

Belarus

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	7.9	GNI per capita (\$)	5,600
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	81.2	65.3	73.1
All adults, 2014	72.0	57.8	71.6
All adults, 2011	58.6	44.8	57.0
Financial institution account (% age 15+)			
All adults	81.2	65.1	72.8
All adults, 2014	72.0	57.8	71.5
All adults, 2011	58.6	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	81.3	62.5	69.3
Adults belonging to the poorest 40%	74.4	56.3	62.4
Adults out of the labor force	56.7	52.8	61.6
Adults living in rural areas	74.7	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	78.7	60.4	62.3
Made or received digital payments, 2014	61.1	46.1	44.4
Used an account to pay utility bills	36.4	23.0	22.6
Used an account to receive private sector wages	35.3	21.2	17.8
Used an account to receive government payments	42.9	28.8	17.9
Used the internet to pay bills or to buy something online	45.7	30.6	37.5
Used a mobile phone or the internet to access an account	32.4	23.1	30.6
Used a debit or credit card to make a purchase	60.8	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	1.8	6.6	10.8
No deposit and no withdrawal from a financial institution account	1.8	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	8.0	12.8	14.5
Sent or received domestic remittances through an OTC service	5.6	7.0	6.4
Sent or received domestic remittances through cash only	22.5	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	22.2	14.4	26.9
Saved at a financial institution, 2014	14.9	11.0	31.5
Saved using a savings club or person outside the family	2.0	5.0	5.9
Saved any money	50.4	37.0	46.4
Saved for old age	24.1	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	21.5	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	20.8	22.3	22.1
Borrowed from family or friends	34.2	24.5	26.1
Borrowed any money	48.6	44.0	44.4
Outstanding housing loan	15.4	11.6	11.1