

Bulgaria

Europe & Central Asia

Upper middle income

Population, age 15+ (millions) **6.1** GNI per capita (\$) **7,580**

	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	72.2	65.3	73.1
All adults, 2014	63.0	57.8	71.6
All adults, 2011	52.8	44.8	57.0
Financial institution account (% age 15+)			
All adults	72.2	65.1	72.8
All adults, 2014	63.0	57.8	71.5
All adults, 2011	52.8	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	73.6	62.5	69.3
Adults belonging to the poorest 40%	54.5	56.3	62.4
Adults out of the labor force	51.2	52.8	61.6
Adults living in rural areas	65.6	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	64.9	60.4	62.3
Made or received digital payments, 2014	47.8	46.1	44.4
Used an account to pay utility bills	10.9	23.0	22.6
Used an account to receive private sector wages	29.8	21.2	17.8
Used an account to receive government payments	29.0	28.8	17.9
Used the internet to pay bills or to buy something online	26.0	30.6	37.5
Used a mobile phone or the internet to access an account	10.7	23.1	30.6
Used a debit or credit card to make a purchase	37.0	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.3	6.6	10.8
No deposit and no withdrawal from a financial institution account	4.3	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	6.9	12.8	14.5
Sent or received domestic remittances through an OTC service	2.4	7.0	6.4
Sent or received domestic remittances through cash only	9.4	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	27.8	14.4	26.9
Saved at a financial institution, 2014	14.3	11.0	31.5
Saved using a savings club or person outside the family	1.3	5.0	5.9
Saved any money	41.3	37.0	46.4
Saved for old age	19.8	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	18.8	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	18.8	22.3	22.1
Borrowed from family or friends	24.3	24.5	26.1
Borrowed any money	37.6	44.0	44.4
Outstanding housing loan	9.5	11.6	11.1