

Russian Federation

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	119.4	GNI per capita (\$)	9,720
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	75.8	65.3	73.1
All adults, 2014	67.4	57.8	71.6
All adults, 2011	48.2	44.8	57.0
Financial institution account (% age 15+)			
All adults	75.8	65.1	72.8
All adults, 2014	67.4	57.8	71.5
All adults, 2011	48.2	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	76.1	62.5	69.3
Adults belonging to the poorest 40%	70.2	56.3	62.4
Adults out of the labor force	66.6	52.8	61.6
Adults living in rural areas	75.7	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	70.5	60.4	62.3
Made or received digital payments, 2014	53.4	46.1	44.4
Used an account to pay utility bills	27.9	23.0	22.6
Used an account to receive private sector wages	25.7	21.2	17.8
Used an account to receive government payments	33.4	28.8	17.9
Used the internet to pay bills or to buy something online	39.6	30.6	37.5
Used a mobile phone or the internet to access an account	33.2	23.1	30.6
Used a debit or credit card to make a purchase	45.6	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.5	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.5	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	17.7	12.8	14.5
Sent or received domestic remittances through an OTC service	12.1	7.0	6.4
Sent or received domestic remittances through cash only	5.0	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	13.5	14.4	26.9
Saved at a financial institution, 2014	15.5	11.0	31.5
Saved using a savings club or person outside the family	1.7	5.0	5.9
Saved any money	36.2	37.0	46.4
Saved for old age	14.4	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	23.0	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	21.9	22.3	22.1
Borrowed from family or friends	22.7	24.5	26.1
Borrowed any money	41.3	44.0	44.4
Outstanding housing loan	15.0	11.6	11.1