## Bosnia and Herzegovina

### Account (% age 15+)

<table>
<thead>
<tr>
<th>Country data</th>
<th>Europe &amp; Central Asia</th>
<th>Upper middle income</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults</td>
<td>58.8</td>
<td>65.3</td>
</tr>
<tr>
<td>All adults, 2014</td>
<td>52.7</td>
<td>57.8</td>
</tr>
<tr>
<td>All adults, 2011</td>
<td>56.2</td>
<td>44.8</td>
</tr>
</tbody>
</table>

### Financial institution account (% age 15+)

<table>
<thead>
<tr>
<th>Country data</th>
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<th>Upper middle income</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults</td>
<td>58.8</td>
<td>65.1</td>
</tr>
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<td>All adults, 2014</td>
<td>52.7</td>
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<td>56.2</td>
<td>44.8</td>
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</table>

### Mobile money account (% age 15+)

<table>
<thead>
<tr>
<th>Country data</th>
<th>Europe &amp; Central Asia</th>
<th>Upper middle income</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults</td>
<td>..</td>
<td>3.2</td>
</tr>
<tr>
<td>All adults, 2014</td>
<td>..</td>
<td>0.2</td>
</tr>
</tbody>
</table>

### 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