

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	2.4	GNI per capita (\$)	4,180
	Country data	Europe & Central Asia	Upper middle income
<b>Account (% age 15+)</b>			
All adults	40.0	65.3	73.1
All adults, 2014	38.0	57.8	71.6
All adults, 2011	28.3	44.8	57.0
<b>Financial institution account (% age 15+)</b>			
All adults	39.3	65.1	72.8
All adults, 2014	38.0	57.8	71.5
All adults, 2011	28.3	44.8	57.0
<b>Mobile money account (% age 15+)</b>			
All adults	2.4	3.2	3.2
All adults, 2014	..	0.2	0.8
<b>Account, by individual characteristics (% age 15+)</b>			
Women	38.1	62.5	69.3
Adults belonging to the poorest 40%	22.8	56.3	62.4
Adults out of the labor force	26.9	52.8	61.6
Adults living in rural areas	30.6	61.7	72.9
<b>Digital payments in the past year (% age 15+)</b>			
Made or received digital payments	28.8	60.4	62.3
Made or received digital payments, 2014	20.0	46.1	44.4
Used an account to pay utility bills	4.8	23.0	22.6
Used an account to receive private sector wages	9.2	21.2	17.8
Used an account to receive government payments	12.1	28.8	17.9
Used the internet to pay bills or to buy something online	7.3	30.6	37.5
Used a mobile phone or the internet to access an account	4.2	23.1	30.6
Used a debit or credit card to make a purchase	7.7	38.5	38.1
<b>Inactive account in the past year (% age 15+)</b>			
No deposit and no withdrawal from an account	7.4	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.5	6.7	11.0
<b>Domestic remittances in the past year (% age 15+)</b>			
Sent or received domestic remittances through an account	3.7	12.8	14.5
Sent or received domestic remittances through an OTC service	3.8	7.0	6.4
Sent or received domestic remittances through cash only	14.3	8.0	5.3
<b>Saving in the past year (% age 15+)</b>			
Saved at a financial institution	8.7	14.4	26.9
Saved at a financial institution, 2014	7.5	11.0	31.5
Saved using a savings club or person outside the family	1.5	5.0	5.9
Saved any money	25.9	37.0	46.4
Saved for old age	8.9	15.0	19.1
<b>Credit in the past year (% age 15+)</b>			
Borrowed from a financial institution or used a credit card	12.5	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	13.5	22.3	22.1
Borrowed from family or friends	24.5	24.5	26.1
Borrowed any money	43.0	44.0	44.4
Outstanding housing loan	8.5	11.6	11.1