanding loan for funerals or weddings	4.4	5.5	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.5	2.5	5.1

El Salvador

Latin America & Caribbean		Lower middle income	
Population (millions)	6.2	GNI per capita (\$)	3,380
	Country data	Latin America & the Carib.	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	13.8	39.2	28.4
Male adults (% , age 15+)	17.6	44.0	33.9
Female adults (% , age 15+)	10.1	34.7	22.9
Young adults (% , ages 15-24)	10.0	26.0	21.5
Older adults (% , age 25+)	14.8	43.6	31.2
Adults with a primary education or less (% , age 15+)	6.1	27.8	20.8
Adults with a secondary education or more (% , age 15+)	23.0	46.6	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	6.0	25.3	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	22.6	49.1	36.3
Adults living in a rural area (% , age 15+)	10.9	33.6	25.3
Adults living in an urban area (% , age 15+)	17.6	44.1	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	4.0	6.0	6.8
0 deposits in a typical month (% with an account)	4.4	13.0	11.6
1-2 deposits in a typical month (% with an account)	84.8	63.3	70.9
3+ deposits in a typical month (% with an account)	7.8	17.7	11.8
0 withdrawals in a typical month (% with an account)	7.3	10.2	13.7
1-2 withdrawals in a typical month (% with an account)	73.3	53.1	64.4
3+ withdrawals in a typical month (% with an account)	15.1	30.8	15.1
ATM is the main mode of deposit (% with an account)	7.7	19.7	4.5
Bank teller is the main mode of deposit (% with an account)	85.7	57.2	80.2
Bank agent is the main mode of deposit (% with an account)	0.0	1.1	4.0
ATM is the main mode of withdrawal (% with an account)	70.2	56.4	31.0
Bank teller is the main mode of withdrawal (% with an account)	20.7	32.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.9	0.8	3.0
Has debit card	10.9	28.9	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	0.6	5.2	4.1
Use an account to receive wages	5.8	20.3	8.5
Use an account to receive government payments	3.0	10.4	3.9
Use an account to receive remittances	2.5	4.2	3.7
Use an account to send remittances	0.4	2.8	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	1.8	2.0
Use a mobile phone to send money	0.3	0.8	2.4
Use a mobile phone to receive money	1.3	1.8	3.8
Savings (% , age 15+)			
Saved any money in the past year	25.9	25.7	27.6
Saved at a formal financial institution in the past year	12.9	9.5	11.1
Saved using a savings club in the past year	2.3	3.7	7.2
Saved for future expenses in the past year	16.9	13.1	19.9
Saved for emergencies in the past year	22.3	19.1	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	3.9	7.8	7.3
Loan from family or friends in the past year	6.3	14.2	26.6
Loan from an informal private lender in the past year	2.0	2.3	5.3
Outstanding loan to purchase a home	1.6	1.8	2.2
Outstanding loan for home construction	1.7	4.2	4.7
Outstanding loan to pay school fees	3.3	4.6	6.8
Outstanding loan for health or emergencies	3.8	8.2	14.8
Outstanding loan for funerals or weddings	1.4	1.7	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	1.0	6.8	5.1

Estonia

High income		
Population (millions)	1.3	GNI per capita (\$) 14,460
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	96.8	89.4
Male adults (% , age 15+)	96.3	91.7
Female adults (% , age 15+)	97.3	87.3
Young adults (% , ages 15-24)	90.8	76.8
Older adults (% , age 25+)	98.0	92.2
Adults with a primary education or less (% , age 15+)	87.8	72.9
Adults with a secondary education or more (% , age 15+)	99.0	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	93.6	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	99.0	92.1
Adults living in a rural area (% , age 15+)	96.8	87.0
Adults living in an urban area (% , age 15+)	96.9	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	1.7	2.1
0 deposits in a typical month (% with an account)	2.3	6.4
1-2 deposits in a typical month (% with an account)	81.8	56.1
3+ deposits in a typical month (% with an account)	15.0	34.0
0 withdrawals in a typical month (% with an account)	2.3	3.9
1-2 withdrawals in a typical month (% with an account)	17.0	18.8
3+ withdrawals in a typical month (% with an account)	78.7	71.7
ATM is the main mode of deposit (% with an account)	38.1	26.2
Bank teller is the main mode of deposit (% with an account)	21.9	53.7
Bank agent is the main mode of deposit (% with an account)	0.7	3.0
ATM is the main mode of withdrawal (% with an account)	92.7	68.7
Bank teller is the main mode of withdrawal (% with an account)	3.9	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.8	0.8
Has debit card	92.3	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	9.5	24.4
Use an account to receive wages	58.0	49.5
Use an account to receive government payments	60.8	42.0
Use an account to receive remittances	20.9	13.2
Use an account to send remittances	20.6	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	5.6	..
Use a mobile phone to send money	2.1	..
Use a mobile phone to receive money	1.6	..
Savings (% , age 15+)		
Saved any money in the past year	44.1	58.3
Saved at a formal financial institution in the past year	28.9	44.6
Saved using a savings club in the past year	4.6	5.4
Saved for future expenses in the past year	27.6	37.4
Saved for emergencies in the past year	34.7	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	7.7	13.8
Loan from family or friends in the past year	24.8	12.3
Loan from an informal private lender in the past year	1.3	2.3
Outstanding loan to purchase a home	16.2	23.8
Outstanding loan for home construction	9.0	..
Outstanding loan to pay school fees	5.9	..
Outstanding loan for health or emergencies	3.8	..
Outstanding loan for funerals or weddings	0.8	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

High income

Population (millions)	5.4	GNI per capita (\$)	47,570
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	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	99.7	89.4
Male adults (% , age 15+)	99.5	91.7
Female adults (% , age 15+)	99.8	87.3
Young adults (% , ages 15-24)	100.0	76.8
Older adults (% , age 25+)	99.6	92.2
Adults with a primary education or less (% , age 15+)	99.2	72.9
Adults with a secondary education or more (% , age 15+)	99.9	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	99.1	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	100.0	92.1
Adults living in a rural area (% , age 15+)	99.6	87.0
Adults living in an urban area (% , age 15+)	99.7	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.1	2.1
0 deposits in a typical month (% with an account)	1.2	6.4
1-2 deposits in a typical month (% with an account)	71.1	56.1
3+ deposits in a typical month (% with an account)	27.4	34.0
0 withdrawals in a typical month (% with an account)	0.4	3.9
1-2 withdrawals in a typical month (% with an account)	4.6	18.8
3+ withdrawals in a typical month (% with an account)	94.5	71.7
ATM is the main mode of deposit (% with an account)	3.6	26.2
Bank teller is the main mode of deposit (% with an account)	52.2	53.7
Bank agent is the main mode of deposit (% with an account)	1.3	3.0
ATM is the main mode of withdrawal (% with an account)	86.8	68.7
Bank teller is the main mode of withdrawal (% with an account)	11.7	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.2	0.8
Has debit card	89.3	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	15.2	24.4
Use an account to receive wages	66.1	49.5
Use an account to receive government payments	65.8	42.0
Use an account to receive remittances	31.6	13.2
Use an account to send remittances	42.0	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	68.7	58.3
Saved at a formal financial institution in the past year	56.1	44.6
Saved using a savings club in the past year	1.1	5.4
Saved for future expenses in the past year	40.2	37.4
Saved for emergencies in the past year	51.8	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	23.9	13.8
Loan from family or friends in the past year	15.1	12.3
Loan from an informal private lender in the past year	1.0	2.3
Outstanding loan to purchase a home	29.7	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

France

High income			
Population (millions)	64.9	GNI per capita (\$)	42,370
	Country data	High income	
Account at a Formal Financial Institution			
All adults (% , age 15+)	97.0	89.4	
Male adults (% , age 15+)	97.5	91.7	
Female adults (% , age 15+)	96.6	87.3	
Young adults (% , ages 15–24)	85.7	76.8	
Older adults (% , age 25+)	99.0	92.2	
Adults with a primary education or less (% , age 15+)	97.7	72.9	
Adults with a secondary education or more (% , age 15+)	96.8	92.3	
Adults in income quintiles I (lowest) and II (% , age 15+)	95.8	85.8	
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	97.7	92.1	
Adults living in a rural area (% , age 15+)	97.4	87.0	
Adults living in an urban area (% , age 15+)	96.4	89.0	
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.1	2.1	
0 deposits in a typical month (% with an account)	3.5	6.4	
1–2 deposits in a typical month (% with an account)	69.5	56.1	
3+ deposits in a typical month (% with an account)	22.4	34.0	
0 withdrawals in a typical month (% with an account)	3.9	3.9	
1–2 withdrawals in a typical month (% with an account)	6.2	18.8	
3+ withdrawals in a typical month (% with an account)	84.3	71.7	
ATM is the main mode of deposit (% with an account)	21.2	26.2	
Bank teller is the main mode of deposit (% with an account)	49.7	53.7	
Bank agent is the main mode of deposit (% with an account)	1.7	3.0	
ATM is the main mode of withdrawal (% with an account)	77.7	68.7	
Bank teller is the main mode of withdrawal (% with an account)	18.1	23.3	
Bank agent is the main mode of withdrawal (% with an account)	0.9	0.8	
Has debit card	69.2	61.4	
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	20.5	24.4	
Use an account to receive wages	59.9	49.5	
Use an account to receive government payments	37.2	42.0	
Use an account to receive remittances	18.1	13.2	
Use an account to send remittances	19.2	18.1	
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	..	..	
Use a mobile phone to send money	..	..	
Use a mobile phone to receive money	..	..	
Savings (% , age 15+)			
Saved any money in the past year	61.8	58.3	
Saved at a formal financial institution in the past year	49.5	44.6	
Saved using a savings club in the past year	8.0	5.4	
Saved for future expenses in the past year	35.8	37.4	
Saved for emergencies in the past year	33.7	44.1	
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	18.6	13.8	
Loan from family or friends in the past year	4.8	12.3	
Loan from an informal private lender in the past year	0.2	2.3	
Outstanding loan to purchase a home	26.7	23.8	
Outstanding loan for home construction	..	..	
Outstanding loan to pay school fees	..	..	
Outstanding loan for health or emergencies	..	..	
Outstanding loan for funerals or weddings	..	..	
Insurance (% , age 15+)			
Personally paid for health insurance	..	..	

Sub-Saharan Africa		Upper middle income	
Population (millions)	1.5	GNI per capita (\$)	7,740
	Country data	Sub-Saharan Africa	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	18.9	24.1	57.2
Male adults (% , age 15+)	20.8	26.7	61.4
Female adults (% , age 15+)	17.2	21.4	53.1
Young adults (% , ages 15-24)	10.9	16.8	51.7
Older adults (% , age 25+)	23.2	27.7	58.2
Adults with a primary education or less (% , age 15+)	8.9	14.0	47.5
Adults with a secondary education or more (% , age 15+)	32.4	36.2	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	7.0	13.9	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	26.8	31.9	67.6
Adults living in a rural area (% , age 15+)	7.6	20.7	51.7
Adults living in an urban area (% , age 15+)	26.2	39.7	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	1.3	3.8	11.8
0 deposits in a typical month (% with an account)	4.8	6.3	18.1
1-2 deposits in a typical month (% with an account)	85.6	69.5	64.9
3+ deposits in a typical month (% with an account)	8.2	21.9	9.6
0 withdrawals in a typical month (% with an account)	9.0	11.7	17.6
1-2 withdrawals in a typical month (% with an account)	77.5	63.3	54.7
3+ withdrawals in a typical month (% with an account)	13.0	23.0	19.2
ATM is the main mode of deposit (% with an account)	8.7	6.6	17.7
Bank teller is the main mode of deposit (% with an account)	81.9	84.0	66.4
Bank agent is the main mode of deposit (% with an account)	4.1	2.7	1.2
ATM is the main mode of withdrawal (% with an account)	29.0	42.0	46.1
Bank teller is the main mode of withdrawal (% with an account)	66.4	49.2	48.2
Bank agent is the main mode of withdrawal (% with an account)	1.6	2.5	0.7
Has debit card	8.6	15.5	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.4	5.3	4.0
Use an account to receive wages	4.9	9.9	21.3
Use an account to receive government payments	2.7	5.7	9.0
Use an account to receive remittances	2.7	9.1	8.0
Use an account to send remittances	2.8	6.3	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	4.9	3.0	1.7
Use a mobile phone to send money	41.1	11.2	0.9
Use a mobile phone to receive money	46.6	14.5	1.1
Savings (% , age 15+)			
Saved any money in the past year	29.0	40.2	33.7
Saved at a formal financial institution in the past year	8.7	14.2	24.2
Saved using a savings club in the past year	8.9	19.3	2.8
Saved for future expenses in the past year	20.5	26.0	22.0
Saved for emergencies in the past year	14.3	31.3	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	2.3	4.7	7.8
Loan from family or friends in the past year	27.4	39.9	22.8
Loan from an informal private lender in the past year	5.4	5.4	1.5
Outstanding loan to purchase a home	0.5	2.0	4.0
Outstanding loan for home construction	3.3	4.4	4.9
Outstanding loan to pay school fees	9.3	9.0	3.8
Outstanding loan for health or emergencies	15.3	15.1	6.6
Outstanding loan for funerals or weddings	3.7	4.6	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	1.9	3.2	31.3

Georgia

Europe & Central Asia		Lower middle income	
Population (millions)	4.5	GNI per capita (\$)	2,690
	Country data	Europe & Central Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	33.0	44.9	28.4
Male adults (% , age 15+)	30.6	49.9	33.9
Female adults (% , age 15+)	34.9	40.0	22.9
Young adults (% , ages 15–24)	13.3	31.9	21.5
Older adults (% , age 25+)	38.2	48.4	31.2
Adults with a primary education or less (% , age 15+)	20.2	25.6	20.8
Adults with a secondary education or more (% , age 15+)	36.3	51.4	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	24.9	36.5	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	38.4	51.1	36.3
Adults living in a rural area (% , age 15+)	29.2	41.6	25.3
Adults living in an urban area (% , age 15+)	40.7	50.4	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.1	4.0	6.8
0 deposits in a typical month (% with an account)	4.0	6.5	11.6
1–2 deposits in a typical month (% with an account)	91.6	80.8	70.9
3+ deposits in a typical month (% with an account)	1.2	5.4	11.8
0 withdrawals in a typical month (% with an account)	4.9	6.9	13.7
1–2 withdrawals in a typical month (% with an account)	84.2	61.8	64.4
3+ withdrawals in a typical month (% with an account)	6.5	22.5	15.1
ATM is the main mode of deposit (% with an account)	7.4	22.4	4.5
Bank teller is the main mode of deposit (% with an account)	22.4	30.7	80.2
Bank agent is the main mode of deposit (% with an account)	1.7	1.6	4.0
ATM is the main mode of withdrawal (% with an account)	40.0	67.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	36.0	20.4	56.8
Bank agent is the main mode of withdrawal (% with an account)	20.7	1.0	3.0
Has debit card	20.2	36.4	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.1	5.3	4.1
Use an account to receive wages	8.1	27.3	8.5
Use an account to receive government payments	19.4	11.0	3.9
Use an account to receive remittances	2.3	4.8	3.7
Use an account to send remittances	0.7	3.0	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.7	3.0	2.0
Use a mobile phone to send money	0.7	2.5	2.4
Use a mobile phone to receive money	1.0	2.7	3.8
Savings (% , age 15+)			
Saved any money in the past year	7.0	20.4	27.6
Saved at a formal financial institution in the past year	1.0	7.0	11.1
Saved using a savings club in the past year	0.5	1.3	7.2
Saved for future expenses in the past year	2.7	12.8	19.9
Saved for emergencies in the past year	5.8	13.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	11.0	7.7	7.3
Loan from family or friends in the past year	14.0	28.2	26.6
Loan from an informal private lender in the past year	6.0	1.5	5.3
Outstanding loan to purchase a home	0.6	1.8	2.2
Outstanding loan for home construction	1.7	4.7	4.7
Outstanding loan to pay school fees	1.2	1.7	6.8
Outstanding loan for health or emergencies	5.2	3.6	14.8
Outstanding loan for funerals or weddings	0.4	1.4	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	3.2	4.5	5.1

Germany

High income

Population (millions)	81.8	GNI per capita (\$)	43,070
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	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	98.1	89.4
Male adults (% , age 15+)	97.5	91.7
Female adults (% , age 15+)	98.7	87.3
Young adults (% , ages 15-24)	96.0	76.8
Older adults (% , age 25+)	98.4	92.2
Adults with a primary education or less (% , age 15+)	97.2	72.9
Adults with a secondary education or more (% , age 15+)	98.6	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	98.8	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	95.2	92.1
Adults living in a rural area (% , age 15+)	..	87.0
Adults living in an urban area (% , age 15+)	..	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	1.6	2.1
0 deposits in a typical month (% with an account)	9.5	6.4
1-2 deposits in a typical month (% with an account)	53.4	56.1
3+ deposits in a typical month (% with an account)	34.5	34.0
0 withdrawals in a typical month (% with an account)	3.2	3.9
1-2 withdrawals in a typical month (% with an account)	8.0	18.8
3+ withdrawals in a typical month (% with an account)	81.1	71.7
ATM is the main mode of deposit (% with an account)	15.4	26.2
Bank teller is the main mode of deposit (% with an account)	58.9	53.7
Bank agent is the main mode of deposit (% with an account)	1.5	3.0
ATM is the main mode of withdrawal (% with an account)	79.2	68.7
Bank teller is the main mode of withdrawal (% with an account)	17.3	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.3	0.8
Has debit card	88.0	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	36.9	24.4
Use an account to receive wages	45.9	49.5
Use an account to receive government payments	62.0	42.0
Use an account to receive remittances	17.0	13.2
Use an account to send remittances	24.8	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	67.3	58.3
Saved at a formal financial institution in the past year	55.9	44.6
Saved using a savings club in the past year	3.9	5.4
Saved for future expenses in the past year	44.8	37.4
Saved for emergencies in the past year	47.1	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	12.5	13.8
Loan from family or friends in the past year	8.6	12.3
Loan from an informal private lender in the past year	0.9	2.3
Outstanding loan to purchase a home	20.8	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Ghana

Sub-Saharan Africa		Lower middle income	
Population (millions)	24.4	GNI per capita (\$)	1,230
	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	29.4	24.1	28.4
Male adults (% , age 15+)	31.8	26.7	33.9
Female adults (% , age 15+)	27.1	21.4	22.9
Young adults (% , ages 15-24)	26.5	16.8	21.5
Older adults (% , age 25+)	31.5	27.7	31.2
Adults with a primary education or less (% , age 15+)	16.5	14.0	20.8
Adults with a secondary education or more (% , age 15+)	51.4	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	15.5	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	43.2	31.9	36.3
Adults living in a rural area (% , age 15+)	25.2	20.7	25.3
Adults living in an urban area (% , age 15+)	52.5	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	5.1	3.8	6.8
0 deposits in a typical month (% with an account)	6.0	6.3	11.6
1-2 deposits in a typical month (% with an account)	63.9	69.5	70.9
3+ deposits in a typical month (% with an account)	30.1	21.9	11.8
0 withdrawals in a typical month (% with an account)	11.2	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	70.8	63.3	64.4
3+ withdrawals in a typical month (% with an account)	18.0	23.0	15.1
ATM is the main mode of deposit (% with an account)	2.0	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	94.3	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	1.3	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	24.3	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	71.2	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	1.2	2.5	3.0
Has debit card	11.4	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	6.5	5.3	4.1
Use an account to receive wages	11.5	9.9	8.5
Use an account to receive government payments	7.2	5.7	3.9
Use an account to receive remittances	11.8	9.1	3.7
Use an account to send remittances	6.5	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.9	3.0	2.0
Use a mobile phone to send money	1.0	11.2	2.4
Use a mobile phone to receive money	1.5	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	36.6	40.2	27.6
Saved at a formal financial institution in the past year	16.1	14.2	11.1
Saved using a savings club in the past year	9.5	19.3	7.2
Saved for future expenses in the past year	22.4	26.0	19.9
Saved for emergencies in the past year	27.5	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	5.8	4.7	7.3
Loan from family or friends in the past year	28.8	39.9	26.6
Loan from an informal private lender in the past year	3.4	5.4	5.3
Outstanding loan to purchase a home	2.5	2.0	2.2
Outstanding loan for home construction	6.0	4.4	4.7
Outstanding loan to pay school fees	7.8	9.0	6.8
Outstanding loan for health or emergencies	6.9	15.1	14.8
Outstanding loan for funerals or weddings	4.3	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	11.8	3.2	5.1

High income			
Population (millions)	11.3	GNI per capita (\$)	26,950
	Country data	High income	
Account at a Formal Financial Institution			
All adults (% , age 15+)	77.9	89.4	
Male adults (% , age 15+)	80.3	91.7	
Female adults (% , age 15+)	75.7	87.3	
Young adults (% , ages 15-24)	47.1	76.8	
Older adults (% , age 25+)	83.2	92.2	
Adults with a primary education or less (% , age 15+)	76.6	72.9	
Adults with a secondary education or more (% , age 15+)	78.4	92.3	
Adults in income quintiles I (lowest) and II (% , age 15+)	74.4	85.8	
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	81.0	92.1	
Adults living in a rural area (% , age 15+)	75.4	87.0	
Adults living in an urban area (% , age 15+)	80.3	89.0	
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.3	2.1	
0 deposits in a typical month (% with an account)	10.3	6.4	
1-2 deposits in a typical month (% with an account)	79.1	56.1	
3+ deposits in a typical month (% with an account)	5.2	34.0	
0 withdrawals in a typical month (% with an account)	2.3	3.9	
1-2 withdrawals in a typical month (% with an account)	64.8	18.8	
3+ withdrawals in a typical month (% with an account)	26.3	71.7	
ATM is the main mode of deposit (% with an account)	14.1	26.2	
Bank teller is the main mode of deposit (% with an account)	76.3	53.7	
Bank agent is the main mode of deposit (% with an account)	0.4	3.0	
ATM is the main mode of withdrawal (% with an account)	52.8	68.7	
Bank teller is the main mode of withdrawal (% with an account)	44.7	23.3	
Bank agent is the main mode of withdrawal (% with an account)	0.4	0.8	
Has debit card	34.0	61.4	
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	8.0	24.4	
Use an account to receive wages	32.3	49.5	
Use an account to receive government payments	21.0	42.0	
Use an account to receive remittances	4.8	13.2	
Use an account to send remittances	4.9	18.1	
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.3	..	
Use a mobile phone to send money	0.3	..	
Use a mobile phone to receive money	0.6	..	
Savings (% , age 15+)			
Saved any money in the past year	27.8	58.3	
Saved at a formal financial institution in the past year	19.9	44.6	
Saved using a savings club in the past year	0.8	5.4	
Saved for future expenses in the past year	12.7	37.4	
Saved for emergencies in the past year	22.0	44.1	
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.9	13.8	
Loan from family or friends in the past year	20.1	12.3	
Loan from an informal private lender in the past year	1.0	2.3	
Outstanding loan to purchase a home	6.2	23.8	
Outstanding loan for home construction	5.8	..	
Outstanding loan to pay school fees	1.4	..	
Outstanding loan for health or emergencies	3.8	..	
Outstanding loan for funerals or weddings	0.3	..	
Insurance (% , age 15+)			
Personally paid for health insurance	..	..	

Guatemala

Latin America & Caribbean		Lower middle income	
Population (millions)	14.4	GNI per capita (\$)	2,740
	Country data	Latin America & the Carib.	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	22.3	39.2	28.4
Male adults (% , age 15+)	29.9	44.0	33.9
Female adults (% , age 15+)	15.6	34.7	22.9
Young adults (% , ages 15-24)	21.7	26.0	21.5
Older adults (% , age 25+)	22.7	43.6	31.2
Adults with a primary education or less (% , age 15+)	12.8	27.8	20.8
Adults with a secondary education or more (% , age 15+)	34.4	46.6	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	13.0	25.3	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	29.6	49.1	36.3
Adults living in a rural area (% , age 15+)	..	33.6	25.3
Adults living in an urban area (% , age 15+)	..	44.1	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	4.0	6.0	6.8
0 deposits in a typical month (% with an account)	5.5	13.0	11.6
1-2 deposits in a typical month (% with an account)	74.0	63.3	70.9
3+ deposits in a typical month (% with an account)	13.2	17.7	11.8
0 withdrawals in a typical month (% with an account)	6.3	10.2	13.7
1-2 withdrawals in a typical month (% with an account)	55.7	53.1	64.4
3+ withdrawals in a typical month (% with an account)	28.2	30.8	15.1
ATM is the main mode of deposit (% with an account)	4.3	19.7	4.5
Bank teller is the main mode of deposit (% with an account)	83.7	57.2	80.2
Bank agent is the main mode of deposit (% with an account)	0.7	1.1	4.0
ATM is the main mode of withdrawal (% with an account)	26.2	56.4	31.0
Bank teller is the main mode of withdrawal (% with an account)	59.5	32.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.6	0.8	3.0
Has debit card	13.0	28.9	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.5	5.2	4.1
Use an account to receive wages	10.0	20.3	8.5
Use an account to receive government payments	3.5	10.4	3.9
Use an account to receive remittances	4.3	4.2	3.7
Use an account to send remittances	2.4	2.8	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	1.8	2.0
Use a mobile phone to send money	2.5	0.8	2.4
Use a mobile phone to receive money	3.7	1.8	3.8
Savings (% , age 15+)			
Saved any money in the past year	24.8	25.7	27.6
Saved at a formal financial institution in the past year	10.2	9.5	11.1
Saved using a savings club in the past year	3.8	3.7	7.2
Saved for future expenses in the past year	18.2	13.1	19.9
Saved for emergencies in the past year	21.6	19.1	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	13.7	7.8	7.3
Loan from family or friends in the past year	10.0	14.2	26.6
Loan from an informal private lender in the past year	3.1	2.3	5.3
Outstanding loan to purchase a home	1.5	1.8	2.2
Outstanding loan for home construction	4.7	4.2	4.7
Outstanding loan to pay school fees	4.0	4.6	6.8
Outstanding loan for health or emergencies	6.2	8.2	14.8
Outstanding loan for funerals or weddings	1.5	1.7	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	1.7	6.8	5.1

Sub-Saharan Africa		Low income	
Population (millions)	10.0	GNI per capita (\$)	400
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	3.7	24.1	23.7
Male adults (% , age 15+)	4.4	26.7	27.0
Female adults (% , age 15+)	2.9	21.4	20.5
Young adults (% , ages 15-24)	2.2	16.8	15.6
Older adults (% , age 25+)	4.7	27.7	28.2
Adults with a primary education or less (% , age 15+)	1.8	14.0	16.2
Adults with a secondary education or more (% , age 15+)	14.8	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	1.8	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	5.3	31.9	29.4
Adults living in a rural area (% , age 15+)	1.6	20.7	22.0
Adults living in an urban area (% , age 15+)	10.5	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	1.1	3.8	5.4
0 deposits in a typical month (% with an account)	3.9	6.3	8.3
1-2 deposits in a typical month (% with an account)	79.7	69.5	64.7
3+ deposits in a typical month (% with an account)	10.8	21.9	23.1
0 withdrawals in a typical month (% with an account)	21.9	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	59.6	63.3	59.1
3+ withdrawals in a typical month (% with an account)	12.9	23.0	16.1
ATM is the main mode of deposit (% with an account)	5.0	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	72.6	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	12.2	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	6.0	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	63.1	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	11.1	2.5	5.4
Has debit card	2.3	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	1.0	5.3	4.6
Use an account to receive wages	0.9	9.9	5.9
Use an account to receive government payments	0.6	5.7	2.5
Use an account to receive remittances	0.8	9.1	4.7
Use an account to send remittances	0.2	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.1	3.0	2.6
Use a mobile phone to send money	3.5	11.2	7.1
Use a mobile phone to receive money	5.7	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	27.1	40.2	29.9
Saved at a formal financial institution in the past year	2.0	14.2	11.5
Saved using a savings club in the past year	6.1	19.3	8.2
Saved for future expenses in the past year	18.3	26.0	20.3
Saved for emergencies in the past year	21.1	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	2.4	4.7	11.4
Loan from family or friends in the past year	35.0	39.9	30.2
Loan from an informal private lender in the past year	10.2	5.4	7.0
Outstanding loan to purchase a home	0.5	2.0	2.4
Outstanding loan for home construction	3.4	4.4	6.3
Outstanding loan to pay school fees	10.8	9.0	6.9
Outstanding loan for health or emergencies	30.4	15.1	16.1
Outstanding loan for funerals or weddings	15.8	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.3	3.2	2.2

Latin America & Caribbean		Low income	
Population (millions)	10.0	GNI per capita (\$)	670
	Country data	Latin America & the Carib.	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	22.0	39.2	23.7
Male adults (% , age 15+)	23.0	44.0	27.0
Female adults (% , age 15+)	21.1	34.7	20.5
Young adults (% , ages 15-24)	6.2	26.0	15.6
Older adults (% , age 25+)	30.8	43.6	28.2
Adults with a primary education or less (% , age 15+)	8.0	27.8	16.2
Adults with a secondary education or more (% , age 15+)	29.5	46.6	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	5.3	25.3	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	33.1	49.1	29.4
Adults living in a rural area (% , age 15+)	15.3	33.6	22.0
Adults living in an urban area (% , age 15+)	38.2	44.1	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.0	6.0	5.4
0 deposits in a typical month (% with an account)	2.0	13.0	8.3
1-2 deposits in a typical month (% with an account)	67.7	63.3	64.7
3+ deposits in a typical month (% with an account)	28.2	17.7	23.1
0 withdrawals in a typical month (% with an account)	9.5	10.2	21.2
1-2 withdrawals in a typical month (% with an account)	54.8	53.1	59.1
3+ withdrawals in a typical month (% with an account)	31.1	30.8	16.1
ATM is the main mode of deposit (% with an account)	2.9	19.7	4.3
Bank teller is the main mode of deposit (% with an account)	84.8	57.2	78.8
Bank agent is the main mode of deposit (% with an account)	4.2	1.1	9.1
ATM is the main mode of withdrawal (% with an account)	5.9	56.4	23.0
Bank teller is the main mode of withdrawal (% with an account)	81.9	32.8	62.9
Bank agent is the main mode of withdrawal (% with an account)	1.5	0.8	5.4
Has debit card	2.7	28.9	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	5.2	5.2	4.6
Use an account to receive wages	8.2	20.3	5.9
Use an account to receive government payments	0.6	10.4	2.5
Use an account to receive remittances	10.8	4.2	4.7
Use an account to send remittances	4.7	2.8	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.0	1.8	2.6
Use a mobile phone to send money	6.1	0.8	7.1
Use a mobile phone to receive money	12.9	1.8	9.1
Savings (% , age 15+)			
Saved any money in the past year	31.6	25.7	29.9
Saved at a formal financial institution in the past year	18.0	9.5	11.5
Saved using a savings club in the past year	5.8	3.7	8.2
Saved for future expenses in the past year	23.3	13.1	20.3
Saved for emergencies in the past year	20.3	19.1	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	8.3	7.8	11.4
Loan from family or friends in the past year	36.0	14.2	30.2
Loan from an informal private lender in the past year	3.5	2.3	7.0
Outstanding loan to purchase a home	2.4	1.8	2.4
Outstanding loan for home construction	4.4	4.2	6.3
Outstanding loan to pay school fees	28.6	4.6	6.9
Outstanding loan for health or emergencies	26.9	8.2	16.1
Outstanding loan for funerals or weddings	7.6	1.7	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	4.0	6.8	2.2

Honduras

Latin America & Caribbean

Lower middle income

Population (millions) **7.6** GNI per capita (\$) **1,870**

	Country data	Latin America & the Carib.	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	20.5	39.2	28.4
Male adults (% , age 15+)	26.3	44.0	33.9
Female adults (% , age 15+)	14.9	34.7	22.9
Young adults (% , ages 15-24)	17.2	26.0	21.5
Older adults (% , age 25+)	22.1	43.6	31.2
Adults with a primary education or less (% , age 15+)	10.8	27.8	20.8
Adults with a secondary education or more (% , age 15+)	32.9	46.6	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	12.7	25.3	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	25.9	49.1	36.3
Adults living in a rural area (% , age 15+)	14.2	33.6	25.3
Adults living in an urban area (% , age 15+)	32.8	44.1	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.9	6.0	6.8
0 deposits in a typical month (% with an account)	5.3	13.0	11.6
1-2 deposits in a typical month (% with an account)	75.4	63.3	70.9
3+ deposits in a typical month (% with an account)	14.7	17.7	11.8
0 withdrawals in a typical month (% with an account)	4.9	10.2	13.7
1-2 withdrawals in a typical month (% with an account)	64.9	53.1	64.4
3+ withdrawals in a typical month (% with an account)	25.8	30.8	15.1
ATM is the main mode of deposit (% with an account)	5.0	19.7	4.5
Bank teller is the main mode of deposit (% with an account)	77.5	57.2	80.2
Bank agent is the main mode of deposit (% with an account)	4.8	1.1	4.0
ATM is the main mode of withdrawal (% with an account)	26.1	56.4	31.0
Bank teller is the main mode of withdrawal (% with an account)	59.6	32.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	4.3	0.8	3.0
Has debit card	11.1	28.9	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	1.9	5.2	4.1
Use an account to receive wages	8.3	20.3	8.5
Use an account to receive government payments	2.0	10.4	3.9
Use an account to receive remittances	4.1	4.2	3.7
Use an account to send remittances	1.7	2.8	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.1	1.8	2.0
Use a mobile phone to send money	1.0	0.8	2.4
Use a mobile phone to receive money	1.8	1.8	3.8
Savings (% , age 15+)			
Saved any money in the past year	21.8	25.7	27.6
Saved at a formal financial institution in the past year	8.5	9.5	11.1
Saved using a savings club in the past year	2.3	3.7	7.2
Saved for future expenses in the past year	13.5	13.1	19.9
Saved for emergencies in the past year	16.0	19.1	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.1	7.8	7.3
Loan from family or friends in the past year	10.8	14.2	26.6
Loan from an informal private lender in the past year	2.7	2.3	5.3
Outstanding loan to purchase a home	1.5	1.8	2.2
Outstanding loan for home construction	2.6	4.2	4.7
Outstanding loan to pay school fees	4.3	4.6	6.8
Outstanding loan for health or emergencies	7.9	8.2	14.8
Outstanding loan for funerals or weddings	1.6	1.7	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	1.3	6.8	5.1

Hong Kong SAR, China

		High income
Population (millions)	7.1	GNI per capita (\$) 32,780
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	88.7	89.4
Male adults (% , age 15+)	88.3	91.7
Female adults (% , age 15+)	89.1	87.3
Young adults (% , ages 15–24)	79.7	76.8
Older adults (% , age 25+)	90.4	92.2
Adults with a primary education or less (% , age 15+)	79.3	72.9
Adults with a secondary education or more (% , age 15+)	91.7	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	83.4	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	92.3	92.1
Adults living in a rural area (% , age 15+)	79.6	87.0
Adults living in an urban area (% , age 15+)	89.3	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	4.3	2.1
0 deposits in a typical month (% with an account)	10.2	6.4
1–2 deposits in a typical month (% with an account)	59.8	56.1
3+ deposits in a typical month (% with an account)	28.6	34.0
0 withdrawals in a typical month (% with an account)	7.5	3.9
1–2 withdrawals in a typical month (% with an account)	24.9	18.8
3+ withdrawals in a typical month (% with an account)	65.0	71.7
ATM is the main mode of deposit (% with an account)	45.7	26.2
Bank teller is the main mode of deposit (% with an account)	45.1	53.7
Bank agent is the main mode of deposit (% with an account)	4.5	3.0
ATM is the main mode of withdrawal (% with an account)	76.4	68.7
Bank teller is the main mode of withdrawal (% with an account)	19.0	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.8	0.8
Has debit card	75.8	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	9.7	24.4
Use an account to receive wages	48.7	49.5
Use an account to receive government payments	18.2	42.0
Use an account to receive remittances	15.0	13.2
Use an account to send remittances	16.5	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	59.0	58.3
Saved at a formal financial institution in the past year	42.8	44.6
Saved using a savings club in the past year	3.0	5.4
Saved for future expenses in the past year	48.2	37.4
Saved for emergencies in the past year	50.8	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	7.9	13.8
Loan from family or friends in the past year	12.1	12.3
Loan from an informal private lender in the past year	2.1	2.3
Outstanding loan to purchase a home	11.2	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Hungary

High income

Population (millions)	10.0	GNI per capita (\$)	12,860
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	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	72.7	89.4
Male adults (% , age 15+)	72.2	91.7
Female adults (% , age 15+)	73.1	87.3
Young adults (% , ages 15-24)	51.0	76.8
Older adults (% , age 25+)	75.8	92.2
Adults with a primary education or less (% , age 15+)	46.3	72.9
Adults with a secondary education or more (% , age 15+)	83.6	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	60.4	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	80.9	92.1
Adults living in a rural area (% , age 15+)	69.7	87.0
Adults living in an urban area (% , age 15+)	78.4	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	5.8	2.1
0 deposits in a typical month (% with an account)	7.1	6.4
1-2 deposits in a typical month (% with an account)	86.5	56.1
3+ deposits in a typical month (% with an account)	6.1	34.0
0 withdrawals in a typical month (% with an account)	10.0	3.9
1-2 withdrawals in a typical month (% with an account)	41.9	18.8
3+ withdrawals in a typical month (% with an account)	47.4	71.7
ATM is the main mode of deposit (% with an account)	5.6	26.2
Bank teller is the main mode of deposit (% with an account)	39.0	53.7
Bank agent is the main mode of deposit (% with an account)	1.3	3.0
ATM is the main mode of withdrawal (% with an account)	80.9	68.7
Bank teller is the main mode of withdrawal (% with an account)	12.9	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.7	0.8
Has debit card	62.4	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	7.1	24.4
Use an account to receive wages	38.9	49.5
Use an account to receive government payments	34.1	42.0
Use an account to receive remittances	5.0	13.2
Use an account to send remittances	3.0	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	2.2	..
Use a mobile phone to send money	1.4	..
Use a mobile phone to receive money	1.8	..
Savings (% , age 15+)		
Saved any money in the past year	26.7	58.3
Saved at a formal financial institution in the past year	17.3	44.6
Saved using a savings club in the past year	1.6	5.4
Saved for future expenses in the past year	16.8	37.4
Saved for emergencies in the past year	21.0	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	9.4	13.8
Loan from family or friends in the past year	9.5	12.3
Loan from an informal private lender in the past year	1.1	2.3
Outstanding loan to purchase a home	12.6	23.8
Outstanding loan for home construction	8.4	..
Outstanding loan to pay school fees	1.6	..
Outstanding loan for health or emergencies	3.6	..
Outstanding loan for funerals or weddings	1.0	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

India

South Asia		Lower middle income	
Population (millions)	1,224.6	GNI per capita (\$)	1,270
	Country data	South Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	35.2	33.0	28.4
Male adults (% , age 15+)	43.7	40.7	33.9
Female adults (% , age 15+)	26.5	25.0	22.9
Young adults (% , ages 15-24)	27.3	24.7	21.5
Older adults (% , age 25+)	38.6	36.6	31.2
Adults with a primary education or less (% , age 15+)	30.5	27.8	20.8
Adults with a secondary education or more (% , age 15+)	59.5	54.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	27.1	25.3	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	44.4	41.0	36.3
Adults living in a rural area (% , age 15+)	33.1	30.8	25.3
Adults living in an urban area (% , age 15+)	41.0	39.2	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	7.0	6.6	6.8
0 deposits in a typical month (% with an account)	12.6	11.7	11.6
1-2 deposits in a typical month (% with an account)	72.3	70.5	70.9
3+ deposits in a typical month (% with an account)	11.4	12.9	11.8
0 withdrawals in a typical month (% with an account)	14.9	15.9	13.7
1-2 withdrawals in a typical month (% with an account)	68.5	66.4	64.4
3+ withdrawals in a typical month (% with an account)	12.2	11.9	15.1
ATM is the main mode of deposit (% with an account)	1.6	2.0	4.5
Bank teller is the main mode of deposit (% with an account)	89.3	85.3	80.2
Bank agent is the main mode of deposit (% with an account)	3.1	5.3	4.0
ATM is the main mode of withdrawal (% with an account)	18.4	18.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	69.7	68.6	56.8
Bank agent is the main mode of withdrawal (% with an account)	3.2	4.0	3.0
Has debit card	8.4	7.2	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.1	4.0	4.1
Use an account to receive wages	8.3	7.4	8.5
Use an account to receive government payments	4.0	3.5	3.9
Use an account to receive remittances	1.9	2.0	3.7
Use an account to send remittances	1.8	1.6	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.2	2.0	2.0
Use a mobile phone to send money	0.6	0.8	2.4
Use a mobile phone to receive money	2.0	1.9	3.8
Savings (% , age 15+)			
Saved any money in the past year	22.4	21.3	27.6
Saved at a formal financial institution in the past year	11.6	11.1	11.1
Saved using a savings club in the past year	3.2	3.3	7.2
Saved for future expenses in the past year	16.7	15.5	19.9
Saved for emergencies in the past year	18.0	17.2	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.7	8.7	7.3
Loan from family or friends in the past year	19.7	19.5	26.6
Loan from an informal private lender in the past year	6.6	6.4	5.3
Outstanding loan to purchase a home	2.3	2.4	2.2
Outstanding loan for home construction	3.7	4.4	4.7
Outstanding loan to pay school fees	5.5	4.9	6.8
Outstanding loan for health or emergencies	14.2	14.1	14.8
Outstanding loan for funerals or weddings	3.4	3.9	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	6.8	5.5	5.1

Indonesia

East Asia & Pacific		Lower middle income	
Population (millions)	239.9	GNI per capita (\$)	2,500
	Country data	East Asia & Pacific	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	19.6	54.9	28.4
Male adults (% , age 15+)	20.0	57.6	33.9
Female adults (% , age 15+)	19.2	52.3	22.9
Young adults (% , ages 15-24)	12.8	52.1	21.5
Older adults (% , age 25+)	21.3	54.9	31.2
Adults with a primary education or less (% , age 15+)	10.2	46.5	20.8
Adults with a secondary education or more (% , age 15+)	29.4	71.0	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	10.3	39.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	26.4	65.6	36.3
Adults living in a rural area (% , age 15+)	16.2	49.5	25.3
Adults living in an urban area (% , age 15+)	28.9	70.8	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.6	13.2	6.8
0 deposits in a typical month (% with an account)	0.8	19.1	11.6
1-2 deposits in a typical month (% with an account)	87.9	64.6	70.9
3+ deposits in a typical month (% with an account)	7.1	7.8	11.8
0 withdrawals in a typical month (% with an account)	9.1	20.5	13.7
1-2 withdrawals in a typical month (% with an account)	74.3	55.0	64.4
3+ withdrawals in a typical month (% with an account)	12.7	14.3	15.1
ATM is the main mode of deposit (% with an account)	5.9	13.9	4.5
Bank teller is the main mode of deposit (% with an account)	84.9	76.4	80.2
Bank agent is the main mode of deposit (% with an account)	5.9	2.5	4.0
ATM is the main mode of withdrawal (% with an account)	51.1	39.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	43.9	55.9	56.8
Bank agent is the main mode of withdrawal (% with an account)	3.0	1.3	3.0
Has debit card	10.5	34.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.2	3.2	4.1
Use an account to receive wages	7.7	16.9	8.5
Use an account to receive government payments	2.6	6.3	3.9
Use an account to receive remittances	6.1	8.8	3.7
Use an account to send remittances	5.5	7.1	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.2	1.3	2.0
Use a mobile phone to send money	0.6	1.0	2.4
Use a mobile phone to receive money	0.6	1.2	3.8
Savings (% , age 15+)			
Saved any money in the past year	40.5	39.8	27.6
Saved at a formal financial institution in the past year	15.3	28.4	11.1
Saved using a savings club in the past year	13.9	4.3	7.2
Saved for future expenses in the past year	31.6	28.2	19.9
Saved for emergencies in the past year	33.8	29.6	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	8.5	8.6	7.3
Loan from family or friends in the past year	42.3	27.2	26.6
Loan from an informal private lender in the past year	2.0	1.9	5.3
Outstanding loan to purchase a home	0.7	4.4	2.2
Outstanding loan for home construction	5.1	5.4	4.7
Outstanding loan to pay school fees	10.7	5.8	6.8
Outstanding loan for health or emergencies	18.7	9.7	14.8
Outstanding loan for funerals or weddings	2.4	1.8	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.9	36.8	5.1

Iran, Islamic Rep.

Middle East & North Africa		Upper middle income	
Population (millions)	74.0	GNI per capita (\$)	4,520
	Country data	Middle East & N. Africa	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	73.7	17.7	57.2
Male adults (% , age 15+)	85.2	23.1	61.4
Female adults (% , age 15+)	61.9	12.5	53.1
Young adults (% , ages 15-24)	67.9	12.3	51.7
Older adults (% , age 25+)	76.5	20.3	58.2
Adults with a primary education or less (% , age 15+)	64.9	13.1	47.5
Adults with a secondary education or more (% , age 15+)	78.7	23.2	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	65.9	8.8	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	82.3	17.3	67.6
Adults living in a rural area (% , age 15+)	71.1	10.5	51.7
Adults living in an urban area (% , age 15+)	75.7	17.9	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	14.9	19.1	11.8
0 deposits in a typical month (% with an account)	20.5	30.8	18.1
1-2 deposits in a typical month (% with an account)	60.9	50.8	64.9
3+ deposits in a typical month (% with an account)	11.9	14.6	9.6
0 withdrawals in a typical month (% with an account)	18.6	24.4	17.6
1-2 withdrawals in a typical month (% with an account)	41.7	50.2	54.7
3+ withdrawals in a typical month (% with an account)	30.8	19.3	19.2
ATM is the main mode of deposit (% with an account)	44.4	6.0	17.7
Bank teller is the main mode of deposit (% with an account)	50.2	66.6	66.4
Bank agent is the main mode of deposit (% with an account)	1.0	4.2	1.2
ATM is the main mode of withdrawal (% with an account)	67.7	37.6	46.1
Bank teller is the main mode of withdrawal (% with an account)	26.5	51.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.4	1.2	0.7
Has debit card	58.3	9.1	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	17.6	4.7	4.0
Use an account to receive wages	26.1	6.0	21.3
Use an account to receive government payments	49.3	3.1	9.0
Use an account to receive remittances	27.3	2.7	8.0
Use an account to send remittances	28.2	2.3	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	..	1.0	1.7
Use a mobile phone to send money	..	1.3	0.9
Use a mobile phone to receive money	..	2.4	1.1
Savings (% , age 15+)			
Saved any money in the past year	32.3	20.0	33.7
Saved at a formal financial institution in the past year	19.7	4.5	24.2
Saved using a savings club in the past year	5.6	3.6	2.8
Saved for future expenses in the past year	20.3	13.9	22.0
Saved for emergencies in the past year	20.4	15.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	30.7	5.1	7.8
Loan from family or friends in the past year	50.1	31.1	22.8
Loan from an informal private lender in the past year	6.6	4.7	1.5
Outstanding loan to purchase a home	15.1	4.5	4.0
Outstanding loan for home construction	..	7.7	4.9
Outstanding loan to pay school fees	..	5.8	3.8
Outstanding loan for health or emergencies	..	15.7	6.6
Outstanding loan for funerals or weddings	..	5.5	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	19.3	2.5	31.3

Middle East & North Africa		Lower middle income	
Population (millions)	32.0	GNI per capita (\$)	2,340
	Country data	Middle East & N. Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	10.6	17.7	28.4
Male adults (% , age 15+)	13.5	23.1	33.9
Female adults (% , age 15+)	7.5	12.5	22.9
Young adults (% , ages 15-24)	7.1	12.3	21.5
Older adults (% , age 25+)	12.0	20.3	31.2
Adults with a primary education or less (% , age 15+)	7.6	13.1	20.8
Adults with a secondary education or more (% , age 15+)	14.3	23.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	7.3	8.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	13.5	17.3	36.3
Adults living in a rural area (% , age 15+)	7.6	10.5	25.3
Adults living in an urban area (% , age 15+)	12.2	17.9	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.0	19.1	6.8
0 deposits in a typical month (% with an account)	17.2	30.8	11.6
1-2 deposits in a typical month (% with an account)	51.9	50.8	70.9
3+ deposits in a typical month (% with an account)	16.8	14.6	11.8
0 withdrawals in a typical month (% with an account)	15.4	24.4	13.7
1-2 withdrawals in a typical month (% with an account)	44.8	50.2	64.4
3+ withdrawals in a typical month (% with an account)	10.8	19.3	15.1
ATM is the main mode of deposit (% with an account)	1.4	6.0	4.5
Bank teller is the main mode of deposit (% with an account)	74.6	66.6	80.2
Bank agent is the main mode of deposit (% with an account)	4.6	4.2	4.0
ATM is the main mode of withdrawal (% with an account)	5.5	37.6	31.0
Bank teller is the main mode of withdrawal (% with an account)	84.1	51.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.0	1.2	3.0
Has debit card	3.3	9.1	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.2	4.7	4.1
Use an account to receive wages	3.3	6.0	8.5
Use an account to receive government payments	4.3	3.1	3.9
Use an account to receive remittances	1.6	2.7	3.7
Use an account to send remittances	1.0	2.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.8	1.0	2.0
Use a mobile phone to send money	2.4	1.3	2.4
Use a mobile phone to receive money	7.0	2.4	3.8
Savings (% , age 15+)			
Saved any money in the past year	26.2	20.0	27.6
Saved at a formal financial institution in the past year	5.4	4.5	11.1
Saved using a savings club in the past year	5.7	3.6	7.2
Saved for future expenses in the past year	19.9	13.9	19.9
Saved for emergencies in the past year	22.3	15.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	8.0	5.1	7.3
Loan from family or friends in the past year	41.5	31.1	26.6
Loan from an informal private lender in the past year	8.5	4.7	5.3
Outstanding loan to purchase a home	14.8	4.5	2.2
Outstanding loan for home construction	16.9	7.7	4.7
Outstanding loan to pay school fees	12.9	5.8	6.8
Outstanding loan for health or emergencies	26.7	15.7	14.8
Outstanding loan for funerals or weddings	12.6	5.5	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.2	2.5	5.1

Ireland

High income		
Population (millions)	4.5	GNI per capita (\$)
		41,820
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	93.9	89.4
Male adults (% , age 15+)	95.7	91.7
Female adults (% , age 15+)	92.2	87.3
Young adults (% , ages 15-24)	88.1	76.8
Older adults (% , age 25+)	95.3	92.2
Adults with a primary education or less (% , age 15+)	83.2	72.9
Adults with a secondary education or more (% , age 15+)	95.6	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	90.6	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	96.0	92.1
Adults living in a rural area (% , age 15+)	93.9	87.0
Adults living in an urban area (% , age 15+)	93.8	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	1.6	2.1
0 deposits in a typical month (% with an account)	4.0	6.4
1-2 deposits in a typical month (% with an account)	44.2	56.1
3+ deposits in a typical month (% with an account)	47.4	34.0
0 withdrawals in a typical month (% with an account)	3.1	3.9
1-2 withdrawals in a typical month (% with an account)	15.1	18.8
3+ withdrawals in a typical month (% with an account)	77.5	71.7
ATM is the main mode of deposit (% with an account)	5.3	26.2
Bank teller is the main mode of deposit (% with an account)	78.6	53.7
Bank agent is the main mode of deposit (% with an account)	5.3	3.0
ATM is the main mode of withdrawal (% with an account)	74.4	68.7
Bank teller is the main mode of withdrawal (% with an account)	16.5	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.0	0.8
Has debit card	70.5	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	37.4	24.4
Use an account to receive wages	51.7	49.5
Use an account to receive government payments	39.0	42.0
Use an account to receive remittances	11.8	13.2
Use an account to send remittances	16.5	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	64.6	58.3
Saved at a formal financial institution in the past year	51.3	44.6
Saved using a savings club in the past year	9.3	5.4
Saved for future expenses in the past year	44.3	37.4
Saved for emergencies in the past year	51.9	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	15.7	13.8
Loan from family or friends in the past year	11.3	12.3
Loan from an informal private lender in the past year	1.9	2.3
Outstanding loan to purchase a home	32.4	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

High income			
Population (millions)	7.6	GNI per capita (\$)	27,180
	Country data	High income	
Account at a Formal Financial Institution			
All adults (% , age 15+)	90.5	89.4	
Male adults (% , age 15+)	88.4	91.7	
Female adults (% , age 15+)	92.4	87.3	
Young adults (% , ages 15-24)	73.7	76.8	
Older adults (% , age 25+)	95.2	92.2	
Adults with a primary education or less (% , age 15+)	91.1	72.9	
Adults with a secondary education or more (% , age 15+)	90.8	92.3	
Adults in income quintiles I (lowest) and II (% , age 15+)	88.3	85.8	
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	92.0	92.1	
Adults living in a rural area (% , age 15+)	83.8	87.0	
Adults living in an urban area (% , age 15+)	92.9	89.0	
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.2	2.1	
0 deposits in a typical month (% with an account)	0.7	6.4	
1-2 deposits in a typical month (% with an account)	73.5	56.1	
3+ deposits in a typical month (% with an account)	16.1	34.0	
0 withdrawals in a typical month (% with an account)	1.2	3.9	
1-2 withdrawals in a typical month (% with an account)	19.6	18.8	
3+ withdrawals in a typical month (% with an account)	68.9	71.7	
ATM is the main mode of deposit (% with an account)	30.4	26.2	
Bank teller is the main mode of deposit (% with an account)	53.6	53.7	
Bank agent is the main mode of deposit (% with an account)	2.5	3.0	
ATM is the main mode of withdrawal (% with an account)	67.8	68.7	
Bank teller is the main mode of withdrawal (% with an account)	19.8	23.3	
Bank agent is the main mode of withdrawal (% with an account)	1.3	0.8	
Has debit card	7.5	61.4	
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	8.4	24.4	
Use an account to receive wages	43.7	49.5	
Use an account to receive government payments	31.6	42.0	
Use an account to receive remittances	9.8	13.2	
Use an account to send remittances	8.4	18.1	
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	12.6	..	
Use a mobile phone to send money	1.9	..	
Use a mobile phone to receive money	1.3	..	
Savings (% , age 15+)			
Saved any money in the past year	44.9	58.3	
Saved at a formal financial institution in the past year	24.8	44.6	
Saved using a savings club in the past year	3.2	5.4	
Saved for future expenses in the past year	34.7	37.4	
Saved for emergencies in the past year	26.3	44.1	
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	16.7	13.8	
Loan from family or friends in the past year	19.9	12.3	
Loan from an informal private lender in the past year	2.0	2.3	
Outstanding loan to purchase a home	15.3	23.8	
Outstanding loan for home construction	10.6	..	
Outstanding loan to pay school fees	9.8	..	
Outstanding loan for health or emergencies	7.1	..	
Outstanding loan for funerals or weddings	6.7	..	
Insurance (% , age 15+)			
Personally paid for health insurance	..	..	

High income		
Population (millions)	60.5	GNI per capita (\$)
		35,700
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	71.0	89.4
Male adults (% , age 15+)	79.1	91.7
Female adults (% , age 15+)	64.3	87.3
Young adults (% , ages 15-24)	31.8	76.8
Older adults (% , age 25+)	78.2	92.2
Adults with a primary education or less (% , age 15+)	64.3	72.9
Adults with a secondary education or more (% , age 15+)	82.7	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	67.6	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	73.1	92.1
Adults living in a rural area (% , age 15+)	74.1	87.0
Adults living in an urban area (% , age 15+)	67.6	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	2.6	2.1
0 deposits in a typical month (% with an account)	4.5	6.4
1-2 deposits in a typical month (% with an account)	77.4	56.1
3+ deposits in a typical month (% with an account)	9.5	34.0
0 withdrawals in a typical month (% with an account)	3.9	3.9
1-2 withdrawals in a typical month (% with an account)	33.8	18.8
3+ withdrawals in a typical month (% with an account)	44.1	71.7
ATM is the main mode of deposit (% with an account)	13.0	26.2
Bank teller is the main mode of deposit (% with an account)	54.3	53.7
Bank agent is the main mode of deposit (% with an account)	0.1	3.0
ATM is the main mode of withdrawal (% with an account)	56.4	68.7
Bank teller is the main mode of withdrawal (% with an account)	37.6	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.0	0.8
Has debit card	35.2	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	8.1	24.4
Use an account to receive wages	31.4	49.5
Use an account to receive government payments	22.4	42.0
Use an account to receive remittances	3.4	13.2
Use an account to send remittances	3.2	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	26.4	58.3
Saved at a formal financial institution in the past year	15.5	44.6
Saved using a savings club in the past year	0.7	5.4
Saved for future expenses in the past year	9.9	37.4
Saved for emergencies in the past year	20.8	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	4.6	13.8
Loan from family or friends in the past year	3.3	12.3
Loan from an informal private lender in the past year	2.3	2.3
Outstanding loan to purchase a home	10.2	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

High income			
Population (millions)	127.5	GNI per capita (\$)	41,850

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	96.4	89.4
Male adults (% , age 15+)	96.0	91.7
Female adults (% , age 15+)	96.8	87.3
Young adults (% , ages 15-24)	85.9	76.8
Older adults (% , age 25+)	97.9	92.2
Adults with a primary education or less (% , age 15+)	89.6	72.9
Adults with a secondary education or more (% , age 15+)	99.3	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	95.1	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	97.4	92.1
Adults living in a rural area (% , age 15+)	95.0	87.0
Adults living in an urban area (% , age 15+)	98.9	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	4.4	2.1
0 deposits in a typical month (% with an account)	11.7	6.4
1-2 deposits in a typical month (% with an account)	65.4	56.1
3+ deposits in a typical month (% with an account)	20.6	34.0
0 withdrawals in a typical month (% with an account)	7.0	3.9
1-2 withdrawals in a typical month (% with an account)	41.5	18.8
3+ withdrawals in a typical month (% with an account)	48.4	71.7
ATM is the main mode of deposit (% with an account)	73.6	26.2
Bank teller is the main mode of deposit (% with an account)	16.3	53.7
Bank agent is the main mode of deposit (% with an account)	0.6	3.0
ATM is the main mode of withdrawal (% with an account)	83.2	68.7
Bank teller is the main mode of withdrawal (% with an account)	12.2	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.4	0.8
Has debit card	13.0	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	9.2	24.4
Use an account to receive wages	52.4	49.5
Use an account to receive government payments	47.7	42.0
Use an account to receive remittances	7.4	13.2
Use an account to send remittances	13.8	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	63.3	58.3
Saved at a formal financial institution in the past year	51.3	44.6
Saved using a savings club in the past year	6.7	5.4
Saved for future expenses in the past year	42.6	37.4
Saved for emergencies in the past year	50.8	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	6.1	13.8
Loan from family or friends in the past year	5.1	12.3
Loan from an informal private lender in the past year	0.5	2.3
Outstanding loan to purchase a home	16.0	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Jordan

Middle East & North Africa		Upper middle income	
Population (millions)	6.0	GNI per capita (\$)	4,340
	Country data	Middle East & N. Africa	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	25.5	17.7	57.2
Male adults (% , age 15+)	33.7	23.1	61.4
Female adults (% , age 15+)	17.4	12.5	53.1
Young adults (% , ages 15-24)	11.5	12.3	51.7
Older adults (% , age 25+)	34.3	20.3	58.2
Adults with a primary education or less (% , age 15+)	15.9	13.1	47.5
Adults with a secondary education or more (% , age 15+)	28.4	23.2	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	18.4	8.8	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	31.3	17.3	67.6
Adults living in a rural area (% , age 15+)	26.6	10.5	51.7
Adults living in an urban area (% , age 15+)	24.8	17.9	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.2	19.1	11.8
0 deposits in a typical month (% with an account)	25.1	30.8	18.1
1-2 deposits in a typical month (% with an account)	65.2	50.8	64.9
3+ deposits in a typical month (% with an account)	7.9	14.6	9.6
0 withdrawals in a typical month (% with an account)	5.1	24.4	17.6
1-2 withdrawals in a typical month (% with an account)	71.6	50.2	54.7
3+ withdrawals in a typical month (% with an account)	22.0	19.3	19.2
ATM is the main mode of deposit (% with an account)	6.0	6.0	17.7
Bank teller is the main mode of deposit (% with an account)	69.4	66.6	66.4
Bank agent is the main mode of deposit (% with an account)	0.3	4.2	1.2
ATM is the main mode of withdrawal (% with an account)	55.1	37.6	46.1
Bank teller is the main mode of withdrawal (% with an account)	40.3	51.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.0	1.2	0.7
Has debit card	14.7	9.1	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.1	4.7	4.0
Use an account to receive wages	5.7	6.0	21.3
Use an account to receive government payments	8.5	3.1	9.0
Use an account to receive remittances	2.1	2.7	8.0
Use an account to send remittances	0.3	2.3	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	1.0	1.7
Use a mobile phone to send money	0.0	1.3	0.9
Use a mobile phone to receive money	0.0	2.4	1.1
Savings (% , age 15+)			
Saved any money in the past year	18.2	20.0	33.7
Saved at a formal financial institution in the past year	8.3	4.5	24.2
Saved using a savings club in the past year	3.8	3.6	2.8
Saved for future expenses in the past year	11.8	13.9	22.0
Saved for emergencies in the past year	14.4	15.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	4.5	5.1	7.8
Loan from family or friends in the past year	26.1	31.1	22.8
Loan from an informal private lender in the past year	1.4	4.7	1.5
Outstanding loan to purchase a home	2.7	4.5	4.0
Outstanding loan for home construction	3.5	7.7	4.9
Outstanding loan to pay school fees	5.6	5.8	3.8
Outstanding loan for health or emergencies	11.8	15.7	6.6
Outstanding loan for funerals or weddings	0.8	5.5	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	1.1	2.5	31.3

Kazakhstan

Europe & Central Asia		Upper middle income	
Population (millions)	16.3	GNI per capita (\$)	7,580
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	42.1	44.9	57.2
Male adults (% , age 15+)	40.2	49.9	61.4
Female adults (% , age 15+)	43.7	40.0	53.1
Young adults (% , ages 15-24)	26.7	31.9	51.7
Older adults (% , age 25+)	47.6	48.4	58.2
Adults with a primary education or less (% , age 15+)	19.8	25.6	47.5
Adults with a secondary education or more (% , age 15+)	45.7	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	35.1	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	46.8	51.1	67.6
Adults living in a rural area (% , age 15+)	37.4	41.6	51.7
Adults living in an urban area (% , age 15+)	49.5	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.5	4.0	11.8
0 deposits in a typical month (% with an account)	4.7	6.5	18.1
1-2 deposits in a typical month (% with an account)	74.0	80.8	64.9
3+ deposits in a typical month (% with an account)	3.7	5.4	9.6
0 withdrawals in a typical month (% with an account)	7.8	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	65.3	61.8	54.7
3+ withdrawals in a typical month (% with an account)	10.2	22.5	19.2
ATM is the main mode of deposit (% with an account)	8.9	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	39.5	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	2.4	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	55.5	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	28.1	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	1.1	1.0	0.7
Has debit card	31.3	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	10.5	5.3	4.0
Use an account to receive wages	29.5	27.3	21.3
Use an account to receive government payments	9.1	11.0	9.0
Use an account to receive remittances	3.2	4.8	8.0
Use an account to send remittances	3.3	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	4.3	3.0	1.7
Use a mobile phone to send money	2.5	2.5	0.9
Use a mobile phone to receive money	2.5	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	21.9	20.4	33.7
Saved at a formal financial institution in the past year	6.7	7.0	24.2
Saved using a savings club in the past year	2.6	1.3	2.8
Saved for future expenses in the past year	13.9	12.8	22.0
Saved for emergencies in the past year	11.4	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	13.1	7.7	7.8
Loan from family or friends in the past year	31.3	28.2	22.8
Loan from an informal private lender in the past year	3.3	1.5	1.5
Outstanding loan to purchase a home	4.5	1.8	4.0
Outstanding loan for home construction	5.9	4.7	4.9
Outstanding loan to pay school fees	3.1	1.7	3.8
Outstanding loan for health or emergencies	5.1	3.6	6.6
Outstanding loan for funerals or weddings	2.4	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	1.9	4.5	31.3

Kenya

Sub-Saharan Africa		Low income	
Population (millions)	40.5	GNI per capita (\$)	790
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	42.3	24.1	23.7
Male adults (% , age 15+)	45.6	26.7	27.0
Female adults (% , age 15+)	39.2	21.4	20.5
Young adults (% , ages 15-24)	40.3	16.8	15.6
Older adults (% , age 25+)	43.3	27.7	28.2
Adults with a primary education or less (% , age 15+)	19.4	14.0	16.2
Adults with a secondary education or more (% , age 15+)	62.8	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	18.9	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	61.6	31.9	29.4
Adults living in a rural area (% , age 15+)	37.9	20.7	22.0
Adults living in an urban area (% , age 15+)	76.0	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	4.4	3.8	5.4
0 deposits in a typical month (% with an account)	10.8	6.3	8.3
1-2 deposits in a typical month (% with an account)	62.6	69.5	64.7
3+ deposits in a typical month (% with an account)	26.6	21.9	23.1
0 withdrawals in a typical month (% with an account)	8.3	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	66.5	63.3	59.1
3+ withdrawals in a typical month (% with an account)	25.2	23.0	16.1
ATM is the main mode of deposit (% with an account)	4.2	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	81.4	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	3.9	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	69.2	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	24.7	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	2.2	2.5	5.4
Has debit card	29.9	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	12.5	5.3	4.6
Use an account to receive wages	15.9	9.9	5.9
Use an account to receive government payments	5.3	5.7	2.5
Use an account to receive remittances	17.2	9.1	4.7
Use an account to send remittances	10.2	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	13.4	3.0	2.6
Use a mobile phone to send money	60.5	11.2	7.1
Use a mobile phone to receive money	66.7	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	40.1	40.2	29.9
Saved at a formal financial institution in the past year	23.3	14.2	11.5
Saved using a savings club in the past year	19.4	19.3	8.2
Saved for future expenses in the past year	26.5	26.0	20.3
Saved for emergencies in the past year	34.0	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	9.7	4.7	11.4
Loan from family or friends in the past year	58.2	39.9	30.2
Loan from an informal private lender in the past year	6.6	5.4	7.0
Outstanding loan to purchase a home	0.9	2.0	2.4
Outstanding loan for home construction	3.6	4.4	6.3
Outstanding loan to pay school fees	8.5	9.0	6.9
Outstanding loan for health or emergencies	10.7	15.1	16.1
Outstanding loan for funerals or weddings	1.3	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	5.4	3.2	2.2

Korea, Rep.

High income			
Population (millions)	48.9	GNI per capita (\$)	19,890

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	93.0	89.4
Male adults (% , age 15+)	93.0	91.7
Female adults (% , age 15+)	93.1	87.3
Young adults (% , ages 15-24)	84.1	76.8
Older adults (% , age 25+)	96.3	92.2
Adults with a primary education or less (% , age 15+)	91.4	72.9
Adults with a secondary education or more (% , age 15+)	93.3	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	89.3	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	95.5	92.1
Adults living in a rural area (% , age 15+)	84.8	87.0
Adults living in an urban area (% , age 15+)	94.6	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	4.1	2.1
0 deposits in a typical month (% with an account)	12.0	6.4
1-2 deposits in a typical month (% with an account)	45.2	56.1
3+ deposits in a typical month (% with an account)	40.5	34.0
0 withdrawals in a typical month (% with an account)	7.2	3.9
1-2 withdrawals in a typical month (% with an account)	26.6	18.8
3+ withdrawals in a typical month (% with an account)	63.6	71.7
ATM is the main mode of deposit (% with an account)	60.7	26.2
Bank teller is the main mode of deposit (% with an account)	32.6	53.7
Bank agent is the main mode of deposit (% with an account)	0.5	3.0
ATM is the main mode of withdrawal (% with an account)	77.0	68.7
Bank teller is the main mode of withdrawal (% with an account)	19.7	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.5	0.8
Has debit card	57.9	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	19.0	24.4
Use an account to receive wages	49.4	49.5
Use an account to receive government payments	25.2	42.0
Use an account to receive remittances	39.9	13.2
Use an account to send remittances	50.9	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	64.5	58.3
Saved at a formal financial institution in the past year	46.9	44.6
Saved using a savings club in the past year	10.8	5.4
Saved for future expenses in the past year	44.6	37.4
Saved for emergencies in the past year	42.0	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	16.6	13.8
Loan from family or friends in the past year	17.0	12.3
Loan from an informal private lender in the past year	0.6	2.3
Outstanding loan to purchase a home	20.2	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Kosovo

Europe & Central Asia		Lower middle income	
Population (millions)	1.8	GNI per capita (\$)	3,290
	Country data	Europe & Central Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	44.3	44.9	28.4
Male adults (% , age 15+)	57.3	49.9	33.9
Female adults (% , age 15+)	31.5	40.0	22.9
Young adults (% , ages 15-24)	33.5	31.9	21.5
Older adults (% , age 25+)	47.5	48.4	31.2
Adults with a primary education or less (% , age 15+)	26.4	25.6	20.8
Adults with a secondary education or more (% , age 15+)	56.9	51.4	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	34.0	36.5	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	53.2	51.1	36.3
Adults living in a rural area (% , age 15+)	42.0	41.6	25.3
Adults living in an urban area (% , age 15+)	52.4	50.4	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	5.6	4.0	6.8
0 deposits in a typical month (% with an account)	15.9	6.5	11.6
1-2 deposits in a typical month (% with an account)	58.3	80.8	70.9
3+ deposits in a typical month (% with an account)	13.0	5.4	11.8
0 withdrawals in a typical month (% with an account)	8.4	6.9	13.7
1-2 withdrawals in a typical month (% with an account)	50.6	61.8	64.4
3+ withdrawals in a typical month (% with an account)	28.6	22.5	15.1
ATM is the main mode of deposit (% with an account)	3.5	22.4	4.5
Bank teller is the main mode of deposit (% with an account)	67.1	30.7	80.2
Bank agent is the main mode of deposit (% with an account)	0.4	1.6	4.0
ATM is the main mode of withdrawal (% with an account)	48.5	67.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	37.1	20.4	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.3	1.0	3.0
Has debit card	29.0	36.4	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.9	5.3	4.1
Use an account to receive wages	14.9	27.3	8.5
Use an account to receive government payments	9.5	11.0	3.9
Use an account to receive remittances	8.9	4.8	3.7
Use an account to send remittances	3.4	3.0	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	8.5	3.0	2.0
Use a mobile phone to send money	9.2	2.5	2.4
Use a mobile phone to receive money	13.9	2.7	3.8
Savings (% , age 15+)			
Saved any money in the past year	14.6	20.4	27.6
Saved at a formal financial institution in the past year	4.9	7.0	11.1
Saved using a savings club in the past year	0.9	1.3	7.2
Saved for future expenses in the past year	5.4	12.8	19.9
Saved for emergencies in the past year	9.7	13.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	6.1	7.7	7.3
Loan from family or friends in the past year	17.0	28.2	26.6
Loan from an informal private lender in the past year	2.2	1.5	5.3
Outstanding loan to purchase a home	1.6	1.8	2.2
Outstanding loan for home construction	5.5	4.7	4.7
Outstanding loan to pay school fees	1.4	1.7	6.8
Outstanding loan for health or emergencies	1.5	3.6	14.8
Outstanding loan for funerals or weddings	1.3	1.4	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	1.3	4.5	5.1

High income			
Population (millions)	2.7	GNI per capita (\$)	47,790

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	86.8	89.4
Male adults (% , age 15+)	92.7	91.7
Female adults (% , age 15+)	79.6	87.3
Young adults (% , ages 15-24)	73.6	76.8
Older adults (% , age 25+)	91.9	92.2
Adults with a primary education or less (% , age 15+)	97.5	72.9
Adults with a secondary education or more (% , age 15+)	85.9	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	82.1	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	91.2	92.1
Adults living in a rural area (% , age 15+)	..	87.0
Adults living in an urban area (% , age 15+)	86.7	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.1	2.1
0 deposits in a typical month (% with an account)	6.7	6.4
1-2 deposits in a typical month (% with an account)	80.5	56.1
3+ deposits in a typical month (% with an account)	11.8	34.0
0 withdrawals in a typical month (% with an account)	0.6	3.9
1-2 withdrawals in a typical month (% with an account)	18.3	18.8
3+ withdrawals in a typical month (% with an account)	80.5	71.7
ATM is the main mode of deposit (% with an account)	32.6	26.2
Bank teller is the main mode of deposit (% with an account)	45.6	53.7
Bank agent is the main mode of deposit (% with an account)	0.0	3.0
ATM is the main mode of withdrawal (% with an account)	85.0	68.7
Bank teller is the main mode of withdrawal (% with an account)	10.9	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.7	0.8
Has debit card	83.9	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	2.8	24.4
Use an account to receive wages	51.1	49.5
Use an account to receive government payments	41.3	42.0
Use an account to receive remittances	6.0	13.2
Use an account to send remittances	8.6	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	9.5	..
Use a mobile phone to send money	2.2	..
Use a mobile phone to receive money	2.4	..
Savings (% , age 15+)		
Saved any money in the past year	50.1	58.3
Saved at a formal financial institution in the past year	40.3	44.6
Saved using a savings club in the past year	12.8	5.4
Saved for future expenses in the past year	35.2	37.4
Saved for emergencies in the past year	43.9	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	20.8	13.8
Loan from family or friends in the past year	18.3	12.3
Loan from an informal private lender in the past year	2.5	2.3
Outstanding loan to purchase a home	21.6	23.8
Outstanding loan for home construction	14.3	..
Outstanding loan to pay school fees	19.1	..
Outstanding loan for health or emergencies	5.8	..
Outstanding loan for funerals or weddings	7.0	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Kyrgyz Republic

Europe & Central Asia Low income

Population (millions) 5.4 GNI per capita (\$) 830

	Country data	Europe & Central Asia	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	3.8	44.9	23.7
Male adults (% , age 15+)	3.6	49.9	27.0
Female adults (% , age 15+)	3.9	40.0	20.5
Young adults (% , ages 15–24)	3.1	31.9	15.6
Older adults (% , age 25+)	4.2	48.4	28.2
Adults with a primary education or less (% , age 15+)	0.0	25.6	16.2
Adults with a secondary education or more (% , age 15+)	4.7	51.4	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	1.1	36.5	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	5.6	51.1	29.4
Adults living in a rural area (% , age 15+)	2.6	41.6	22.0
Adults living in an urban area (% , age 15+)	8.1	50.4	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.9	4.0	5.4
0 deposits in a typical month (% with an account)	3.9	6.5	8.3
1–2 deposits in a typical month (% with an account)	71.6	80.8	64.7
3+ deposits in a typical month (% with an account)	15.5	5.4	23.1
0 withdrawals in a typical month (% with an account)	13.2	6.9	21.2
1–2 withdrawals in a typical month (% with an account)	47.2	61.8	59.1
3+ withdrawals in a typical month (% with an account)	36.5	22.5	16.1
ATM is the main mode of deposit (% with an account)	10.1	22.4	4.3
Bank teller is the main mode of deposit (% with an account)	53.4	30.7	78.8
Bank agent is the main mode of deposit (% with an account)	2.3	1.6	9.1
ATM is the main mode of withdrawal (% with an account)	51.0	67.1	23.0
Bank teller is the main mode of withdrawal (% with an account)	42.1	20.4	62.9
Bank agent is the main mode of withdrawal (% with an account)	0.0	1.0	5.4
Has debit card	1.7	36.4	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	1.3	5.3	4.6
Use an account to receive wages	2.4	27.3	5.9
Use an account to receive government payments	0.2	11.0	2.5
Use an account to receive remittances	1.4	4.8	4.7
Use an account to send remittances	0.5	3.0	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.1	3.0	2.6
Use a mobile phone to send money	0.3	2.5	7.1
Use a mobile phone to receive money	0.8	2.7	9.1
Savings (% , age 15+)			
Saved any money in the past year	36.4	20.4	29.9
Saved at a formal financial institution in the past year	0.9	7.0	11.5
Saved using a savings club in the past year	2.7	1.3	8.2
Saved for future expenses in the past year	25.4	12.8	20.3
Saved for emergencies in the past year	26.3	13.9	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	11.3	7.7	11.4
Loan from family or friends in the past year	25.5	28.2	30.2
Loan from an informal private lender in the past year	1.5	1.5	7.0
Outstanding loan to purchase a home	0.4	1.8	2.4
Outstanding loan for home construction	5.7	4.7	6.3
Outstanding loan to pay school fees	1.1	1.7	6.9
Outstanding loan for health or emergencies	1.6	3.6	16.1
Outstanding loan for funerals or weddings	0.3	1.4	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.0	4.5	2.2

East Asia & Pacific

Lower middle income

Population (millions) **6.2** GNI per capita (\$) **1,050**

	Country data	East Asia & Pacific	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	26.8	54.9	28.4
Male adults (% , age 15+)	27.4	57.6	33.9
Female adults (% , age 15+)	26.2	52.3	22.9
Young adults (% , ages 15-24)	23.0	52.1	21.5
Older adults (% , age 25+)	27.8	54.9	31.2
Adults with a primary education or less (% , age 15+)	22.0	46.5	20.8
Adults with a secondary education or more (% , age 15+)	34.7	71.0	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	20.1	39.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	31.7	65.6	36.3
Adults living in a rural area (% , age 15+)	20.2	49.5	25.3
Adults living in an urban area (% , age 15+)	32.0	70.8	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	20.5	13.2	6.8
0 deposits in a typical month (% with an account)	23.0	19.1	11.6
1-2 deposits in a typical month (% with an account)	71.1	64.6	70.9
3+ deposits in a typical month (% with an account)	5.4	7.8	11.8
0 withdrawals in a typical month (% with an account)	73.1	20.5	13.7
1-2 withdrawals in a typical month (% with an account)	21.2	55.0	64.4
3+ withdrawals in a typical month (% with an account)	3.5	14.3	15.1
ATM is the main mode of deposit (% with an account)	1.2	13.9	4.5
Bank teller is the main mode of deposit (% with an account)	83.8	76.4	80.2
Bank agent is the main mode of deposit (% with an account)	14.3	2.5	4.0
ATM is the main mode of withdrawal (% with an account)	11.8	39.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	74.1	55.9	56.8
Bank agent is the main mode of withdrawal (% with an account)	12.8	1.3	3.0
Has debit card	6.5	34.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.5	3.2	4.1
Use an account to receive wages	3.0	16.9	8.5
Use an account to receive government payments	1.0	6.3	3.9
Use an account to receive remittances	3.0	8.8	3.7
Use an account to send remittances	1.7	7.1	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	1.3	2.0
Use a mobile phone to send money	0.0	1.0	2.4
Use a mobile phone to receive money	0.0	1.2	3.8
Savings (% , age 15+)			
Saved any money in the past year	54.5	39.8	27.6
Saved at a formal financial institution in the past year	19.4	28.4	11.1
Saved using a savings club in the past year	8.1	4.3	7.2
Saved for future expenses in the past year	47.4	28.2	19.9
Saved for emergencies in the past year	52.3	29.6	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	18.1	8.6	7.3
Loan from family or friends in the past year	15.6	27.2	26.6
Loan from an informal private lender in the past year	4.9	1.9	5.3
Outstanding loan to purchase a home	1.2	4.4	2.2
Outstanding loan for home construction	11.4	5.4	4.7
Outstanding loan to pay school fees	8.1	5.8	6.8
Outstanding loan for health or emergencies	16.1	9.7	14.8
Outstanding loan for funerals or weddings	2.1	1.8	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	4.5	36.8	5.1

Latvia

Europe & Central Asia		Upper middle income	
Population (millions)	2.2	GNI per capita (\$)	11,640
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	89.7	44.9	57.2
Male adults (% , age 15+)	86.7	49.9	61.4
Female adults (% , age 15+)	92.0	40.0	53.1
Young adults (% , ages 15-24)	78.9	31.9	51.7
Older adults (% , age 25+)	91.9	48.4	58.2
Adults with a primary education or less (% , age 15+)	74.4	25.6	47.5
Adults with a secondary education or more (% , age 15+)	94.2	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	83.6	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	93.8	51.1	67.6
Adults living in a rural area (% , age 15+)	86.4	41.6	51.7
Adults living in an urban area (% , age 15+)	92.6	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.8	4.0	11.8
0 deposits in a typical month (% with an account)	7.2	6.5	18.1
1-2 deposits in a typical month (% with an account)	82.3	80.8	64.9
3+ deposits in a typical month (% with an account)	7.6	5.4	9.6
0 withdrawals in a typical month (% with an account)	5.0	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	39.7	61.8	54.7
3+ withdrawals in a typical month (% with an account)	51.9	22.5	19.2
ATM is the main mode of deposit (% with an account)	25.8	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	26.6	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	5.4	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	84.2	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	9.6	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.8	1.0	0.7
Has debit card	77.8	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	6.4	5.3	4.0
Use an account to receive wages	53.5	27.3	21.3
Use an account to receive government payments	49.1	11.0	9.0
Use an account to receive remittances	12.3	4.8	8.0
Use an account to send remittances	7.9	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.5	3.0	1.7
Use a mobile phone to send money	0.9	2.5	0.9
Use a mobile phone to receive money	1.6	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	19.8	20.4	33.7
Saved at a formal financial institution in the past year	13.3	7.0	24.2
Saved using a savings club in the past year	1.5	1.3	2.8
Saved for future expenses in the past year	8.7	12.8	22.0
Saved for emergencies in the past year	14.5	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	6.8	7.7	7.8
Loan from family or friends in the past year	19.2	28.2	22.8
Loan from an informal private lender in the past year	2.4	1.5	1.5
Outstanding loan to purchase a home	8.1	1.8	4.0
Outstanding loan for home construction	5.1	4.7	4.9
Outstanding loan to pay school fees	3.8	1.7	3.8
Outstanding loan for health or emergencies	4.3	3.6	6.6
Outstanding loan for funerals or weddings	0.7	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	6.8	4.5	31.3

Lebanon

Middle East & North Africa		Upper middle income	
Population (millions)	4.2	GNI per capita (\$)	8,880
	Country data	Middle East & N. Africa	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	37.0	17.7	57.2
Male adults (% , age 15+)	49.4	23.1	61.4
Female adults (% , age 15+)	25.9	12.5	53.1
Young adults (% , ages 15-24)	22.7	12.3	51.7
Older adults (% , age 25+)	41.2	20.3	58.2
Adults with a primary education or less (% , age 15+)	23.2	13.1	47.5
Adults with a secondary education or more (% , age 15+)	44.6	23.2	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	23.2	8.8	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	46.5	17.3	67.6
Adults living in a rural area (% , age 15+)	29.8	10.5	51.7
Adults living in an urban area (% , age 15+)	39.1	17.9	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.6	19.1	11.8
0 deposits in a typical month (% with an account)	8.1	30.8	18.1
1-2 deposits in a typical month (% with an account)	74.2	50.8	64.9
3+ deposits in a typical month (% with an account)	15.5	14.6	9.6
0 withdrawals in a typical month (% with an account)	17.5	24.4	17.6
1-2 withdrawals in a typical month (% with an account)	49.1	50.2	54.7
3+ withdrawals in a typical month (% with an account)	30.7	19.3	19.2
ATM is the main mode of deposit (% with an account)	1.1	6.0	17.7
Bank teller is the main mode of deposit (% with an account)	88.5	66.6	66.4
Bank agent is the main mode of deposit (% with an account)	0.8	4.2	1.2
ATM is the main mode of withdrawal (% with an account)	50.1	37.6	46.1
Bank teller is the main mode of withdrawal (% with an account)	43.7	51.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.2	1.2	0.7
Has debit card	21.4	9.1	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	11.2	4.7	4.0
Use an account to receive wages	16.9	6.0	21.3
Use an account to receive government payments	1.9	3.1	9.0
Use an account to receive remittances	5.9	2.7	8.0
Use an account to send remittances	2.3	2.3	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.3	1.0	1.7
Use a mobile phone to send money	0.0	1.3	0.9
Use a mobile phone to receive money	0.2	2.4	1.1
Savings (% , age 15+)			
Saved any money in the past year	30.8	20.0	33.7
Saved at a formal financial institution in the past year	17.1	4.5	24.2
Saved using a savings club in the past year	2.8	3.6	2.8
Saved for future expenses in the past year	19.6	13.9	22.0
Saved for emergencies in the past year	25.0	15.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	11.3	5.1	7.8
Loan from family or friends in the past year	12.0	31.1	22.8
Loan from an informal private lender in the past year	2.2	4.7	1.5
Outstanding loan to purchase a home	5.9	4.5	4.0
Outstanding loan for home construction	7.7	7.7	4.9
Outstanding loan to pay school fees	16.6	5.8	3.8
Outstanding loan for health or emergencies	7.9	15.7	6.6
Outstanding loan for funerals or weddings	1.3	5.5	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	7.9	2.5	31.3

Lesotho

Sub-Saharan Africa		Lower middle income	
Population (millions)	2.2	GNI per capita (\$)	1,040
	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	18.5	24.1	28.4
Male adults (% , age 15+)	20.2	26.7	33.9
Female adults (% , age 15+)	16.9	21.4	22.9
Young adults (% , ages 15-24)	13.9	16.8	21.5
Older adults (% , age 25+)	20.0	27.7	31.2
Adults with a primary education or less (% , age 15+)	10.6	14.0	20.8
Adults with a secondary education or more (% , age 15+)	33.8	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	8.2	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	25.8	31.9	36.3
Adults living in a rural area (% , age 15+)	14.5	20.7	25.3
Adults living in an urban area (% , age 15+)	36.2	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.4	3.8	6.8
0 deposits in a typical month (% with an account)	6.2	6.3	11.6
1-2 deposits in a typical month (% with an account)	69.8	69.5	70.9
3+ deposits in a typical month (% with an account)	23.9	21.9	11.8
0 withdrawals in a typical month (% with an account)	5.8	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	67.1	63.3	64.4
3+ withdrawals in a typical month (% with an account)	27.1	23.0	15.1
ATM is the main mode of deposit (% with an account)	12.8	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	83.0	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	0.2	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	70.1	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	28.2	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.7	2.5	3.0
Has debit card	14.5	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.7	5.3	4.1
Use an account to receive wages	6.6	9.9	8.5
Use an account to receive government payments	6.1	5.7	3.9
Use an account to receive remittances	9.8	9.1	3.7
Use an account to send remittances	5.5	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	4.6	3.0	2.0
Use a mobile phone to send money	5.7	11.2	2.4
Use a mobile phone to receive money	6.7	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	26.2	40.2	27.6
Saved at a formal financial institution in the past year	7.9	14.2	11.1
Saved using a savings club in the past year	15.8	19.3	7.2
Saved for future expenses in the past year	11.9	26.0	19.9
Saved for emergencies in the past year	17.0	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	3.0	4.7	7.3
Loan from family or friends in the past year	50.8	39.9	26.6
Loan from an informal private lender in the past year	5.7	5.4	5.3
Outstanding loan to purchase a home	1.0	2.0	2.2
Outstanding loan for home construction	1.6	4.4	4.7
Outstanding loan to pay school fees	11.3	9.0	6.8
Outstanding loan for health or emergencies	12.8	15.1	14.8
Outstanding loan for funerals or weddings	3.7	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	2.3	3.2	5.1

Lithuania

Europe & Central Asia		Upper middle income	
Population (millions)	3.3	GNI per capita (\$)	11,510
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	73.8	44.9	57.2
Male adults (% , age 15+)	71.0	49.9	61.4
Female adults (% , age 15+)	76.1	40.0	53.1
Young adults (% , ages 15-24)	44.0	31.9	51.7
Older adults (% , age 25+)	79.9	48.4	58.2
Adults with a primary education or less (% , age 15+)	47.4	25.6	47.5
Adults with a secondary education or more (% , age 15+)	77.8	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	66.8	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	78.4	51.1	67.6
Adults living in a rural area (% , age 15+)	73.1	41.6	51.7
Adults living in an urban area (% , age 15+)	74.8	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	4.0	4.0	11.8
0 deposits in a typical month (% with an account)	4.8	6.5	18.1
1-2 deposits in a typical month (% with an account)	82.3	80.8	64.9
3+ deposits in a typical month (% with an account)	6.8	5.4	9.6
0 withdrawals in a typical month (% with an account)	5.8	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	43.3	61.8	54.7
3+ withdrawals in a typical month (% with an account)	42.1	22.5	19.2
ATM is the main mode of deposit (% with an account)	10.1	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	38.7	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	2.2	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	83.2	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	8.8	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.2	1.0	0.7
Has debit card	61.3	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.0	5.3	4.0
Use an account to receive wages	40.1	27.3	21.3
Use an account to receive government payments	28.6	11.0	9.0
Use an account to receive remittances	11.3	4.8	8.0
Use an account to send remittances	7.7	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.8	3.0	1.7
Use a mobile phone to send money	0.2	2.5	0.9
Use a mobile phone to receive money	0.5	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	32.7	20.4	33.7
Saved at a formal financial institution in the past year	20.5	7.0	24.2
Saved using a savings club in the past year	4.3	1.3	2.8
Saved for future expenses in the past year	14.9	12.8	22.0
Saved for emergencies in the past year	29.7	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	5.6	7.7	7.8
Loan from family or friends in the past year	25.4	28.2	22.8
Loan from an informal private lender in the past year	3.7	1.5	1.5
Outstanding loan to purchase a home	5.6	1.8	4.0
Outstanding loan for home construction	4.7	4.7	4.9
Outstanding loan to pay school fees	2.0	1.7	3.8
Outstanding loan for health or emergencies	2.9	3.6	6.6
Outstanding loan for funerals or weddings	1.0	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	14.6	4.5	31.3

Luxembourg

High income		
Population (thousands)	507	GNI per capita (\$)
		76,980
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	94.6	89.4
Male adults (% , age 15+)	93.7	91.7
Female adults (% , age 15+)	95.3	87.3
Young adults (% , ages 15-24)	84.0	76.8
Older adults (% , age 25+)	96.9	92.2
Adults with a primary education or less (% , age 15+)	88.9	72.9
Adults with a secondary education or more (% , age 15+)	95.8	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	95.1	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	94.3	92.1
Adults living in a rural area (% , age 15+)	96.8	87.0
Adults living in an urban area (% , age 15+)	89.1	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.3	2.1
0 deposits in a typical month (% with an account)	2.9	6.4
1-2 deposits in a typical month (% with an account)	67.4	56.1
3+ deposits in a typical month (% with an account)	24.2	34.0
0 withdrawals in a typical month (% with an account)	2.9	3.9
1-2 withdrawals in a typical month (% with an account)	18.9	18.8
3+ withdrawals in a typical month (% with an account)	70.7	71.7
ATM is the main mode of deposit (% with an account)	11.0	26.2
Bank teller is the main mode of deposit (% with an account)	71.3	53.7
Bank agent is the main mode of deposit (% with an account)	1.2	3.0
ATM is the main mode of withdrawal (% with an account)	67.9	68.7
Bank teller is the main mode of withdrawal (% with an account)	26.1	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.2	0.8
Has debit card	73.2	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	32.9	24.4
Use an account to receive wages	40.4	49.5
Use an account to receive government payments	36.7	42.0
Use an account to receive remittances	11.1	13.2
Use an account to send remittances	15.4	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	71.5	58.3
Saved at a formal financial institution in the past year	52.0	44.6
Saved using a savings club in the past year	7.9	5.4
Saved for future expenses in the past year	47.9	37.4
Saved for emergencies in the past year	51.6	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	17.4	13.8
Loan from family or friends in the past year	5.7	12.3
Loan from an informal private lender in the past year	1.5	2.3
Outstanding loan to purchase a home	34.1	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Macedonia, FYR

Europe & Central Asia		Upper middle income	
Population (millions)	2.1	GNI per capita (\$)	4,570
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	73.7	44.9	57.2
Male adults (% , age 15+)	75.9	49.9	61.4
Female adults (% , age 15+)	71.5	40.0	53.1
Young adults (% , ages 15-24)	70.7	31.9	51.7
Older adults (% , age 25+)	74.5	48.4	58.2
Adults with a primary education or less (% , age 15+)	63.9	25.6	47.5
Adults with a secondary education or more (% , age 15+)	82.9	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	72.2	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	74.7	51.1	67.6
Adults living in a rural area (% , age 15+)	72.6	41.6	51.7
Adults living in an urban area (% , age 15+)	74.7	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.7	4.0	11.8
0 deposits in a typical month (% with an account)	9.8	6.5	18.1
1-2 deposits in a typical month (% with an account)	71.0	80.8	64.9
3+ deposits in a typical month (% with an account)	6.9	5.4	9.6
0 withdrawals in a typical month (% with an account)	7.8	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	52.4	61.8	54.7
3+ withdrawals in a typical month (% with an account)	26.4	22.5	19.2
ATM is the main mode of deposit (% with an account)	3.4	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	56.5	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	2.4	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	33.2	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	45.4	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	2.3	1.0	0.7
Has debit card	36.3	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	11.0	5.3	4.0
Use an account to receive wages	32.8	27.3	21.3
Use an account to receive government payments	8.6	11.0	9.0
Use an account to receive remittances	5.9	4.8	8.0
Use an account to send remittances	3.3	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	12.9	3.0	1.7
Use a mobile phone to send money	4.8	2.5	0.9
Use a mobile phone to receive money	6.8	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	21.7	20.4	33.7
Saved at a formal financial institution in the past year	7.8	7.0	24.2
Saved using a savings club in the past year	1.2	1.3	2.8
Saved for future expenses in the past year	15.4	12.8	22.0
Saved for emergencies in the past year	16.1	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	10.6	7.7	7.8
Loan from family or friends in the past year	23.6	28.2	22.8
Loan from an informal private lender in the past year	2.7	1.5	1.5
Outstanding loan to purchase a home	3.9	1.8	4.0
Outstanding loan for home construction	7.0	4.7	4.9
Outstanding loan to pay school fees	5.2	1.7	3.8
Outstanding loan for health or emergencies	12.0	3.6	6.6
Outstanding loan for funerals or weddings	4.3	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	5.6	4.5	31.3

Madagascar

Sub-Saharan Africa

Low income

Population (millions)

20.7

GNI per capita (\$)

430

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	5.5	24.1	23.7
Male adults (% , age 15+)	6.5	26.7	27.0
Female adults (% , age 15+)	4.6	21.4	20.5
Young adults (% , ages 15-24)	3.8	16.8	15.6
Older adults (% , age 25+)	6.2	27.7	28.2
Adults with a primary education or less (% , age 15+)	1.7	14.0	16.2
Adults with a secondary education or more (% , age 15+)	15.8	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	0.9	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	9.6	31.9	29.4
Adults living in a rural area (% , age 15+)	4.3	20.7	22.0
Adults living in an urban area (% , age 15+)	9.7	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	5.9	3.8	5.4
0 deposits in a typical month (% with an account)	7.3	6.3	8.3
1-2 deposits in a typical month (% with an account)	84.1	69.5	64.7
3+ deposits in a typical month (% with an account)	8.6	21.9	23.1
0 withdrawals in a typical month (% with an account)	15.1	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	69.1	63.3	59.1
3+ withdrawals in a typical month (% with an account)	15.8	23.0	16.1
ATM is the main mode of deposit (% with an account)	7.4	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	91.7	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	0.9	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	11.5	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	84.6	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	0.9	2.5	5.4
Has debit card	0.9	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	1.8	5.3	4.6
Use an account to receive wages	3.2	9.9	5.9
Use an account to receive government payments	1.2	5.7	2.5
Use an account to receive remittances	1.2	9.1	4.7
Use an account to send remittances	1.0	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	3.0	2.6
Use a mobile phone to send money	0.8	11.2	7.1
Use a mobile phone to receive money	0.7	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	19.7	40.2	29.9
Saved at a formal financial institution in the past year	1.4	14.2	11.5
Saved using a savings club in the past year	0.3	19.3	8.2
Saved for future expenses in the past year	10.2	26.0	20.3
Saved for emergencies in the past year	17.0	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	2.3	4.7	11.4
Loan from family or friends in the past year	57.7	39.9	30.2
Loan from an informal private lender in the past year	0.6	5.4	7.0
Outstanding loan to purchase a home	0.8	2.0	2.4
Outstanding loan for home construction	2.3	4.4	6.3
Outstanding loan to pay school fees	5.4	9.0	6.9
Outstanding loan for health or emergencies	38.0	15.1	16.1
Outstanding loan for funerals or weddings	4.1	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.3	3.2	2.2

Sub-Saharan Africa

Low income

Population (millions) **14.9** GNI per capita (\$) **330**

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	16.5	24.1	23.7
Male adults (% , age 15+)	16.2	26.7	27.0
Female adults (% , age 15+)	16.9	21.4	20.5
Young adults (% , ages 15-24)	10.3	16.8	15.6
Older adults (% , age 25+)	20.1	27.7	28.2
Adults with a primary education or less (% , age 15+)	11.9	14.0	16.2
Adults with a secondary education or more (% , age 15+)	36.3	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	..	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	..	31.9	29.4
Adults living in a rural area (% , age 15+)	15.2	20.7	22.0
Adults living in an urban area (% , age 15+)	30.4	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	4.1	3.8	5.4
0 deposits in a typical month (% with an account)	8.6	6.3	8.3
1-2 deposits in a typical month (% with an account)	74.0	69.5	64.7
3+ deposits in a typical month (% with an account)	17.4	21.9	23.1
0 withdrawals in a typical month (% with an account)	9.3	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	64.6	63.3	59.1
3+ withdrawals in a typical month (% with an account)	26.1	23.0	16.1
ATM is the main mode of deposit (% with an account)	0.4	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	92.6	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	3.3	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	39.2	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	55.5	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	1.5	2.5	5.4
Has debit card	9.4	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.2	5.3	4.6
Use an account to receive wages	6.4	9.9	5.9
Use an account to receive government payments	3.6	5.7	2.5
Use an account to receive remittances	7.0	9.1	4.7
Use an account to send remittances	4.9	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.8	3.0	2.6
Use a mobile phone to send money	0.5	11.2	7.1
Use a mobile phone to receive money	0.7	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	33.0	40.2	29.9
Saved at a formal financial institution in the past year	8.2	14.2	11.5
Saved using a savings club in the past year	9.9	19.3	8.2
Saved for future expenses in the past year	22.0	26.0	20.3
Saved for emergencies in the past year	18.6	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	9.2	4.7	11.4
Loan from family or friends in the past year	44.0	39.9	30.2
Loan from an informal private lender in the past year	5.3	5.4	7.0
Outstanding loan to purchase a home	5.3	2.0	2.4
Outstanding loan for home construction	6.6	4.4	6.3
Outstanding loan to pay school fees	9.0	9.0	6.9
Outstanding loan for health or emergencies	15.3	15.1	16.1
Outstanding loan for funerals or weddings	7.2	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.5	3.2	2.2

Malaysia

East Asia & Pacific		Upper middle income	
Population (millions)	28.4	GNI per capita (\$)	7,760
	Country data	East Asia & Pacific	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	66.2	54.9	57.2
Male adults (% , age 15+)	69.2	57.6	61.4
Female adults (% , age 15+)	63.1	52.3	53.1
Young adults (% , ages 15–24)	57.1	52.1	51.7
Older adults (% , age 25+)	70.2	54.9	58.2
Adults with a primary education or less (% , age 15+)	39.7	46.5	47.5
Adults with a secondary education or more (% , age 15+)	74.1	71.0	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	50.1	39.8	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	76.9	65.6	67.6
Adults living in a rural area (% , age 15+)	51.8	49.5	51.7
Adults living in an urban area (% , age 15+)	77.6	70.8	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	5.3	13.2	11.8
0 deposits in a typical month (% with an account)	11.0	19.1	18.1
1–2 deposits in a typical month (% with an account)	69.8	64.6	64.9
3+ deposits in a typical month (% with an account)	11.6	7.8	9.6
0 withdrawals in a typical month (% with an account)	9.2	20.5	17.6
1–2 withdrawals in a typical month (% with an account)	46.6	55.0	54.7
3+ withdrawals in a typical month (% with an account)	37.0	14.3	19.2
ATM is the main mode of deposit (% with an account)	53.1	13.9	17.7
Bank teller is the main mode of deposit (% with an account)	38.0	76.4	66.4
Bank agent is the main mode of deposit (% with an account)	0.1	2.5	1.2
ATM is the main mode of withdrawal (% with an account)	77.1	39.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	17.2	55.9	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.1	1.3	0.7
Has debit card	23.1	34.5	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	6.5	3.2	4.0
Use an account to receive wages	26.3	16.9	21.3
Use an account to receive government payments	7.5	6.3	9.0
Use an account to receive remittances	9.6	8.8	8.0
Use an account to send remittances	9.9	7.1	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.4	1.3	1.7
Use a mobile phone to send money	0.5	1.0	0.9
Use a mobile phone to receive money	0.4	1.2	1.1
Savings (% , age 15+)			
Saved any money in the past year	51.0	39.8	33.7
Saved at a formal financial institution in the past year	35.4	28.4	24.2
Saved using a savings club in the past year	6.5	4.3	2.8
Saved for future expenses in the past year	34.9	28.2	22.0
Saved for emergencies in the past year	44.4	29.6	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	11.2	8.6	7.8
Loan from family or friends in the past year	19.9	27.2	22.8
Loan from an informal private lender in the past year	2.2	1.9	1.5
Outstanding loan to purchase a home	12.7	4.4	4.0
Outstanding loan for home construction	3.0	5.4	4.9
Outstanding loan to pay school fees	5.5	5.8	3.8
Outstanding loan for health or emergencies	10.0	9.7	6.6
Outstanding loan for funerals or weddings	2.2	1.8	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	16.4	36.8	31.3

Sub-Saharan Africa

Low income

Population (millions) **15.4** GNI per capita (\$) **600**

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	8.2	24.1	23.7
Male adults (% , age 15+)	9.6	26.7	27.0
Female adults (% , age 15+)	6.9	21.4	20.5
Young adults (% , ages 15-24)	4.9	16.8	15.6
Older adults (% , age 25+)	10.4	27.7	28.2
Adults with a primary education or less (% , age 15+)	6.1	14.0	16.2
Adults with a secondary education or more (% , age 15+)	20.5	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	4.8	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	10.8	31.9	29.4
Adults living in a rural area (% , age 15+)	7.3	20.7	22.0
Adults living in an urban area (% , age 15+)	17.7	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	9.0	3.8	5.4
0 deposits in a typical month (% with an account)	13.0	6.3	8.3
1-2 deposits in a typical month (% with an account)	68.5	69.5	64.7
3+ deposits in a typical month (% with an account)	17.6	21.9	23.1
0 withdrawals in a typical month (% with an account)	20.3	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	59.6	63.3	59.1
3+ withdrawals in a typical month (% with an account)	19.2	23.0	16.1
ATM is the main mode of deposit (% with an account)	1.5	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	78.0	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	13.2	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	4.2	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	73.6	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	13.5	2.5	5.4
Has debit card	1.8	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.8	5.3	4.6
Use an account to receive wages	3.1	9.9	5.9
Use an account to receive government payments	1.7	5.7	2.5
Use an account to receive remittances	1.5	9.1	4.7
Use an account to send remittances	1.1	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.3	3.0	2.6
Use a mobile phone to send money	0.3	11.2	7.1
Use a mobile phone to receive money	1.0	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	37.4	40.2	29.9
Saved at a formal financial institution in the past year	4.5	14.2	11.5
Saved using a savings club in the past year	12.3	19.3	8.2
Saved for future expenses in the past year	25.0	26.0	20.3
Saved for emergencies in the past year	18.9	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	3.7	4.7	11.4
Loan from family or friends in the past year	24.1	39.9	30.2
Loan from an informal private lender in the past year	2.5	5.4	7.0
Outstanding loan to purchase a home	0.6	2.0	2.4
Outstanding loan for home construction	1.9	4.4	6.3
Outstanding loan to pay school fees	8.1	9.0	6.9
Outstanding loan for health or emergencies	17.9	15.1	16.1
Outstanding loan for funerals or weddings	7.1	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	1.0	3.2	2.2

		High income
Population (thousands)	416	GNI per capita (\$)
		19,130
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	95.3	89.4
Male adults (% , age 15+)	96.6	91.7
Female adults (% , age 15+)	94.1	87.3
Young adults (% , ages 15-24)	88.7	76.8
Older adults (% , age 25+)	96.5	92.2
Adults with a primary education or less (% , age 15+)	92.3	72.9
Adults with a secondary education or more (% , age 15+)	95.8	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	94.3	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	95.9	92.1
Adults living in a rural area (% , age 15+)	95.0	87.0
Adults living in an urban area (% , age 15+)	95.7	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	6.4	2.1
0 deposits in a typical month (% with an account)	12.7	6.4
1-2 deposits in a typical month (% with an account)	73.1	56.1
3+ deposits in a typical month (% with an account)	8.8	34.0
0 withdrawals in a typical month (% with an account)	8.6	3.9
1-2 withdrawals in a typical month (% with an account)	28.2	18.8
3+ withdrawals in a typical month (% with an account)	53.6	71.7
ATM is the main mode of deposit (% with an account)	33.7	26.2
Bank teller is the main mode of deposit (% with an account)	36.0	53.7
Bank agent is the main mode of deposit (% with an account)	3.4	3.0
ATM is the main mode of withdrawal (% with an account)	71.3	68.7
Bank teller is the main mode of withdrawal (% with an account)	22.2	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.3	0.8
Has debit card	71.2	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	7.2	24.4
Use an account to receive wages	46.0	49.5
Use an account to receive government payments	55.9	42.0
Use an account to receive remittances	2.6	13.2
Use an account to send remittances	1.9	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	52.1	58.3
Saved at a formal financial institution in the past year	44.8	44.6
Saved using a savings club in the past year	2.6	5.4
Saved for future expenses in the past year	29.0	37.4
Saved for emergencies in the past year	40.3	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	10.0	13.8
Loan from family or friends in the past year	5.0	12.3
Loan from an informal private lender in the past year	0.1	2.3
Outstanding loan to purchase a home	18.4	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Mauritania

Sub-Saharan Africa		Lower middle income	
Population (millions)	3.5	GNI per capita (\$)	1,030
	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	17.5	24.1	28.4
Male adults (% , age 15+)	23.3	26.7	33.9
Female adults (% , age 15+)	12.1	21.4	22.9
Young adults (% , ages 15-24)	10.7	16.8	21.5
Older adults (% , age 25+)	21.2	27.7	31.2
Adults with a primary education or less (% , age 15+)	10.6	14.0	20.8
Adults with a secondary education or more (% , age 15+)	32.1	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	7.0	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	26.4	31.9	36.3
Adults living in a rural area (% , age 15+)	16.7	20.7	25.3
Adults living in an urban area (% , age 15+)	18.9	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.4	3.8	6.8
0 deposits in a typical month (% with an account)	7.1	6.3	11.6
1-2 deposits in a typical month (% with an account)	62.1	69.5	70.9
3+ deposits in a typical month (% with an account)	26.3	21.9	11.8
0 withdrawals in a typical month (% with an account)	9.8	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	59.9	63.3	64.4
3+ withdrawals in a typical month (% with an account)	25.6	23.0	15.1
ATM is the main mode of deposit (% with an account)	3.8	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	74.3	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	8.4	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	6.5	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	70.6	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	11.0	2.5	3.0
Has debit card	6.3	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.5	5.3	4.1
Use an account to receive wages	7.6	9.9	8.5
Use an account to receive government payments	8.1	5.7	3.9
Use an account to receive remittances	3.8	9.1	3.7
Use an account to send remittances	6.1	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	7.5	3.0	2.0
Use a mobile phone to send money	7.1	11.2	2.4
Use a mobile phone to receive money	16.0	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	22.9	40.2	27.6
Saved at a formal financial institution in the past year	6.4	14.2	11.1
Saved using a savings club in the past year	4.5	19.3	7.2
Saved for future expenses in the past year	17.0	26.0	19.9
Saved for emergencies in the past year	13.7	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.9	4.7	7.3
Loan from family or friends in the past year	34.5	39.9	26.6
Loan from an informal private lender in the past year	10.9	5.4	5.3
Outstanding loan to purchase a home	5.3	2.0	2.2
Outstanding loan for home construction	11.5	4.4	4.7
Outstanding loan to pay school fees	16.5	9.0	6.8
Outstanding loan for health or emergencies	23.8	15.1	14.8
Outstanding loan for funerals or weddings	16.3	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	2.0	3.2	5.1

Mauritius

Sub-Saharan Africa		Upper middle income	
Population (millions)	1.3	GNI per capita (\$)	7,750
	Country data	Sub-Saharan Africa	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	80.1	24.1	57.2
Male adults (% , age 15+)	85.8	26.7	61.4
Female adults (% , age 15+)	74.7	21.4	53.1
Young adults (% , ages 15-24)	73.1	16.8	51.7
Older adults (% , age 25+)	81.7	27.7	58.2
Adults with a primary education or less (% , age 15+)	73.8	14.0	47.5
Adults with a secondary education or more (% , age 15+)	86.0	36.2	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	69.9	13.9	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	87.1	31.9	67.6
Adults living in a rural area (% , age 15+)	81.7	20.7	51.7
Adults living in an urban area (% , age 15+)	77.8	39.7	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	6.5	3.8	11.8
0 deposits in a typical month (% with an account)	9.8	6.3	18.1
1-2 deposits in a typical month (% with an account)	80.0	69.5	64.9
3+ deposits in a typical month (% with an account)	8.3	21.9	9.6
0 withdrawals in a typical month (% with an account)	8.8	11.7	17.6
1-2 withdrawals in a typical month (% with an account)	49.0	63.3	54.7
3+ withdrawals in a typical month (% with an account)	40.3	23.0	19.2
ATM is the main mode of deposit (% with an account)	8.9	6.6	17.7
Bank teller is the main mode of deposit (% with an account)	75.1	84.0	66.4
Bank agent is the main mode of deposit (% with an account)	5.7	2.7	1.2
ATM is the main mode of withdrawal (% with an account)	56.7	42.0	46.1
Bank teller is the main mode of withdrawal (% with an account)	35.5	49.2	48.2
Bank agent is the main mode of withdrawal (% with an account)	1.3	2.5	0.7
Has debit card	50.9	15.5	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	5.3	5.3	4.0
Use an account to receive wages	26.7	9.9	21.3
Use an account to receive government payments	21.8	5.7	9.0
Use an account to receive remittances	3.2	9.1	8.0
Use an account to send remittances	0.8	6.3	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.8	3.0	1.7
Use a mobile phone to send money	6.8	11.2	0.9
Use a mobile phone to receive money	7.3	14.5	1.1
Savings (% , age 15+)			
Saved any money in the past year	45.6	40.2	33.7
Saved at a formal financial institution in the past year	30.8	14.2	24.2
Saved using a savings club in the past year	6.4	19.3	2.8
Saved for future expenses in the past year	28.1	26.0	22.0
Saved for emergencies in the past year	39.0	31.3	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	14.3	4.7	7.8
Loan from family or friends in the past year	6.0	39.9	22.8
Loan from an informal private lender in the past year	0.2	5.4	1.5
Outstanding loan to purchase a home	4.5	2.0	4.0
Outstanding loan for home construction	10.2	4.4	4.9
Outstanding loan to pay school fees	3.2	9.0	3.8
Outstanding loan for health or emergencies	2.1	15.1	6.6
Outstanding loan for funerals or weddings	1.1	4.6	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	9.8	3.2	31.3

Mexico

Latin America & Caribbean		Upper middle income	
Population (millions)	113.4	GNI per capita (\$)	8,890
	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	27.4	39.2	57.2
Male adults (% , age 15+)	33.2	44.0	61.4
Female adults (% , age 15+)	22.0	34.7	53.1
Young adults (% , ages 15-24)	28.6	26.0	51.7
Older adults (% , age 25+)	26.0	43.6	58.2
Adults with a primary education or less (% , age 15+)	13.4	27.8	47.5
Adults with a secondary education or more (% , age 15+)	37.9	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	12.1	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	37.7	49.1	67.6
Adults living in a rural area (% , age 15+)	10.9	33.6	51.7
Adults living in an urban area (% , age 15+)	36.7	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	10.3	6.0	11.8
0 deposits in a typical month (% with an account)	21.0	13.0	18.1
1-2 deposits in a typical month (% with an account)	42.6	63.3	64.9
3+ deposits in a typical month (% with an account)	28.7	17.7	9.6
0 withdrawals in a typical month (% with an account)	17.6	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	37.0	53.1	54.7
3+ withdrawals in a typical month (% with an account)	37.7	30.8	19.2
ATM is the main mode of deposit (% with an account)	10.5	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	79.5	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	0.1	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	57.4	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	32.6	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.2	0.8	0.7
Has debit card	22.3	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.5	5.2	4.0
Use an account to receive wages	14.1	20.3	21.3
Use an account to receive government payments	4.1	10.4	9.0
Use an account to receive remittances	5.2	4.2	8.0
Use an account to send remittances	3.1	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	3.9	1.8	1.7
Use a mobile phone to send money	1.5	0.8	0.9
Use a mobile phone to receive money	3.1	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	27.1	25.7	33.7
Saved at a formal financial institution in the past year	6.7	9.5	24.2
Saved using a savings club in the past year	5.4	3.7	2.8
Saved for future expenses in the past year	13.6	13.1	22.0
Saved for emergencies in the past year	18.3	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.6	7.8	7.8
Loan from family or friends in the past year	14.8	14.2	22.8
Loan from an informal private lender in the past year	2.9	2.3	1.5
Outstanding loan to purchase a home	2.7	1.8	4.0
Outstanding loan for home construction	6.2	4.2	4.9
Outstanding loan to pay school fees	8.6	4.6	3.8
Outstanding loan for health or emergencies	15.0	8.2	6.6
Outstanding loan for funerals or weddings	3.3	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	8.5	6.8	31.3

Moldova

Europe & Central Asia		Lower middle income	
Population (millions)	3.6	GNI per capita (\$)	1,810
	Country data	Europe & Central Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	18.1	44.9	28.4
Male adults (% , age 15+)	19.1	49.9	33.9
Female adults (% , age 15+)	17.2	40.0	22.9
Young adults (% , ages 15–24)	17.4	31.9	21.5
Older adults (% , age 25+)	18.0	48.4	31.2
Adults with a primary education or less (% , age 15+)	4.0	25.6	20.8
Adults with a secondary education or more (% , age 15+)	22.2	51.4	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	9.7	36.5	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	23.9	51.1	36.3
Adults living in a rural area (% , age 15+)	14.9	41.6	25.3
Adults living in an urban area (% , age 15+)	30.0	50.4	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	6.9	4.0	6.8
0 deposits in a typical month (% with an account)	18.0	6.5	11.6
1–2 deposits in a typical month (% with an account)	67.1	80.8	70.9
3+ deposits in a typical month (% with an account)	4.0	5.4	11.8
0 withdrawals in a typical month (% with an account)	11.1	6.9	13.7
1–2 withdrawals in a typical month (% with an account)	58.5	61.8	64.4
3+ withdrawals in a typical month (% with an account)	20.0	22.5	15.1
ATM is the main mode of deposit (% with an account)	7.0	22.4	4.5
Bank teller is the main mode of deposit (% with an account)	36.5	30.7	80.2
Bank agent is the main mode of deposit (% with an account)	3.2	1.6	4.0
ATM is the main mode of withdrawal (% with an account)	69.6	67.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	22.7	20.4	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.4	1.0	3.0
Has debit card	16.0	36.4	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	1.2	5.3	4.1
Use an account to receive wages	8.9	27.3	8.5
Use an account to receive government payments	6.4	11.0	3.9
Use an account to receive remittances	2.4	4.8	3.7
Use an account to send remittances	0.7	3.0	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.9	3.0	2.0
Use a mobile phone to send money	2.3	2.5	2.4
Use a mobile phone to receive money	4.2	2.7	3.8
Savings (% , age 15+)			
Saved any money in the past year	22.2	20.4	27.6
Saved at a formal financial institution in the past year	3.5	7.0	11.1
Saved using a savings club in the past year	2.4	1.3	7.2
Saved for future expenses in the past year	13.9	12.8	19.9
Saved for emergencies in the past year	16.5	13.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	6.4	7.7	7.3
Loan from family or friends in the past year	42.1	28.2	26.6
Loan from an informal private lender in the past year	3.8	1.5	5.3
Outstanding loan to purchase a home	0.6	1.8	2.2
Outstanding loan for home construction	7.8	4.7	4.7
Outstanding loan to pay school fees	4.8	1.7	6.8
Outstanding loan for health or emergencies	18.0	3.6	14.8
Outstanding loan for funerals or weddings	2.7	1.4	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	1.6	4.5	5.1

Mongolia

East Asia & Pacific		Lower middle income	
Population (millions)	2.8	GNI per capita (\$)	1,870
	Country data	East Asia & Pacific	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	77.7	54.9	28.4
Male adults (% , age 15+)	72.8	57.6	33.9
Female adults (% , age 15+)	82.4	52.3	22.9
Young adults (% , ages 15-24)	73.4	52.1	21.5
Older adults (% , age 25+)	79.2	54.9	31.2
Adults with a primary education or less (% , age 15+)	53.6	46.5	20.8
Adults with a secondary education or more (% , age 15+)	85.8	71.0	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	71.0	39.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	83.6	65.6	36.3
Adults living in a rural area (% , age 15+)	77.1	49.5	25.3
Adults living in an urban area (% , age 15+)	78.7	70.8	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.9	13.2	6.8
0 deposits in a typical month (% with an account)	1.9	19.1	11.6
1-2 deposits in a typical month (% with an account)	68.6	64.6	70.9
3+ deposits in a typical month (% with an account)	26.9	7.8	11.8
0 withdrawals in a typical month (% with an account)	3.6	20.5	13.7
1-2 withdrawals in a typical month (% with an account)	53.4	55.0	64.4
3+ withdrawals in a typical month (% with an account)	38.6	14.3	15.1
ATM is the main mode of deposit (% with an account)	0.0	13.9	4.5
Bank teller is the main mode of deposit (% with an account)	89.7	76.4	80.2
Bank agent is the main mode of deposit (% with an account)	1.1	2.5	4.0
ATM is the main mode of withdrawal (% with an account)	45.8	39.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	51.0	55.9	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.8	1.3	3.0
Has debit card	60.6	34.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	11.5	3.2	4.1
Use an account to receive wages	29.4	16.9	8.5
Use an account to receive government payments	49.4	6.3	3.9
Use an account to receive remittances	41.0	8.8	3.7
Use an account to send remittances	36.6	7.1	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	3.6	1.3	2.0
Use a mobile phone to send money	6.9	1.0	2.4
Use a mobile phone to receive money	5.0	1.2	3.8
Savings (% , age 15+)			
Saved any money in the past year	33.5	39.8	27.6
Saved at a formal financial institution in the past year	23.2	28.4	11.1
Saved using a savings club in the past year	2.5	4.3	7.2
Saved for future expenses in the past year	24.3	28.2	19.9
Saved for emergencies in the past year	21.4	29.6	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	24.8	8.6	7.3
Loan from family or friends in the past year	15.6	27.2	26.6
Loan from an informal private lender in the past year	5.0	1.9	5.3
Outstanding loan to purchase a home	3.0	4.4	2.2
Outstanding loan for home construction	6.1	5.4	4.7
Outstanding loan to pay school fees	7.0	5.8	6.8
Outstanding loan for health or emergencies	9.0	9.7	14.8
Outstanding loan for funerals or weddings	1.7	1.8	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	3.2	36.8	5.1

Montenegro

Europe & Central Asia		Upper middle income	
Population (thousands)	632	GNI per capita (\$)	6,740
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	50.4	44.9	57.2
Male adults (% , age 15+)	52.2	49.9	61.4
Female adults (% , age 15+)	48.9	40.0	53.1
Young adults (% , ages 15-24)	29.0	31.9	51.7
Older adults (% , age 25+)	55.8	48.4	58.2
Adults with a primary education or less (% , age 15+)	28.7	25.6	47.5
Adults with a secondary education or more (% , age 15+)	61.1	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	36.8	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	62.4	51.1	67.6
Adults living in a rural area (% , age 15+)	48.8	41.6	51.7
Adults living in an urban area (% , age 15+)	54.2	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.0	4.0	11.8
0 deposits in a typical month (% with an account)	0.0	6.5	18.1
1-2 deposits in a typical month (% with an account)	92.4	80.8	64.9
3+ deposits in a typical month (% with an account)	6.0	5.4	9.6
0 withdrawals in a typical month (% with an account)	2.9	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	68.4	61.8	54.7
3+ withdrawals in a typical month (% with an account)	25.8	22.5	19.2
ATM is the main mode of deposit (% with an account)	2.9	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	71.3	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	0.4	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	35.9	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	60.1	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	1.2	1.0	0.7
Has debit card	22.0	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	13.3	5.3	4.0
Use an account to receive wages	30.4	27.3	21.3
Use an account to receive government payments	18.8	11.0	9.0
Use an account to receive remittances	5.0	4.8	8.0
Use an account to send remittances	4.2	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.9	3.0	1.7
Use a mobile phone to send money	2.0	2.5	0.9
Use a mobile phone to receive money	1.9	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	9.0	20.4	33.7
Saved at a formal financial institution in the past year	3.4	7.0	24.2
Saved using a savings club in the past year	2.4	1.3	2.8
Saved for future expenses in the past year	5.5	12.8	22.0
Saved for emergencies in the past year	5.8	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	21.8	7.7	7.8
Loan from family or friends in the past year	35.3	28.2	22.8
Loan from an informal private lender in the past year	2.7	1.5	1.5
Outstanding loan to purchase a home	4.5	1.8	4.0
Outstanding loan for home construction	15.1	4.7	4.9
Outstanding loan to pay school fees	8.5	1.7	3.8
Outstanding loan for health or emergencies	9.0	3.6	6.6
Outstanding loan for funerals or weddings	4.3	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	3.9	4.5	31.3

Morocco

Middle East & North Africa		Lower middle income	
Population (millions)	32.0	GNI per capita (\$)	2,850
	Country data	Middle East & N. Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	39.1	17.7	28.4
Male adults (% , age 15+)	52.0	23.1	33.9
Female adults (% , age 15+)	26.7	12.5	22.9
Young adults (% , ages 15-24)	27.8	12.3	21.5
Older adults (% , age 25+)	44.5	20.3	31.2
Adults with a primary education or less (% , age 15+)	31.6	13.1	20.8
Adults with a secondary education or more (% , age 15+)	51.6	23.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	..	8.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	..	17.3	36.3
Adults living in a rural area (% , age 15+)	..	10.5	25.3
Adults living in an urban area (% , age 15+)	..	17.9	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	23.8	19.1	6.8
0 deposits in a typical month (% with an account)	33.0	30.8	11.6
1-2 deposits in a typical month (% with an account)	39.5	50.8	70.9
3+ deposits in a typical month (% with an account)	26.0	14.6	11.8
0 withdrawals in a typical month (% with an account)	28.3	24.4	13.7
1-2 withdrawals in a typical month (% with an account)	29.2	50.2	64.4
3+ withdrawals in a typical month (% with an account)	41.5	19.3	15.1
ATM is the main mode of deposit (% with an account)	3.2	6.0	4.5
Bank teller is the main mode of deposit (% with an account)	56.3	66.6	80.2
Bank agent is the main mode of deposit (% with an account)	1.6	4.2	4.0
ATM is the main mode of withdrawal (% with an account)	27.0	37.6	31.0
Bank teller is the main mode of withdrawal (% with an account)	43.2	51.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	1.6	1.2	3.0
Has debit card	22.4	9.1	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	13.9	4.7	4.1
Use an account to receive wages	24.2	6.0	8.5
Use an account to receive government payments	5.1	3.1	3.9
Use an account to receive remittances	10.1	2.7	3.7
Use an account to send remittances	10.3	2.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.8	1.0	2.0
Use a mobile phone to send money	5.1	1.3	2.4
Use a mobile phone to receive money	7.0	2.4	3.8
Savings (% , age 15+)			
Saved any money in the past year	30.5	20.0	27.6
Saved at a formal financial institution in the past year	12.2	4.5	11.1
Saved using a savings club in the past year	9.3	3.6	7.2
Saved for future expenses in the past year	16.1	13.9	19.9
Saved for emergencies in the past year	19.2	15.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	4.3	5.1	7.3
Loan from family or friends in the past year	40.9	31.1	26.6
Loan from an informal private lender in the past year	1.9	4.7	5.3
Outstanding loan to purchase a home	4.8	4.5	2.2
Outstanding loan for home construction	3.2	7.7	4.7
Outstanding loan to pay school fees	3.7	5.8	6.8
Outstanding loan for health or emergencies	9.0	15.7	14.8
Outstanding loan for funerals or weddings	2.9	5.5	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	4.5	2.5	5.1

Mozambique

Sub-Saharan Africa

Low income

Population (millions) **23.4** GNI per capita (\$) **440**

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	39.9	24.1	23.7
Male adults (% , age 15+)	45.0	26.7	27.0
Female adults (% , age 15+)	35.5	21.4	20.5
Young adults (% , ages 15–24)	24.9	16.8	15.6
Older adults (% , age 25+)	47.1	27.7	28.2
Adults with a primary education or less (% , age 15+)	23.7	14.0	16.2
Adults with a secondary education or more (% , age 15+)	54.7	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	26.0	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	49.9	31.9	29.4
Adults living in a rural area (% , age 15+)	40.1	20.7	22.0
Adults living in an urban area (% , age 15+)	39.3	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.1	3.8	5.4
0 deposits in a typical month (% with an account)	0.3	6.3	8.3
1–2 deposits in a typical month (% with an account)	54.3	69.5	64.7
3+ deposits in a typical month (% with an account)	45.4	21.9	23.1
0 withdrawals in a typical month (% with an account)	1.9	11.7	21.2
1–2 withdrawals in a typical month (% with an account)	44.8	63.3	59.1
3+ withdrawals in a typical month (% with an account)	53.4	23.0	16.1
ATM is the main mode of deposit (% with an account)	3.8	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	95.4	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	0.2	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	91.4	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	6.6	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	1.1	2.5	5.4
Has debit card	37.3	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	8.5	5.3	4.6
Use an account to receive wages	21.7	9.9	5.9
Use an account to receive government payments	6.2	5.7	2.5
Use an account to receive remittances	11.5	9.1	4.7
Use an account to send remittances	9.6	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.3	3.0	2.6
Use a mobile phone to send money	1.0	11.2	7.1
Use a mobile phone to receive money	1.4	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	42.6	40.2	29.9
Saved at a formal financial institution in the past year	17.5	14.2	11.5
Saved using a savings club in the past year	23.1	19.3	8.2
Saved for future expenses in the past year	32.8	26.0	20.3
Saved for emergencies in the past year	30.2	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	5.9	4.7	11.4
Loan from family or friends in the past year	35.3	39.9	30.2
Loan from an informal private lender in the past year	2.1	5.4	7.0
Outstanding loan to purchase a home	0.9	2.0	2.4
Outstanding loan for home construction	5.3	4.4	6.3
Outstanding loan to pay school fees	8.3	9.0	6.9
Outstanding loan for health or emergencies	14.7	15.1	16.1
Outstanding loan for funerals or weddings	1.3	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	3.7	3.2	2.2

South Asia	Low income		
Population (millions)	30.0	GNI per capita (\$)	490

	Country data	South Asia	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	25.3	33.0	23.7
Male adults (% , age 15+)	29.6	40.7	27.0
Female adults (% , age 15+)	21.2	25.0	20.5
Young adults (% , ages 15-24)	23.6	24.7	15.6
Older adults (% , age 25+)	25.4	36.6	28.2
Adults with a primary education or less (% , age 15+)	19.0	27.8	16.2
Adults with a secondary education or more (% , age 15+)	41.5	54.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	16.0	25.3	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	30.8	41.0	29.4
Adults living in a rural area (% , age 15+)	22.3	30.8	22.0
Adults living in an urban area (% , age 15+)	50.6	39.2	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	1.7	6.6	5.4
0 deposits in a typical month (% with an account)	1.7	11.7	8.3
1-2 deposits in a typical month (% with an account)	89.2	70.5	64.7
3+ deposits in a typical month (% with an account)	6.2	12.9	23.1
0 withdrawals in a typical month (% with an account)	6.4	15.9	21.2
1-2 withdrawals in a typical month (% with an account)	81.6	66.4	59.1
3+ withdrawals in a typical month (% with an account)	7.6	11.9	16.1
ATM is the main mode of deposit (% with an account)	0.9	2.0	4.3
Bank teller is the main mode of deposit (% with an account)	81.4	85.3	78.8
Bank agent is the main mode of deposit (% with an account)	15.1	5.3	9.1
ATM is the main mode of withdrawal (% with an account)	11.8	18.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	75.1	68.6	62.9
Bank agent is the main mode of withdrawal (% with an account)	11.9	4.0	5.4
Has debit card	3.7	7.2	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.0	4.0	4.6
Use an account to receive wages	3.6	7.4	5.9
Use an account to receive government payments	1.2	3.5	2.5
Use an account to receive remittances	4.6	2.0	4.7
Use an account to send remittances	1.2	1.6	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.3	2.0	2.6
Use a mobile phone to send money	0.4	0.8	7.1
Use a mobile phone to receive money	0.3	1.9	9.1
Savings (% , age 15+)			
Saved any money in the past year	18.4	21.3	29.9
Saved at a formal financial institution in the past year	9.9	11.1	11.5
Saved using a savings club in the past year	6.3	3.3	8.2
Saved for future expenses in the past year	13.6	15.5	20.3
Saved for emergencies in the past year	15.1	17.2	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	10.8	8.7	11.4
Loan from family or friends in the past year	33.2	19.5	30.2
Loan from an informal private lender in the past year	19.2	6.4	7.0
Outstanding loan to purchase a home	5.1	2.4	2.4
Outstanding loan for home construction	13.0	4.4	6.3
Outstanding loan to pay school fees	12.5	4.9	6.9
Outstanding loan for health or emergencies	23.9	14.1	16.1
Outstanding loan for funerals or weddings	5.7	3.9	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	1.8	5.5	2.2

Netherlands

High income			
Population (millions)	16.6	GNI per capita (\$)	49,030
	Country data		High income
Account at a Formal Financial Institution			
All adults (% , age 15+)	98.7		89.4
Male adults (% , age 15+)	99.0		91.7
Female adults (% , age 15+)	98.4		87.3
Young adults (% , ages 15–24)	99.8		76.8
Older adults (% , age 25+)	98.4		92.2
Adults with a primary education or less (% , age 15+)	96.3		72.9
Adults with a secondary education or more (% , age 15+)	99.0		92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	98.2		85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	98.9		92.1
Adults living in a rural area (% , age 15+)	98.6		87.0
Adults living in an urban area (% , age 15+)	98.7		89.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.6		2.1
0 deposits in a typical month (% with an account)	1.1		6.4
1–2 deposits in a typical month (% with an account)	63.0		56.1
3+ deposits in a typical month (% with an account)	30.0		34.0
0 withdrawals in a typical month (% with an account)	1.3		3.9
1–2 withdrawals in a typical month (% with an account)	10.3		18.8
3+ withdrawals in a typical month (% with an account)	79.9		71.7
ATM is the main mode of deposit (% with an account)	22.3		26.2
Bank teller is the main mode of deposit (% with an account)	35.1		53.7
Bank agent is the main mode of deposit (% with an account)	1.6		3.0
ATM is the main mode of withdrawal (% with an account)	85.0		68.7
Bank teller is the main mode of withdrawal (% with an account)	7.5		23.3
Bank agent is the main mode of withdrawal (% with an account)	0.7		0.8
Has debit card	97.6		61.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	29.8		24.4
Use an account to receive wages	56.4		49.5
Use an account to receive government payments	68.5		42.0
Use an account to receive remittances	13.4		13.2
Use an account to send remittances	16.1		18.1
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	..		..
Use a mobile phone to send money	..		..
Use a mobile phone to receive money	..		..
Savings (% , age 15+)			
Saved any money in the past year	73.1		58.3
Saved at a formal financial institution in the past year	57.8		44.6
Saved using a savings club in the past year	3.6		5.4
Saved for future expenses in the past year	49.6		37.4
Saved for emergencies in the past year	52.1		44.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	12.6		13.8
Loan from family or friends in the past year	7.1		12.3
Loan from an informal private lender in the past year	0.8		2.3
Outstanding loan to purchase a home	40.1		23.8
Outstanding loan for home construction	..		..
Outstanding loan to pay school fees	..		..
Outstanding loan for health or emergencies	..		..
Outstanding loan for funerals or weddings	..		..
Insurance (% , age 15+)			
Personally paid for health insurance	..		..

New Zealand

		High income
Population (millions)	4.4	GNI per capita (\$) 28,770
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	99.4	89.4
Male adults (% , age 15+)	99.4	91.7
Female adults (% , age 15+)	99.4	87.3
Young adults (% , ages 15-24)	98.7	76.8
Older adults (% , age 25+)	99.6	92.2
Adults with a primary education or less (% , age 15+)	100.0	72.9
Adults with a secondary education or more (% , age 15+)	99.3	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	99.2	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	99.6	92.1
Adults living in a rural area (% , age 15+)	99.2	87.0
Adults living in an urban area (% , age 15+)	99.6	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.7	2.1
0 deposits in a typical month (% with an account)	1.7	6.4
1-2 deposits in a typical month (% with an account)	32.7	56.1
3+ deposits in a typical month (% with an account)	62.6	34.0
0 withdrawals in a typical month (% with an account)	1.8	3.9
1-2 withdrawals in a typical month (% with an account)	6.7	18.8
3+ withdrawals in a typical month (% with an account)	87.4	71.7
ATM is the main mode of deposit (% with an account)	9.2	26.2
Bank teller is the main mode of deposit (% with an account)	72.6	53.7
Bank agent is the main mode of deposit (% with an account)	5.3	3.0
ATM is the main mode of withdrawal (% with an account)	71.9	68.7
Bank teller is the main mode of withdrawal (% with an account)	8.0	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.4	0.8
Has debit card	93.8	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	39.1	24.4
Use an account to receive wages	73.6	49.5
Use an account to receive government payments	54.7	42.0
Use an account to receive remittances	19.7	13.2
Use an account to send remittances	31.5	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	72.6	58.3
Saved at a formal financial institution in the past year	60.4	44.6
Saved using a savings club in the past year	8.8	5.4
Saved for future expenses in the past year	44.9	37.4
Saved for emergencies in the past year	51.3	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	26.6	13.8
Loan from family or friends in the past year	17.1	12.3
Loan from an informal private lender in the past year	3.3	2.3
Outstanding loan to purchase a home	35.3	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Nicaragua

Latin America & Caribbean		Lower middle income	
Population (millions)	5.8	GNI per capita (\$)	1,110
	Country data	Latin America & the Carib.	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	14.2	39.2	28.4
Male adults (% , age 15+)	15.7	44.0	33.9
Female adults (% , age 15+)	12.8	34.7	22.9
Young adults (% , ages 15-24)	8.3	26.0	21.5
Older adults (% , age 25+)	17.3	43.6	31.2
Adults with a primary education or less (% , age 15+)	6.3	27.8	20.8
Adults with a secondary education or more (% , age 15+)	19.1	46.6	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	5.6	25.3	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	20.9	49.1	36.3
Adults living in a rural area (% , age 15+)	9.6	33.6	25.3
Adults living in an urban area (% , age 15+)	18.6	44.1	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	16.6	6.0	6.8
0 deposits in a typical month (% with an account)	17.7	13.0	11.6
1-2 deposits in a typical month (% with an account)	67.7	63.3	70.9
3+ deposits in a typical month (% with an account)	9.0	17.7	11.8
0 withdrawals in a typical month (% with an account)	23.6	10.2	13.7
1-2 withdrawals in a typical month (% with an account)	61.3	53.1	64.4
3+ withdrawals in a typical month (% with an account)	8.7	30.8	15.1
ATM is the main mode of deposit (% with an account)	16.7	19.7	4.5
Bank teller is the main mode of deposit (% with an account)	50.5	57.2	80.2
Bank agent is the main mode of deposit (% with an account)	2.0	1.1	4.0
ATM is the main mode of withdrawal (% with an account)	35.2	56.4	31.0
Bank teller is the main mode of withdrawal (% with an account)	34.4	32.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	1.6	0.8	3.0
Has debit card	8.3	28.9	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	0.9	5.2	4.1
Use an account to receive wages	5.1	20.3	8.5
Use an account to receive government payments	0.5	10.4	3.9
Use an account to receive remittances	1.9	4.2	3.7
Use an account to send remittances	0.4	2.8	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.8	1.8	2.0
Use a mobile phone to send money	0.2	0.8	2.4
Use a mobile phone to receive money	1.0	1.8	3.8
Savings (% , age 15+)			
Saved any money in the past year	26.1	25.7	27.6
Saved at a formal financial institution in the past year	6.5	9.5	11.1
Saved using a savings club in the past year	3.1	3.7	7.2
Saved for future expenses in the past year	16.0	13.1	19.9
Saved for emergencies in the past year	19.3	19.1	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.6	7.8	7.3
Loan from family or friends in the past year	4.3	14.2	26.6
Loan from an informal private lender in the past year	2.8	2.3	5.3
Outstanding loan to purchase a home	0.4	1.8	2.2
Outstanding loan for home construction	2.1	4.2	4.7
Outstanding loan to pay school fees	1.8	4.6	6.8
Outstanding loan for health or emergencies	2.2	8.2	14.8
Outstanding loan for funerals or weddings	0.6	1.7	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.8	6.8	5.1

Sub-Saharan Africa

Low income

Population (millions) **15.5** GNI per capita (\$) **370**

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	1.5	24.1	23.7
Male adults (% , age 15+)	1.6	26.7	27.0
Female adults (% , age 15+)	1.5	21.4	20.5
Young adults (% , ages 15-24)	0.7	16.8	15.6
Older adults (% , age 25+)	2.2	27.7	28.2
Adults with a primary education or less (% , age 15+)	0.8	14.0	16.2
Adults with a secondary education or more (% , age 15+)	12.6	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	0.0	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	2.7	31.9	29.4
Adults living in a rural area (% , age 15+)	0.8	20.7	22.0
Adults living in an urban area (% , age 15+)	8.7	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.0	3.8	5.4
0 deposits in a typical month (% with an account)	1.7	6.3	8.3
1-2 deposits in a typical month (% with an account)	67.5	69.5	64.7
3+ deposits in a typical month (% with an account)	30.9	21.9	23.1
0 withdrawals in a typical month (% with an account)	3.3	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	84.8	63.3	59.1
3+ withdrawals in a typical month (% with an account)	11.8	23.0	16.1
ATM is the main mode of deposit (% with an account)	0.0	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	100.0	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	0.0	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	5.0	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	95.0	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	0.0	2.5	5.4
Has debit card	0.8	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	0.8	5.3	4.6
Use an account to receive wages	0.8	9.9	5.9
Use an account to receive government payments	0.5	5.7	2.5
Use an account to receive remittances	0.3	9.1	4.7
Use an account to send remittances	0.7	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.4	3.0	2.6
Use a mobile phone to send money	0.9	11.2	7.1
Use a mobile phone to receive money	2.6	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	25.1	40.2	29.9
Saved at a formal financial institution in the past year	1.2	14.2	11.5
Saved using a savings club in the past year	9.1	19.3	8.2
Saved for future expenses in the past year	19.0	26.0	20.3
Saved for emergencies in the past year	15.6	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	1.3	4.7	11.4
Loan from family or friends in the past year	43.0	39.9	30.2
Loan from an informal private lender in the past year	8.4	5.4	7.0
Outstanding loan to purchase a home	1.5	2.0	2.4
Outstanding loan for home construction	4.1	4.4	6.3
Outstanding loan to pay school fees	5.8	9.0	6.9
Outstanding loan for health or emergencies	24.6	15.1	16.1
Outstanding loan for funerals or weddings	14.7	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.2	3.2	2.2

Nigeria

Sub-Saharan Africa

Lower middle income

Population (millions) **158.4** GNI per capita (\$) **1,180**

	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	29.7	24.1	28.4
Male adults (% , age 15+)	33.3	26.7	33.9
Female adults (% , age 15+)	26.0	21.4	22.9
Young adults (% , ages 15-24)	21.5	16.8	21.5
Older adults (% , age 25+)	33.2	27.7	31.2
Adults with a primary education or less (% , age 15+)	12.2	14.0	20.8
Adults with a secondary education or more (% , age 15+)	44.1	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	14.4	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	40.1	31.9	36.3
Adults living in a rural area (% , age 15+)	23.0	20.7	25.3
Adults living in an urban area (% , age 15+)	58.7	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.6	3.8	6.8
0 deposits in a typical month (% with an account)	2.8	6.3	11.6
1-2 deposits in a typical month (% with an account)	72.9	69.5	70.9
3+ deposits in a typical month (% with an account)	24.0	21.9	11.8
0 withdrawals in a typical month (% with an account)	8.9	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	63.6	63.3	64.4
3+ withdrawals in a typical month (% with an account)	27.5	23.0	15.1
ATM is the main mode of deposit (% with an account)	0.9	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	97.4	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	1.3	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	40.8	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	58.1	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	1.0	2.5	3.0
Has debit card	18.6	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	7.5	5.3	4.1
Use an account to receive wages	11.8	9.9	8.5
Use an account to receive government payments	6.3	5.7	3.9
Use an account to receive remittances	15.7	9.1	3.7
Use an account to send remittances	10.8	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.4	3.0	2.0
Use a mobile phone to send money	9.9	11.2	2.4
Use a mobile phone to receive money	11.2	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	64.4	40.2	27.6
Saved at a formal financial institution in the past year	23.6	14.2	11.1
Saved using a savings club in the past year	44.5	19.3	7.2
Saved for future expenses in the past year	40.1	26.0	19.9
Saved for emergencies in the past year	57.2	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	2.1	4.7	7.3
Loan from family or friends in the past year	44.1	39.9	26.6
Loan from an informal private lender in the past year	2.4	5.4	5.3
Outstanding loan to purchase a home	0.6	2.0	2.2
Outstanding loan for home construction	1.7	4.4	4.7
Outstanding loan to pay school fees	4.7	9.0	6.8
Outstanding loan for health or emergencies	8.4	15.1	14.8
Outstanding loan for funerals or weddings	2.6	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.4	3.2	5.1

High income			
Population (millions)	2.8	GNI per capita (\$)	18,260

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	73.6	89.4
Male adults (% , age 15+)	83.7	91.7
Female adults (% , age 15+)	63.5	87.3
Young adults (% , ages 15-24)	68.0	76.8
Older adults (% , age 25+)	75.6	92.2
Adults with a primary education or less (% , age 15+)	37.1	72.9
Adults with a secondary education or more (% , age 15+)	76.1	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	62.9	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	81.7	92.1
Adults living in a rural area (% , age 15+)	74.2	87.0
Adults living in an urban area (% , age 15+)	73.3	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	5.3	2.1
0 deposits in a typical month (% with an account)	15.3	6.4
1-2 deposits in a typical month (% with an account)	68.6	56.1
3+ deposits in a typical month (% with an account)	12.5	34.0
0 withdrawals in a typical month (% with an account)	8.7	3.9
1-2 withdrawals in a typical month (% with an account)	35.1	18.8
3+ withdrawals in a typical month (% with an account)	50.4	71.7
ATM is the main mode of deposit (% with an account)	48.5	26.2
Bank teller is the main mode of deposit (% with an account)	39.5	53.7
Bank agent is the main mode of deposit (% with an account)	5.6	3.0
ATM is the main mode of withdrawal (% with an account)	81.5	68.7
Bank teller is the main mode of withdrawal (% with an account)	12.0	23.3
Bank agent is the main mode of withdrawal (% with an account)	3.1	0.8
Has debit card	53.0	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	31.2	24.4
Use an account to receive wages	16.2	49.5
Use an account to receive government payments	26.4	42.0
Use an account to receive remittances	18.0	13.2
Use an account to send remittances	23.9	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	57.6	58.3
Saved at a formal financial institution in the past year	22.6	44.6
Saved using a savings club in the past year	14.1	5.4
Saved for future expenses in the past year	41.7	37.4
Saved for emergencies in the past year	42.5	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	9.2	13.8
Loan from family or friends in the past year	33.1	12.3
Loan from an informal private lender in the past year	6.6	2.3
Outstanding loan to purchase a home	14.5	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Pakistan

South Asia		Lower middle income	
Population (millions)	173.6	GNI per capita (\$)	1,050
	Country data	South Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	10.3	33.0	28.4
Male adults (% , age 15+)	17.3	40.7	33.9
Female adults (% , age 15+)	3.0	25.0	22.9
Young adults (% , ages 15-24)	8.0	24.7	21.5
Older adults (% , age 25+)	11.3	36.6	31.2
Adults with a primary education or less (% , age 15+)	3.7	27.8	20.8
Adults with a secondary education or more (% , age 15+)	24.5	54.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	4.1	25.3	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	14.3	41.0	36.3
Adults living in a rural area (% , age 15+)	7.2	30.8	25.3
Adults living in an urban area (% , age 15+)	15.4	39.2	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	1.4	6.6	6.8
0 deposits in a typical month (% with an account)	4.6	11.7	11.6
1-2 deposits in a typical month (% with an account)	70.3	70.5	70.9
3+ deposits in a typical month (% with an account)	9.4	12.9	11.8
0 withdrawals in a typical month (% with an account)	3.1	15.9	13.7
1-2 withdrawals in a typical month (% with an account)	68.5	66.4	64.4
3+ withdrawals in a typical month (% with an account)	10.4	11.9	15.1
ATM is the main mode of deposit (% with an account)	6.3	2.0	4.5
Bank teller is the main mode of deposit (% with an account)	64.7	85.3	80.2
Bank agent is the main mode of deposit (% with an account)	9.6	5.3	4.0
ATM is the main mode of withdrawal (% with an account)	32.4	18.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	46.2	68.6	56.8
Bank agent is the main mode of withdrawal (% with an account)	6.3	4.0	3.0
Has debit card	2.9	7.2	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.9	4.0	4.1
Use an account to receive wages	5.3	7.4	8.5
Use an account to receive government payments	2.0	3.5	3.9
Use an account to receive remittances	1.0	2.0	3.7
Use an account to send remittances	0.8	1.6	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.5	2.0	2.0
Use a mobile phone to send money	1.4	0.8	2.4
Use a mobile phone to receive money	1.5	1.9	3.8
Savings (% , age 15+)			
Saved any money in the past year	7.5	21.3	27.6
Saved at a formal financial institution in the past year	1.4	11.1	11.1
Saved using a savings club in the past year	3.3	3.3	7.2
Saved for future expenses in the past year	5.4	15.5	19.9
Saved for emergencies in the past year	4.6	17.2	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	1.6	8.7	7.3
Loan from family or friends in the past year	23.1	19.5	26.6
Loan from an informal private lender in the past year	2.3	6.4	5.3
Outstanding loan to purchase a home	1.8	2.4	2.2
Outstanding loan for home construction	4.2	4.4	4.7
Outstanding loan to pay school fees	3.0	4.9	6.8
Outstanding loan for health or emergencies	17.1	14.1	14.8
Outstanding loan for funerals or weddings	5.5	3.9	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.5	5.5	5.1

Panama

Latin America & Caribbean		Upper middle income	
Population (millions)	3.5	GNI per capita (\$)	6,970
	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	24.9	39.2	57.2
Male adults (% , age 15+)	26.5	44.0	61.4
Female adults (% , age 15+)	23.3	34.7	53.1
Young adults (% , ages 15-24)	15.4	26.0	51.7
Older adults (% , age 25+)	27.6	43.6	58.2
Adults with a primary education or less (% , age 15+)	15.3	27.8	47.5
Adults with a secondary education or more (% , age 15+)	28.1	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	17.1	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	30.9	49.1	67.6
Adults living in a rural area (% , age 15+)	18.5	33.6	51.7
Adults living in an urban area (% , age 15+)	28.2	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	8.7	6.0	11.8
0 deposits in a typical month (% with an account)	12.5	13.0	18.1
1-2 deposits in a typical month (% with an account)	61.7	63.3	64.9
3+ deposits in a typical month (% with an account)	22.6	17.7	9.6
0 withdrawals in a typical month (% with an account)	13.8	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	58.5	53.1	54.7
3+ withdrawals in a typical month (% with an account)	22.5	30.8	19.2
ATM is the main mode of deposit (% with an account)	11.7	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	67.5	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	2.6	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	39.1	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	36.4	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	3.5	0.8	0.7
Has debit card	11.3	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.3	5.2	4.0
Use an account to receive wages	10.3	20.3	21.3
Use an account to receive government payments	4.4	10.4	9.0
Use an account to receive remittances	4.8	4.2	8.0
Use an account to send remittances	3.1	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	1.8	1.7
Use a mobile phone to send money	0.0	0.8	0.9
Use a mobile phone to receive money	0.0	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	34.9	25.7	33.7
Saved at a formal financial institution in the past year	12.5	9.5	24.2
Saved using a savings club in the past year	7.0	3.7	2.8
Saved for future expenses in the past year	21.7	13.1	22.0
Saved for emergencies in the past year	23.2	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	9.8	7.8	7.8
Loan from family or friends in the past year	17.3	14.2	22.8
Loan from an informal private lender in the past year	10.0	2.3	1.5
Outstanding loan to purchase a home	11.5	1.8	4.0
Outstanding loan for home construction	9.9	4.2	4.9
Outstanding loan to pay school fees	13.3	4.6	3.8
Outstanding loan for health or emergencies	14.8	8.2	6.6
Outstanding loan for funerals or weddings	7.2	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	4.9	6.8	31.3

Paraguay

Latin America & Caribbean

Lower middle income

Population (millions) **6.5** GNI per capita (\$) **2,720**

	Country data	Latin America & the Carib.	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	21.7	39.2	28.4
Male adults (% , age 15+)	20.7	44.0	33.9
Female adults (% , age 15+)	22.7	34.7	22.9
Young adults (% , ages 15-24)	14.6	26.0	21.5
Older adults (% , age 25+)	24.2	43.6	31.2
Adults with a primary education or less (% , age 15+)	8.3	27.8	20.8
Adults with a secondary education or more (% , age 15+)	29.8	46.6	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	3.4	25.3	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	34.5	49.1	36.3
Adults living in a rural area (% , age 15+)	10.2	33.6	25.3
Adults living in an urban area (% , age 15+)	29.3	44.1	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	10.4	6.0	6.8
0 deposits in a typical month (% with an account)	14.9	13.0	11.6
1-2 deposits in a typical month (% with an account)	61.9	63.3	70.9
3+ deposits in a typical month (% with an account)	7.7	17.7	11.8
0 withdrawals in a typical month (% with an account)	21.8	10.2	13.7
1-2 withdrawals in a typical month (% with an account)	53.3	53.1	64.4
3+ withdrawals in a typical month (% with an account)	14.3	30.8	15.1
ATM is the main mode of deposit (% with an account)	16.6	19.7	4.5
Bank teller is the main mode of deposit (% with an account)	62.4	57.2	80.2
Bank agent is the main mode of deposit (% with an account)	3.3	1.1	4.0
ATM is the main mode of withdrawal (% with an account)	43.8	56.4	31.0
Bank teller is the main mode of withdrawal (% with an account)	37.4	32.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	3.3	0.8	3.0
Has debit card	11.3	28.9	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	5.7	5.2	4.1
Use an account to receive wages	10.5	20.3	8.5
Use an account to receive government payments	0.9	10.4	3.9
Use an account to receive remittances	2.0	4.2	3.7
Use an account to send remittances	1.1	2.8	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.3	1.8	2.0
Use a mobile phone to send money	4.3	0.8	2.4
Use a mobile phone to receive money	5.7	1.8	3.8
Savings (% , age 15+)			
Saved any money in the past year	18.1	25.7	27.6
Saved at a formal financial institution in the past year	9.7	9.5	11.1
Saved using a savings club in the past year	2.3	3.7	7.2
Saved for future expenses in the past year	10.3	13.1	19.9
Saved for emergencies in the past year	13.7	19.1	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	12.9	7.8	7.3
Loan from family or friends in the past year	14.9	14.2	26.6
Loan from an informal private lender in the past year	3.3	2.3	5.3
Outstanding loan to purchase a home	1.3	1.8	2.2
Outstanding loan for home construction	3.9	4.2	4.7
Outstanding loan to pay school fees	9.1	4.6	6.8
Outstanding loan for health or emergencies	12.6	8.2	14.8
Outstanding loan for funerals or weddings	2.6	1.7	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	5.9	6.8	5.1

Latin America & Caribbean		Upper middle income	
Population (millions)	29.1	GNI per capita (\$)	4,700
	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	20.5	39.2	57.2
Male adults (% , age 15+)	23.4	44.0	61.4
Female adults (% , age 15+)	17.6	34.7	53.1
Young adults (% , ages 15-24)	14.5	26.0	51.7
Older adults (% , age 25+)	22.4	43.6	58.2
Adults with a primary education or less (% , age 15+)	6.5	27.8	47.5
Adults with a secondary education or more (% , age 15+)	24.5	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	7.5	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	31.3	49.1	67.6
Adults living in a rural area (% , age 15+)	13.3	33.6	51.7
Adults living in an urban area (% , age 15+)	24.3	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	5.4	6.0	11.8
0 deposits in a typical month (% with an account)	10.7	13.0	18.1
1-2 deposits in a typical month (% with an account)	66.1	63.3	64.9
3+ deposits in a typical month (% with an account)	13.8	17.7	9.6
0 withdrawals in a typical month (% with an account)	13.2	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	50.5	53.1	54.7
3+ withdrawals in a typical month (% with an account)	25.6	30.8	19.2
ATM is the main mode of deposit (% with an account)	2.6	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	65.7	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	1.6	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	43.6	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	40.1	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.5	0.8	0.7
Has debit card	14.1	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.8	5.2	4.0
Use an account to receive wages	10.6	20.3	21.3
Use an account to receive government payments	3.3	10.4	9.0
Use an account to receive remittances	4.0	4.2	8.0
Use an account to send remittances	3.1	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.6	1.8	1.7
Use a mobile phone to send money	1.4	0.8	0.9
Use a mobile phone to receive money	1.8	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	29.1	25.7	33.7
Saved at a formal financial institution in the past year	8.6	9.5	24.2
Saved using a savings club in the past year	4.3	3.7	2.8
Saved for future expenses in the past year	15.6	13.1	22.0
Saved for emergencies in the past year	23.6	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	12.7	7.8	7.8
Loan from family or friends in the past year	14.5	14.2	22.8
Loan from an informal private lender in the past year	3.3	2.3	1.5
Outstanding loan to purchase a home	1.1	1.8	4.0
Outstanding loan for home construction	5.1	4.2	4.9
Outstanding loan to pay school fees	5.5	4.6	3.8
Outstanding loan for health or emergencies	10.1	8.2	6.6
Outstanding loan for funerals or weddings	0.6	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	3.5	6.8	31.3

Philippines

East Asia & Pacific		Lower middle income	
Population (millions)	93.3	GNI per capita (\$)	2,060
	Country data	East Asia & Pacific	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	26.6	54.9	28.4
Male adults (% , age 15+)	19.0	57.6	33.9
Female adults (% , age 15+)	33.7	52.3	22.9
Young adults (% , ages 15–24)	18.3	52.1	21.5
Older adults (% , age 25+)	30.3	54.9	31.2
Adults with a primary education or less (% , age 15+)	12.3	46.5	20.8
Adults with a secondary education or more (% , age 15+)	33.1	71.0	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	10.4	39.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	39.6	65.6	36.3
Adults living in a rural area (% , age 15+)	19.5	49.5	25.3
Adults living in an urban area (% , age 15+)	37.1	70.8	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	6.2	13.2	6.8
0 deposits in a typical month (% with an account)	14.7	19.1	11.6
1–2 deposits in a typical month (% with an account)	67.4	64.6	70.9
3+ deposits in a typical month (% with an account)	15.1	7.8	11.8
0 withdrawals in a typical month (% with an account)	11.7	20.5	13.7
1–2 withdrawals in a typical month (% with an account)	66.4	55.0	64.4
3+ withdrawals in a typical month (% with an account)	18.8	14.3	15.1
ATM is the main mode of deposit (% with an account)	19.6	13.9	4.5
Bank teller is the main mode of deposit (% with an account)	47.8	76.4	80.2
Bank agent is the main mode of deposit (% with an account)	13.2	2.5	4.0
ATM is the main mode of withdrawal (% with an account)	62.5	39.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	24.2	55.9	56.8
Bank agent is the main mode of withdrawal (% with an account)	6.4	1.3	3.0
Has debit card	13.2	34.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	5.6	3.2	4.1
Use an account to receive wages	8.5	16.9	8.5
Use an account to receive government payments	5.5	6.3	3.9
Use an account to receive remittances	12.2	8.8	3.7
Use an account to send remittances	5.3	7.1	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.1	1.3	2.0
Use a mobile phone to send money	7.3	1.0	2.4
Use a mobile phone to receive money	12.5	1.2	3.8
Savings (% , age 15+)			
Saved any money in the past year	45.5	39.8	27.6
Saved at a formal financial institution in the past year	14.7	28.4	11.1
Saved using a savings club in the past year	6.5	4.3	7.2
Saved for future expenses in the past year	31.8	28.2	19.9
Saved for emergencies in the past year	36.9	29.6	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	10.5	8.6	7.3
Loan from family or friends in the past year	39.0	27.2	26.6
Loan from an informal private lender in the past year	12.7	1.9	5.3
Outstanding loan to purchase a home	3.6	4.4	2.2
Outstanding loan for home construction	5.8	5.4	4.7
Outstanding loan to pay school fees	20.7	5.8	6.8
Outstanding loan for health or emergencies	28.7	9.7	14.8
Outstanding loan for funerals or weddings	5.4	1.8	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	5.5	36.8	5.1

Poland

High income			
Population (millions)	38.2	GNI per capita (\$)	12,440

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	70.2	89.4
Male adults (% , age 15+)	72.4	91.7
Female adults (% , age 15+)	68.3	87.3
Young adults (% , ages 15-24)	47.8	76.8
Older adults (% , age 25+)	75.5	92.2
Adults with a primary education or less (% , age 15+)	34.7	72.9
Adults with a secondary education or more (% , age 15+)	81.4	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	57.4	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	78.8	92.1
Adults living in a rural area (% , age 15+)	69.0	87.0
Adults living in an urban area (% , age 15+)	72.4	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	3.3	2.1
0 deposits in a typical month (% with an account)	8.5	6.4
1-2 deposits in a typical month (% with an account)	68.1	56.1
3+ deposits in a typical month (% with an account)	10.9	34.0
0 withdrawals in a typical month (% with an account)	3.8	3.9
1-2 withdrawals in a typical month (% with an account)	34.4	18.8
3+ withdrawals in a typical month (% with an account)	47.7	71.7
ATM is the main mode of deposit (% with an account)	10.3	26.2
Bank teller is the main mode of deposit (% with an account)	42.5	53.7
Bank agent is the main mode of deposit (% with an account)	3.7	3.0
ATM is the main mode of withdrawal (% with an account)	60.6	68.7
Bank teller is the main mode of withdrawal (% with an account)	27.9	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.1	0.8
Has debit card	37.3	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	7.3	24.4
Use an account to receive wages	42.3	49.5
Use an account to receive government payments	13.1	42.0
Use an account to receive remittances	6.8	13.2
Use an account to send remittances	6.2	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	1.8	..
Use a mobile phone to send money	0.7	..
Use a mobile phone to receive money	0.9	..
Savings (% , age 15+)		
Saved any money in the past year	30.8	58.3
Saved at a formal financial institution in the past year	18.0	44.6
Saved using a savings club in the past year	1.0	5.4
Saved for future expenses in the past year	16.8	37.4
Saved for emergencies in the past year	19.0	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	9.6	13.8
Loan from family or friends in the past year	13.4	12.3
Loan from an informal private lender in the past year	0.9	2.3
Outstanding loan to purchase a home	2.7	23.8
Outstanding loan for home construction	5.9	..
Outstanding loan to pay school fees	0.5	..
Outstanding loan for health or emergencies	2.5	..
Outstanding loan for funerals or weddings	0.5	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Portugal

High income		
Population (millions)	10.6	GNI per capita (\$)
		21,870
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	81.2	89.4
Male adults (% , age 15+)	85.1	91.7
Female adults (% , age 15+)	77.8	87.3
Young adults (% , ages 15-24)	75.1	76.8
Older adults (% , age 25+)	81.8	92.2
Adults with a primary education or less (% , age 15+)	74.9	72.9
Adults with a secondary education or more (% , age 15+)	86.1	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	73.5	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	86.9	92.1
Adults living in a rural area (% , age 15+)	84.2	87.0
Adults living in an urban area (% , age 15+)	77.4	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	3.4	2.1
0 deposits in a typical month (% with an account)	10.7	6.4
1-2 deposits in a typical month (% with an account)	68.9	56.1
3+ deposits in a typical month (% with an account)	12.0	34.0
0 withdrawals in a typical month (% with an account)	4.3	3.9
1-2 withdrawals in a typical month (% with an account)	12.5	18.8
3+ withdrawals in a typical month (% with an account)	65.0	71.7
ATM is the main mode of deposit (% with an account)	28.5	26.2
Bank teller is the main mode of deposit (% with an account)	49.9	53.7
Bank agent is the main mode of deposit (% with an account)	0.7	3.0
ATM is the main mode of withdrawal (% with an account)	79.0	68.7
Bank teller is the main mode of withdrawal (% with an account)	12.8	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.9	0.8
Has debit card	68.2	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	10.4	24.4
Use an account to receive wages	43.3	49.5
Use an account to receive government payments	36.9	42.0
Use an account to receive remittances	5.6	13.2
Use an account to send remittances	4.1	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	33.7	58.3
Saved at a formal financial institution in the past year	25.6	44.6
Saved using a savings club in the past year	1.9	5.4
Saved for future expenses in the past year	19.0	37.4
Saved for emergencies in the past year	27.1	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	8.3	13.8
Loan from family or friends in the past year	6.9	12.3
Loan from an informal private lender in the past year	0.8	2.3
Outstanding loan to purchase a home	23.2	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Population (millions)	1.8	GNI per capita (\$)	..
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	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	65.9	89.4
Male adults (% , age 15+)	68.6	91.7
Female adults (% , age 15+)	61.6	87.3
Young adults (% , ages 15-24)	64.1	76.8
Older adults (% , age 25+)	67.3	92.2
Adults with a primary education or less (% , age 15+)	31.6	72.9
Adults with a secondary education or more (% , age 15+)	69.9	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	54.7	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	75.6	92.1
Adults living in a rural area (% , age 15+)	53.1	87.0
Adults living in an urban area (% , age 15+)	67.8	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	3.4	2.1
0 deposits in a typical month (% with an account)	8.9	6.4
1-2 deposits in a typical month (% with an account)	67.6	56.1
3+ deposits in a typical month (% with an account)	16.9	34.0
0 withdrawals in a typical month (% with an account)	5.9	3.9
1-2 withdrawals in a typical month (% with an account)	23.2	18.8
3+ withdrawals in a typical month (% with an account)	62.3	71.7
ATM is the main mode of deposit (% with an account)	20.5	26.2
Bank teller is the main mode of deposit (% with an account)	64.9	53.7
Bank agent is the main mode of deposit (% with an account)	6.4	3.0
ATM is the main mode of withdrawal (% with an account)	79.2	68.7
Bank teller is the main mode of withdrawal (% with an account)	11.3	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.4	0.8
Has debit card	49.5	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	29.1	24.4
Use an account to receive wages	16.8	49.5
Use an account to receive government payments	17.8	42.0
Use an account to receive remittances	14.0	13.2
Use an account to send remittances	37.6	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	56.3	58.3
Saved at a formal financial institution in the past year	25.4	44.6
Saved using a savings club in the past year	9.2	5.4
Saved for future expenses in the past year	39.0	37.4
Saved for emergencies in the past year	42.0	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	12.6	13.8
Loan from family or friends in the past year	30.6	12.3
Loan from an informal private lender in the past year	8.9	2.3
Outstanding loan to purchase a home	18.5	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Romania

Europe & Central Asia		Upper middle income	
Population (millions)	21.4	GNI per capita (\$)	7,850
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	44.6	44.9	57.2
Male adults (% , age 15+)	48.5	49.9	61.4
Female adults (% , age 15+)	41.1	40.0	53.1
Young adults (% , ages 15-24)	37.0	31.9	51.7
Older adults (% , age 25+)	46.0	48.4	58.2
Adults with a primary education or less (% , age 15+)	26.9	25.6	47.5
Adults with a secondary education or more (% , age 15+)	51.5	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	31.3	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	54.4	51.1	67.6
Adults living in a rural area (% , age 15+)	37.4	41.6	51.7
Adults living in an urban area (% , age 15+)	56.0	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	12.1	4.0	11.8
0 deposits in a typical month (% with an account)	17.4	6.5	18.1
1-2 deposits in a typical month (% with an account)	66.8	80.8	64.9
3+ deposits in a typical month (% with an account)	6.5	5.4	9.6
0 withdrawals in a typical month (% with an account)	15.6	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	47.2	61.8	54.7
3+ withdrawals in a typical month (% with an account)	24.7	22.5	19.2
ATM is the main mode of deposit (% with an account)	4.4	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	43.6	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	0.5	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	72.2	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	15.5	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.4	1.0	0.7
Has debit card	27.7	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.0	5.3	4.0
Use an account to receive wages	19.3	27.3	21.3
Use an account to receive government payments	15.2	11.0	9.0
Use an account to receive remittances	4.7	4.8	8.0
Use an account to send remittances	2.3	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.9	3.0	1.7
Use a mobile phone to send money	0.5	2.5	0.9
Use a mobile phone to receive money	0.5	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	18.2	20.4	33.7
Saved at a formal financial institution in the past year	8.7	7.0	24.2
Saved using a savings club in the past year	0.3	1.3	2.8
Saved for future expenses in the past year	9.4	12.8	22.0
Saved for emergencies in the past year	14.7	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	8.4	7.7	7.8
Loan from family or friends in the past year	18.3	28.2	22.8
Loan from an informal private lender in the past year	0.2	1.5	1.5
Outstanding loan to purchase a home	3.7	1.8	4.0
Outstanding loan for home construction	10.5	4.7	4.9
Outstanding loan to pay school fees	0.8	1.7	3.8
Outstanding loan for health or emergencies	5.8	3.6	6.6
Outstanding loan for funerals or weddings	1.5	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	5.9	4.5	31.3

Russian Federation

Europe & Central Asia		Upper middle income	
Population (millions)	141.8	GNI per capita (\$)	9,900
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	48.2	44.9	57.2
Male adults (% , age 15+)	48.8	49.9	61.4
Female adults (% , age 15+)	47.7	40.0	53.1
Young adults (% , ages 15-24)	32.8	31.9	51.7
Older adults (% , age 25+)	51.9	48.4	58.2
Adults with a primary education or less (% , age 15+)	24.2	25.6	47.5
Adults with a secondary education or more (% , age 15+)	54.7	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	40.2	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	53.9	51.1	67.6
Adults living in a rural area (% , age 15+)	45.5	41.6	51.7
Adults living in an urban area (% , age 15+)	53.0	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	4.8	4.0	11.8
0 deposits in a typical month (% with an account)	8.4	6.5	18.1
1-2 deposits in a typical month (% with an account)	78.1	80.8	64.9
3+ deposits in a typical month (% with an account)	3.0	5.4	9.6
0 withdrawals in a typical month (% with an account)	8.2	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	60.8	61.8	54.7
3+ withdrawals in a typical month (% with an account)	19.1	22.5	19.2
ATM is the main mode of deposit (% with an account)	18.3	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	25.6	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	1.8	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	65.2	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	24.7	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.5	1.0	0.7
Has debit card	37.0	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.3	5.3	4.0
Use an account to receive wages	30.1	27.3	21.3
Use an account to receive government payments	8.5	11.0	9.0
Use an account to receive remittances	2.1	4.8	8.0
Use an account to send remittances	2.4	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.7	3.0	1.7
Use a mobile phone to send money	1.5	2.5	0.9
Use a mobile phone to receive money	1.8	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	22.7	20.4	33.7
Saved at a formal financial institution in the past year	10.9	7.0	24.2
Saved using a savings club in the past year	0.5	1.3	2.8
Saved for future expenses in the past year	12.5	12.8	22.0
Saved for emergencies in the past year	15.9	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	7.7	7.7	7.8
Loan from family or friends in the past year	23.5	28.2	22.8
Loan from an informal private lender in the past year	1.5	1.5	1.5
Outstanding loan to purchase a home	1.4	1.8	4.0
Outstanding loan for home construction	4.6	4.7	4.9
Outstanding loan to pay school fees	0.8	1.7	3.8
Outstanding loan for health or emergencies	2.2	3.6	6.6
Outstanding loan for funerals or weddings	0.9	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	6.7	4.5	31.3

Rwanda

Sub-Saharan Africa

Low income

Population (millions) **10.6** GNI per capita (\$) **520**

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	32.8	24.1	23.7
Male adults (% , age 15+)	37.5	26.7	27.0
Female adults (% , age 15+)	28.2	21.4	20.5
Young adults (% , ages 15–24)	17.8	16.8	15.6
Older adults (% , age 25+)	39.9	27.7	28.2
Adults with a primary education or less (% , age 15+)	30.8	14.0	16.2
Adults with a secondary education or more (% , age 15+)	52.4	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	30.0	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	34.6	31.9	29.4
Adults living in a rural area (% , age 15+)	31.4	20.7	22.0
Adults living in an urban area (% , age 15+)	42.4	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	6.7	3.8	5.4
0 deposits in a typical month (% with an account)	8.5	6.3	8.3
1–2 deposits in a typical month (% with an account)	70.6	69.5	64.7
3+ deposits in a typical month (% with an account)	18.3	21.9	23.1
0 withdrawals in a typical month (% with an account)	10.7	11.7	21.2
1–2 withdrawals in a typical month (% with an account)	73.1	63.3	59.1
3+ withdrawals in a typical month (% with an account)	13.4	23.0	16.1
ATM is the main mode of deposit (% with an account)	2.4	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	89.7	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	2.0	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	2.5	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	89.0	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	1.9	2.5	5.4
Has debit card	5.3	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	5.0	5.3	4.6
Use an account to receive wages	11.6	9.9	5.9
Use an account to receive government payments	5.0	5.7	2.5
Use an account to receive remittances	1.4	9.1	4.7
Use an account to send remittances	1.4	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.1	3.0	2.6
Use a mobile phone to send money	2.0	11.2	7.1
Use a mobile phone to receive money	2.9	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	30.5	40.2	29.9
Saved at a formal financial institution in the past year	17.8	14.2	11.5
Saved using a savings club in the past year	4.3	19.3	8.2
Saved for future expenses in the past year	22.5	26.0	20.3
Saved for emergencies in the past year	23.1	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	8.4	4.7	11.4
Loan from family or friends in the past year	27.8	39.9	30.2
Loan from an informal private lender in the past year	4.1	5.4	7.0
Outstanding loan to purchase a home	1.9	2.0	2.4
Outstanding loan for home construction	7.4	4.4	6.3
Outstanding loan to pay school fees	10.1	9.0	6.9
Outstanding loan for health or emergencies	17.1	15.1	16.1
Outstanding loan for funerals or weddings	1.6	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	5.3	3.2	2.2

Saudi Arabia

		High income
Population (millions)	27.4	GNI per capita (\$) 16,190
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	46.4	89.4
Male adults (% , age 15+)	72.7	91.7
Female adults (% , age 15+)	15.2	87.3
Young adults (% , ages 15-24)	26.7	76.8
Older adults (% , age 25+)	57.0	92.2
Adults with a primary education or less (% , age 15+)	39.0	72.9
Adults with a secondary education or more (% , age 15+)	49.9	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	37.8	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	52.4	92.1
Adults living in a rural area (% , age 15+)	46.6	87.0
Adults living in an urban area (% , age 15+)	45.5	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.5	2.1
0 deposits in a typical month (% with an account)	0.6	6.4
1-2 deposits in a typical month (% with an account)	70.7	56.1
3+ deposits in a typical month (% with an account)	24.2	34.0
0 withdrawals in a typical month (% with an account)	0.9	3.9
1-2 withdrawals in a typical month (% with an account)	25.6	18.8
3+ withdrawals in a typical month (% with an account)	69.6	71.7
ATM is the main mode of deposit (% with an account)	60.2	26.2
Bank teller is the main mode of deposit (% with an account)	38.9	53.7
Bank agent is the main mode of deposit (% with an account)	0.0	3.0
ATM is the main mode of withdrawal (% with an account)	89.5	68.7
Bank teller is the main mode of withdrawal (% with an account)	10.3	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.0	0.8
Has debit card	42.3	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	8.4	24.4
Use an account to receive wages	19.8	49.5
Use an account to receive government payments	11.9	42.0
Use an account to receive remittances	5.9	13.2
Use an account to send remittances	9.1	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	15.0	..
Use a mobile phone to send money	6.5	..
Use a mobile phone to receive money	5.6	..
Savings (% , age 15+)		
Saved any money in the past year	33.4	58.3
Saved at a formal financial institution in the past year	17.2	44.6
Saved using a savings club in the past year	4.4	5.4
Saved for future expenses in the past year	26.7	37.4
Saved for emergencies in the past year	26.2	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	2.1	13.8
Loan from family or friends in the past year	26.2	12.3
Loan from an informal private lender in the past year	10.4	2.3
Outstanding loan to purchase a home	12.3	23.8
Outstanding loan for home construction	8.1	..
Outstanding loan to pay school fees	10.0	..
Outstanding loan for health or emergencies	10.9	..
Outstanding loan for funerals or weddings	4.7	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Senegal

Sub-Saharan Africa		Lower middle income	
Population (millions)	12.4	GNI per capita (\$)	1,090
	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	5.8	24.1	28.4
Male adults (% , age 15+)	6.2	26.7	33.9
Female adults (% , age 15+)	5.5	21.4	22.9
Young adults (% , ages 15-24)	0.4	16.8	21.5
Older adults (% , age 25+)	8.7	27.7	31.2
Adults with a primary education or less (% , age 15+)	4.6	14.0	20.8
Adults with a secondary education or more (% , age 15+)	14.2	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	3.0	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	8.5	31.9	36.3
Adults living in a rural area (% , age 15+)	4.6	20.7	25.3
Adults living in an urban area (% , age 15+)	9.0	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.0	3.8	6.8
0 deposits in a typical month (% with an account)	1.0	6.3	11.6
1-2 deposits in a typical month (% with an account)	92.9	69.5	70.9
3+ deposits in a typical month (% with an account)	6.0	21.9	11.8
0 withdrawals in a typical month (% with an account)	12.4	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	79.5	63.3	64.4
3+ withdrawals in a typical month (% with an account)	8.1	23.0	15.1
ATM is the main mode of deposit (% with an account)	9.2	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	90.3	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	0.0	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	12.8	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	86.2	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.0	2.5	3.0
Has debit card	1.8	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.6	5.3	4.1
Use an account to receive wages	1.7	9.9	8.5
Use an account to receive government payments	1.0	5.7	3.9
Use an account to receive remittances	1.4	9.1	3.7
Use an account to send remittances	0.9	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.2	3.0	2.0
Use a mobile phone to send money	0.5	11.2	2.4
Use a mobile phone to receive money	0.9	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	15.4	40.2	27.6
Saved at a formal financial institution in the past year	3.7	14.2	11.1
Saved using a savings club in the past year	5.3	19.3	7.2
Saved for future expenses in the past year	8.9	26.0	19.9
Saved for emergencies in the past year	10.4	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	3.5	4.7	7.3
Loan from family or friends in the past year	26.2	39.9	26.6
Loan from an informal private lender in the past year	1.4	5.4	5.3
Outstanding loan to purchase a home	0.1	2.0	2.2
Outstanding loan for home construction	1.8	4.4	4.7
Outstanding loan to pay school fees	2.6	9.0	6.8
Outstanding loan for health or emergencies	11.6	15.1	14.8
Outstanding loan for funerals or weddings	4.7	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.9	3.2	5.1

Europe & Central Asia		Upper middle income	
Population (millions)	7.3	GNI per capita (\$)	5,630
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	62.2	44.9	57.2
Male adults (% , age 15+)	62.1	49.9	61.4
Female adults (% , age 15+)	62.3	40.0	53.1
Young adults (% , ages 15-24)	28.9	31.9	51.7
Older adults (% , age 25+)	68.3	48.4	58.2
Adults with a primary education or less (% , age 15+)	40.2	25.6	47.5
Adults with a secondary education or more (% , age 15+)	71.2	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	53.3	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	68.8	51.1	67.6
Adults living in a rural area (% , age 15+)	55.7	41.6	51.7
Adults living in an urban area (% , age 15+)	72.3	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.9	4.0	11.8
0 deposits in a typical month (% with an account)	4.8	6.5	18.1
1-2 deposits in a typical month (% with an account)	80.6	80.8	64.9
3+ deposits in a typical month (% with an account)	7.4	5.4	9.6
0 withdrawals in a typical month (% with an account)	4.9	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	60.9	61.8	54.7
3+ withdrawals in a typical month (% with an account)	26.1	22.5	19.2
ATM is the main mode of deposit (% with an account)	1.7	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	56.0	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	0.6	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	36.7	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	53.1	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	2.2	1.0	0.7
Has debit card	43.1	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	8.8	5.3	4.0
Use an account to receive wages	33.1	27.3	21.3
Use an account to receive government payments	29.6	11.0	9.0
Use an account to receive remittances	4.9	4.8	8.0
Use an account to send remittances	3.4	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.4	3.0	1.7
Use a mobile phone to send money	0.5	2.5	0.9
Use a mobile phone to receive money	0.8	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	14.9	20.4	33.7
Saved at a formal financial institution in the past year	3.2	7.0	24.2
Saved using a savings club in the past year	3.2	1.3	2.8
Saved for future expenses in the past year	7.8	12.8	22.0
Saved for emergencies in the past year	10.7	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	12.3	7.7	7.8
Loan from family or friends in the past year	28.9	28.2	22.8
Loan from an informal private lender in the past year	1.6	1.5	1.5
Outstanding loan to purchase a home	1.4	1.8	4.0
Outstanding loan for home construction	6.1	4.7	4.9
Outstanding loan to pay school fees	2.6	1.7	3.8
Outstanding loan for health or emergencies	4.4	3.6	6.6
Outstanding loan for funerals or weddings	2.6	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	3.7	4.5	31.3

Sierra Leone

Sub-Saharan Africa		Low income	
Population (millions)	5.9	GNI per capita (\$)	340
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	15.3	24.1	23.7
Male adults (% , age 15+)	18.0	26.7	27.0
Female adults (% , age 15+)	12.8	21.4	20.5
Young adults (% , ages 15–24)	10.8	16.8	15.6
Older adults (% , age 25+)	17.8	27.7	28.2
Adults with a primary education or less (% , age 15+)	5.6	14.0	16.2
Adults with a secondary education or more (% , age 15+)	41.6	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	6.6	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	21.9	31.9	29.4
Adults living in a rural area (% , age 15+)	12.8	20.7	22.0
Adults living in an urban area (% , age 15+)	26.1	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.7	3.8	5.4
0 deposits in a typical month (% with an account)	2.7	6.3	8.3
1–2 deposits in a typical month (% with an account)	64.8	69.5	64.7
3+ deposits in a typical month (% with an account)	30.4	21.9	23.1
0 withdrawals in a typical month (% with an account)	5.9	11.7	21.2
1–2 withdrawals in a typical month (% with an account)	73.8	63.3	59.1
3+ withdrawals in a typical month (% with an account)	20.3	23.0	16.1
ATM is the main mode of deposit (% with an account)	4.9	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	87.9	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	2.9	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	16.4	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	75.9	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	1.1	2.5	5.4
Has debit card	4.0	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.1	5.3	4.6
Use an account to receive wages	8.5	9.9	5.9
Use an account to receive government payments	3.9	5.7	2.5
Use an account to receive remittances	6.8	9.1	4.7
Use an account to send remittances	4.7	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.7	3.0	2.6
Use a mobile phone to send money	1.4	11.2	7.1
Use a mobile phone to receive money	1.9	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	32.6	40.2	29.9
Saved at a formal financial institution in the past year	14.5	14.2	11.5
Saved using a savings club in the past year	10.4	19.3	8.2
Saved for future expenses in the past year	23.0	26.0	20.3
Saved for emergencies in the past year	26.9	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	6.1	4.7	11.4
Loan from family or friends in the past year	43.2	39.9	30.2
Loan from an informal private lender in the past year	5.4	5.4	7.0
Outstanding loan to purchase a home	0.4	2.0	2.4
Outstanding loan for home construction	1.5	4.4	6.3
Outstanding loan to pay school fees	10.6	9.0	6.9
Outstanding loan for health or emergencies	9.2	15.1	16.1
Outstanding loan for funerals or weddings	2.5	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.5	3.2	2.2

Singapore

High income			
Population (millions)	5.1	GNI per capita (\$)	40,070

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	98.2	89.4
Male adults (% , age 15+)	98.2	91.7
Female adults (% , age 15+)	98.2	87.3
Young adults (% , ages 15-24)	94.7	76.8
Older adults (% , age 25+)	98.9	92.2
Adults with a primary education or less (% , age 15+)	94.4	72.9
Adults with a secondary education or more (% , age 15+)	99.9	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	98.2	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	98.2	92.1
Adults living in a rural area (% , age 15+)	..	87.0
Adults living in an urban area (% , age 15+)	98.2	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	6.1	2.1
0 deposits in a typical month (% with an account)	10.5	6.4
1-2 deposits in a typical month (% with an account)	65.0	56.1
3+ deposits in a typical month (% with an account)	23.0	34.0
0 withdrawals in a typical month (% with an account)	6.7	3.9
1-2 withdrawals in a typical month (% with an account)	10.9	18.8
3+ withdrawals in a typical month (% with an account)	80.6	71.7
ATM is the main mode of deposit (% with an account)	81.7	26.2
Bank teller is the main mode of deposit (% with an account)	18.0	53.7
Bank agent is the main mode of deposit (% with an account)	0.0	3.0
ATM is the main mode of withdrawal (% with an account)	90.8	68.7
Bank teller is the main mode of withdrawal (% with an account)	8.9	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.0	0.8
Has debit card	28.6	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	3.9	24.4
Use an account to receive wages	52.5	49.5
Use an account to receive government payments	48.5	42.0
Use an account to receive remittances	9.7	13.2
Use an account to send remittances	12.3	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	9.8	..
Use a mobile phone to send money	5.8	..
Use a mobile phone to receive money	1.4	..
Savings (% , age 15+)		
Saved any money in the past year	60.9	58.3
Saved at a formal financial institution in the past year	58.4	44.6
Saved using a savings club in the past year	0.5	5.4
Saved for future expenses in the past year	39.0	37.4
Saved for emergencies in the past year	54.1	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	10.0	13.8
Loan from family or friends in the past year	15.6	12.3
Loan from an informal private lender in the past year	1.7	2.3
Outstanding loan to purchase a home	18.9	23.8
Outstanding loan for home construction	13.4	..
Outstanding loan to pay school fees	5.7	..
Outstanding loan for health or emergencies	12.0	..
Outstanding loan for funerals or weddings	5.2	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Slovak Republic

		High income
Population (millions)	5.4	GNI per capita (\$) 16,840
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	79.6	89.4
Male adults (% , age 15+)	80.3	91.7
Female adults (% , age 15+)	78.9	87.3
Young adults (% , ages 15-24)	59.5	76.8
Older adults (% , age 25+)	83.2	92.2
Adults with a primary education or less (% , age 15+)	49.2	72.9
Adults with a secondary education or more (% , age 15+)	87.8	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	73.2	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	83.8	92.1
Adults living in a rural area (% , age 15+)	78.5	87.0
Adults living in an urban area (% , age 15+)	82.5	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	2.2	2.1
0 deposits in a typical month (% with an account)	2.7	6.4
1-2 deposits in a typical month (% with an account)	80.1	56.1
3+ deposits in a typical month (% with an account)	13.8	34.0
0 withdrawals in a typical month (% with an account)	5.0	3.9
1-2 withdrawals in a typical month (% with an account)	26.5	18.8
3+ withdrawals in a typical month (% with an account)	63.6	71.7
ATM is the main mode of deposit (% with an account)	2.6	26.2
Bank teller is the main mode of deposit (% with an account)	65.4	53.7
Bank agent is the main mode of deposit (% with an account)	6.7	3.0
ATM is the main mode of withdrawal (% with an account)	84.5	68.7
Bank teller is the main mode of withdrawal (% with an account)	12.5	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.2	0.8
Has debit card	68.3	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	7.4	24.4
Use an account to receive wages	55.2	49.5
Use an account to receive government payments	10.8	42.0
Use an account to receive remittances	4.1	13.2
Use an account to send remittances	4.5	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	3.6	..
Use a mobile phone to send money	3.9	..
Use a mobile phone to receive money	4.3	..
Savings (% , age 15+)		
Saved any money in the past year	49.3	58.3
Saved at a formal financial institution in the past year	36.8	44.6
Saved using a savings club in the past year	1.6	5.4
Saved for future expenses in the past year	33.2	37.4
Saved for emergencies in the past year	40.2	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	11.4	13.8
Loan from family or friends in the past year	17.9	12.3
Loan from an informal private lender in the past year	0.8	2.3
Outstanding loan to purchase a home	7.5	23.8
Outstanding loan for home construction	13.3	..
Outstanding loan to pay school fees	1.3	..
Outstanding loan for health or emergencies	2.9	..
Outstanding loan for funerals or weddings	1.6	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Slovenia

High income			
Population (millions)	2.0	GNI per capita (\$)	23,900

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	97.1	89.4
Male adults (% , age 15+)	96.1	91.7
Female adults (% , age 15+)	98.1	87.3
Young adults (% , ages 15-24)	98.5	76.8
Older adults (% , age 25+)	96.8	92.2
Adults with a primary education or less (% , age 15+)	94.5	72.9
Adults with a secondary education or more (% , age 15+)	97.7	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	94.6	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	99.0	92.1
Adults living in a rural area (% , age 15+)	97.1	87.0
Adults living in an urban area (% , age 15+)	97.3	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	1.9	2.1
0 deposits in a typical month (% with an account)	2.6	6.4
1-2 deposits in a typical month (% with an account)	81.1	56.1
3+ deposits in a typical month (% with an account)	15.3	34.0
0 withdrawals in a typical month (% with an account)	2.4	3.9
1-2 withdrawals in a typical month (% with an account)	20.1	18.8
3+ withdrawals in a typical month (% with an account)	75.9	71.7
ATM is the main mode of deposit (% with an account)	7.3	26.2
Bank teller is the main mode of deposit (% with an account)	62.1	53.7
Bank agent is the main mode of deposit (% with an account)	2.5	3.0
ATM is the main mode of withdrawal (% with an account)	78.1	68.7
Bank teller is the main mode of withdrawal (% with an account)	18.5	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.4	0.8
Has debit card	91.9	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	18.6	24.4
Use an account to receive wages	41.9	49.5
Use an account to receive government payments	38.7	42.0
Use an account to receive remittances	9.0	13.2
Use an account to send remittances	8.4	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	56.1	58.3
Saved at a formal financial institution in the past year	28.9	44.6
Saved using a savings club in the past year	6.3	5.4
Saved for future expenses in the past year	26.8	37.4
Saved for emergencies in the past year	35.1	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	12.8	13.8
Loan from family or friends in the past year	12.9	12.3
Loan from an informal private lender in the past year	0.4	2.3
Outstanding loan to purchase a home	10.3	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Somalia

Sub-Saharan Africa

Low income

Population (millions) 9.3 GNI per capita (\$) ..

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	31.0	24.1	23.7
Male adults (% , age 15+)	34.6	26.7	27.0
Female adults (% , age 15+)	27.3	21.4	20.5
Young adults (% , ages 15-24)	28.8	16.8	15.6
Older adults (% , age 25+)	31.8	27.7	28.2
Adults with a primary education or less (% , age 15+)	16.0	14.0	16.2
Adults with a secondary education or more (% , age 15+)	61.1	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	11.9	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	42.8	31.9	29.4
Adults living in a rural area (% , age 15+)	10.9	20.7	22.0
Adults living in an urban area (% , age 15+)	57.0	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.4	3.8	5.4
0 deposits in a typical month (% with an account)	2.7	6.3	8.3
1-2 deposits in a typical month (% with an account)	41.3	69.5	64.7
3+ deposits in a typical month (% with an account)	56.0	21.9	23.1
0 withdrawals in a typical month (% with an account)	1.3	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	32.2	63.3	59.1
3+ withdrawals in a typical month (% with an account)	66.5	23.0	16.1
ATM is the main mode of deposit (% with an account)	20.6	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	60.5	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	1.0	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	26.8	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	56.0	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	1.7	2.5	5.4
Has debit card	15.6	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	6.9	5.3	4.6
Use an account to receive wages	15.8	9.9	5.9
Use an account to receive government payments	5.0	5.7	2.5
Use an account to receive remittances	20.5	9.1	4.7
Use an account to send remittances	19.1	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	26.2	3.0	2.6
Use a mobile phone to send money	31.7	11.2	7.1
Use a mobile phone to receive money	32.2	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	21.8	40.2	29.9
Saved at a formal financial institution in the past year	13.6	14.2	11.5
Saved using a savings club in the past year	8.6	19.3	8.2
Saved for future expenses in the past year	12.6	26.0	20.3
Saved for emergencies in the past year	14.7	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	1.6	4.7	11.4
Loan from family or friends in the past year	26.2	39.9	30.2
Loan from an informal private lender in the past year	8.0	5.4	7.0
Outstanding loan to purchase a home	5.4	2.0	2.4
Outstanding loan for home construction	5.2	4.4	6.3
Outstanding loan to pay school fees	14.5	9.0	6.9
Outstanding loan for health or emergencies	18.8	15.1	16.1
Outstanding loan for funerals or weddings	10.5	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.5	3.2	2.2

South Africa

Sub-Saharan Africa

Upper middle income

Population (millions) **50.0** GNI per capita (\$) **6,090**

	Country data	Sub-Saharan Africa	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	53.6	24.1	57.2
Male adults (% , age 15+)	56.4	26.7	61.4
Female adults (% , age 15+)	51.0	21.4	53.1
Young adults (% , ages 15-24)	40.8	16.8	51.7
Older adults (% , age 25+)	58.7	27.7	58.2
Adults with a primary education or less (% , age 15+)	42.6	14.0	47.5
Adults with a secondary education or more (% , age 15+)	58.3	36.2	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	41.1	13.9	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	62.9	31.9	67.6
Adults living in a rural area (% , age 15+)	46.3	20.7	51.7
Adults living in an urban area (% , age 15+)	67.7	39.7	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.2	3.8	11.8
0 deposits in a typical month (% with an account)	3.0	6.3	18.1
1-2 deposits in a typical month (% with an account)	79.2	69.5	64.9
3+ deposits in a typical month (% with an account)	17.8	21.9	9.6
0 withdrawals in a typical month (% with an account)	4.3	11.7	17.6
1-2 withdrawals in a typical month (% with an account)	65.6	63.3	54.7
3+ withdrawals in a typical month (% with an account)	30.1	23.0	19.2
ATM is the main mode of deposit (% with an account)	13.8	6.6	17.7
Bank teller is the main mode of deposit (% with an account)	71.4	84.0	66.4
Bank agent is the main mode of deposit (% with an account)	0.2	2.7	1.2
ATM is the main mode of withdrawal (% with an account)	88.9	42.0	46.1
Bank teller is the main mode of withdrawal (% with an account)	7.9	49.2	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.2	2.5	0.7
Has debit card	45.3	15.5	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	6.2	5.3	4.0
Use an account to receive wages	23.3	9.9	21.3
Use an account to receive government payments	20.1	5.7	9.0
Use an account to receive remittances	18.3	9.1	8.0
Use an account to send remittances	10.0	6.3	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	4.4	3.0	1.7
Use a mobile phone to send money	5.4	11.2	0.9
Use a mobile phone to receive money	9.4	14.5	1.1
Savings (% , age 15+)			
Saved any money in the past year	31.5	40.2	33.7
Saved at a formal financial institution in the past year	22.1	14.2	24.2
Saved using a savings club in the past year	13.5	19.3	2.8
Saved for future expenses in the past year	18.3	26.0	22.0
Saved for emergencies in the past year	24.8	31.3	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	8.9	4.7	7.8
Loan from family or friends in the past year	34.3	39.9	22.8
Loan from an informal private lender in the past year	6.8	5.4	1.5
Outstanding loan to purchase a home	4.3	2.0	4.0
Outstanding loan for home construction	5.8	4.4	4.9
Outstanding loan to pay school fees	6.0	9.0	3.8
Outstanding loan for health or emergencies	7.3	15.1	6.6
Outstanding loan for funerals or weddings	3.1	4.6	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	7.4	3.2	31.3

Spain

High income			
Population (millions)	46.1	GNI per capita (\$)	31,750
	Country data	High income	
Account at a Formal Financial Institution			
All adults (% , age 15+)	93.3	89.4	
Male adults (% , age 15+)	95.2	91.7	
Female adults (% , age 15+)	91.7	87.3	
Young adults (% , ages 15–24)	78.4	76.8	
Older adults (% , age 25+)	95.5	92.2	
Adults with a primary education or less (% , age 15+)	87.6	72.9	
Adults with a secondary education or more (% , age 15+)	95.2	92.3	
Adults in income quintiles I (lowest) and II (% , age 15+)	92.9	85.8	
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	93.7	92.1	
Adults living in a rural area (% , age 15+)	92.8	87.0	
Adults living in an urban area (% , age 15+)	93.8	89.0	
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	1.6	2.1	
0 deposits in a typical month (% with an account)	7.1	6.4	
1–2 deposits in a typical month (% with an account)	79.7	56.1	
3+ deposits in a typical month (% with an account)	10.9	34.0	
0 withdrawals in a typical month (% with an account)	4.3	3.9	
1–2 withdrawals in a typical month (% with an account)	26.0	18.8	
3+ withdrawals in a typical month (% with an account)	65.8	71.7	
ATM is the main mode of deposit (% with an account)	12.9	26.2	
Bank teller is the main mode of deposit (% with an account)	72.3	53.7	
Bank agent is the main mode of deposit (% with an account)	2.7	3.0	
ATM is the main mode of withdrawal (% with an account)	64.2	68.7	
Bank teller is the main mode of withdrawal (% with an account)	31.2	23.3	
Bank agent is the main mode of withdrawal (% with an account)	0.7	0.8	
Has debit card	62.2	61.4	
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	40.1	24.4	
Use an account to receive wages	54.0	49.5	
Use an account to receive government payments	42.6	42.0	
Use an account to receive remittances	7.8	13.2	
Use an account to send remittances	9.6	18.1	
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	..	..	
Use a mobile phone to send money	..	..	
Use a mobile phone to receive money	..	..	
Savings (% , age 15+)			
Saved any money in the past year	46.3	58.3	
Saved at a formal financial institution in the past year	35.0	44.6	
Saved using a savings club in the past year	1.5	5.4	
Saved for future expenses in the past year	29.7	37.4	
Saved for emergencies in the past year	39.0	44.1	
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	11.4	13.8	
Loan from family or friends in the past year	11.9	12.3	
Loan from an informal private lender in the past year	0.4	2.3	
Outstanding loan to purchase a home	31.6	23.8	
Outstanding loan for home construction	..	..	
Outstanding loan to pay school fees	..	..	
Outstanding loan for health or emergencies	..	..	
Outstanding loan for funerals or weddings	..	..	
Insurance (% , age 15+)			
Personally paid for health insurance	..	..	

Sri Lanka

South Asia		Lower middle income	
Population (millions)	20.9	GNI per capita (\$)	2,240
	Country data	South Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	68.5	33.0	28.4
Male adults (% , age 15+)	70.0	40.7	33.9
Female adults (% , age 15+)	67.2	25.0	22.9
Young adults (% , ages 15-24)	68.7	24.7	21.5
Older adults (% , age 25+)	68.7	36.6	31.2
Adults with a primary education or less (% , age 15+)	62.9	27.8	20.8
Adults with a secondary education or more (% , age 15+)	76.4	54.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	58.3	25.3	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	77.9	41.0	36.3
Adults living in a rural area (% , age 15+)	67.7	30.8	25.3
Adults living in an urban area (% , age 15+)	72.4	39.2	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	13.7	6.6	6.8
0 deposits in a typical month (% with an account)	18.0	11.7	11.6
1-2 deposits in a typical month (% with an account)	66.7	70.5	70.9
3+ deposits in a typical month (% with an account)	5.5	12.9	11.8
0 withdrawals in a typical month (% with an account)	20.3	15.9	13.7
1-2 withdrawals in a typical month (% with an account)	58.2	66.4	64.4
3+ withdrawals in a typical month (% with an account)	9.5	11.9	15.1
ATM is the main mode of deposit (% with an account)	3.2	2.0	4.5
Bank teller is the main mode of deposit (% with an account)	90.5	85.3	80.2
Bank agent is the main mode of deposit (% with an account)	0.4	5.3	4.0
ATM is the main mode of withdrawal (% with an account)	15.4	18.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	75.6	68.6	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.0	4.0	3.0
Has debit card	10.0	7.2	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.6	4.0	4.1
Use an account to receive wages	7.4	7.4	8.5
Use an account to receive government payments	2.9	3.5	3.9
Use an account to receive remittances	5.4	2.0	3.7
Use an account to send remittances	3.3	1.6	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.4	2.0	2.0
Use a mobile phone to send money	1.9	0.8	2.4
Use a mobile phone to receive money	0.7	1.9	3.8
Savings (% , age 15+)			
Saved any money in the past year	36.3	21.3	27.6
Saved at a formal financial institution in the past year	28.1	11.1	11.1
Saved using a savings club in the past year	9.0	3.3	7.2
Saved for future expenses in the past year	21.9	15.5	19.9
Saved for emergencies in the past year	31.1	17.2	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	17.7	8.7	7.3
Loan from family or friends in the past year	12.7	19.5	26.6
Loan from an informal private lender in the past year	3.2	6.4	5.3
Outstanding loan to purchase a home	3.6	2.4	2.2
Outstanding loan for home construction	9.8	4.4	4.7
Outstanding loan to pay school fees	2.2	4.9	6.8
Outstanding loan for health or emergencies	12.2	14.1	14.8
Outstanding loan for funerals or weddings	2.4	3.9	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	7.5	5.5	5.1

Sudan

Sub-Saharan Africa		Lower middle income	
Population (millions)	43.6	GNI per capita (\$)	1,270
	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	6.9	24.1	28.4
Male adults (% , age 15+)	9.4	26.7	33.9
Female adults (% , age 15+)	4.4	21.4	22.9
Young adults (% , ages 15-24)	4.3	16.8	21.5
Older adults (% , age 25+)	7.6	27.7	31.2
Adults with a primary education or less (% , age 15+)	3.5	14.0	20.8
Adults with a secondary education or more (% , age 15+)	16.1	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	3.5	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	10.9	31.9	36.3
Adults living in a rural area (% , age 15+)	7.0	20.7	25.3
Adults living in an urban area (% , age 15+)	6.7	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	8.4	3.8	6.8
0 deposits in a typical month (% with an account)	18.1	6.3	11.6
1-2 deposits in a typical month (% with an account)	62.8	69.5	70.9
3+ deposits in a typical month (% with an account)	19.2	21.9	11.8
0 withdrawals in a typical month (% with an account)	15.8	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	48.6	63.3	64.4
3+ withdrawals in a typical month (% with an account)	35.6	23.0	15.1
ATM is the main mode of deposit (% with an account)	20.5	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	65.3	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	1.4	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	61.1	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	23.1	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	1.2	2.5	3.0
Has debit card	3.3	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	1.8	5.3	4.1
Use an account to receive wages	2.9	9.9	8.5
Use an account to receive government payments	2.2	5.7	3.9
Use an account to receive remittances	2.3	9.1	3.7
Use an account to send remittances	3.6	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	4.0	3.0	2.0
Use a mobile phone to send money	30.5	11.2	2.4
Use a mobile phone to receive money	44.7	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	22.7	40.2	27.6
Saved at a formal financial institution in the past year	3.4	14.2	11.1
Saved using a savings club in the past year	8.8	19.3	7.2
Saved for future expenses in the past year	15.6	26.0	19.9
Saved for emergencies in the past year	18.3	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	1.8	4.7	7.3
Loan from family or friends in the past year	47.4	39.9	26.6
Loan from an informal private lender in the past year	11.1	5.4	5.3
Outstanding loan to purchase a home	6.2	2.0	2.2
Outstanding loan for home construction	12.6	4.4	4.7
Outstanding loan to pay school fees	22.9	9.0	6.8
Outstanding loan for health or emergencies	30.4	15.1	14.8
Outstanding loan for funerals or weddings	9.4	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	9.5	3.2	5.1

Swaziland

Sub-Saharan Africa

Lower middle income

Population (millions) **1.1** GNI per capita (\$) **2,950**

	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	28.6	24.1	28.4
Male adults (% , age 15+)	29.7	26.7	33.9
Female adults (% , age 15+)	27.4	21.4	22.9
Young adults (% , ages 15-24)	20.8	16.8	21.5
Older adults (% , age 25+)	33.0	27.7	31.2
Adults with a primary education or less (% , age 15+)	10.5	14.0	20.8
Adults with a secondary education or more (% , age 15+)	38.5	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	15.9	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	38.3	31.9	36.3
Adults living in a rural area (% , age 15+)	27.6	20.7	25.3
Adults living in an urban area (% , age 15+)	41.6	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	1.2	3.8	6.8
0 deposits in a typical month (% with an account)	1.9	6.3	11.6
1-2 deposits in a typical month (% with an account)	63.8	69.5	70.9
3+ deposits in a typical month (% with an account)	34.1	21.9	11.8
0 withdrawals in a typical month (% with an account)	2.4	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	56.0	63.3	64.4
3+ withdrawals in a typical month (% with an account)	41.6	23.0	15.1
ATM is the main mode of deposit (% with an account)	15.7	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	81.2	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	0.8	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	83.8	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	15.1	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.1	2.5	3.0
Has debit card	21.0	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	6.9	5.3	4.1
Use an account to receive wages	13.6	9.9	8.5
Use an account to receive government payments	8.8	5.7	3.9
Use an account to receive remittances	15.5	9.1	3.7
Use an account to send remittances	11.3	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	4.7	3.0	2.0
Use a mobile phone to send money	16.2	11.2	2.4
Use a mobile phone to receive money	16.4	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	32.2	40.2	27.6
Saved at a formal financial institution in the past year	17.8	14.2	11.1
Saved using a savings club in the past year	8.4	19.3	7.2
Saved for future expenses in the past year	20.2	26.0	19.9
Saved for emergencies in the past year	20.1	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	11.5	4.7	7.3
Loan from family or friends in the past year	50.7	39.9	26.6
Loan from an informal private lender in the past year	11.4	5.4	5.3
Outstanding loan to purchase a home	6.0	2.0	2.2
Outstanding loan for home construction	5.6	4.4	4.7
Outstanding loan to pay school fees	15.2	9.0	6.8
Outstanding loan for health or emergencies	10.0	15.1	14.8
Outstanding loan for funerals or weddings	8.3	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	8.1	3.2	5.1

Sweden

High income		
Population (millions)	9.4	GNI per capita (\$)
		50,100
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	99.0	89.4
Male adults (% , age 15+)	99.0	91.7
Female adults (% , age 15+)	99.0	87.3
Young adults (% , ages 15-24)	96.1	76.8
Older adults (% , age 25+)	99.5	92.2
Adults with a primary education or less (% , age 15+)	98.5	72.9
Adults with a secondary education or more (% , age 15+)	99.1	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	97.9	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	99.7	92.1
Adults living in a rural area (% , age 15+)	99.2	87.0
Adults living in an urban area (% , age 15+)	98.7	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.1	2.1
0 deposits in a typical month (% with an account)	1.0	6.4
1-2 deposits in a typical month (% with an account)	69.4	56.1
3+ deposits in a typical month (% with an account)	27.9	34.0
0 withdrawals in a typical month (% with an account)	0.1	3.9
1-2 withdrawals in a typical month (% with an account)	7.9	18.8
3+ withdrawals in a typical month (% with an account)	88.6	71.7
ATM is the main mode of deposit (% with an account)	4.4	26.2
Bank teller is the main mode of deposit (% with an account)	46.5	53.7
Bank agent is the main mode of deposit (% with an account)	4.5	3.0
ATM is the main mode of withdrawal (% with an account)	75.8	68.7
Bank teller is the main mode of withdrawal (% with an account)	4.4	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.3	0.8
Has debit card	95.5	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	13.5	24.4
Use an account to receive wages	65.9	49.5
Use an account to receive government payments	62.1	42.0
Use an account to receive remittances	28.9	13.2
Use an account to send remittances	38.0	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	82.8	58.3
Saved at a formal financial institution in the past year	63.6	44.6
Saved using a savings club in the past year	5.9	5.4
Saved for future expenses in the past year	52.9	37.4
Saved for emergencies in the past year	51.8	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	23.4	13.8
Loan from family or friends in the past year	12.2	12.3
Loan from an informal private lender in the past year	1.5	2.3
Outstanding loan to purchase a home	53.5	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Syrian Arab Republic

Middle East & North Africa		Lower middle income	
Population (millions)	20.4	GNI per capita (\$)	2,750
	Country data	Middle East & N. Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	23.3	17.7	28.4
Male adults (% , age 15+)	26.8	23.1	33.9
Female adults (% , age 15+)	19.6	12.5	22.9
Young adults (% , ages 15-24)	22.2	12.3	21.5
Older adults (% , age 25+)	23.4	20.3	31.2
Adults with a primary education or less (% , age 15+)	22.7	13.1	20.8
Adults with a secondary education or more (% , age 15+)	24.3	23.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	22.0	8.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	24.3	17.3	36.3
Adults living in a rural area (% , age 15+)	21.7	10.5	25.3
Adults living in an urban area (% , age 15+)	26.7	17.9	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.2	19.1	6.8
0 deposits in a typical month (% with an account)	0.2	30.8	11.6
1-2 deposits in a typical month (% with an account)	48.7	50.8	70.9
3+ deposits in a typical month (% with an account)	51.2	14.6	11.8
0 withdrawals in a typical month (% with an account)	0.4	24.4	13.7
1-2 withdrawals in a typical month (% with an account)	52.3	50.2	64.4
3+ withdrawals in a typical month (% with an account)	47.4	19.3	15.1
ATM is the main mode of deposit (% with an account)	0.0	6.0	4.5
Bank teller is the main mode of deposit (% with an account)	99.6	66.6	80.2
Bank agent is the main mode of deposit (% with an account)	0.0	4.2	4.0
ATM is the main mode of withdrawal (% with an account)	23.6	37.6	31.0
Bank teller is the main mode of withdrawal (% with an account)	75.5	51.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.7	1.2	3.0
Has debit card	6.2	9.1	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	9.8	4.7	4.1
Use an account to receive wages	2.7	6.0	8.5
Use an account to receive government payments	0.2	3.1	3.9
Use an account to receive remittances	1.3	2.7	3.7
Use an account to send remittances	1.0	2.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	1.0	2.0
Use a mobile phone to send money	0.0	1.3	2.4
Use a mobile phone to receive money	0.0	2.4	3.8
Savings (% , age 15+)			
Saved any money in the past year	48.3	20.0	27.6
Saved at a formal financial institution in the past year	5.1	4.5	11.1
Saved using a savings club in the past year	0.7	3.6	7.2
Saved for future expenses in the past year	48.3	13.9	19.9
Saved for emergencies in the past year	48.3	15.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	13.1	5.1	7.3
Loan from family or friends in the past year	20.1	31.1	26.6
Loan from an informal private lender in the past year	16.9	4.7	5.3
Outstanding loan to purchase a home	5.3	4.5	2.2
Outstanding loan for home construction	9.0	7.7	4.7
Outstanding loan to pay school fees	3.6	5.8	6.8
Outstanding loan for health or emergencies	2.5	15.7	14.8
Outstanding loan for funerals or weddings	7.8	5.5	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	9.5	2.5	5.1

Tajikistan

Europe & Central Asia		Low income	
Population (millions)	6.9	GNI per capita (\$)	800
	Country data	Europe & Central Asia	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	2.5	44.9	23.7
Male adults (% , age 15+)	3.0	49.9	27.0
Female adults (% , age 15+)	2.1	40.0	20.5
Young adults (% , ages 15–24)	2.2	31.9	15.6
Older adults (% , age 25+)	2.8	48.4	28.2
Adults with a primary education or less (% , age 15+)	0.8	25.6	16.2
Adults with a secondary education or more (% , age 15+)	3.1	51.4	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	2.0	36.5	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	2.9	51.1	29.4
Adults living in a rural area (% , age 15+)	1.7	41.6	22.0
Adults living in an urban area (% , age 15+)	9.9	50.4	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	6.3	4.0	5.4
0 deposits in a typical month (% with an account)	8.3	6.5	8.3
1–2 deposits in a typical month (% with an account)	81.7	80.8	64.7
3+ deposits in a typical month (% with an account)	0.0	5.4	23.1
0 withdrawals in a typical month (% with an account)	20.0	6.9	21.2
1–2 withdrawals in a typical month (% with an account)	70.9	61.8	59.1
3+ withdrawals in a typical month (% with an account)	2.2	22.5	16.1
ATM is the main mode of deposit (% with an account)	35.0	22.4	4.3
Bank teller is the main mode of deposit (% with an account)	40.6	30.7	78.8
Bank agent is the main mode of deposit (% with an account)	10.9	1.6	9.1
ATM is the main mode of withdrawal (% with an account)	75.0	67.1	23.0
Bank teller is the main mode of withdrawal (% with an account)	25.0	20.4	62.9
Bank agent is the main mode of withdrawal (% with an account)	0.0	1.0	5.4
Has debit card	1.8	36.4	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	1.1	5.3	4.6
Use an account to receive wages	1.7	27.3	5.9
Use an account to receive government payments	1.0	11.0	2.5
Use an account to receive remittances	0.6	4.8	4.7
Use an account to send remittances	0.1	3.0	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	25.7	3.0	2.6
Use a mobile phone to send money	2.1	2.5	7.1
Use a mobile phone to receive money	11.9	2.7	9.1
Savings (% , age 15+)			
Saved any money in the past year	13.8	20.4	29.9
Saved at a formal financial institution in the past year	0.3	7.0	11.5
Saved using a savings club in the past year	1.9	1.3	8.2
Saved for future expenses in the past year	9.6	12.8	20.3
Saved for emergencies in the past year	11.4	13.9	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	4.8	7.7	11.4
Loan from family or friends in the past year	25.4	28.2	30.2
Loan from an informal private lender in the past year	3.3	1.5	7.0
Outstanding loan to purchase a home	0.4	1.8	2.4
Outstanding loan for home construction	2.4	4.7	6.3
Outstanding loan to pay school fees	4.1	1.7	6.9
Outstanding loan for health or emergencies	4.1	3.6	16.1
Outstanding loan for funerals or weddings	3.7	1.4	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.8	4.5	2.2

Tanzania

Sub-Saharan Africa

Low income

Population (millions) **44.8** GNI per capita (\$) **530**

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	17.3	24.1	23.7
Male adults (% , age 15+)	20.8	26.7	27.0
Female adults (% , age 15+)	13.8	21.4	20.5
Young adults (% , ages 15-24)	13.5	16.8	15.6
Older adults (% , age 25+)	19.1	27.7	28.2
Adults with a primary education or less (% , age 15+)	7.4	14.0	16.2
Adults with a secondary education or more (% , age 15+)	40.8	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	5.7	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	25.0	31.9	29.4
Adults living in a rural area (% , age 15+)	14.2	20.7	22.0
Adults living in an urban area (% , age 15+)	40.6	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	7.3	3.8	5.4
0 deposits in a typical month (% with an account)	11.4	6.3	8.3
1-2 deposits in a typical month (% with an account)	73.2	69.5	64.7
3+ deposits in a typical month (% with an account)	15.0	21.9	23.1
0 withdrawals in a typical month (% with an account)	12.7	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	61.8	63.3	59.1
3+ withdrawals in a typical month (% with an account)	24.9	23.0	16.1
ATM is the main mode of deposit (% with an account)	9.3	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	81.7	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	5.7	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	69.9	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	21.7	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	5.5	2.5	5.4
Has debit card	12.0	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.9	5.3	4.6
Use an account to receive wages	7.1	9.9	5.9
Use an account to receive government payments	4.9	5.7	2.5
Use an account to receive remittances	7.5	9.1	4.7
Use an account to send remittances	5.8	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	5.5	3.0	2.6
Use a mobile phone to send money	14.0	11.2	7.1
Use a mobile phone to receive money	19.6	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	40.1	40.2	29.9
Saved at a formal financial institution in the past year	11.9	14.2	11.5
Saved using a savings club in the past year	8.3	19.3	8.2
Saved for future expenses in the past year	23.8	26.0	20.3
Saved for emergencies in the past year	35.7	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	6.6	4.7	11.4
Loan from family or friends in the past year	46.0	39.9	30.2
Loan from an informal private lender in the past year	6.0	5.4	7.0
Outstanding loan to purchase a home	4.4	2.0	2.4
Outstanding loan for home construction	7.7	4.4	6.3
Outstanding loan to pay school fees	11.6	9.0	6.9
Outstanding loan for health or emergencies	22.4	15.1	16.1
Outstanding loan for funerals or weddings	6.1	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	2.6	3.2	2.2

Thailand

East Asia & Pacific		Upper middle income	
Population (millions)	69.1	GNI per capita (\$)	4,150
	Country data	East Asia & Pacific	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	72.7	54.9	57.2
Male adults (% , age 15+)	72.7	57.6	61.4
Female adults (% , age 15+)	72.6	52.3	53.1
Young adults (% , ages 15–24)	59.3	52.1	51.7
Older adults (% , age 25+)	75.0	54.9	58.2
Adults with a primary education or less (% , age 15+)	63.8	46.5	47.5
Adults with a secondary education or more (% , age 15+)	91.1	71.0	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	61.3	39.8	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	79.3	65.6	67.6
Adults living in a rural area (% , age 15+)	70.0	49.5	51.7
Adults living in an urban area (% , age 15+)	81.7	70.8	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	5.7	13.2	11.8
0 deposits in a typical month (% with an account)	7.1	19.1	18.1
1–2 deposits in a typical month (% with an account)	76.8	64.6	64.9
3+ deposits in a typical month (% with an account)	14.2	7.8	9.6
0 withdrawals in a typical month (% with an account)	8.9	20.5	17.6
1–2 withdrawals in a typical month (% with an account)	64.9	55.0	54.7
3+ withdrawals in a typical month (% with an account)	23.3	14.3	19.2
ATM is the main mode of deposit (% with an account)	3.4	13.9	17.7
Bank teller is the main mode of deposit (% with an account)	93.5	76.4	66.4
Bank agent is the main mode of deposit (% with an account)	0.3	2.5	1.2
ATM is the main mode of withdrawal (% with an account)	59.3	39.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	39.0	55.9	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.1	1.3	0.7
Has debit card	43.1	34.5	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	8.7	3.2	4.0
Use an account to receive wages	33.5	16.9	21.3
Use an account to receive government payments	9.1	6.3	9.0
Use an account to receive remittances	17.2	8.8	8.0
Use an account to send remittances	9.8	7.1	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.5	1.3	1.7
Use a mobile phone to send money	2.4	1.0	0.9
Use a mobile phone to receive money	1.9	1.2	1.1
Savings (% , age 15+)			
Saved any money in the past year	60.0	39.8	33.7
Saved at a formal financial institution in the past year	42.8	28.4	24.2
Saved using a savings club in the past year	5.2	4.3	2.8
Saved for future expenses in the past year	42.8	28.2	22.0
Saved for emergencies in the past year	58.1	29.6	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	19.4	8.6	7.8
Loan from family or friends in the past year	7.7	27.2	22.8
Loan from an informal private lender in the past year	2.3	1.9	1.5
Outstanding loan to purchase a home	5.1	4.4	4.0
Outstanding loan for home construction	8.3	5.4	4.9
Outstanding loan to pay school fees	11.2	5.8	3.8
Outstanding loan for health or emergencies	14.1	9.7	6.6
Outstanding loan for funerals or weddings	1.1	1.8	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	24.1	36.8	31.3

Sub-Saharan Africa

Low income

Population (millions)

6.0

GNI per capita (\$)

490

	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	10.2	24.1	23.7
Male adults (% , age 15+)	11.2	26.7	27.0
Female adults (% , age 15+)	9.2	21.4	20.5
Young adults (% , ages 15-24)	6.8	16.8	15.6
Older adults (% , age 25+)	12.1	27.7	28.2
Adults with a primary education or less (% , age 15+)	6.5	14.0	16.2
Adults with a secondary education or more (% , age 15+)	20.4	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	6.1	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	12.6	31.9	29.4
Adults living in a rural area (% , age 15+)	7.1	20.7	22.0
Adults living in an urban area (% , age 15+)	19.6	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	6.1	3.8	5.4
0 deposits in a typical month (% with an account)	9.5	6.3	8.3
1-2 deposits in a typical month (% with an account)	68.9	69.5	64.7
3+ deposits in a typical month (% with an account)	12.9	21.9	23.1
0 withdrawals in a typical month (% with an account)	16.7	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	71.4	63.3	59.1
3+ withdrawals in a typical month (% with an account)	1.7	23.0	16.1
ATM is the main mode of deposit (% with an account)	1.6	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	87.3	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	6.7	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	4.9	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	80.1	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	6.4	2.5	5.4
Has debit card	1.2	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.4	5.3	4.6
Use an account to receive wages	2.8	9.9	5.9
Use an account to receive government payments	1.9	5.7	2.5
Use an account to receive remittances	1.3	9.1	4.7
Use an account to send remittances	0.7	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.4	3.0	2.6
Use a mobile phone to send money	0.2	11.2	7.1
Use a mobile phone to receive money	1.1	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	19.6	40.2	29.9
Saved at a formal financial institution in the past year	3.6	14.2	11.5
Saved using a savings club in the past year	3.6	19.3	8.2
Saved for future expenses in the past year	13.1	26.0	20.3
Saved for emergencies in the past year	11.1	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	3.8	4.7	11.4
Loan from family or friends in the past year	19.3	39.9	30.2
Loan from an informal private lender in the past year	1.9	5.4	7.0
Outstanding loan to purchase a home	2.1	2.0	2.4
Outstanding loan for home construction	2.7	4.4	6.3
Outstanding loan to pay school fees	11.4	9.0	6.9
Outstanding loan for health or emergencies	14.3	15.1	16.1
Outstanding loan for funerals or weddings	2.3	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.7	3.2	2.2

Trinidad and Tobago

		High income
Population (millions)	1.3	GNI per capita (\$) 15,380
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	75.9	89.4
Male adults (% , age 15+)	82.0	91.7
Female adults (% , age 15+)	69.9	87.3
Young adults (% , ages 15–24)	80.3	76.8
Older adults (% , age 25+)	74.6	92.2
Adults with a primary education or less (% , age 15+)	63.9	72.9
Adults with a secondary education or more (% , age 15+)	80.1	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	67.5	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	81.6	92.1
Adults living in a rural area (% , age 15+)	74.3	87.0
Adults living in an urban area (% , age 15+)	81.2	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	3.5	2.1
0 deposits in a typical month (% with an account)	5.6	6.4
1–2 deposits in a typical month (% with an account)	59.3	56.1
3+ deposits in a typical month (% with an account)	17.3	34.0
0 withdrawals in a typical month (% with an account)	10.4	3.9
1–2 withdrawals in a typical month (% with an account)	45.3	18.8
3+ withdrawals in a typical month (% with an account)	26.0	71.7
ATM is the main mode of deposit (% with an account)	26.3	26.2
Bank teller is the main mode of deposit (% with an account)	54.9	53.7
Bank agent is the main mode of deposit (% with an account)	0.2	3.0
ATM is the main mode of withdrawal (% with an account)	55.5	68.7
Bank teller is the main mode of withdrawal (% with an account)	28.5	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.7	0.8
Has debit card	64.1	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	8.8	24.4
Use an account to receive wages	31.9	49.5
Use an account to receive government payments	18.6	42.0
Use an account to receive remittances	4.6	13.2
Use an account to send remittances	2.1	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	3.6	..
Use a mobile phone to send money	3.0	..
Use a mobile phone to receive money	1.4	..
Savings (% , age 15+)		
Saved any money in the past year	58.6	58.3
Saved at a formal financial institution in the past year	44.4	44.6
Saved using a savings club in the past year	9.5	5.4
Saved for future expenses in the past year	22.0	37.4
Saved for emergencies in the past year	50.5	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	8.4	13.8
Loan from family or friends in the past year	11.2	12.3
Loan from an informal private lender in the past year	1.3	2.3
Outstanding loan to purchase a home	1.5	23.8
Outstanding loan for home construction	2.5	..
Outstanding loan to pay school fees	3.3	..
Outstanding loan for health or emergencies	4.0	..
Outstanding loan for funerals or weddings	0.4	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Middle East & North Africa		Upper middle income	
Population (millions)	10.5	GNI per capita (\$)	4,160
	Country data	Middle East & N. Africa	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	32.2	17.7	57.2
Male adults (% , age 15+)	39.2	23.1	61.4
Female adults (% , age 15+)	25.2	12.5	53.1
Young adults (% , ages 15-24)	26.2	12.3	51.7
Older adults (% , age 25+)	35.0	20.3	58.2
Adults with a primary education or less (% , age 15+)	27.0	13.1	47.5
Adults with a secondary education or more (% , age 15+)	38.4	23.2	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	16.4	8.8	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	42.7	17.3	67.6
Adults living in a rural area (% , age 15+)	26.4	10.5	51.7
Adults living in an urban area (% , age 15+)	35.5	17.9	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	4.7	19.1	11.8
0 deposits in a typical month (% with an account)	8.3	30.8	18.1
1-2 deposits in a typical month (% with an account)	76.3	50.8	64.9
3+ deposits in a typical month (% with an account)	11.5	14.6	9.6
0 withdrawals in a typical month (% with an account)	6.3	24.4	17.6
1-2 withdrawals in a typical month (% with an account)	53.7	50.2	54.7
3+ withdrawals in a typical month (% with an account)	36.1	19.3	19.2
ATM is the main mode of deposit (% with an account)	2.1	6.0	17.7
Bank teller is the main mode of deposit (% with an account)	89.2	66.6	66.4
Bank agent is the main mode of deposit (% with an account)	0.8	4.2	1.2
ATM is the main mode of withdrawal (% with an account)	49.7	37.6	46.1
Bank teller is the main mode of withdrawal (% with an account)	43.7	51.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.4	1.2	0.7
Has debit card	21.0	9.1	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	7.1	4.7	4.0
Use an account to receive wages	5.6	6.0	21.3
Use an account to receive government payments	6.0	3.1	9.0
Use an account to receive remittances	3.3	2.7	8.0
Use an account to send remittances	2.4	2.3	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	1.0	1.7
Use a mobile phone to send money	0.0	1.3	0.9
Use a mobile phone to receive money	0.0	2.4	1.1
Savings (% , age 15+)			
Saved any money in the past year	25.1	20.0	33.7
Saved at a formal financial institution in the past year	5.0	4.5	24.2
Saved using a savings club in the past year	2.3	3.6	2.8
Saved for future expenses in the past year	12.0	13.9	22.0
Saved for emergencies in the past year	18.4	15.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	3.2	5.1	7.8
Loan from family or friends in the past year	21.2	31.1	22.8
Loan from an informal private lender in the past year	2.0	4.7	1.5
Outstanding loan to purchase a home	2.4	4.5	4.0
Outstanding loan for home construction	4.3	7.7	4.9
Outstanding loan to pay school fees	4.3	5.8	3.8
Outstanding loan for health or emergencies	11.6	15.7	6.6
Outstanding loan for funerals or weddings	3.5	5.5	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	6.1	2.5	31.3

Turkey

Europe & Central Asia		Upper middle income	
Population (millions)	72.8	GNI per capita (\$)	9,890
	Country data	Europe & Central Asia	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	57.6	44.9	57.2
Male adults (% , age 15+)	82.1	49.9	61.4
Female adults (% , age 15+)	32.7	40.0	53.1
Young adults (% , ages 15-24)	43.8	31.9	51.7
Older adults (% , age 25+)	61.9	48.4	58.2
Adults with a primary education or less (% , age 15+)	50.9	25.6	47.5
Adults with a secondary education or more (% , age 15+)	65.2	51.4	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	49.9	36.5	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	63.1	51.1	67.6
Adults living in a rural area (% , age 15+)	56.0	41.6	51.7
Adults living in an urban area (% , age 15+)	58.5	50.4	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.8	4.0	11.8
0 deposits in a typical month (% with an account)	1.2	6.5	18.1
1-2 deposits in a typical month (% with an account)	89.6	80.8	64.9
3+ deposits in a typical month (% with an account)	8.9	5.4	9.6
0 withdrawals in a typical month (% with an account)	1.2	6.9	17.6
1-2 withdrawals in a typical month (% with an account)	76.9	61.8	54.7
3+ withdrawals in a typical month (% with an account)	21.1	22.5	19.2
ATM is the main mode of deposit (% with an account)	63.9	22.4	17.7
Bank teller is the main mode of deposit (% with an account)	27.3	30.7	66.4
Bank agent is the main mode of deposit (% with an account)	0.7	1.6	1.2
ATM is the main mode of withdrawal (% with an account)	89.1	67.1	46.1
Bank teller is the main mode of withdrawal (% with an account)	9.3	20.4	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.0	1.0	0.7
Has debit card	56.6	36.4	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	12.3	5.3	4.0
Use an account to receive wages	32.2	27.3	21.3
Use an account to receive government payments	18.2	11.0	9.0
Use an account to receive remittances	15.6	4.8	8.0
Use an account to send remittances	7.9	3.0	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	4.3	3.0	1.7
Use a mobile phone to send money	2.2	2.5	0.9
Use a mobile phone to receive money	2.1	2.7	1.1
Savings (% , age 15+)			
Saved any money in the past year	9.6	20.4	33.7
Saved at a formal financial institution in the past year	4.2	7.0	24.2
Saved using a savings club in the past year	1.3	1.3	2.8
Saved for future expenses in the past year	5.3	12.8	22.0
Saved for emergencies in the past year	8.2	13.9	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	4.6	7.7	7.8
Loan from family or friends in the past year	43.0	28.2	22.8
Loan from an informal private lender in the past year	0.4	1.5	1.5
Outstanding loan to purchase a home	1.4	1.8	4.0
Outstanding loan for home construction	1.8	4.7	4.9
Outstanding loan to pay school fees	3.1	1.7	3.8
Outstanding loan for health or emergencies	4.4	3.6	6.6
Outstanding loan for funerals or weddings	1.9	1.4	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	4.4	4.5	31.3

Turkmenistan

Europe & Central Asia		Lower middle income	
Population (millions)	5.0	GNI per capita (\$)	3,790
	Country data	Europe & Central Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	0.4	44.9	28.4
Male adults (% , age 15+)	0.0	49.9	33.9
Female adults (% , age 15+)	0.8	40.0	22.9
Young adults (% , ages 15-24)	0.0	31.9	21.5
Older adults (% , age 25+)	0.6	48.4	31.2
Adults with a primary education or less (% , age 15+)	0.0	25.6	20.8
Adults with a secondary education or more (% , age 15+)	0.5	51.4	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	0.1	36.5	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	0.7	51.1	36.3
Adults living in a rural area (% , age 15+)	0.0	41.6	25.3
Adults living in an urban area (% , age 15+)	1.7	50.4	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	18.5	4.0	6.8
0 deposits in a typical month (% with an account)	18.5	6.5	11.6
1-2 deposits in a typical month (% with an account)	81.5	80.8	70.9
3+ deposits in a typical month (% with an account)	0.0	5.4	11.8
0 withdrawals in a typical month (% with an account)	29.1	6.9	13.7
1-2 withdrawals in a typical month (% with an account)	58.6	61.8	64.4
3+ withdrawals in a typical month (% with an account)	0.0	22.5	15.1
ATM is the main mode of deposit (% with an account)	0.0	22.4	4.5
Bank teller is the main mode of deposit (% with an account)	70.3	30.7	80.2
Bank agent is the main mode of deposit (% with an account)	0.0	1.6	4.0
ATM is the main mode of withdrawal (% with an account)	48.0	67.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	33.4	20.4	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.0	1.0	3.0
Has debit card	0.3	36.4	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	0.0	5.3	4.1
Use an account to receive wages	0.3	27.3	8.5
Use an account to receive government payments	0.0	11.0	3.9
Use an account to receive remittances	0.0	4.8	3.7
Use an account to send remittances	0.0	3.0	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.0	3.0	2.0
Use a mobile phone to send money	0.0	2.5	2.4
Use a mobile phone to receive money	0.0	2.7	3.8
Savings (% , age 15+)			
Saved any money in the past year	44.5	20.4	27.6
Saved at a formal financial institution in the past year	0.1	7.0	11.1
Saved using a savings club in the past year	1.1	1.3	7.2
Saved for future expenses in the past year	38.4	12.8	19.9
Saved for emergencies in the past year	23.4	13.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	0.8	7.7	7.3
Loan from family or friends in the past year	26.0	28.2	26.6
Loan from an informal private lender in the past year	2.8	1.5	5.3
Outstanding loan to purchase a home	0.7	1.8	2.2
Outstanding loan for home construction	2.3	4.7	4.7
Outstanding loan to pay school fees	0.6	1.7	6.8
Outstanding loan for health or emergencies	2.3	3.6	14.8
Outstanding loan for funerals or weddings	1.5	1.4	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.0	4.5	5.1

Uganda

Sub-Saharan Africa		Low income	
Population (millions)	33.4	GNI per capita (\$)	500
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	20.5	24.1	23.7
Male adults (% , age 15+)	25.8	26.7	27.0
Female adults (% , age 15+)	15.1	21.4	20.5
Young adults (% , ages 15-24)	12.4	16.8	15.6
Older adults (% , age 25+)	26.1	27.7	28.2
Adults with a primary education or less (% , age 15+)	14.2	14.0	16.2
Adults with a secondary education or more (% , age 15+)	26.2	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	8.3	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	28.6	31.9	29.4
Adults living in a rural area (% , age 15+)	20.2	20.7	22.0
Adults living in an urban area (% , age 15+)	26.9	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	1.9	3.8	5.4
0 deposits in a typical month (% with an account)	3.6	6.3	8.3
1-2 deposits in a typical month (% with an account)	75.1	69.5	64.7
3+ deposits in a typical month (% with an account)	21.3	21.9	23.1
0 withdrawals in a typical month (% with an account)	6.9	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	77.5	63.3	59.1
3+ withdrawals in a typical month (% with an account)	15.6	23.0	16.1
ATM is the main mode of deposit (% with an account)	10.4	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	88.3	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	0.4	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	41.7	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	57.3	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	0.7	2.5	5.4
Has debit card	10.3	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	7.5	5.3	4.6
Use an account to receive wages	9.2	9.9	5.9
Use an account to receive government payments	3.2	5.7	2.5
Use an account to receive remittances	3.3	9.1	4.7
Use an account to send remittances	3.7	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	3.3	3.0	2.6
Use a mobile phone to send money	20.0	11.2	7.1
Use a mobile phone to receive money	25.2	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	44.4	40.2	29.9
Saved at a formal financial institution in the past year	16.3	14.2	11.5
Saved using a savings club in the past year	18.8	19.3	8.2
Saved for future expenses in the past year	33.0	26.0	20.3
Saved for emergencies in the past year	37.0	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	8.9	4.7	11.4
Loan from family or friends in the past year	46.5	39.9	30.2
Loan from an informal private lender in the past year	4.6	5.4	7.0
Outstanding loan to purchase a home	1.0	2.0	2.4
Outstanding loan for home construction	3.6	4.4	6.3
Outstanding loan to pay school fees	11.5	9.0	6.9
Outstanding loan for health or emergencies	11.3	15.1	16.1
Outstanding loan for funerals or weddings	1.9	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	0.7	3.2	2.2

Ukraine

Europe & Central Asia		Lower middle income	
Population (millions)	45.9	GNI per capita (\$)	3,000
	Country data	Europe & Central Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	41.3	44.9	28.4
Male adults (% , age 15+)	43.9	49.9	33.9
Female adults (% , age 15+)	39.2	40.0	22.9
Young adults (% , ages 15-24)	45.2	31.9	21.5
Older adults (% , age 25+)	39.9	48.4	31.2
Adults with a primary education or less (% , age 15+)	12.4	25.6	20.8
Adults with a secondary education or more (% , age 15+)	47.3	51.4	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	28.4	36.5	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	51.2	51.1	36.3
Adults living in a rural area (% , age 15+)	34.8	41.6	25.3
Adults living in an urban area (% , age 15+)	53.0	50.4	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.2	4.0	6.8
0 deposits in a typical month (% with an account)	3.4	6.5	11.6
1-2 deposits in a typical month (% with an account)	81.2	80.8	70.9
3+ deposits in a typical month (% with an account)	8.7	5.4	11.8
0 withdrawals in a typical month (% with an account)	4.7	6.9	13.7
1-2 withdrawals in a typical month (% with an account)	65.9	61.8	64.4
3+ withdrawals in a typical month (% with an account)	21.8	22.5	15.1
ATM is the main mode of deposit (% with an account)	22.6	22.4	4.5
Bank teller is the main mode of deposit (% with an account)	32.0	30.7	80.2
Bank agent is the main mode of deposit (% with an account)	0.5	1.6	4.0
ATM is the main mode of withdrawal (% with an account)	75.2	67.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	17.0	20.4	56.8
Bank agent is the main mode of withdrawal (% with an account)	1.9	1.0	3.0
Has debit card	33.6	36.4	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.1	5.3	4.1
Use an account to receive wages	28.5	27.3	8.5
Use an account to receive government payments	8.1	11.0	3.9
Use an account to receive remittances	2.6	4.8	3.7
Use an account to send remittances	1.3	3.0	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.7	3.0	2.0
Use a mobile phone to send money	9.0	2.5	2.4
Use a mobile phone to receive money	7.8	2.7	3.8
Savings (% , age 15+)			
Saved any money in the past year	25.0	20.4	27.6
Saved at a formal financial institution in the past year	5.4	7.0	11.1
Saved using a savings club in the past year	2.1	1.3	7.2
Saved for future expenses in the past year	18.4	12.8	19.9
Saved for emergencies in the past year	14.6	13.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	8.1	7.7	7.3
Loan from family or friends in the past year	37.3	28.2	26.6
Loan from an informal private lender in the past year	1.5	1.5	5.3
Outstanding loan to purchase a home	1.0	1.8	2.2
Outstanding loan for home construction	4.8	4.7	4.7
Outstanding loan to pay school fees	1.3	1.7	6.8
Outstanding loan for health or emergencies	2.1	3.6	14.8
Outstanding loan for funerals or weddings	1.1	1.4	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	1.7	4.5	5.1

United Arab Emirates

		High income
Population (millions)	7.5	GNI per capita (\$) 41,930
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	59.7	89.4
Male adults (% , age 15+)	68.8	91.7
Female adults (% , age 15+)	47.2	87.3
Young adults (% , ages 15-24)	26.3	76.8
Older adults (% , age 25+)	73.8	92.2
Adults with a primary education or less (% , age 15+)	42.6	72.9
Adults with a secondary education or more (% , age 15+)	61.3	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	57.5	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	61.5	92.1
Adults living in a rural area (% , age 15+)	74.6	87.0
Adults living in an urban area (% , age 15+)	59.9	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.2	2.1
0 deposits in a typical month (% with an account)	12.0	6.4
1-2 deposits in a typical month (% with an account)	59.2	56.1
3+ deposits in a typical month (% with an account)	22.1	34.0
0 withdrawals in a typical month (% with an account)	0.2	3.9
1-2 withdrawals in a typical month (% with an account)	32.2	18.8
3+ withdrawals in a typical month (% with an account)	57.6	71.7
ATM is the main mode of deposit (% with an account)	44.0	26.2
Bank teller is the main mode of deposit (% with an account)	39.7	53.7
Bank agent is the main mode of deposit (% with an account)	2.9	3.0
ATM is the main mode of withdrawal (% with an account)	86.2	68.7
Bank teller is the main mode of withdrawal (% with an account)	6.8	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.1	0.8
Has debit card	55.4	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	9.6	24.4
Use an account to receive wages	29.1	49.5
Use an account to receive government payments	23.4	42.0
Use an account to receive remittances	5.8	13.2
Use an account to send remittances	14.0	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	11.7	..
Use a mobile phone to send money	8.3	..
Use a mobile phone to receive money	6.2	..
Savings (% , age 15+)		
Saved any money in the past year	30.1	58.3
Saved at a formal financial institution in the past year	19.2	44.6
Saved using a savings club in the past year	4.6	5.4
Saved for future expenses in the past year	23.3	37.4
Saved for emergencies in the past year	26.0	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	10.8	13.8
Loan from family or friends in the past year	23.5	12.3
Loan from an informal private lender in the past year	2.3	2.3
Outstanding loan to purchase a home	17.9	23.8
Outstanding loan for home construction	11.4	..
Outstanding loan to pay school fees	20.2	..
Outstanding loan for health or emergencies	8.5	..
Outstanding loan for funerals or weddings	3.3	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

United Kingdom

High income			
Population (millions)	62.2	GNI per capita (\$)	38,200

	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	96.9	89.4
Male adults (% , age 15+)	96.2	91.7
Female adults (% , age 15+)	97.6	87.3
Young adults (% , ages 15-24)	90.0	76.8
Older adults (% , age 25+)	98.0	92.2
Adults with a primary education or less (% , age 15+)	89.6	72.9
Adults with a secondary education or more (% , age 15+)	98.4	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	96.1	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	97.6	92.1
Adults living in a rural area (% , age 15+)	..	87.0
Adults living in an urban area (% , age 15+)	..	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	0.4	2.1
0 deposits in a typical month (% with an account)	3.5	6.4
1-2 deposits in a typical month (% with an account)	46.2	56.1
3+ deposits in a typical month (% with an account)	46.3	34.0
0 withdrawals in a typical month (% with an account)	2.2	3.9
1-2 withdrawals in a typical month (% with an account)	9.3	18.8
3+ withdrawals in a typical month (% with an account)	84.6	71.7
ATM is the main mode of deposit (% with an account)	7.7	26.2
Bank teller is the main mode of deposit (% with an account)	76.9	53.7
Bank agent is the main mode of deposit (% with an account)	2.8	3.0
ATM is the main mode of withdrawal (% with an account)	69.5	68.7
Bank teller is the main mode of withdrawal (% with an account)	18.9	23.3
Bank agent is the main mode of withdrawal (% with an account)	1.4	0.8
Has debit card	86.4	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	34.5	24.4
Use an account to receive wages	53.6	49.5
Use an account to receive government payments	52.6	42.0
Use an account to receive remittances	21.3	13.2
Use an account to send remittances	22.4	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	55.3	58.3
Saved at a formal financial institution in the past year	42.1	44.6
Saved using a savings club in the past year	4.9	5.4
Saved for future expenses in the past year	30.3	37.4
Saved for emergencies in the past year	39.8	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	11.9	13.8
Loan from family or friends in the past year	14.7	12.3
Loan from an informal private lender in the past year	2.1	2.3
Outstanding loan to purchase a home	29.3	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

United States

		High income
Population (millions)	309.3	GNI per capita (\$) 47,340
	Country data	High income
Account at a Formal Financial Institution		
All adults (% , age 15+)	88.0	89.4
Male adults (% , age 15+)	92.0	91.7
Female adults (% , age 15+)	84.1	87.3
Young adults (% , ages 15-24)	76.1	76.8
Older adults (% , age 25+)	90.8	92.2
Adults with a primary education or less (% , age 15+)	47.2	72.9
Adults with a secondary education or more (% , age 15+)	89.9	92.3
Adults in income quintiles I (lowest) and II (% , age 15+)	81.9	85.8
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	93.3	92.1
Adults living in a rural area (% , age 15+)	86.6	87.0
Adults living in an urban area (% , age 15+)	89.5	89.0
Access to Formal Accounts (% , age 15+)		
0 deposits/withdrawals in a typical month (% with an account)	1.2	2.1
0 deposits in a typical month (% with an account)	4.1	6.4
1-2 deposits in a typical month (% with an account)	39.2	56.1
3+ deposits in a typical month (% with an account)	55.2	34.0
0 withdrawals in a typical month (% with an account)	2.6	3.9
1-2 withdrawals in a typical month (% with an account)	7.0	18.8
3+ withdrawals in a typical month (% with an account)	86.8	71.7
ATM is the main mode of deposit (% with an account)	16.2	26.2
Bank teller is the main mode of deposit (% with an account)	67.9	53.7
Bank agent is the main mode of deposit (% with an account)	5.5	3.0
ATM is the main mode of withdrawal (% with an account)	55.0	68.7
Bank teller is the main mode of withdrawal (% with an account)	33.7	23.3
Bank agent is the main mode of withdrawal (% with an account)	0.7	0.8
Has debit card	71.8	61.4
Use of Formal Accounts (% , age 15+)		
Use an account for business purposes	33.9	24.4
Use an account to receive wages	50.8	49.5
Use an account to receive government payments	44.3	42.0
Use an account to receive remittances	12.2	13.2
Use an account to send remittances	19.8	18.1
Mobile Payments (% , age 15+)		
Use a mobile phone to pay bills	..	..
Use a mobile phone to send money	..	..
Use a mobile phone to receive money	..	..
Savings (% , age 15+)		
Saved any money in the past year	66.8	58.3
Saved at a formal financial institution in the past year	50.4	44.6
Saved using a savings club in the past year	6.4	5.4
Saved for future expenses in the past year	43.5	37.4
Saved for emergencies in the past year	54.7	44.1
Credit (% , age 15+)		
Loan from a formal financial institution in the past year	20.1	13.8
Loan from family or friends in the past year	17.2	12.3
Loan from an informal private lender in the past year	4.9	2.3
Outstanding loan to purchase a home	31.2	23.8
Outstanding loan for home construction	..	..
Outstanding loan to pay school fees	..	..
Outstanding loan for health or emergencies	..	..
Outstanding loan for funerals or weddings	..	..
Insurance (% , age 15+)		
Personally paid for health insurance	..	..

Uruguay

Latin America & Caribbean

Upper middle income

Population (millions) **3.4** GNI per capita (\$) **10,230**

	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	23.5	39.2	57.2
Male adults (% , age 15+)	23.2	44.0	61.4
Female adults (% , age 15+)	23.8	34.7	53.1
Young adults (% , ages 15-24)	12.4	26.0	51.7
Older adults (% , age 25+)	26.1	43.6	58.2
Adults with a primary education or less (% , age 15+)	11.0	27.8	47.5
Adults with a secondary education or more (% , age 15+)	34.7	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	10.5	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	32.2	49.1	67.6
Adults living in a rural area (% , age 15+)	14.4	33.6	51.7
Adults living in an urban area (% , age 15+)	27.4	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	10.2	6.0	11.8
0 deposits in a typical month (% with an account)	33.5	13.0	18.1
1-2 deposits in a typical month (% with an account)	41.3	63.3	64.9
3+ deposits in a typical month (% with an account)	7.8	17.7	9.6
0 withdrawals in a typical month (% with an account)	14.2	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	35.2	53.1	54.7
3+ withdrawals in a typical month (% with an account)	32.6	30.8	19.2
ATM is the main mode of deposit (% with an account)	13.1	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	19.4	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	1.5	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	66.3	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	9.8	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.0	0.8	0.7
Has debit card	16.4	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.5	5.2	4.0
Use an account to receive wages	12.5	20.3	21.3
Use an account to receive government payments	5.7	10.4	9.0
Use an account to receive remittances	1.2	4.2	8.0
Use an account to send remittances	1.5	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.3	1.8	1.7
Use a mobile phone to send money	0.4	0.8	0.9
Use a mobile phone to receive money	0.4	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	16.9	25.7	33.7
Saved at a formal financial institution in the past year	5.7	9.5	24.2
Saved using a savings club in the past year	1.5	3.7	2.8
Saved for future expenses in the past year	7.8	13.1	22.0
Saved for emergencies in the past year	10.1	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	14.8	7.8	7.8
Loan from family or friends in the past year	6.4	14.2	22.8
Loan from an informal private lender in the past year	0.6	2.3	1.5
Outstanding loan to purchase a home	1.9	1.8	4.0
Outstanding loan for home construction	5.7	4.2	4.9
Outstanding loan to pay school fees	1.3	4.6	3.8
Outstanding loan for health or emergencies	6.4	8.2	6.6
Outstanding loan for funerals or weddings	0.8	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	9.3	6.8	31.3

Uzbekistan

Europe & Central Asia		Lower middle income	
Population (millions)	28.2	GNI per capita (\$)	1,280
	Country data	Europe & Central Asia	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	22.5	44.9	28.4
Male adults (% , age 15+)	23.8	49.9	33.9
Female adults (% , age 15+)	21.3	40.0	22.9
Young adults (% , ages 15-24)	15.0	31.9	21.5
Older adults (% , age 25+)	26.4	48.4	31.2
Adults with a primary education or less (% , age 15+)	10.3	25.6	20.8
Adults with a secondary education or more (% , age 15+)	28.1	51.4	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	20.4	36.5	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	23.9	51.1	36.3
Adults living in a rural area (% , age 15+)	22.6	41.6	25.3
Adults living in an urban area (% , age 15+)	22.1	50.4	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	1.7	4.0	6.8
0 deposits in a typical month (% with an account)	4.0	6.5	11.6
1-2 deposits in a typical month (% with an account)	91.8	80.8	70.9
3+ deposits in a typical month (% with an account)	2.3	5.4	11.8
0 withdrawals in a typical month (% with an account)	3.6	6.9	13.7
1-2 withdrawals in a typical month (% with an account)	37.0	61.8	64.4
3+ withdrawals in a typical month (% with an account)	52.6	22.5	15.1
ATM is the main mode of deposit (% with an account)	1.3	22.4	4.5
Bank teller is the main mode of deposit (% with an account)	15.4	30.7	80.2
Bank agent is the main mode of deposit (% with an account)	3.9	1.6	4.0
ATM is the main mode of withdrawal (% with an account)	14.9	67.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	11.4	20.4	56.8
Bank agent is the main mode of withdrawal (% with an account)	2.6	1.0	3.0
Has debit card	20.4	36.4	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	2.9	5.3	4.1
Use an account to receive wages	19.7	27.3	8.5
Use an account to receive government payments	5.0	11.0	3.9
Use an account to receive remittances	0.2	4.8	3.7
Use an account to send remittances	0.2	3.0	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	5.3	3.0	2.0
Use a mobile phone to send money	0.2	2.5	2.4
Use a mobile phone to receive money	0.5	2.7	3.8
Savings (% , age 15+)			
Saved any money in the past year	31.4	20.4	27.6
Saved at a formal financial institution in the past year	0.8	7.0	11.1
Saved using a savings club in the past year	4.2	1.3	7.2
Saved for future expenses in the past year	29.1	12.8	19.9
Saved for emergencies in the past year	17.6	13.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	1.5	7.7	7.3
Loan from family or friends in the past year	11.7	28.2	26.6
Loan from an informal private lender in the past year	1.0	1.5	5.3
Outstanding loan to purchase a home	0.0	1.8	2.2
Outstanding loan for home construction	0.3	4.7	4.7
Outstanding loan to pay school fees	0.5	1.7	6.8
Outstanding loan for health or emergencies	0.9	3.6	14.8
Outstanding loan for funerals or weddings	0.6	1.4	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.8	4.5	5.1

Venezuela, RB

Latin America & Caribbean		Upper middle income	
Population (millions)	28.8	GNI per capita (\$)	11,590
	Country data	Latin America & the Carib.	Upper middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	44.1	39.2	57.2
Male adults (% , age 15+)	53.1	44.0	61.4
Female adults (% , age 15+)	36.2	34.7	53.1
Young adults (% , ages 15-24)	17.5	26.0	51.7
Older adults (% , age 25+)	53.7	43.6	58.2
Adults with a primary education or less (% , age 15+)	..	27.8	47.5
Adults with a secondary education or more (% , age 15+)	..	46.6	71.4
Adults in income quintiles I (lowest) and II (% , age 15+)	31.3	25.3	42.4
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	52.7	49.1	67.6
Adults living in a rural area (% , age 15+)	41.2	33.6	51.7
Adults living in an urban area (% , age 15+)	45.6	44.1	70.3
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	1.3	6.0	11.8
0 deposits in a typical month (% with an account)	6.3	13.0	18.1
1-2 deposits in a typical month (% with an account)	67.7	63.3	64.9
3+ deposits in a typical month (% with an account)	20.4	17.7	9.6
0 withdrawals in a typical month (% with an account)	2.3	10.2	17.6
1-2 withdrawals in a typical month (% with an account)	54.9	53.1	54.7
3+ withdrawals in a typical month (% with an account)	34.1	30.8	19.2
ATM is the main mode of deposit (% with an account)	15.5	19.7	17.7
Bank teller is the main mode of deposit (% with an account)	73.0	57.2	66.4
Bank agent is the main mode of deposit (% with an account)	0.6	1.1	1.2
ATM is the main mode of withdrawal (% with an account)	63.6	56.4	46.1
Bank teller is the main mode of withdrawal (% with an account)	31.0	32.8	48.2
Bank agent is the main mode of withdrawal (% with an account)	0.3	0.8	0.7
Has debit card	35.1	28.9	38.7
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.9	5.2	4.0
Use an account to receive wages	28.7	20.3	21.3
Use an account to receive government payments	8.4	10.4	9.0
Use an account to receive remittances	3.3	4.2	8.0
Use an account to send remittances	2.2	2.8	6.2
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	1.3	1.8	1.7
Use a mobile phone to send money	0.3	0.8	0.9
Use a mobile phone to receive money	1.9	1.8	1.1
Savings (% , age 15+)			
Saved any money in the past year	28.4	25.7	33.7
Saved at a formal financial institution in the past year	13.6	9.5	24.2
Saved using a savings club in the past year	5.5	3.7	2.8
Saved for future expenses in the past year	17.5	13.1	22.0
Saved for emergencies in the past year	25.5	19.1	24.5
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	1.7	7.8	7.8
Loan from family or friends in the past year	9.8	14.2	22.8
Loan from an informal private lender in the past year	1.5	2.3	1.5
Outstanding loan to purchase a home	0.5	1.8	4.0
Outstanding loan for home construction	1.3	4.2	4.9
Outstanding loan to pay school fees	3.6	4.6	3.8
Outstanding loan for health or emergencies	6.3	8.2	6.6
Outstanding loan for funerals or weddings	1.0	1.7	1.2
Insurance (% , age 15+)			
Personally paid for health insurance	6.0	6.8	31.3

Vietnam

East Asia & Pacific		Lower middle income	
Population (millions)	86.9	GNI per capita (\$)	1,160
	Country data	East Asia & Pacific	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	21.4	54.9	28.4
Male adults (% , age 15+)	24.0	57.6	33.9
Female adults (% , age 15+)	18.9	52.3	22.9
Young adults (% , ages 15–24)	22.6	52.1	21.5
Older adults (% , age 25+)	20.4	54.9	31.2
Adults with a primary education or less (% , age 15+)	4.5	46.5	20.8
Adults with a secondary education or more (% , age 15+)	32.3	71.0	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	10.6	39.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	30.1	65.6	36.3
Adults living in a rural area (% , age 15+)	16.5	49.5	25.3
Adults living in an urban area (% , age 15+)	29.8	70.8	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	10.1	13.2	6.8
0 deposits in a typical month (% with an account)	12.6	19.1	11.6
1–2 deposits in a typical month (% with an account)	43.5	64.6	70.9
3+ deposits in a typical month (% with an account)	5.8	7.8	11.8
0 withdrawals in a typical month (% with an account)	14.2	20.5	13.7
1–2 withdrawals in a typical month (% with an account)	28.5	55.0	64.4
3+ withdrawals in a typical month (% with an account)	13.2	14.3	15.1
ATM is the main mode of deposit (% with an account)	6.2	13.9	4.5
Bank teller is the main mode of deposit (% with an account)	65.4	76.4	80.2
Bank agent is the main mode of deposit (% with an account)	3.2	2.5	4.0
ATM is the main mode of withdrawal (% with an account)	50.8	39.1	31.0
Bank teller is the main mode of withdrawal (% with an account)	28.8	55.9	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.0	1.3	3.0
Has debit card	14.6	34.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	3.8	3.2	4.1
Use an account to receive wages	5.8	16.9	8.5
Use an account to receive government payments	2.2	6.3	3.9
Use an account to receive remittances	2.2	8.8	3.7
Use an account to send remittances	2.8	7.1	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	3.6	1.3	2.0
Use a mobile phone to send money	2.8	1.0	2.4
Use a mobile phone to receive money	3.4	1.2	3.8
Savings (% , age 15+)			
Saved any money in the past year	35.3	39.8	27.6
Saved at a formal financial institution in the past year	7.7	28.4	11.1
Saved using a savings club in the past year	5.1	4.3	7.2
Saved for future expenses in the past year	24.9	28.2	19.9
Saved for emergencies in the past year	26.7	29.6	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	16.2	8.6	7.3
Loan from family or friends in the past year	31.0	27.2	26.6
Loan from an informal private lender in the past year	3.0	1.9	5.3
Outstanding loan to purchase a home	3.0	4.4	2.2
Outstanding loan for home construction	9.1	5.4	4.7
Outstanding loan to pay school fees	10.1	5.8	6.8
Outstanding loan for health or emergencies	15.8	9.7	14.8
Outstanding loan for funerals or weddings	10.2	1.8	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	17.5	36.8	5.1

West Bank and Gaza

Middle East & North Africa		Lower middle income	
Population (millions)	4.2	GNI per capita (\$)	..
	Country data	Middle East & N. Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	19.4	17.7	28.4
Male adults (% , age 15+)	28.7	23.1	33.9
Female adults (% , age 15+)	10.2	12.5	22.9
Young adults (% , ages 15-24)	8.7	12.3	21.5
Older adults (% , age 25+)	24.9	20.3	31.2
Adults with a primary education or less (% , age 15+)	12.8	13.1	20.8
Adults with a secondary education or more (% , age 15+)	22.1	23.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	11.4	8.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	28.5	17.3	36.3
Adults living in a rural area (% , age 15+)	22.4	10.5	25.3
Adults living in an urban area (% , age 15+)	18.3	17.9	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.7	19.1	6.8
0 deposits in a typical month (% with an account)	0.7	30.8	11.6
1-2 deposits in a typical month (% with an account)	84.8	50.8	70.9
3+ deposits in a typical month (% with an account)	11.8	14.6	11.8
0 withdrawals in a typical month (% with an account)	0.7	24.4	13.7
1-2 withdrawals in a typical month (% with an account)	78.4	50.2	64.4
3+ withdrawals in a typical month (% with an account)	18.1	19.3	15.1
ATM is the main mode of deposit (% with an account)	12.0	6.0	4.5
Bank teller is the main mode of deposit (% with an account)	70.7	66.6	80.2
Bank agent is the main mode of deposit (% with an account)	0.0	4.2	4.0
ATM is the main mode of withdrawal (% with an account)	41.0	37.6	31.0
Bank teller is the main mode of withdrawal (% with an account)	56.0	51.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.0	1.2	3.0
Has debit card	10.7	9.1	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	4.8	4.7	4.1
Use an account to receive wages	7.1	6.0	8.5
Use an account to receive government payments	6.4	3.1	3.9
Use an account to receive remittances	2.5	2.7	3.7
Use an account to send remittances	1.4	2.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.6	1.0	2.0
Use a mobile phone to send money	0.4	1.3	2.4
Use a mobile phone to receive money	1.4	2.4	3.8
Savings (% , age 15+)			
Saved any money in the past year	16.2	20.0	27.6
Saved at a formal financial institution in the past year	5.5	4.5	11.1
Saved using a savings club in the past year	3.0	3.6	7.2
Saved for future expenses in the past year	10.9	13.9	19.9
Saved for emergencies in the past year	13.4	15.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	4.1	5.1	7.3
Loan from family or friends in the past year	41.8	31.1	26.6
Loan from an informal private lender in the past year	7.5	4.7	5.3
Outstanding loan to purchase a home	5.3	4.5	2.2
Outstanding loan for home construction	10.8	7.7	4.7
Outstanding loan to pay school fees	19.8	5.8	6.8
Outstanding loan for health or emergencies	20.2	15.7	14.8
Outstanding loan for funerals or weddings	11.3	5.5	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	5.1	2.5	5.1

Yemen, Rep.

Middle East & North Africa		Lower middle income	
Population (millions)	24.1	GNI per capita (\$)	1,170
	Country data	Middle East & N. Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	3.7	17.7	28.4
Male adults (% , age 15+)	6.4	23.1	33.9
Female adults (% , age 15+)	1.1	12.5	22.9
Young adults (% , ages 15-24)	0.8	12.3	21.5
Older adults (% , age 25+)	5.0	20.3	31.2
Adults with a primary education or less (% , age 15+)	1.4	13.1	20.8
Adults with a secondary education or more (% , age 15+)	11.1	23.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	1.8	8.8	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	5.5	17.3	36.3
Adults living in a rural area (% , age 15+)	2.9	10.5	25.3
Adults living in an urban area (% , age 15+)	6.6	17.9	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	0.0	19.1	6.8
0 deposits in a typical month (% with an account)	0.0	30.8	11.6
1-2 deposits in a typical month (% with an account)	87.5	50.8	70.9
3+ deposits in a typical month (% with an account)	11.7	14.6	11.8
0 withdrawals in a typical month (% with an account)	0.0	24.4	13.7
1-2 withdrawals in a typical month (% with an account)	79.0	50.2	64.4
3+ withdrawals in a typical month (% with an account)	14.4	19.3	15.1
ATM is the main mode of deposit (% with an account)	2.1	6.0	4.5
Bank teller is the main mode of deposit (% with an account)	64.3	66.6	80.2
Bank agent is the main mode of deposit (% with an account)	14.6	4.2	4.0
ATM is the main mode of withdrawal (% with an account)	35.5	37.6	31.0
Bank teller is the main mode of withdrawal (% with an account)	58.3	51.8	56.8
Bank agent is the main mode of withdrawal (% with an account)	6.2	1.2	3.0
Has debit card	2.2	9.1	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	1.0	4.7	4.1
Use an account to receive wages	0.9	6.0	8.5
Use an account to receive government payments	1.7	3.1	3.9
Use an account to receive remittances	0.8	2.7	3.7
Use an account to send remittances	1.0	2.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	0.8	1.0	2.0
Use a mobile phone to send money	1.3	1.3	2.4
Use a mobile phone to receive money	1.3	2.4	3.8
Savings (% , age 15+)			
Saved any money in the past year	11.9	20.0	27.6
Saved at a formal financial institution in the past year	1.1	4.5	11.1
Saved using a savings club in the past year	2.5	3.6	7.2
Saved for future expenses in the past year	8.2	13.9	19.9
Saved for emergencies in the past year	9.9	15.9	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	0.9	5.1	7.3
Loan from family or friends in the past year	45.5	31.1	26.6
Loan from an informal private lender in the past year	7.8	4.7	5.3
Outstanding loan to purchase a home	1.0	4.5	2.2
Outstanding loan for home construction	8.3	7.7	4.7
Outstanding loan to pay school fees	1.5	5.8	6.8
Outstanding loan for health or emergencies	32.4	15.7	14.8
Outstanding loan for funerals or weddings	5.1	5.5	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	0.0	2.5	5.1

Sub-Saharan Africa		Lower middle income	
Population (millions)	12.9	GNI per capita (\$)	1,070
	Country data	Sub-Saharan Africa	Lower middle income
Account at a Formal Financial Institution			
All adults (% , age 15+)	21.4	24.1	28.4
Male adults (% , age 15+)	19.4	26.7	33.9
Female adults (% , age 15+)	23.3	21.4	22.9
Young adults (% , ages 15-24)	12.8	16.8	21.5
Older adults (% , age 25+)	25.1	27.7	31.2
Adults with a primary education or less (% , age 15+)	9.2	14.0	20.8
Adults with a secondary education or more (% , age 15+)	32.2	36.2	45.4
Adults in income quintiles I (lowest) and II (% , age 15+)	8.7	13.9	19.7
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	31.3	31.9	36.3
Adults living in a rural area (% , age 15+)	22.4	20.7	25.3
Adults living in an urban area (% , age 15+)	13.9	39.7	36.0
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	3.6	3.8	6.8
0 deposits in a typical month (% with an account)	7.5	6.3	11.6
1-2 deposits in a typical month (% with an account)	64.8	69.5	70.9
3+ deposits in a typical month (% with an account)	27.5	21.9	11.8
0 withdrawals in a typical month (% with an account)	13.6	11.7	13.7
1-2 withdrawals in a typical month (% with an account)	60.7	63.3	64.4
3+ withdrawals in a typical month (% with an account)	25.7	23.0	15.1
ATM is the main mode of deposit (% with an account)	10.8	6.6	4.5
Bank teller is the main mode of deposit (% with an account)	89.0	84.0	80.2
Bank agent is the main mode of deposit (% with an account)	0.0	2.7	4.0
ATM is the main mode of withdrawal (% with an account)	74.4	42.0	31.0
Bank teller is the main mode of withdrawal (% with an account)	25.3	49.2	56.8
Bank agent is the main mode of withdrawal (% with an account)	0.0	2.5	3.0
Has debit card	15.7	15.5	10.1
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	5.6	5.3	4.1
Use an account to receive wages	7.2	9.9	8.5
Use an account to receive government payments	5.6	5.7	3.9
Use an account to receive remittances	6.7	9.1	3.7
Use an account to send remittances	5.6	6.3	3.0
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.4	3.0	2.0
Use a mobile phone to send money	3.0	11.2	2.4
Use a mobile phone to receive money	3.5	14.5	3.8
Savings (% , age 15+)			
Saved any money in the past year	32.2	40.2	27.6
Saved at a formal financial institution in the past year	11.8	14.2	11.1
Saved using a savings club in the past year	7.4	19.3	7.2
Saved for future expenses in the past year	20.4	26.0	19.9
Saved for emergencies in the past year	24.7	31.3	22.1
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	6.1	4.7	7.3
Loan from family or friends in the past year	41.6	39.9	26.6
Loan from an informal private lender in the past year	4.3	5.4	5.3
Outstanding loan to purchase a home	1.2	2.0	2.2
Outstanding loan for home construction	0.9	4.4	4.7
Outstanding loan to pay school fees	2.8	9.0	6.8
Outstanding loan for health or emergencies	1.6	15.1	14.8
Outstanding loan for funerals or weddings	0.7	4.6	3.9
Insurance (% , age 15+)			
Personally paid for health insurance	1.2	3.2	5.1

Zimbabwe

Sub-Saharan Africa		Low income	
Population (millions)	12.6	GNI per capita (\$)	460
	Country data	Sub-Saharan Africa	Low income
Account at a Formal Financial Institution			
All adults (% , age 15+)	39.7	24.1	23.7
Male adults (% , age 15+)	42.5	26.7	27.0
Female adults (% , age 15+)	37.1	21.4	20.5
Young adults (% , ages 15-24)	22.4	16.8	15.6
Older adults (% , age 25+)	50.2	27.7	28.2
Adults with a primary education or less (% , age 15+)	..	14.0	16.2
Adults with a secondary education or more (% , age 15+)	..	36.2	35.4
Adults in income quintiles I (lowest) and II (% , age 15+)	26.6	13.9	16.3
Adults in income quintiles III, IV, and V (highest) (% , age 15+)	47.8	31.9	29.4
Adults living in a rural area (% , age 15+)	40.3	20.7	22.0
Adults living in an urban area (% , age 15+)	37.8	39.7	35.8
Access to Formal Accounts (% , age 15+)			
0 deposits/withdrawals in a typical month (% with an account)	2.6	3.8	5.4
0 deposits in a typical month (% with an account)	4.3	6.3	8.3
1-2 deposits in a typical month (% with an account)	70.1	69.5	64.7
3+ deposits in a typical month (% with an account)	25.2	21.9	23.1
0 withdrawals in a typical month (% with an account)	3.3	11.7	21.2
1-2 withdrawals in a typical month (% with an account)	64.6	63.3	59.1
3+ withdrawals in a typical month (% with an account)	31.6	23.0	16.1
ATM is the main mode of deposit (% with an account)	0.9	6.6	4.3
Bank teller is the main mode of deposit (% with an account)	91.1	84.0	78.8
Bank agent is the main mode of deposit (% with an account)	0.8	2.7	9.1
ATM is the main mode of withdrawal (% with an account)	28.3	42.0	23.0
Bank teller is the main mode of withdrawal (% with an account)	69.7	49.2	62.9
Bank agent is the main mode of withdrawal (% with an account)	0.7	2.5	5.4
Has debit card	28.3	15.5	7.4
Use of Formal Accounts (% , age 15+)			
Use an account for business purposes	9.3	5.3	4.6
Use an account to receive wages	21.9	9.9	5.9
Use an account to receive government payments	10.3	5.7	2.5
Use an account to receive remittances	21.8	9.1	4.7
Use an account to send remittances	9.3	6.3	2.8
Mobile Payments (% , age 15+)			
Use a mobile phone to pay bills	2.6	3.0	2.6
Use a mobile phone to send money	1.5	11.2	7.1
Use a mobile phone to receive money	1.8	14.5	9.1
Savings (% , age 15+)			
Saved any money in the past year	39.9	40.2	29.9
Saved at a formal financial institution in the past year	17.3	14.2	11.5
Saved using a savings club in the past year	11.0	19.3	8.2
Saved for future expenses in the past year	28.0	26.0	20.3
Saved for emergencies in the past year	25.6	31.3	22.8
Credit (% , age 15+)			
Loan from a formal financial institution in the past year	4.9	4.7	11.4
Loan from family or friends in the past year	57.4	39.9	30.2
Loan from an informal private lender in the past year	4.2	5.4	7.0
Outstanding loan to purchase a home	0.8	2.0	2.4
Outstanding loan for home construction	3.7	4.4	6.3
Outstanding loan to pay school fees	9.9	9.0	6.9
Outstanding loan for health or emergencies	6.9	15.1	16.1
Outstanding loan for funerals or weddings	3.2	4.6	5.4
Insurance (% , age 15+)			
Personally paid for health insurance	14.6	3.2	2.2

Glossary

0 Deposits in a typical month denotes the percentage of respondents with an account at a formal financial institution who report making zero deposits into their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is put into account(s) by self or others. (Demirguc-Kunt and Klapper, 2012)

0 Deposits/Withdrawals in a typical month denotes the percentage of respondents with an account at a formal financial institution who report making zero deposits into or zero withdrawals from their personal account(s) in a typical month (also called “inactive account”). This includes cash or electronic deposits, or any time money is put into or removed from account(s) by self or others. (Demirguc-Kunt and Klapper, 2012)

0 Withdrawals in a typical month denotes the percentage of respondents with an account at a formal financial institution who report making zero withdrawals from their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is removed from account(s) by self or others. (Demirguc-Kunt and Klapper, 2012)

1–2 Deposits in a typical month denotes the percentage of respondents with an account at a formal financial institution who report making 1 to 2 deposits into their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is put into account(s) by self or others. (Demirguc-Kunt and Klapper, 2012)

1–2 Withdrawals in a typical month denotes the percentage of respondents with an account at a formal financial institution who report making 1 to 2 withdrawals from their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is removed from account(s) by self or others. (Demirguc-Kunt and Klapper, 2012)

3+ Deposits in a typical month denotes the percentage of respondents with an account at a formal financial institution who report making 3 or more deposits into their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is put into account(s) by self or others. (Demirguc-Kunt and Klapper, 2012)

3+ Withdrawals in a typical month denotes the percentage of respondents with an account at a formal financial institution who report making 3 or more withdrawals from their personal account(s) in a typical month. This includes cash or electronic deposits, or any time money is removed from account(s) by self or others. (Demirguc-Kunt and Klapper, 2012)

Account at a formal financial institution denotes the percentage of respondents with an account (self or together with someone else) at a bank, credit union, another financial institution (e.g., cooperative, microfinance institution), or the post office (if applicable) including respondents who reported having a debit card. (Demirguc-Kunt and Klapper, 2012)

ATM is the main mode of deposit denotes the percentage of respondents with an account at a formal financial institution who report utilizing an

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automated teller machine (ATM) as their usual mode of access to put cash (paper or coins) into their account(s). (Demirguc-Kunt and Klapper, 2012)

ATM is the main mode of withdrawal denotes the percentage of respondents with an account at a formal financial institution who report utilizing an automated teller machine (ATM) as their usual mode of access to get cash (paper or coins) from their account(s). (Demirguc-Kunt and Klapper, 2012)

Bank agent is the main mode of deposit denotes the percentage of respondents with an account at a formal financial institution who report utilizing some other person who is associated with their bank or financial institution as their usual mode of access to put cash (paper or coins) into their account(s). (Demirguc-Kunt and Klapper, 2012)

Bank agent is the main mode of withdrawal denotes the percentage of respondents with an account at a formal financial institution who report utilizing some other person who is associated with their bank or financial institution as their usual mode of access to get cash (paper or coins) from their account(s). (Demirguc-Kunt and Klapper, 2012)

Bank teller is the main mode of deposit denotes the percentage of respondents with an account at a formal financial institution who report transacting with a teller over the counter in a branch of their bank or financial institution as their usual mode of access to put cash (paper or coins) into their account(s). (Demirguc-Kunt and Klapper, 2012)

Bank teller is the main mode of withdrawal denotes the percentage of respondents with an account at a formal financial institution who report transacting with a teller over the counter in a branch of their bank or financial institution as their usual mode of access to get cash (paper or coins) from their account(s). (Demirguc-Kunt and Klapper, 2012)

GNI per capita (\$) is gross national income (GNI) converted to U.S. dollars using the World Bank Atlas method divided by midyear population. GNI is the sum of value added by all resident producers plus any product taxes (less subsidies) not included in the valuation of output plus net receipts of primary income (compensation of employees and property income) from abroad. GNI, calculated in national currency, is usually converted to U.S. dollars at official exchange rates for comparisons across economies. The World Bank Atlas method is used to smooth fluctuations in prices and exchange rates. It averages the exchange rate for a given year and the two preceding years, adjusted for differences in rates of inflation between the country and the Euro area, Japan, the United Kingdom, and the United States. Data are for 2010. (World Bank)

Has debit card denotes the percentage of respondents with a debit card. (Demirguc-Kunt and Klapper, 2012)

Loan from family or friends in the past year denotes the percentage of respondents who report borrowing any money from family or friends in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Loan from a formal financial institution in the past year denotes the percentage of respondents who report borrowing any money from a bank, credit union, microfinance institution, or another financial institution such as a cooperative in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Loan from an informal private lender in the past year denotes the percentage of respondents who report borrowing any money from a private lender in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Outstanding loan for health or emergencies denotes the percentage of respondents who report having an outstanding loan for emergency or health purposes. (Demirguc-Kunt and Klapper, 2012)

Outstanding loan for home construction denotes the percentage of respondents who report having an outstanding loan to purchase materials or services to build, extend, or renovate their home or apartment. (Demirguc-Kunt and Klapper, 2012)

Outstanding loan for funerals or weddings denotes the percentage of respondents who report having an outstanding loan for a funeral or wedding. (Demirguc-Kunt and Klapper, 2012)

Outstanding loan to pay school fees denotes the percentage of respondents who report having an outstanding loan to pay for school fees. (Demirguc-Kunt and Klapper, 2012)

Outstanding loan to purchase a home denotes the percentage of respondents who report having an outstanding loan to purchase their home or apartment. (Demirguc-Kunt and Klapper, 2012)

Personally paid for health insurance denotes the percentage of respondents who report having personally purchased health or medical insurance in addition to national health insurance. (Demirguc-Kunt and Klapper, 2012)

Population is the midyear estimate of all residents regardless of legal status or citizenship, except for refugees not permanently settled in the country of asylum who are generally considered part of the population of their country of origin. Data are for 2010. (Eurostat, United Nations Population Division, and World Bank)

Saved any money in the past year denotes the percentage of respondents who report saving or setting aside any money in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Saved at a formal financial institution in the past year denotes the percentage of respondents who report saving or setting aside any money by using an account at a formal financial institution such as a bank, credit union, microfinance institution, or cooperative in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Saved for emergencies in the past year denotes the percentage of respondents who report having saved for emergencies or a time when they expect to have less income in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

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Saved for future expenses in the past year denotes the percentage of respondents who report saving for expenses in the future such as education, a wedding, or a big purchase in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Saved using a savings club in the past year denotes the percentage of respondents who report saving or setting aside any money by using an informal savings club or a person outside the family in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Use a mobile phone to pay bills denotes the percentage of respondents who report using a mobile phone to pay bills in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Use a mobile phone to receive money denotes the percentage of respondents who report using a mobile phone to receive money in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Use a mobile phone to send money denotes the percentage of respondents who report using a mobile phone to send money in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Use an account for business purposes denotes the percentage of respondents who report using their accounts at a formal financial institution for business purposes only or for both business purposes and personal transactions. (Demirguc-Kunt and Klapper, 2012)

Use an account to receive government payments denotes the percentage of respondents who report using their accounts at a formal financial institution to receive money or payments from the government in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Use an account to receive remittances denotes the percentage of respondents who report using their accounts at a formal financial institution to receive money from family members living elsewhere in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Use an account to receive wages denotes the percentage of respondents who report using their accounts at a formal financial institution to receive money or payments for work or from selling goods in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Use an account to send remittances denotes the percentage of respondents who report using their accounts at a formal financial institution to send money to family members living elsewhere in the past 12 months. (Demirguc-Kunt and Klapper, 2012)

Reference

Demirguc-Kunt, Asli and Leora Klapper, 2012. “Measuring Financial Inclusion: The Global Findex Database.” World Bank Policy Research Working Paper 6025, World Bank, Washington, D.C.

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