

**Access to a mobile phone (% age 15+):**

Denotes the percentage of respondents, age 15+, who report having access to a mobile phone. *Source: World Bank Global Findex database.*

Access to a mobile phone (% ages 15-34):

Denotes the percentage of respondents, ages 15-34, who report having access to a mobile phone. *Source: World Bank Global Findex database.*

Access to a mobile phone (% ages 35-59):

Denotes the percentage of respondents, ages 35-59, who report having access to a mobile phone or device or internet access in the home. *Source: World Bank Global Findex database.*

Access to a mobile phone (% age 60+):

Denotes the percentage of respondents, age 60+, who report having access to a mobile phone or device or internet access in the home. *Source: World Bank Global Findex database.*

Access to a mobile phone, female (% age

15+): Denotes the percentage of female respondents, age 15+, who report having access to a mobile phone. *Source: World Bank Global Findex database.*

Access to a mobile phone, male (% age 15+):

Denotes the percentage of male respondents, age 15+, who report having access to a mobile phone. *Source: World Bank Global Findex database.*

Access to a mobile phone, income, poorest

40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report having access to a mobile phone. *Source: World Bank Global Findex database.*

Access to a mobile phone, income, richest

60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report having access to a mobile phone. *Source: World Bank Global Findex database.*

Access to internet (% age 15+): Denotes the percentage of respondents, age 15+, who report having access to the internet in the home.

Source: World Bank Global Findex database.

Access to internet (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report having access to the internet in the home.

Source: World Bank Global Findex database.

Access to internet (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report having access to the internet in the home.

Source: World Bank Global Findex database.

Access to internet (% age 60+): Denotes the percentage of respondents, age 60+, who report having access to the internet in the home.

Source: World Bank Global Findex database.

Access to internet, female (% age 15+):

Denotes the percentage of female respondents, age 15+, who report having access to the internet in the home. *Source: World Bank Global Findex database.*

Access to internet, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report having access to the internet in the home.

Source: World Bank Global Findex database.

Access to internet, income, poorest 40% (%

age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report having access to the internet in the home. *Source: World Bank Global Findex database.*



Access to internet, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report having access to the internet in the home. *Source: World Bank Global Findex database.*

Account (% age 15+): Denotes the percentage of respondents, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account (% age 60+): Denotes the percentage of respondents, age 60+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a

mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Active account (% age 15+): Denotes the percentage of respondents, age 15+, who report either making a deposit or a withdrawal using their account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Active account (% ages 15-34): Denotes the percentage of respondents, ages 15-34, either making a deposit or a withdrawal using their account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile



money service in the past 12 months. *Source: World Bank Global Findex database.*

Active account (% ages 35-59): Denotes the percentage of respondents, ages 35-59, either making a deposit or a withdrawal using their account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Active account (% age 60+): Denotes the percentage of respondents, age 60+, either making a deposit or a withdrawal using their account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Active account, female (% age 15+): Denotes the percentage of female respondents, age 15+, either making a deposit or a withdrawal using their account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Active account, male (% age 15+): Denotes the percentage of male respondents, age 15+, either making a deposit or a withdrawal using their account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Active account, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, either making a deposit or a withdrawal using their account (by themselves or together with someone else) at a bank or another type of

financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Active account, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, either making a deposit or a withdrawal using their account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Agents of payment service providers per 100,000 adults: Denotes the number of agents of payment service providers per 100,000 adults. Includes: agents of banks and other deposit taking institutions, as well as specialized entities such as money transfer operators and e-money issuers. *Source: World Bank Global Payments Systems Survey.*

ATMs per 100,000 adults: Denotes the total number of ATMs for every 100,000 adults in the reporting country. Calculated as (number of ATMs)*100,000/adult population in the reporting country. Automated teller machines are computerized telecommunications devices that provide clients of a financial institution with access to financial transactions in a public place. *Source: IMF Financial Access Survey.*

Borrowed from a financial institution or used a credit card (% age 15+): Denotes the percentage of respondents, age 15+, who report borrowing any money from a bank or another type of financial institution or using a credit card in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial institution or used a credit card (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who



report borrowing any money from a bank or another type of financial institution or using a credit card in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial or used a credit card (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report borrowing any money from a bank or another type of financial institution or using a credit card in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial institution or used a credit card (% age 60+): Denotes the percentage of respondents, age 60+, who report borrowing any money from a bank or another type of financial institution or using a credit card in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial institution or used a credit card, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report borrowing any money from a bank or another type of financial institution or using a credit card in the past 12 months. *Source: Global Findex database.*

Borrowed from a financial institution or used a credit card, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report borrowing any money from a bank or another type of financial institution or using a credit card in the past 12 months. *Source: Global Findex database.*

Borrowed from a financial institution or used a credit card, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report borrowing any money from a bank or another type of financial institution or using a credit card in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial institution or used a credit card, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report borrowing any money from a bank or another type of financial institution or using a credit card in the past 12 months. *Source: World Bank Global Findex database.*

Branches per 100,000 adults: Denotes the number of branches of commercial banks for every 100,000 adults in the reporting country. Calculated as (number of institutions + number of branches)*100,000/adult population in the reporting country. *Source: IMF Financial Access Survey.*

Debit cards per 1,000 adults: Denotes the number of debit cards per 1,000 adults. *Source: World Bank Global Payments Systems Survey.*

Deposit accounts per 1,000 adults: Denotes the total number of deposit accounts that are held by resident nonfinancial corporations (public and private) and households in commercial banks for every 1,000 adults in the reporting country. For several countries, however, data cover the total deposit accounts by all clients. Calculated as: (number of deposit accounts*1,000)/adult population in the reporting country. *Source: IMF Financial Access Survey.*

Disclosure index (0-5): the sum of a variety of existing disclosure requirements. These are (a) law specifies disclosure requirements in plain language, (b) law specifies disclosure requirements in local language, (c) law specifies requirement for prescribed standardized disclosure format, (d) law specifies requirement for recourse rights and processes, and (e) law specifies disclosure requirement of annual percentage rate using standard formula for credit



products. *Source: World Bank Global Survey on Consumer Protection and Financial Literacy.*

Dispute resolution index (0-1): Index reflecting the existence of formal internal and external dispute resolution mechanisms. Takes the value 1 if both resolution mechanisms are available, the value 0.5 if one of the mechanisms is available, and 0 if neither of the mechanisms is available. *Source: World Bank Global Survey on Consumer Protection and Financial Literacy.*

E-money accounts per 1,000 adults: Denotes the number of e-money accounts per 1,000 adults. *Source: World Bank Global Payments Systems Survey.*

Financial knowledge score (0-3): Denotes the average amount of financial knowledge related questions respondents in the reported country answered correctly. *Source: World Bank Financial Capability Surveys and OECD National Financial Literacy and Financial Inclusion Surveys.*

Getting credit: Distance to frontier (0-100): Denotes the distance of each economy to the “frontier,” which represents the highest performance observed on the getting credit indicator across all economies included in Doing Business. An economy’s distance to frontier is indicated on a scale from 0 to 100, where 0 represents the lowest performance and 100 the frontier. *Source: World Bank Doing Business.*

Has a national identity card (% age 15+): Denotes the percentage of respondents, age 15+, who report having a national identity card. *Source: World Bank Global Findex database.*

Has a national identity card (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report having a national identity card. *Source: World Bank Global Findex database.*

Has a national identity card (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report having a national identity card. *Source: World Bank Global Findex database.*

Has a national identity card (% age 60+): Denotes the percentage of respondents, age 60+, who report having a national identity card. *Source: World Bank Global Findex database.*

Has a national identity card, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report having a national identity card. *Source: World Bank Global Findex database.*

Has a national identity card, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report having a national identity card. *Source: World Bank Global Findex database.*

Has a national identity card, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report having a national identity card. *Source: World Bank Global Findex database.*

Has a national identity card, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report having a national identity card. *Source: World Bank Global Findex database.*

Insurance policy holders per 1,000 adults (life): Denotes the total number of life insurance policy holders (resident) that are resident nonfinancial corporations (public and private) and households for every 1,000 adults in the reporting country. Calculated as (number of life



insurance policy holders)*1,000/adult population in the reporting country. *Source: IMF Financial Access Survey.*

Insurance policy holders per 1,000 adults (non-life): Denotes the total number of non-life insurance policy holders (resident) that are resident nonfinancial corporations (public and private) and households for every 1,000 adults in the reporting country. Calculated as (number of non-life insurance policy holders)*1,000/adult population in the reporting country. *Source: IMF Financial Access Survey.*

Interoperability of ATM networks and interoperability of POS terminals (0-1): Takes the value 1 if most or all ATM networks (/POS terminals) are interconnected and 0 if they are not interconnected. *Source: World Bank Global Payments Systems Survey.*

Made or received digital payments in the past year (% age 15+): Denotes the percentage of respondents, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment through an account in the past 12 months. It also includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments in the past year (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment through an account in the past 12 months. It also includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages,

or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments in the past year (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment through an account in the past 12 months. It also includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments in the past year (% age 60+): Denotes the percentage of respondents, age 60+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment through an account in the past 12 months. It also includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments in the past year, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment through an account in the past 12 months. It also includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile

money account in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments in the past year, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment through an account in the past 12 months. It also includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past 12 months. *Source: Global Findex database.*

Made or received digital payments in the past year, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment through an account in the past 12 months. It also includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments in the past year, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment through an account in the past 12 months. It also includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past 12 months.

Source: World Bank Global Findex database.

Made payment using a mobile phone or the internet (% age 15+): Denotes the percentage of respondents, age 15+, who report using a mobile phone or the internet to make or receive payments, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone or the internet (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report using a mobile phone or the internet to make or receive payments, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone or the internet (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report using a mobile phone or the internet to make or receive payments, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone or the internet (% age 60+): Denotes the percentage of respondents, age 60+, who report using a mobile phone or the internet to make or receive payments, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone or the internet, female (% age 15+): Denotes the percentage of female respondents, age 15+, who



report using a mobile phone or the internet to make or receive payments, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone or the internet, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report using a mobile phone or the internet to make or receive payments, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone or the internet, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report using a mobile phone or the internet to make or receive payments, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone or the internet, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report using a mobile phone or the internet to make or receive payments, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings (% age 15+): Denotes the percentage of respondents, age 15+, who report that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, and cite savings as their

main source of this money. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, and cite savings as their main source of this money. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, and cite savings as their main source of this money. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings (% age 60+): Denotes the percentage of respondents, age 60+, who report that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, and cite savings as their main source of this money. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, and cite savings as their main source of this money. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, and cite



savings as their main source of this money.
Source: World Bank Global Findex database.

Main source of emergency funds: savings, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, and cite savings as their main source of this money. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report that in case of an emergency it is possible for them to come up with 1/20 of gross national income (GNI) per capita in local currency, and cite savings as their main source of this money. *Source: World Bank Global Findex database.*

Mobile agent outlets per 100,000 adults: Denotes the number of registered mobile agent outlets per 100,000 adults. *Source: IMF Financial Access Surveys.*

Mobile money transactions per 100,000 adults: Denotes the number of mobile money transactions per 100,000 adults. *Source: IMF Financial Access Surveys.*

Outstanding loans per 1,000 adults: Denotes the total number of loan accounts that are obtained by resident nonfinancial corporations (public and private) and households from commercial banks for every 1,000 adults in the reporting country. For several countries, however, data cover the total number of loan accounts by all clients. Calculated as: (number of loan accounts*1,000)/adult population in the reporting country. *Source: IMF Financial Access Survey.*

POS terminals per 100,000 adults: Denotes the number of point of sale (POS) terminals per 100,000 adults. *Source: World Bank Global Payment System Survey.*

Received wages or government transfers into an account (% age 15+): Denotes the percentage of respondents, age 15+, who report personally receiving payments from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account. *Source: World Bank Global Findex database.*

Received wages or government transfers into an account (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report personally receiving payments from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account. *Source: World Bank Global Findex database.*

Received wages or government transfers into an account (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report personally receiving payments from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account. *Source: World Bank Global Findex database.*

Received wages or government transfers into an account (% age 60+): Denotes the percentage of respondents, age 60+, who report personally receiving payments from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account. *Source: World Bank Global Findex database.*

Received wages or government transfers into an account, female (% age 15+): Denotes the percentage of female respondents, age 15+, who



report personally receiving payments from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account. *Source: World Bank Global Findex database.*

Received wages or government transfers into an account, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report personally receiving payments from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account. *Source: World Bank Global Findex database.*

Received wages or government transfers into an account, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report personally receiving payments from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account. *Source: World Bank Global Findex database.*

Received wages or government transfers into an account, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report personally receiving payments from the government in the past 12 months directly into a financial institution account, into a card, or into a mobile money account. *Source: World Bank Global Findex database.*

Retail cashless transactions per 1,000 adults: Denotes the number of retail cashless transactions per 1,000 adults which includes the number of cheques, credit transfers, direct debits, payment card transactions (debit cards, credit cards), and payment by e-money instruments (card based e-money instruments, mobile money products, and online money products). *Source: World Bank Global Payments Systems Survey.*

Saved at a financial institution (% age 15+): Denotes the percentage of respondents, age 15+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution (% age 60+): Denotes the percentage of respondents, age 60+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the



past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved for old age (% age 15+): Denotes the percentage of respondents, age 15+, who report saving or setting aside any money in the past 12 months for old age. *Source: World Bank Global Findex database.*

Saved for old age (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report saving or setting aside any money in the past 12 months for old age. *Source: World Bank Global Findex database.*

Saved for old age (% ages 35-59): Denotes the percentage of respondents, ages 35-59, who report saving or setting aside any money in the past 12 months for old age. *Source: World Bank Global Findex database.*

Saved for old age (% age 60+): Denotes the percentage of respondents, age 60+, who report saving or setting aside any money in the past 12

months for old age. *Source: World Bank Global Findex database.*

Saved for old age, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report saving or setting aside any money in the past 12 months for old age. *Source: World Bank Global Findex database.*

Saved for old age, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report saving or setting aside any money in the past 12 months for old age. *Source: World Bank Global Findex database.*

Saved for old age, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report saving or setting aside any money in the past 12 months for old age. *Source: World Bank Global Findex database.*

Saved for old age, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report saving or setting aside any money in the past 12 months for old age. *Source: World Bank Global Findex database.*

SME deposit accounts (as a % of non-financial corporation borrowers): Denotes the total number of deposit accounts in commercial banks held by SMEs as a fraction of the total number of deposit accounts in commercial banks held by non-financial corporations. Calculated as: (number of deposit accounts by SMEs with commercial banks)/(number of deposit accounts with commercial banks - number of deposit accounts by households with commercial banks). *Source: IMF Financial Access Survey.*



SME loan accounts (as a % of non-financial corporation borrowers): Denotes the total number of loans obtained by SMEs from a commercial bank as a fraction of the total loans obtained by non-financial corporations from commercial banks. Calculated as: (number of loan accounts by SMEs with commercial banks)/(number of loan accounts with commercial banks - number of loan accounts by households with commercial banks). *Source: IMF Financial Access Survey.*

SMEs that have a POS terminal (%): Denotes the percentage of SMEs (5-99 employees) that have a Point Of Sale (POS) terminal. *Source: World Enterprise Surveys. Note: Data for this indicator will be collected in a future survey round.*

SMEs that send or receive digital payments from an account (%): Denotes the percentage of SMEs (5-99 employees) that send or receive digital payments from an account. *Source: World Bank Enterprise Surveys. Note: Data for this indicator will be collected in a future survey round.*

SMEs with an account at a formal financial institution (%): Denotes the percentage of SMEs (5-99 employees) with a checking or savings account at a bank or other financial institution. *Source: World Bank Enterprise Surveys.*

SMEs with an outstanding loan or line of credit (%): Denotes the percentage of SMEs (5-99 employees) with an outstanding loan or line of credit from a bank or other formal financial institution. *Source: World Bank Enterprise Surveys.*

SMEs with a proportion of loans requiring collateral (%): Denotes the percentage of SMEs (5-99 employees) required to provide collateral on their bank loan. *Source: World Bank*

Enterprise Surveys and OECD Financing SMEs and Entrepreneurs Scoreboard.

SMEs with at least one female owner that have a POS terminal (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner that have a point of sale (POS) terminal. *Source: World Bank Global Enterprise Surveys. Note: Data for this indicator will be collected in a future survey round.*

SMEs with at least one female owner that send or receive digital payments from an account (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner that send or receive digital payments from an account. *Source: World Bank Enterprise Surveys. Note: Data for this indicator will be collected in a future survey round.*

SMEs with at least one female owner with an account at a formal financial institution (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner with a checking or savings account at a bank or other financial institution. *Source: World Bank Enterprise Surveys.*

SMEs with at least one female owner with an outstanding loan or line of credit (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner with an outstanding loan or line of credit from a bank or other formal financial institution. *Source: World Bank Enterprise Surveys.*

SMEs with at least one female owner with a proportion of loans requiring collateral (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner required to provide collateral on their bank loan. *Source: World Bank Enterprise Surveys.*

Used a debit or credit card to make a purchase in the past year (% age 15+):

Denotes the percentage of respondents, age 15+, who report using a debit or credit card to make a purchase in the past 12 months. *Source: World Bank Global Findex database.*

Sources:

IMF Financial Access Survey:
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<http://www.doingbusiness.org/>

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