

# Ukraine

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	38.1	GNI per capita (\$)	2,310
	Country data	Europe & Central Asia	Lower middle income
<b>Account (% age 15+)</b>			
All adults	62.9	65.3	57.8
All adults, 2014	52.7	57.8	41.9
All adults, 2011	41.3	44.8	28.9
<b>Financial institution account (% age 15+)</b>			
All adults	62.9	65.1	56.1
All adults, 2014	52.7	57.8	40.6
All adults, 2011	41.3	44.8	28.9
<b>Mobile money account (% age 15+)</b>			
All adults	..	3.2	5.3
All adults, 2014	..	0.2	3.2
<b>Account, by individual characteristics (% age 15+)</b>			
Women	61.3	62.5	53.0
Adults belonging to the poorest 40%	53.3	56.3	50.7
Adults out of the labor force	54.8	52.8	50.8
Adults living in rural areas	55.5	61.7	57.6
<b>Digital payments in the past year (% age 15+)</b>			
Made or received digital payments	60.7	60.4	29.2
Made or received digital payments, 2014	44.1	46.1	19.7
Used an account to pay utility bills	20.0	23.0	7.5
Used an account to receive private sector wages	20.7	21.2	5.5
Used an account to receive government payments	34.3	28.8	8.3
Used the internet to pay bills or to buy something online	29.5	30.6	6.8
Used a mobile phone or the internet to access an account	18.1	23.1	8.3
Used a debit or credit card to make a purchase	39.1	38.5	10.0
<b>Inactive account in the past year (% age 15+)</b>			
No deposit and no withdrawal from an account	4.9	6.6	21.6
No deposit and no withdrawal from a financial institution account	4.9	6.7	22.0
<b>Domestic remittances in the past year (% age 15+)</b>			
Sent or received domestic remittances through an account	8.1	12.8	10.1
Sent or received domestic remittances through an OTC service	2.8	7.0	4.7
Sent or received domestic remittances through cash only	10.1	8.0	8.8
<b>Saving in the past year (% age 15+)</b>			
Saved at a financial institution	12.9	14.4	15.9
Saved at a financial institution, 2014	7.8	11.0	14.4
Saved using a savings club or person outside the family	2.2	5.0	13.0
Saved any money	39.6	37.0	39.7
Saved for old age	11.2	15.0	13.2
<b>Credit in the past year (% age 15+)</b>			
Borrowed from a financial institution or used a credit card	21.8	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	21.7	22.3	10.0
Borrowed from family or friends	30.8	24.5	30.4
Borrowed any money	46.9	44.0	42.9
Outstanding housing loan	4.6	11.6	5.0