

Europe and Central Asia		Upper middle income	
Population, age 15+ (millions)	3.6	GNI per capita (\$)	12,130
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	86.1	65.3	73.1
All adults, 2014	86.0	57.8	71.6
All adults, 2011	88.4	44.8	57.0
Financial institution account (% age 15+)			
All adults	86.1	65.1	72.8
All adults, 2014	86.0	57.8	71.5
All adults, 2011	88.4	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	82.7	62.5	69.3
Adults belonging to the poorest 40%	81.0	56.3	62.4
Adults out of the labor force	76.8	52.8	61.6
Adults living in rural areas	88.2	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	83.1	60.4	62.3
Made or received digital payments, 2014	72.0	46.1	44.4
Used an account to pay utility bills	40.9	23.0	22.6
Used an account to receive private sector wages	26.7	21.2	17.8
Used an account to receive government payments	41.4	28.8	17.9
Used the internet to pay bills or to buy something online	54.3	30.6	37.5
Used a mobile phone or the internet to access an account	32.9	23.1	30.6
Used a debit or credit card to make a purchase	59.8	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.7	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.7	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	20.3	12.8	14.5
Sent or received domestic remittances through an OTC service	2.0	7.0	6.4
Sent or received domestic remittances through cash only	8.5	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	35.8	14.4	26.9
Saved at a financial institution, 2014	27.3	11.0	31.5
Saved using a savings club or person outside the family	7.9	5.0	5.9
Saved any money	46.9	37.0	46.4
Saved for old age	28.5	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	38.1	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	41.8	22.3	22.1
Borrowed from family or friends	16.6	24.5	26.1
Borrowed any money	51.2	44.0	44.4
Outstanding housing loan	9.9	11.6	11.1