## APPENDIX B KEY ASPECTS OF FINANCIAL INCLUSION

**TABLE B.1** Countries and Their Level of Financial Inclusion, 2011

				Indiv	iduals					Providers								
Economy	at a fina inst		a fin instit the pa	a financial institution in u the past year		Electronic payments used to make payments (%, age 15+)		Debit card				Firms with a bank loan/ line of credit (%)		s using nks to ance stments (%)	bar fin wo	s using nks to ance rking tal (%)	brai per 1	ank nches 00,000 lults
Afghanistan	all.	9.0	ull	7.4	иI	0.2		4.7	иII	73.1	иII	3.4	аH	1.4	all.	2.5	иI	1.9
Albania	- all	28.3	all	7.5	all	3.2	all	21.1	all	92.4	all	42.2	all	12.4	all	33.3	all	22.2
Algeria	all	33.3	all	1.5	all	1.8	all	13.5	all	83.8	all	31.1	all	8.9	all	28.6	all	5.3
Angola	- att	39.2	all	7.9	all	17.0	all	29.8	all	86.4	all	9.5	all	13.1	all	13.4	all	10.5
Antigua and Barbuda									иII	100.0	all	49.2	иI	49.4	ыI	46.3	all	23.4
Argentina	att	33.1	all	6.6	ыI	5.7	all	29.8	all	96.2	all	49.3	all	30.3	ыI	33.3	all	13.5
Armenia	att	17.5	ull	18.9	all	2.2	all	5.2	all	89.5	all	44.3	all	31.9			all	18.8
Aruba																	иI	19.5
Australia	lul.	99.1	ыI	17.0	ыI	79.2	ш	79.1									ыI	29.6
Austria	all	97.1	all	8.3	иII	55.3	all	86.8			ĺ						all	15.2
Azerbaijan	att	14.9	ull	17.7	all	0.7	all	10.0	all	75.9	all	19.9	all	19.0			all	9.9
Bahamas, The									all	97.6	all	34.2	all	14.6	all	28.5	иI	38.0
Bahrain	att	64.5	ull	21.9	иII	6.0	ш	62.2										
Bangladesh	all	39.6	ull	23.3	лII	0.5	all	2.3	all	95.3			all	24.7	ыI	43.1	иII	7.8
Barbados									all	97.4	ull	58.2	ш	45.5	ыI	38.7	all	19.9
Belarus	all	58.6	ull	16.1	ыI	10.4	all	50.3	all	92.3	all	49.5	иII	35.8			all	2.1
Belgium	. III	96.3	all	10.5	шl	71.1	шl	85.8									шl	44.0
Belize									ыI	100.0	all	43.9	all	36.7	ыI	57.0	all	23.2
Benin	all	10.5	all	4.2	all.	0.6	all	0.7	ыI	99.2	all	42.8	all	4.2	all.	32.9		
Bhutan									all	92.6	all	58.6	шl	64.2	шl	59.5	all	16.4
Bolivia	att	28.0	ull	16.6	иII	0.7	all	12.8	all	95.6	all	49.1	all	27.8	ыI	40.5	all	9.7
Bosnia and Herzegovina	all	56.2	ull	13.0	ыI	6.2	all	34.4	ыI	99.8	ull	65.0	ш	59.7			иII	31.3
Botswana	all	30.3	all	5.6	шl	6.8	all	15.6	all	99.0	ull	50.0	all	32.8	all	32.1	all	8.6
Brazil	att	55.9	all	6.3	all	16.6	all	41.2	ыI	99.4	all	65.3	ш	48.4	ыI	60.0	иII	46.2
Brunei Darussalam																	ыI	23.1
Bulgaria	all	52.8	all	7.8	all	4.6	all	45.8	all	96.8	all	40.2	ыI	34.7			ыI	58.6
Burkina Faso	att	13.4	all	3.1	all	0.6	all	2.0	аď	96.8	all	28.4	all	25.6	all	33.1		
Burundi	all	7.2	all	1.7	all	0.1	all	0.8	all	90.5	all	35.3	all	12.3	all	25.5	all	2.4
Cambodia	att	3.7	иII	19.5	all	0.5	all	2.9			atl	20.7	all	11.3	all	12.6	all	4.3
Cameroon	att	14.8	all	4.5	иI	0.4	all	2.1	all	92.5	иII	30.3	all	31.4	шl	41.6	all	1.7
Canada	. III	95.8	иI	20.3	шl	69.2	ш	88.0									all	24.3
Cape Verde									la d	96.5		41.5	la H	35.3	la H	49.8	a H	30.7

(appendix continued next page)

 TABLE B.1
 Countries and Their Level of Financial Inclusion, 2011 (continued)

				Indiv	iduals					Providers								
Economy	at a fina inst	Account at a formal a financial institution in (%, age 15+)  Loan from a financial institution in the past year (%, age 15+)		pay used pay	payments Debit card			a ch or s ac	ns with necking avings count (%)	ban line o	s with a k loan/ of credit (%)	bar fin inves	s using nks to ance stments (%)	capital (%)		brar per 1	ank nches 00,000 ults	
Central African Republic	att	3.3	all	0.9	all	0.1	all	1.0		98.5		26.0	all			25.3	att.	0.9
Chad	att	9.0	all	6.2	all	1.6	all	5.3	all.	95.9	all	20.6	all	4.2	all	16.1	all,	0.7
Chile	att	42.2	atl	7.8	all	11.1	all	25.8	ull	97.9	иII	79.6	ш	44.8	иII	55.1	all	17.5
China	all	63.8	all	7.3	all	6.9	all	41.0										
Colombia	att	30.4	шl	11.9	ш	6.8	иII	22.7	ul	95.8	ull	57.2	шl	35.0	ш	49.2	att	15.0
Comoros	att	21.7	all	7.2	all	0.4	all	5.7										
Congo, Dem. Rep.	- 611	3.7	all	1.5	aП	0.3	all	1.7	all	71.3	all	10.7	all	6.7	аII	8.8		
Congo, Rep.	all	9.0	all	2.8	all	2.1	all	3.6	all	86.7	all	12.8	all	7.7	all	9.7	all	2.7
Costa Rica	att	50.4	all	10.0	all.	14.5	all	43.8	a I	97.5	all	56.8	all	22.2	all	30.1	all	23.1
Côte d'Ivoire									all	67.4	all		all		all	8.3		
Croatia	- latt	88.4	النيأ	14.4	hil	17.3	اسا	74.8	اسا	99.8	النيأ	67.3	النيأ	60.0	السأ	63.2	hall	34.8
Cyprus	Latt.	85.2	l. H	27.0													ull'	103.9
Czech Republic	Latt	80.7	hill	9.5	ul	44.7	hal	61.0	hall	98.1	hill	46.6	all.	33.4			latt.	23.1
Denmark	Latt.	99.7		18.8			ш										all.	39.0
Djibouti	ail.		ail.	4.5	.11		ail											
Dominica										100.0	all	32.8		46.2	. H	37.9	.ul	17.7
Dominican Republic	Latt.	38.2	l. H	13.9	. III	4.4	la H	21.3		98.4						72.4		10.7
Ecuador	all	36.7		10.6			all			100.0			П	17.0		42.3		
Egypt, Arab Rep.	ail	9.7	ail.	3.7	.11		иI	5.1			ail				. ii	7.5		
El Salvador	all.		Ш	3.9	.11			10.9		94.7	. il	53.1		31.7		44.5		
Equatorial Guinea																	att	4.9
Eritrea										98.2	atl	10.9		11.9	. H	5.7		
Estonia	Latt	96.8	la H	7.7		74.1	l. H	92.3			Lil		انبا	41.5			atl	18.6
Ethiopia									١ .	91.8						40.7		2.0
Fiji									i i	96.1	1				ł		lail.	11.0
Finland		99.7		23.9		88.2		89.3										15.0
France	Liii.			18.6													ail	41.6
Gabon										83 6	Lat	9.0		6.3		8.5		5.8
Gambia, The				2.0		0.0		0.0	i .	72.8	1		i		i	14.3	ail	8.9
Georgia	Latt.	33.0	I	11 0		2.0		20.2			1					11.0		
Germany	ail		1	12.5						00.0		11.0				42.2		10.0
Ghana				5.8				11.4		83 5	Lat	22.2					Late	5.5
Greece		77.9						34.0		00.0		22.2	. 11				. 11	38.7
Grenada		, ,		7.0		7.7		04.0		98.7		49 N						
Guatemala	att	22.3		13.7		2.6		13.0		61.0			ail		. 11		ail	37.1
Guinea										53.9			.11		.11		. 11	1.5
Guinea-Bissau		3.7		2.4		0.0		2.0		59.0			.1			1.1		1.0
										100.0								7.6
Guyana										100.0		50.5		34.5		59.4		7.6

 TABLE B.1
 Countries and Their Level of Financial Inclusion, 2011 (continued)

				Indiv	iduals	;				Providers								
Economy	at a fina inst	institution		Loan from a financial institution in the past year (%, age 15+)				Debit card		Firms with a checking or savings account (%)		Firms with a bank loan/ line of credit (%)		s using nks to ance stments (%)	Firms using banks to finance working capital (%)		bra per 1	ank nches 100,000 dults
Haiti	all	22.0	all	8.3	all	2.9	all	2.7									all	2.7
Honduras	- Jail	20.5	all	7.1	иII	1.4	all	11.1	all	81.3	all	31.2	all	17.0	all	25.6	all	21.6
Hong Kong SAR, China	- Juil	88.7	all	7.9	ш	51.2	иII	75.8									all	23.8
Hungary	a lattl	72.7	all	9.4	all	28.7	all	62.4	all	97.7	all	43.0	all	48.7			all	15.7
Iceland																	all	52.4
India		35.2	all	7.7	иI	2.0	all	8.4					иI	46.6	all	36.4	all	10.6
Indonesia	- Jail	19.6	all	8.5	all	3.1	all	10.5	all	51.5	all	18.2	all	11.7	all	13.8	all	8.5
Iran, Islamic Rep.		73.7	ыI	30.7	I	32.9	. II	58.3									ull	29.5
Iraq		10.6	atl	8.0	all	1.0	all	3.3	all	43.2	all	3.8	all	2.7	all	4.6	all	5.1
Ireland		93.9	ыI	15.7	I	61.5	ш	70.5					all	37.4	ыI	46.1	all	27.7
Israel	lan.	90.5	ыI	16.7	hil	54.4	all	7.5									all	20.4
Italy		71.0	all	4.6	ыI	27.8	ш	35.2									ыI	66.3
Jamaica	datt	71.0	hill	7.9	السأ	7.2	hill	41.1	ш	99.8	att	27.2	اسا	44.2	hil	53.1	la H	6.2
Japan		96.4	all	6.1		44.8	all										ыI	34.0
Jordan	- katt	25.5	la H	4.5	la d	3.4	hall	14.7	hall	94.2	att	25.5	att	8.6	latt.		hill	21.1
Kazakhstan	101	42.1	ыI	13.1	. 1	4.5	all	31.3	all	92.1	all	33.2	all	31.0			all	3.4
Kenya	la II	42.3	all	9.7		5.4	all	29.9	ыI	89.1	ыI	25.4	all.	22.9	att	26.0	all	5.2
Kiribati																	all	4.0
Korea, Rep.	lan.	93.0	ыI	16.6	hil	64.8	ш	57.9					all.	39.9	all	41.2	all	18.8
Kosovo	100	44.3	atl	6.1	. H	5.9	la I	29.0	all	96.6	atl	15.0	atl	25.3				
Kuwait	Hall	86.8	اسا	20.8	السأ	21.9	ш	83.9									hill	19.4
Kyrgyz Republic	100	3.8	all	11.3	a d	0.6	all	1.7	all	68.9	all	20.4	all	17.9			all	7.3
Lao PDR	- latt	26.8	hal	18.1	ad	0.3	la H	6.5	hall	91.8	att	18.5	latt.	0.0	att	10.7		
Latvia		89.7	all	6.8		52.7	all.	77.8	all	99.5	all	48.5	all				all	30.0
Lebanon	all	37.0	all	11.3			all		all	86.7	. II	69.4	la II	23.8	hil	51.3		
Lesotho	- 41	18.5	atl	3.0	a d	2.7	la II	14.5	all		att		all	32.7	atl	31.9	atl	3.2
Liberia	lail.	18.8	ail	6.5		3.6					all		ail.	10.1	ail.	12.8	ail	3.8
Lithuania				5.6	.11													
Luxembourg				17.4													l. H	88.6
Macao SAR, China																		37.2
Macedonia, FYR	- kati	73.7	hal	10.6	اسا	14.1	hall	36.3	hill	96.8	hil	61.1	اسا	47.0			ш	24.3
Madagascar			all											12.2	atl	20.2		
Malawi	all		ail						l l		l l			20.6			l l	1.1
Malaysia	all.		, ill	11.2														10.5
Maldives																	la il	
Mali	111	8.2	all	3.7		0.1	a II	1.8	ull	85.6	all	16.6	ull	29.3	utl	21.4		
Malta	.,,1			10.0			1										hul	41.6
Marshall Islands																	aii	

 TABLE B.1
 Countries and Their Level of Financial Inclusion, 2011 (continued)

				Indiv	iduals					Providers								
Economy	at a fina inst (%, a	institution the past year (%, age 15+) (%, age 15+)		ancial ution in ast year	(%, age 15+) (%, age			ge 15+)	a ch or s ac	ns with ecking avings count (%)	ng Firms with a bank loan/t line of credit (%)			s using nks to ance stments (%)	bar fin wo	s using nks to ance rking tal (%)	brai per 1	ank nches 00,000 lults
Mauritania	<u>all</u>		аЩ	7.9	ш	2.6	аЩ		all		all	16.0	аЩ	3.2	ш	13.5	_	
Mauritius	Ыļ		Щ	14.3	all.		ш		Щ		иЩ	47.4	Ш	37.5	Ш	39.5	ul.	21.3
Mexico	hill.	27.4	all	7.6	hill.	8.3	ull	22.3	иЩ		аЩ	32.0	шļ	16.2	Щ	26.9	ull	14.9
Micronesia, Fed. Sts.									all		шļ	43.0	all	7.2	all	19.4	иЩ	14.2
Moldova	Jail I	18.1	all	6.4	all.	2.2	all	16.0	all	88.2	all	39.6	all	30.8			ull	11.3
Mongolia	ш	77.7	ш	24.8	all	21.6	ш	60.6	all	61.4	all	52.9	all	26.5			ull	66.4
Montenegro	all	50.4	ш	21.8	all	3.5	иII	22.0	all	78.5	аII	49.6	шl	75.8			иII	39.6
Morocco	all	39.1	all	4.3	all	7.4	all	22.4	all	86.8	all	33.4	all	12.3	пII	30.2	all	22.3
Mozambique	all	39.9	all	5.9	atl	17.3	all	37.3	all	75.7	all	14.2	all	10.5	all	8.5	ull	3.6
Myanmar																	иII	1.7
Namibia									all	97.5	all	24.0	all	8.1	иII	19.6	иII	7.1
Nepal	all	25.3	all	10.8	all	0.5	all	3.7	all	73.7	all	39.1	all	17.5	all	32.1	all	6.7
Netherlands	ull	98.7	ыI	12.6	ыI	80.2	ыI	97.6									ыI	21.5
New Zealand	all	99.4	ыI	26.6	иII	83.2	ыI	93.8									иI	34.0
Nicaragua	all	14.2	all	7.6	all	1.5	all	8.3	all	75.7	all	43.4	atl	21.9	all	18.4	all	7.4
Niger	all	1.5	all	1.3	иI	0.2	аH	0.8	all	94.0	all	29.7	all	9.3	ыI	33.4		
Nigeria	latt.	29.7	all	2.1	a I	2.4	all	18.6			all	3.8	all	2.7	all	4.3	a II	6.4
Norway																	all	10.9
Oman	kat	73.6	м	9.2	la II	17.5	ыI	53.0									ыI	23.6
Pakistan	hall	10.3	all	1.6	all	0.2	ыI	2.9	all	64.7	all	8.6	all	9.7	all.	4.6	ull	8.7
Panama	hall	24.9	hall	9.8	hill	3.0	a I	11.3	la II	69.1	hall	20.7	hall	1.1	ad	9.0	la II	23.9
Paraguay	all	21.7	l. H	12.9	a d	4.2	all.	11.3	atl	89.7	la H	60.2	atl		. III	48.0	atl	9.5
Peru	lail.	20.5	l i i	12.7				14.1	all		l i i		. iil		. 1	49.9	. il	58.7
Philippines		26.6		10.5			.11	13.2	.11		.11	33.2	aП			19.1	. II	8.1
Poland	a il	70.2	l i i	9.6	. 1			37.3	all		a i						иI	32.3
Portugal	all	81.2		8.3									. il	24.4		20.3	.11	64.2
Qatar	hill	65.9	l i i	12.6	. 1	21.9		49.5									a il	17.8
Romania		44.6		8.4		10.5			ad.	50.4	. H	42.3	.all	37.3				
Russian Federation	hil				النبا				1	98.0	1						l. H	37.1
Rwanda												46.3			. 11	44.5		5.5
Samoa												51.3					ail.	18.4
São Tomé and Príncipe																		
Saudi Arabia	Late.	46.4	ail	2.1		22.6		42.3										8.7
Senegal		5.8		3.5						83.4		15.3		19.8				
Serbia				12.3								67.6				2.0	a II	9.6
Seychelles				0		0.0						27.0		0			.11	
Sierra Leone	.,11	15.3	ail	6.1	att	1 1	all	4.0		67.8		17.4		6.9		24.6		3.0
Singapore		98.2				41.5				07.0		17.7		0.0		27.0	.11	10.2

 TABLE B.1
 Countries and Their Level of Financial Inclusion, 2011 (continued)

				Indiv	iduals					Providers								
Economy	at a fina inst	at a formal a fir financial institution the p		an from Electronic payments tution in used to make past year payments (%, age 15+)			Debit card		<del>+ -</del>		banl line o	s with a k loan/ of credit %)	bar fin inves	s using nks to ance stments (%)	bar fin wo	s using iks to ance rking tal (%)	brai per 1	ank nches 00,000 lults
Slovak Republic	Jul	79.6	all	11.4	all.	43.4	шl	68.3	all	18.0	all	42.4	ull	33.5			all.	25.8
Slovenia	Jatl	97.1	all	12.8	all	40.6	шl	91.9	all	99.9	all	71.2	all	52.2			all	38.3
Solomon Islands																	all	7.1
Somalia	Jail	31.0	all	1.6	all	21.5	all	15.6										
South Africa	Jatt	53.6	all	8.9	all	13.1	all	45.3	иII	97.9	all	30.1	all	34.8	all	21.1	all	10.7
Spain	Jall	93.3	all	11.4	all	43.4	шl	62.2					all	32.6	atl	35.8	all	89.7
Sri Lanka	all	68.5	ш	17.7	иII	0.5	all	10.0	all	89.4	all	40.4	ш	43.6	all	40.6	иII	16.7
St. Kitts and Nevis									иII	100.0	all	49.3	ш	46.4	ш	52.0	ш	37.7
St. Lucia									аII	100.0	all	24.5	ш	52.2	шl	49.1	all	22.5
St. Vincent and the Grenadines									all	98.5	all	56.5	all	55.8	all	52.7	all	21.2
Sudan	all	6.9	all	1.8	all	2.1	all	3.3									a II	2.4
Suriname									all	100.0	all	44.3	all	37.0	all	57.6	all	11.2
Swaziland	latt.	28.6	ыI	11.5	all	4.7	all	21.0	all	97.8	all	21.9	all	7.7	atl	16.0	all	7.2
Sweden	all	99.0	ыI	23.4	иII	84.9	all	95.5										
Switzerland																	. III	51.0
Syrian Arab Republic	latt.	23.3	ыI	13.1	all	3.1	all	6.2	all	92.7	all	37.4	all	20.7	all	16.0		
Taiwan, China	hall	87.3	all	9.6	all.	29.2	all	37.0									Ì	
Tajikistan	latt	2.5	all	4.8	all	0.7	all	1.8	all	86.9	all	33.6	ull	21.4			all.	6.7
Tanzania	latt	17.3	ЫI	6.6	ыI	3.5	M	12.0	ыI	86.2	all	16.3	ыI	6.8	ЫĪ	17.3	la II	1.9
Thailand	hatl	72.7	l. H	19.4	ull	8.6	all	43.1	ыI	99.6	l. II	72.5	ul	74.4	ul	71.9	la II	11.3
Timor-Leste									all	87.8	all	6.9	all.	1.6	all	2.6		
Togo	latt	10.2	atl	3.8	all	0.0	all		i _		all	21.6	all		atl	16.9		
Tonga									ш	100.0	all	54.3	all	33.9	all	3.0	all	21.5
Trinidad and Tobago	att	75.9	all.	8.4	a H	9.3	I	64.1	ыI	99.9	. II	53.7	иI	36.7	ыI	63.8		
Tunisia	latt	32.2	all	3.2	la H		hall										all	17.2
Turkey	latt	57.6	all	4.6	.11	11.1	. II	56.6	all	90.6	la H	56.8	ul	51.9			a II	18.3
Turkmenistan	latt	0.4	lail.	0.8	ad	0.0	all	0.3										
Uganda	hatt	20.5	all.		all			10.3	all	85.8	att	17.2	all	7.7	atl	14.0	all.	2.4
Ukraine	hall	41.3	шī	8.1	la II			33.6	1		·		1				ail	1.6
United Arab Emirates	att	59.7	ыI	10.8				55.4									all	14.5
United Kingdom	hall	97.2	l III	11.8	. 11	65.3		87.6										
United States	Latt	88.0		20.1		64.3		71.8										35.4
Uruguay	أأزرا	23.5	أأررا	14.8				16.4	nil.	90.8	lu I	48.6	ull	13.7	utl	26.4		13.7
Uzbekistan	Lili			1.5	أأر		1	20.4	1		i .		i				ail	47.7
Vanuatu												45.8			ul	33.2		20.9
Venezuela, RB	,,11	44.1	البر	1.7	البر	15.0		35.1			_	35.4	_			27.1		17.1
Vietnam	lail.			16.2	_		ail		_			49.9				47.0		3.6
West Bank and Gaza							l _	10.7	· _		· _		_			14.2		

Individuals Firms (formal sector) **Providers** Account Loan from Electronic Firms with Firms using Firms using Firms with a Bank at a formal a financial payments a checking hanks to hanks to financial nstitution in used to make or savings bank loan/ finance finance branches Debit card account line of credit per 100,000 institution the past year payments investments working Economy %, age 15+ (%, age 15+) (%, age 15+) (%, age 15+) (%) (%) capital (%) adults Yemen, Rep 3.7 0.9 0.6 2.2 31.3 8.1 4.2 6.0 1.8 95.0 Zambia 21.4 3.3 15.7 16.0 10.2 15.0 44 39.7 6.9 28.3 93.5 12.5 Zimbabwe

 TABLE B.1
 Countries and Their Level of Financial Inclusion, 2011 (continued)

Source: Data on individuals are from the Global Financial Inclusion (Global Findex) Database, data on firms are from Enterprise Surveys, and data providers are from Financial Access Survey (FAS).

Note: Global Findex data pertain to 2011. Data from Enterprise Survey range from 2005 to 2011. Financial Access Survey covers 2001 through 2011. For both the Enterprise Survey and Financial Access Survey, the table shows data from 2011 or the most recent year. Empty cells indicate lack of data.

## **NOTES**

Additional data. The above table presents a small fraction of observations in the Global Findex, the Enterprise Surveys, and Financial Access Survey. These data can be accessed at

Global Findex: http://www.worldbank

.org/globalfindex

Enterprise Survey: http://www.enterprise

surveys.org/

Financial Access http://fas.imf.org/

Survey:

**Period covered.** The table shows 2011 or the most recent data for individuals, formal firms, and providers.

Account at a formal financial institution (%, age 15+): Percentage of adults with an account (self or together with someone else) at a bank, credit union, another financial institution (e.g., cooperative, microfinance institution), or the post office (if applicable) including adults who report having a debit card to total adults. The data are from Global Findex (Demirgüç-Kunt and Klapper 2012).

Loan from a financial institution in the past year (%, age 15+): Percentage of adults who report borrowing any money from a bank, credit union, microfinance institution, or another financial institution such as a cooperative in the past 12 months. The data are from Global Findex (Demirgüç-Kunt and Klapper 2012).

Electronic payments used to make payments (%, age 15+): Percentage of adults who report having made electronic payments or that are made automatically, including wire transfers or payments made online to make payments on bills or purchases using money from their account. The data are from Global Findex (Demirgüç-Kunt and Klapper 2012).

Debit card (%, age 15+): Percentage of adults who report having a debit card where a debit card is defined as a card that allows a holder to make payments, get money, or make purchases and the money is taken out of the holder's bank account right away. The data are from Global Findex (Demirgüç-Kunt and Klapper 2012).

Firms with a checking or savings account (%): Percentage of firms in the survey that report having a checking or savings account. The data are based on surveys of more than 130,000 firms spanning 2005 and 2011 and conducted by the World Banks' enterprise unit.

Firms with a bank loan/line of credit (%): Percentage of firms in the survey that report having a loan or a line of credit from a financial institution. The data are based on surveys of more than 130,000 firms spanning 2005 and 2011 and conducted by the World Banks' enterprise unit.

Firms using banks to finance investments (%): Percentage of firms in the survey that

report using banks to finance their investment. The data are based on surveys of more than 130,000 firms spanning 2005 and 2011 and conducted by the World Banks' enterprise unit.

Firms using banks to finance working capital (%): Percentage of firms in the survey that report using banks to finance their working

capital. The data are based on surveys of more than 130,000 firms spanning 2005 and 2011 and conducted by the World Banks' enterprise unit.

Bank branches per 100,000 adults: Number of commercial bank branches per 100,000 adults. The data are from IMF's Financial Access Survey (FAS).