

## APPENDIX B

### KEY ASPECTS OF FINANCIAL INCLUSION

**TABLE B.1 Countries and Their Level of Financial Inclusion, 2011**

Economy	Individuals				Firms (formal sector)				Providers
	Account at a formal financial institution (% , age 15+)	Loan from a financial institution in the past year (% , age 15+)	Electronic payments used to make payments (% , age 15+)	Debit card (% , age 15+)	Firms with a checking or savings account (%)	Firms with a bank loan/ line of credit (%)	Firms using banks to finance investments (%)	Firms using banks to finance working capital (%)	Bank branches per 100,000 adults
Afghanistan	9.0	7.4	0.2	4.7	73.1	3.4	1.4	2.5	1.9
Albania	28.3	7.5	3.2	21.1	92.4	42.2	12.4	33.3	22.2
Algeria	33.3	1.5	1.8	13.5	83.8	31.1	8.9	28.6	5.3
Angola	39.2	7.9	17.0	29.8	86.4	9.5	13.1	13.4	10.5
Antigua and Barbuda					100.0	49.2	49.4	46.3	23.4
Argentina	33.1	6.6	5.7	29.8	96.2	49.3	30.3	33.3	13.5
Armenia	17.5	18.9	2.2	5.2	89.5	44.3	31.9		18.8
Aruba									19.5
Australia	99.1	17.0	79.2	79.1					29.6
Austria	97.1	8.3	55.3	86.8					15.2
Azerbaijan	14.9	17.7	0.7	10.0	75.9	19.9	19.0		9.9
Bahamas, The					97.6	34.2	14.6	28.5	38.0
Bahrain	64.5	21.9	6.0	62.2					
Bangladesh	39.6	23.3	0.5	2.3	95.3		24.7	43.1	7.8
Barbados					97.4	58.2	45.5	38.7	19.9
Belarus	58.6	16.1	10.4	50.3	92.3	49.5	35.8		2.1
Belgium	96.3	10.5	71.1	85.8					44.0
Belize					100.0	43.9	36.7	57.0	23.2
Benin	10.5	4.2	0.6	0.7	99.2	42.8	4.2	32.9	
Bhutan					92.6	58.6	64.2	59.5	16.4
Bolivia	28.0	16.6	0.7	12.8	95.6	49.1	27.8	40.5	9.7
Bosnia and Herzegovina	56.2	13.0	6.2	34.4	99.8	65.0	59.7		31.3
Botswana	30.3	5.6	6.8	15.6	99.0	50.0	32.8	32.1	8.6
Brazil	55.9	6.3	16.6	41.2	99.4	65.3	48.4	60.0	46.2
Brunei Darussalam									23.1
Bulgaria	52.8	7.8	4.6	45.8	96.8	40.2	34.7		58.6
Burkina Faso	13.4	3.1	0.6	2.0	96.8	28.4	25.6	33.1	
Burundi	7.2	1.7	0.1	0.8	90.5	35.3	12.3	25.5	2.4
Cambodia	3.7	19.5	0.5	2.9		20.7	11.3	12.6	4.3
Cameroon	14.8	4.5	0.4	2.1	92.5	30.3	31.4	41.6	1.7
Canada	95.8	20.3	69.2	88.0					24.3
Cape Verde					96.5	41.5	35.3	49.8	30.7

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TABLE B.1 Countries and Their Level of Financial Inclusion, 2011 (continued)

Economy	Individuals				Firms (formal sector)				Providers
	Account at a formal financial institution (% , age 15+)	Loan from a financial institution in the past year (% , age 15+)	Electronic payments used to make payments (% , age 15+)	Debit card (% , age 15+)	Firms with a checking or savings account (%)	Firms with a bank loan/line of credit (%)	Firms using banks to finance investments (%)	Firms using banks to finance working capital (%)	
Central African Republic	3.3	0.9	0.1	1.0	98.5	26.0	25.3	25.3	0.9
Chad	9.0	6.2	1.6	5.3	95.9	20.6	4.2	16.1	0.7
Chile	42.2	7.8	11.1	25.8	97.9	79.6	44.8	55.1	17.5
China	63.8	7.3	6.9	41.0					
Colombia	30.4	11.9	6.8	22.7	95.8	57.2	35.0	49.2	15.0
Comoros	21.7	7.2	0.4	5.7					
Congo, Dem. Rep.	3.7	1.5	0.3	1.7	71.3	10.7	6.7	8.8	
Congo, Rep.	9.0	2.8	2.1	3.6	86.7	12.8	7.7	9.7	2.7
Costa Rica	50.4	10.0	14.5	43.8	97.5	56.8	22.2	30.1	23.1
Côte d'Ivoire					67.4	11.5	13.9	8.3	
Croatia	88.4	14.4	17.3	74.8	99.8	67.3	60.0	63.2	34.8
Cyprus	85.2	27.0	30.2	46.4					103.9
Czech Republic	80.7	9.5	44.7	61.0	98.1	46.6	33.4		23.1
Denmark	99.7	18.8	85.6	90.1					39.0
Djibouti	12.3	4.5	1.5	7.6					
Dominica					100.0	32.8	46.2	37.9	17.7
Dominican Republic	38.2	13.9	4.4	21.3	98.4	56.9	39.1	72.4	10.7
Ecuador	36.7	10.6	4.2	17.1	100.0	48.9	17.0	42.3	
Egypt, Arab Rep.	9.7	3.7	0.4	5.1	74.3	17.4	5.6	7.5	
El Salvador	13.8	3.9	3.0	10.9	94.7	53.1	31.7	44.5	
Equatorial Guinea									4.9
Eritrea					98.2	10.9	11.9	5.7	
Estonia	96.8	7.7	74.1	92.3	97.4	50.8	41.5		18.6
Ethiopia					91.8	46.0	10.9	40.7	2.0
Fiji					96.1	37.8	37.1	50.7	11.0
Finland	99.7	23.9	88.2	89.3					15.0
France	97.0	18.6	65.1	69.2					41.6
Gabon	18.9	2.3	3.3	8.6	83.6	9.0	6.3	8.5	5.8
Gambia, The					72.8	16.6	7.6	14.3	8.9
Georgia	33.0	11.0	2.0	20.2	90.8	41.8	38.2		19.6
Germany	98.1	12.5	64.2	88.0			45.0	42.2	
Ghana	29.4	5.8	2.9	11.4	83.5	22.2	16.0	21.4	5.5
Greece	77.9	7.9	7.7	34.0			25.9	26.3	38.7
Grenada					98.7	49.0	37.3	50.3	34.5
Guatemala	22.3	13.7	2.6	13.0	61.0	49.1	26.6	26.2	37.1
Guinea	3.7	2.4	0.5	2.3	53.9	6.0	0.9	2.6	1.5
Guinea-Bissau					59.0	2.8	0.7	1.1	
Guyana					100.0	50.5	34.5	59.4	7.6

**TABLE B.1 Countries and Their Level of Financial Inclusion, 2011** (continued)

Economy	Individuals				Firms (formal sector)				Providers
	Account at a formal financial institution (% age 15+)	Loan from a financial institution in the past year (% age 15+)	Electronic payments used to make payments (% age 15+)	Debit card (% age 15+)	Firms with a checking or savings account (%)	Firms with a bank loan/line of credit (%)	Firms using banks to finance investments (%)	Firms using banks to finance working capital (%)	Bank branches per 100,000 adults
Haiti	22.0	8.3	2.9	2.7					2.7
Honduras	20.5	7.1	1.4	11.1	81.3	31.2	17.0	25.6	21.6
Hong Kong SAR, China	88.7	7.9	51.2	75.8					23.8
Hungary	72.7	9.4	28.7	62.4	97.7	43.0	48.7		15.7
Iceland									52.4
India	35.2	7.7	2.0	8.4			46.6	36.4	10.6
Indonesia	19.6	8.5	3.1	10.5	51.5	18.2	11.7	13.8	8.5
Iran, Islamic Rep.	73.7	30.7	32.9	58.3					29.5
Iraq	10.6	8.0	1.0	3.3	43.2	3.8	2.7	4.6	5.1
Ireland	93.9	15.7	61.5	70.5			37.4	46.1	27.7
Israel	90.5	16.7	54.4	7.5					20.4
Italy	71.0	4.6	27.8	35.2					66.3
Jamaica	71.0	7.9	7.2	41.1	99.8	27.2	44.2	53.1	6.2
Japan	96.4	6.1	44.8	13.0					34.0
Jordan	25.5	4.5	3.4	14.7	94.2	25.5	8.6	18.3	21.1
Kazakhstan	42.1	13.1	4.5	31.3	92.1	33.2	31.0		3.4
Kenya	42.3	9.7	5.4	29.9	89.1	25.4	22.9	26.0	5.2
Kiribati									4.0
Korea, Rep.	93.0	16.6	64.8	57.9			39.9	41.2	18.8
Kosovo	44.3	6.1	5.9	29.0	96.6	15.0	25.3		
Kuwait	86.8	20.8	21.9	83.9					19.4
Kyrgyz Republic	3.8	11.3	0.6	1.7	68.9	20.4	17.9		7.3
Lao PDR	26.8	18.1	0.3	6.5	91.8	18.5	0.0	10.7	
Latvia	89.7	6.8	52.7	77.8	99.5	48.5	37.3		30.0
Lebanon	37.0	11.3	2.0	21.4	86.7	69.4	23.8	51.3	31.5
Lesotho	18.5	3.0	2.7	14.5	89.7	32.2	32.7	31.9	3.2
Liberia	18.8	6.5	3.6	3.3	67.8	14.0	10.1	12.8	3.8
Lithuania	73.8	5.6	31.5	61.3	98.3	53.0	47.4		
Luxembourg	94.6	17.4	67.7	73.2					88.6
Macao SAR, China									37.2
Macedonia, FYR	73.7	10.6	14.1	36.3	96.8	61.1	47.0		24.3
Madagascar	5.5	2.3	0.1	0.9	94.1	20.6	12.2	20.2	1.4
Malawi	16.5	9.2	0.8	9.4	96.9	40.1	20.6	31.0	1.1
Malaysia	66.2	11.2	12.6	23.1	97.7	60.4	48.6	49.3	10.5
Maldives									17.2
Mali	8.2	3.7	0.1	1.8	85.6	16.6	29.3	21.4	
Malta	95.3	10.0	34.5	71.2					41.6
Marshall Islands									12.8

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**TABLE B.1 Countries and Their Level of Financial Inclusion, 2011 (continued)**



























Economy	Individuals				Firms (formal sector)				Providers
	Account at a formal financial institution (% age 15+)	Loan from a financial institution in the past year (% age 15+)	Electronic payments used to make payments (% age 15+)	Debit card (% age 15+)	Firms with a checking or savings account (%)	Firms with a bank loan/line of credit (%)	Firms using banks to finance investments (%)	Firms using banks to finance working capital (%)	Bank branches per 100,000 adults
Mauritania	17.5	7.9	2.6	6.3	76.3	16.0	3.2	13.5	
Mauritius	80.1	14.3	7.4	50.9	97.2	47.4	37.5	39.5	21.3
Mexico	27.4	7.6	8.3	22.3	61.8	32.0	16.2	26.9	14.9
Micronesia, Fed. Sts.					98.5	43.0	7.2	19.4	14.2
Moldova	18.1	6.4	2.2	16.0	88.2	39.6	30.8		11.3
Mongolia	77.7	24.8	21.6	60.6	61.4	52.9	26.5		66.4
Montenegro	50.4	21.8	3.5	22.0	78.5	49.6	75.8		39.6
Morocco	39.1	4.3	7.4	22.4	86.8	33.4	12.3	30.2	22.3
Mozambique	39.9	5.9	17.3	37.3	75.7	14.2	10.5	8.5	3.6
Myanmar									1.7
Namibia					97.5	24.0	8.1	19.6	7.1
Nepal	25.3	10.8	0.5	3.7	73.7	39.1	17.5	32.1	6.7
Netherlands	98.7	12.6	80.2	97.6					21.5
New Zealand	99.4	26.6	83.2	93.8					34.0
Nicaragua	14.2	7.6	1.5	8.3	75.7	43.4	21.9	18.4	7.4
Niger	1.5	1.3	0.2	0.8	94.0	29.7	9.3	33.4	
Nigeria	29.7	2.1	2.4	18.6		3.8	2.7	4.3	6.4
Norway									10.9
Oman	73.6	9.2	17.5	53.0					23.6
Pakistan	10.3	1.6	0.2	2.9	64.7	8.6	9.7	4.6	8.7
Panama	24.9	9.8	3.0	11.3	69.1	20.7	1.1	9.0	23.9
Paraguay	21.7	12.9	4.2	11.3	89.7	60.2	30.1	48.0	9.5
Peru	20.5	12.7	1.9	14.1	87.4	66.8	45.9	49.9	58.7
Philippines	26.6	10.5	2.1	13.2	97.8	33.2	21.9	19.1	8.1
Poland	70.2	9.6	31.4	37.3	95.8	50.1	40.7		32.3
Portugal	81.2	8.3	48.3	68.2			24.4	20.3	64.2
Qatar	65.9	12.6	21.9	49.5					17.8
Romania	44.6	8.4	10.5	27.7	50.4	42.3	37.3		
Russian Federation	48.2	7.7	7.7	37.0	98.0	31.3	30.6		37.1
Rwanda	32.8	8.4	0.3	5.3	71.6	46.3	24.2	44.5	5.5
Samoa					97.0	51.3	48.3	68.7	18.4
São Tomé and Príncipe									23.4
Saudi Arabia	46.4	2.1	22.6	42.3					8.7
Senegal	5.8	3.5	0.5	1.8	83.4	15.3	19.8	9.6	
Serbia	62.2	12.3	9.6	43.1	100.0	67.6	42.8		9.6
Seychelles									37.2
Sierra Leone	15.3	6.1	1.1	4.0	67.8	17.4	6.9	24.6	3.0
Singapore	98.2	10.0	41.5	28.6					10.2

**TABLE B.1 Countries and Their Level of Financial Inclusion, 2011 (continued)**

Economy	Individuals				Firms (formal sector)				Providers
	Account at a formal financial institution (% , age 15+)	Loan from a financial institution in the past year (% , age 15+)	Electronic payments used to make payments (% , age 15+)	Debit card (% , age 15+)	Firms with a checking or savings account (%)	Firms with a bank loan/line of credit (%)	Firms using banks to finance investments (%)	Firms using banks to finance working capital (%)	Bank branches per 100,000 adults
Slovak Republic	79.6	11.4	43.4	68.3	18.0	42.4	33.5		25.8
Slovenia	97.1	12.8	40.6	91.9	99.9	71.2	52.2		38.3
Solomon Islands									7.1
Somalia	31.0	1.6	21.5	15.6					
South Africa	53.6	8.9	13.1	45.3	97.9	30.1	34.8	21.1	10.7
Spain	93.3	11.4	43.4	62.2			32.6	35.8	89.7
Sri Lanka	68.5	17.7	0.5	10.0	89.4	40.4	43.6	40.6	16.7
St. Kitts and Nevis					100.0	49.3	46.4	52.0	37.7
St. Lucia					100.0	24.5	52.2	49.1	22.5
St. Vincent and the Grenadines					98.5	56.5	55.8	52.7	21.2
Sudan	6.9	1.8	2.1	3.3					2.4
Suriname					100.0	44.3	37.0	57.6	11.2
Swaziland	28.6	11.5	4.7	21.0	97.8	21.9	7.7	16.0	7.2
Sweden	99.0	23.4	84.9	95.5					
Switzerland									51.0
Syrian Arab Republic	23.3	13.1	3.1	6.2	92.7	37.4	20.7	16.0	
Taiwan, China	87.3	9.6	29.2	37.0					
Tajikistan	2.5	4.8	0.7	1.8	86.9	33.6	21.4		6.7
Tanzania	17.3	6.6	3.5	12.0	86.2	16.3	6.8	17.3	1.9
Thailand	72.7	19.4	8.6	43.1	99.6	72.5	74.4	71.9	11.3
Timor-Leste					87.8	6.9	1.6	2.6	
Togo	10.2	3.8	0.0	1.2	94.2	21.6	16.9	16.9	
Tonga					100.0	54.3	33.9	3.0	21.5
Trinidad and Tobago	75.9	8.4	9.3	64.1	99.9	53.7	36.7	63.8	
Tunisia	32.2	3.2	2.7	21.0					17.2
Turkey	57.6	4.6	11.1	56.6	90.6	56.8	51.9		18.3
Turkmenistan	0.4	0.8	0.0	0.3					
Uganda	20.5	8.9	3.1	10.3	85.8	17.2	7.7	14.0	2.4
Ukraine	41.3	8.1	6.4	33.6	90.2	31.8	32.1		1.6
United Arab Emirates	59.7	10.8	14.8	55.4					14.5
United Kingdom	97.2	11.8	65.3	87.6					
United States	88.0	20.1	64.3	71.8					35.4
Uruguay	23.5	14.8	3.2	16.4	90.8	48.6	13.7	26.4	13.7
Uzbekistan	22.5	1.5	4.3	20.4	93.8	10.5	8.2		47.7
Vanuatu					96.0	45.8	41.4	33.2	20.9
Venezuela, RB	44.1	1.7	15.0	35.1	96.5	35.4	35.3	27.1	17.1
Vietnam	21.4	16.2	2.5	14.6	89.4	49.9	21.5	47.0	3.6
West Bank and Gaza	19.4	4.1	1.7	10.7	87.8	18.0	4.2	14.2	

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**TABLE B.1 Countries and Their Level of Financial Inclusion, 2011** (continued)

Economy	Individuals				Firms (formal sector)				Providers
	Account at a formal financial institution (% , age 15+)	Loan from a financial institution in the past year (% , age 15+)	Electronic payments used to make payments (% , age 15+)	Debit card (% , age 15+)	Firms with a checking or savings account (%)	Firms with a bank loan/line of credit (%)	Firms using banks to finance investments (%)	Firms using banks to finance working capital (%)	Bank branches per 100,000 adults
Yemen, Rep.	 3.7	 0.9	 0.6	 2.2	 31.3	 8.1	 4.2	 6.0	 1.8
Zambia	 21.4	 6.1	 3.3	 15.7	 95.0	 16.0	 10.2	 15.0	 4.4
Zimbabwe	 39.7	 4.9	 6.9	 28.3	 93.5	 12.5	 13.1	 12.8	

Source: Data on individuals are from the Global Financial Inclusion (Global Findex) Database, data on firms are from Enterprise Surveys, and data providers are from Financial Access Survey (FAS).

Note: Global Findex data pertain to 2011. Data from Enterprise Survey range from 2005 to 2011. Financial Access Survey covers 2001 through 2011. For both the Enterprise Survey and Financial Access Survey, the table shows data from 2011 or the most recent year. Empty cells indicate lack of data.

## NOTES

**Additional data.** The above table presents a small fraction of observations in the Global Findex, the Enterprise Surveys, and Financial Access Survey. These data can be accessed at

Global Findex: <http://www.worldbank.org/globalfindex>

Enterprise Survey: <http://www.enterprise-surveys.org/>

Financial Access Survey: <http://fas.imf.org/>

**Period covered.** The table shows 2011 or the most recent data for individuals, formal firms, and providers.

**Account at a formal financial institution (% , age 15+):** Percentage of adults 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 adults who report having a debit card to total adults. The data are from Global Findex (Demirgüç-Kunt and Klapper 2012).

**Loan from a financial institution in the past year (% , age 15+):** Percentage of adults 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. The data are from Global Findex (Demirgüç-Kunt and Klapper 2012).

**Electronic payments used to make payments (% , age 15+):** Percentage of adults who report having made electronic payments or that are made automatically, including wire transfers or payments made online to make payments on bills or purchases using money from their account. The data are from Global Findex (Demirgüç-Kunt and Klapper 2012).

**Debit card (% , age 15+):** Percentage of adults who report having a debit card where a debit card is defined as a card that allows a holder to make payments, get money, or make purchases and the money is taken out of the holder's bank account right away. The data are from Global Findex (Demirgüç-Kunt and Klapper 2012).

**Firms with a checking or savings account (%):** Percentage of firms in the survey that report having a checking or savings account. The data are based on surveys of more than 130,000 firms spanning 2005 and 2011 and conducted by the World Banks' enterprise unit.

**Firms with a bank loan/line of credit (%):** Percentage of firms in the survey that report having a loan or a line of credit from a financial institution. The data are based on surveys of more than 130,000 firms spanning 2005 and 2011 and conducted by the World Banks' enterprise unit.

**Firms using banks to finance investments (%):** Percentage of firms in the survey that

report using banks to finance their investment. The data are based on surveys of more than 130,000 firms spanning 2005 and 2011 and conducted by the World Bank's enterprise unit.

**Firms using banks to finance working capital (%):** Percentage of firms in the survey that report using banks to finance their working

capital. The data are based on surveys of more than 130,000 firms spanning 2005 and 2011 and conducted by the World Bank's enterprise unit.

**Bank branches per 100,000 adults:** Number of commercial bank branches per 100,000 adults. The data are from IMF's Financial Access Survey (FAS).