

Bosnia and Herzegovina

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	3.0	GNI per capita (\$)	4,940
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	58.8	65.3	73.1
All adults, 2014	52.7	57.8	71.6
All adults, 2011	56.2	44.8	57.0
Financial institution account (% age 15+)			
All adults	58.8	65.1	72.8
All adults, 2014	52.7	57.8	71.5
All adults, 2011	56.2	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	54.7	62.5	69.3
Adults belonging to the poorest 40%	47.5	56.3	62.4
Adults out of the labor force	43.0	52.8	61.6
Adults living in rural areas	58.8	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	50.3	60.4	62.3
Made or received digital payments, 2014	32.0	46.1	44.4
Used an account to pay utility bills	12.2	23.0	22.6
Used an account to receive private sector wages	17.3	21.2	17.8
Used an account to receive government payments	22.4	28.8	17.9
Used the internet to pay bills or to buy something online	15.5	30.6	37.5
Used a mobile phone or the internet to access an account	6.0	23.1	30.6
Used a debit or credit card to make a purchase	25.8	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.8	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.8	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	4.0	12.8	14.5
Sent or received domestic remittances through an OTC service	1.4	7.0	6.4
Sent or received domestic remittances through cash only	10.3	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	9.8	14.4	26.9
Saved at a financial institution, 2014	8.8	11.0	31.5
Saved using a savings club or person outside the family	1.9	5.0	5.9
Saved any money	21.2	37.0	46.4
Saved for old age	8.8	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	14.7	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	17.6	22.3	22.1
Borrowed from family or friends	7.3	24.5	26.1
Borrowed any money	23.8	44.0	44.4
Outstanding housing loan	15.3	11.6	11.1