



Access to a mobile phone or internet at home (% age 15+): Denotes the percentage of respondents, age 15+, who report having access to a mobile phone or device or internet access in the home. *Source: Gallup World Poll.*

Access to a mobile phone or internet at home, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report having access to a mobile phone or device or internet access in the home. *Source: Gallup World Poll.*

Access to a mobile phone or internet at home, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report having access to a mobile phone or device or internet access in the home. *Source: Gallup World Poll.*

Access to a mobile phone or internet at home, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report having access to a mobile phone or device or internet access in the home. *Source: Gallup World Poll.*

Access to a mobile phone or internet at home, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report having access to a mobile phone or device or internet access in the home. *Source: Gallup World Poll.*

Access to a mobile phone or internet at home, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who report having access to a mobile phone or device or internet access in the home. *Source: Gallup World Poll.*

Access to a mobile phone or internet at home, younger adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report having access to a mobile phone or device or internet access in the home. *Source: Gallup World Poll.*

Account (% age 15+): Denotes the percentage of respondents, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who report having an account (by themselves or

together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Account, young adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex database.*

Agents of payment service providers per 100,000 adults: Denotes the number of agents of payment service providers per 100,000 adults. Includes: agents of banks and other deposit taking institutions, as well as specialized entities such as money transfer operators and e-money issuers. *Source: World Bank Global Payments Systems Survey.*

ATMs per 100,000 adults: Denotes the total number of ATMs for every 100,000 adults in the reporting country. Calculated as (number of ATMs)*100,000/adult population in the reporting country. Automated teller machines are computerized telecommunications devices that provide clients of a financial institution with access to financial transactions in a public place. *Source: IMF Financial Access Survey.*

Borrowed from a financial institution in the past year (% age 15+): Denotes the percentage of respondents, age 15+, who report borrowing any money from a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial institution in the past year, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report borrowing any money from a bank or

another type of financial institution in the past 12 months. *Source: Global Findex database.*

Borrowed from a financial institution in the past year, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report borrowing any money from a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial institution in the past year, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report borrowing any money from a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial institution in the past year, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report borrowing any money from a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial institution in the past year, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who report borrowing any money from a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Borrowed from a financial institution in the past year, young adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report borrowing any money from a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*



Branches per 100,000 adults: Denotes the number of branches of commercial banks for every 100,000 adults in the reporting country. Calculated as (number of institutions + number of branches)*100,000/adult population in the reporting country. *Source: IMF Financial Access Survey.*

Debit cards per 1,000 adults: Denotes the number of debit cards per 1,000 adults. *Source: World Bank Global Payments Systems Survey.*

Deposit accounts per 1,000 adults: Denotes the total number of deposit accounts that are held by resident nonfinancial corporations (public and private) and households in commercial banks for every 1,000 adults in the reporting country. For several countries, however, data cover the total deposit accounts by all clients. Calculated as: (number of deposit accounts*1,000)/adult population in the reporting country. *Source: IMF Financial Access Survey.*

Disclosure index (0-5): the sum of a variety of existing disclosure requirements. These are (a) law specifies disclosure requirements in plain language, (b) law specifies disclosure requirements in local language, (c) law specifies requirement for prescribed standardized disclosure format, (d) law specifies requirement for recourse rights and processes, and (e) law specifies disclosure requirement of annual percentage rate using standard formula for credit products. *Source: World Bank Global Survey on Consumer Protection and Financial Literacy.*

Dispute resolution index (0-1): Index reflecting the existence of formal internal and external dispute resolution mechanisms. Takes the value 1 if both resolution mechanisms are available, the value 0.5 if one of the mechanisms is available, and 0 if neither of the mechanisms is available. *Source: World Bank Global Survey on Consumer Protection and Financial Literacy.*

E-money accounts per 1,000 adults: Denotes the number of e-money accounts per 1,000 adults. *Source: World Bank Global Payments Systems Survey.*

Financial knowledge score (0-3): Denotes the average amount of financial knowledge related questions respondents in the reported country answered correctly. *Source: World Bank Financial Capability Surveys and OECD National Financial Literacy and Financial Inclusion Surveys.*

Getting credit: Distance to frontier (0-100): Denotes the distance of each economy to the “frontier,” which represents the highest performance observed on the getting credit indicator across all economies included in Doing Business. An economy’s distance to frontier is indicated on a scale from 0 to 100, where 0 represents the lowest performance and 100 the frontier. *Source: World Bank Doing Business.*

High frequency of account use (% age 15+): Denotes the percentage of respondents, age 15+, who report having taken money out of a personal account at a bank or other financial institution 3 or more times in a typical month, including cash withdrawals, electronic payments or purchases, checks, or any other type of payment debit, either by account owner or third parties. *Source: World Bank Global Findex database.*

High frequency of account use, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report having taken money out of a personal account at a bank or other financial institution 3 or more times in a typical month, including cash withdrawals, electronic payments or purchases, checks, or any other type of payment debit, either by account owner or third parties. *Source: World Bank Global Findex database.*



High frequency of account use, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report having taken money out of a personal account at a bank or other financial institution 3 or more times in a typical month, including cash withdrawals, electronic payments or purchases, checks, or any other type of payment debit, either by account owner or third parties. *Source: World Bank Global Findex database.*

High frequency of account use, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report having taken money out of a personal account at a bank or other financial institution 3 or more times in a typical month, including cash withdrawals, electronic payments or purchases, checks, or any other type of payment debit, either by account owner or third parties. *Source: World Bank Global Findex database.*

High frequency of account use, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report having taken money out of a personal account at a bank or other financial institution 3 or more times in a typical month, including cash withdrawals, electronic payments or purchases, checks, or any other type of payment debit, either by account owner or third parties. *Source: World Bank Global Findex database.*

High frequency of account use, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who report having taken money out of a personal account at a bank or other financial institution 3 or more times in a typical month, including cash withdrawals, electronic payments or purchases, checks, or any other type of payment debit, either by account owner or third parties. *Source: World Bank Global Findex database.*

High frequency of account use, young adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report having taken money out of a personal account at a bank or other financial institution 3 or more times in a typical month, including cash withdrawals, electronic payments or purchases, checks, or any other type of payment debit, either by account owner or third parties. *Source: World Bank Global Findex database.*

Insurance policy holders per 1,000 adults (life): Denotes the total number of life insurance policy holders (resident) that are resident nonfinancial corporations (public and private) and households for every 1,000 adults in the reporting country. Calculated as (number of life insurance policy holders)*1,000/adult population in the reporting country. *Source: IMF Financial Access Survey.*

Insurance policy holders per 1,000 adults (non-life): Denotes the total number of non-life insurance policy holders (resident) that are resident nonfinancial corporations (public and private) and households for every 1,000 adults in the reporting country. Calculated as (number of non-life insurance policy holders)*1,000/adult population in the reporting country. *Source: IMF Financial Access Survey.*

Interoperability of ATM networks and interoperability of POS terminals (0-1): Takes the value 1 if most or all ATM networks (/POS terminals) are interconnected and 0 if they are not interconnected. *Source: World Bank Global Payments Systems Survey.*

Made or received digital payments (% age 15+): Denotes the percentage of respondents, age 15+, who report using a transaction account (with a bank or other formal financial institution or mobile money provider) to make or receive a



digital financial payment in the past 12 months.
Source: World Bank Global Findex database.

Made or received digital payments, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report using a transaction account (with a bank or other formal financial institution or mobile money provider) to make or receive a digital financial payment in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report using a transaction account (with a bank or other formal financial institution or mobile money provider) to make or receive a digital financial payment in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report using a transaction account (with a bank or other formal financial institution or mobile money provider) to make or receive a digital financial payment in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report using a transaction account (with a bank or other formal financial institution or mobile money provider) to make or receive a digital financial payment in the past 12 months. *Source: Global Findex database.*

Made or received digital payments, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who report using a transaction account (with a bank or other formal

financial institution or mobile money provider) to make or receive a digital financial payment in the past 12 months. *Source: World Bank Global Findex database.*

Made or received digital payments, young adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report using a transaction account (with a bank or other formal financial institution or mobile money provider) to make or receive a digital financial payment in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a debit card (% age 15+): Denotes the percentage of respondents, age 15+, who report using a debit card to directly make a payment from an account (at a bank or other financial institution) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a debit card, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report using a debit card to directly make a payment from an account (at a bank or other financial institution) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a debit card, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report using a debit card to directly make a payment from an account (at a bank or other financial institution) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a debit card, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report using a debit card to directly make a payment from an account (at a bank or other financial institution) in the past



12 months. *Source: World Bank Global Findex database.*

Made payment using a debit card, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report using a debit card to directly make a payment from an account (at a bank or other financial institution) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a debit card, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who report using a debit card to directly make a payment from an account (at a bank or other financial institution) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a debit card, young adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report using a debit card to directly make a payment from an account (at a bank or other financial institution) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone (% age 15+): Denotes the percentage of respondents, age 15+, who report using a mobile phone to pay bills, make purchases, or send or receive money from an account (with a bank or other formal financial institution or mobile money provider) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone, female (% age 15+): Denotes the percentage of female respondents, age 15+, using a mobile phone to pay bills, make purchases, or send or receive money from an account (with a bank or other formal financial institution or mobile money provider) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report using a mobile phone to pay bills, make purchases, or send or receive money from an account (with a bank or other financial institution or mobile money provider) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report using a mobile phone to pay bills, make purchases, or send or receive money from an account (with a bank or other financial institution or mobile money provider) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report using a mobile phone to pay bills, make purchases, or send or receive money from an account (with a bank or other financial institution or mobile money provider) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who report using a mobile phone to pay bills, make purchases, or send or receive money from an account (with a bank or other financial institution or mobile money provider) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using a mobile phone, younger adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report using a mobile phone to pay bills, make purchases, or send or receive money from an account (with a bank or other financial institution

or mobile money provider) in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using the internet (% age 15+): Denotes the percentage of respondents, age 15+, who report using the internet to pay bills, make purchases, or send money online in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using the internet, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report using the internet to pay bills, make purchases, or send money online in the past 12 months in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using the internet, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report using the internet to pay bills, make purchases, or send money online in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using the internet, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report using the internet to pay bills, make purchases, or send money online in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using the internet, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report using the internet to pay bills, make purchases, or send money online in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using the internet, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who report using the internet to pay bills, make purchases, or send

money online in the past 12 months. *Source: World Bank Global Findex database.*

Made payment using the internet, young adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report using the internet to pay bills, make purchases, or send money online in the past 12 months. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings (% age 15+): Denotes the percentage of respondents, age 15+, who answer “savings” in response to the question: If you had an emergency that required [\$10, or 1/25 of GDPPC] urgently, where would you get the money? a) borrow from friends/relative; b) work more; c) sell assets; d) savings; e) loan from savings club; f) loan from bank; g) would not be able to find it. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings, female (% age 15+): Denotes the percentage of female respondents, age 15+, who answer “savings” in response to the question: If you had an emergency that required [\$10, or 1/25 of GDPPC] urgently, where would you get the money? a) borrow from friends/relative; b) work more; c) sell assets; d) savings; e) loan from savings club; f) loan from bank; g) would not be able to find it. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who answer “savings” in response to the question: If you had an emergency that required [\$10, or 1/25 of GDPPC] urgently, where would you get the money? a) borrow from friends/relative; b) work more; c) sell assets; d) savings; e) loan from savings club; f) loan from bank; g) would not be



able to find it. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who answer “savings” in response to the question: If you had an emergency that required [\$10, or 1/25 of GDPPC] urgently, where would you get the money? a) borrow from friends/relative; b) work more; c) sell assets; d) savings; e) loan from savings club; f) loan from bank; g) would not be able to find it. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings, male (% age 15+): Denotes the percentage of male respondents, age 15+, who answer “savings” in response to the question: If you had an emergency that required [\$10, or 1/25 of GDPPC] urgently, where would you get the money? a) borrow from friends/relative; b) work more; c) sell assets; d) savings; e) loan from savings club; f) loan from bank; g) would not be able to find it. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who answer “savings” in response to the question: If you had an emergency that required [\$10, or 1/25 of GDPPC] urgently, where would you get the money? a) borrow from friends/relative; b) work more; c) sell assets; d) savings; e) loan from savings club; f) loan from bank; g) would not be able to find it. *Source: World Bank Global Findex database.*

Main source of emergency funds: savings, young adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who answer “savings” in response to the question: If you had an emergency that required [\$10, or

1/25 of GDPPC] urgently, where would you get the money? a) borrow from friends/relative; b) work more; c) sell assets; d) savings; e) loan from savings club; f) loan from bank; g) would not be able to find it. *Source: World Bank Global Findex database.*

Mobile agent outlets per 100,000 adults: Denotes the number of registered mobile agent outlets per 100,000 adults. *Source: IMF Financial Access Surveys.*

Mobile money transactions per 100,000 adults: Denotes the number of mobile money transactions per 100,000 adults. *Source: IMF Financial Access Surveys.*

Outstanding loans per 1,000 adults: Denotes the total number of loan accounts that are obtained by resident nonfinancial corporations (public and private) and households from commercial banks for every 1,000 adults in the reporting country. For several countries, however, data cover the total number of loan accounts by all clients. Calculated as: (number of loan accounts*1,000)/adult population in the reporting country. *Source: IMF Financial Access Survey.*

POS terminals per 100,000 adults: Denotes the number of Point of Sale (POS) terminals per 100,000 adults. *Source: World Bank Global Payment System Survey.*

Received wages or government transfers into an account (% age 15+): Denotes the percentage of respondents, age 15+, who report using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wage payments, or financial support from the government in the past 12 months. *Source: World Bank Global Findex database.*



Received wages or government transfers into an account, female (% age 15+): Denotes the percentage of female respondents, age 15+, who report using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wage payments, or financial support from the government in the past 12 months.

Source: World Bank Global Findex database.

Received wages or government transfers into an account, income, poorest 40% (% age 15+): Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wage payments, or financial support from the government in the past 12 months.

Source: World Bank Global Findex database.

Received wages or government transfers into an account, income, richest 60% (% age 15+):

Denotes the percentage of respondents in the richest 60% of households, age 15+, who report using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wage payments, or financial support from the government in the past 12 months. *Source: World Bank Global Findex database.*

Received wages or government transfers into an account, male (% age 15+):

Denotes the percentage of male respondents, age 15+, who report using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wage payments, or financial support from the government in the past 12 months.

Source: World Bank Global Findex database.

Received wages or government transfers into an account, older adults (% age 35+):

Denotes the percentage of respondents, age 35+, who report using an account at a bank or another type of financial institution, a card, or a mobile phone

to receive wage payments, or financial support from the government in the past 12 months.

Source: World Bank Global Findex database.

Received wages or government transfers into an account, young adults (% ages 15-34):

Denotes the percentage of respondents, ages 15-34, who report using an account at a bank or another type of financial institution, a card, or a mobile phone to receive wage payments, or financial support from the government in the past 12 months. *Source: World Bank Global Findex database.*

Retail cashless transactions per 1,000 adults:

Denotes the number of retail cashless transactions per 1,000 adults which includes the number of cheques, credit transfers, direct debits, payment card transactions (debit cards, credit cards), and payment by e-money instruments (card based e-money instruments, mobile money products, and online money products). *Source: World Bank Global Payments Systems Survey.*

Saved at a financial institution (% age 15+):

Denotes the percentage of respondents who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months.

Source: World Bank Global Findex database.

Saved at a financial institution, female (% age 15+):

Denotes the percentage of female respondents, age 15+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Source: World Bank Global Findex database.

Saved at a financial institution, income, poorest 40% (% age 15+):

Denotes the percentage of respondents in the poorest 40% of households, age 15+, who report saving or setting aside any money by using an account at a



bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution, income, richest 60% (% age 15+): Denotes the percentage of respondents in the richest 60% of households, age 15+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution, male (% age 15+): Denotes the percentage of male respondents, age 15+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution, older adults (% age 35+): Denotes the percentage of respondents, age 35+, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

Saved at a financial institution, younger adults (% ages 15-34): Denotes the percentage of respondents, ages 15-34, who report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months. *Source: World Bank Global Findex database.*

SME deposit accounts (as a % of non-financial corporation borrowers): Denotes the total number of deposit accounts in commercial banks held by SMEs as a fraction of the total number of deposit accounts in commercial banks held by non-financial corporations. Calculated as: (number of deposit accounts by SMEs with

commercial banks)/(number of deposit accounts with commercial banks - number of deposit accounts by households with commercial banks). *Source: IMF Financial Access Survey.*

SME loan accounts (as a % of non-financial corporation borrowers): Denotes the total number of loans obtained by SMEs from a commercial bank as a fraction of the total loans obtained by non-financial corporations from commercial banks. Calculated as: (number of loan accounts by SMEs with commercial banks)/(number of loan accounts with commercial banks - number of loan accounts by households with commercial banks). *Source: IMF Financial Access Survey.*

SMEs that have a POS terminal (%): Denotes the percentage of SMEs (5-99 employees) that have a Point of Sale (POS) terminal. *Source: World Enterprise Surveys. Note: Data for this indicator will be collected in a future survey round.*

SMEs that send or receive digital payments from an account (%): Denotes the percentage of SMEs (5-99 employees) that send or receive digital payments from an account. *Source: World Bank Enterprise Surveys. Note: Data for this indicator will be collected in a future survey round.*

SMEs with an account at a formal financial institution (%): Denotes the percentage of SMEs (5-99 employees) with a checking or savings account at a bank or other financial institution. *Source: World Bank Enterprise Surveys.*

SMEs with an outstanding loan or line of credit (%): Denotes the percentage of SMEs (5-99 employees) with an outstanding loan or line of credit from a bank or other formal financial



institution. *Source: World Bank Enterprise Surveys.*

SMEs with a proportion of loans requiring collateral (%): Denotes the percentage of SMEs (5-99 employees) required to provide collateral on their bank loan. *Source: World Bank Enterprise Surveys and OECD Financing SMEs and Entrepreneurs Scoreboard.*

SMEs with at least one female owner that have a POS terminal (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner that have a Point of Sale (POS) terminal. *Source: World Bank Global Enterprise Surveys. Note: Data for this indicator will be collected in a future survey round.*

SMEs with at least one female owner that send or receive digital payments from an account (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner that send or receive digital payments from an account. *Source: World Bank Enterprise Surveys. Note: Data for this indicator will be collected in a future survey round.*

SMEs with at least one female owner with an account at a formal financial institution (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner with a checking or savings account at a bank or other financial institution. *Source: World Bank Enterprise Surveys.*

SMEs with at least one female owner with an outstanding loan or line of credit (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner with an outstanding loan or line of credit from a bank or other formal financial institution. *Source: World Bank Enterprise Surveys.*

SMEs with at least one female owner with a proportion of loans requiring collateral (%): Denotes the percentage of SMEs (5-99 employees) with at least one female owner required to provide collateral on their bank loan. *Source: World Bank Enterprise Surveys.*

Sources:

IMF Financial Access Survey:
<http://fas.imf.org>

Gallup World Poll:
<http://www.gallup.com/strategicconsulting/en-us/worldpoll.aspx>

OECD Financing SMEs and Entrepreneurs Scoreboard:
<http://www.oecd.org/cfe/smes/financing-smes-and-entrepreneurs-23065265.htm>

OECD National Financial Literacy and Financial Inclusion Surveys:
<http://www.oecd.org/finance/financial-education/measuringfinancialliteracy.htm>

World Bank Doing Business:
<http://www.doingbusiness.org/>

World Bank Enterprise Surveys:
<http://www.enterprisesurveys.org>

World Bank Financial Capability Surveys:
<http://responsiblefinance.worldbank.org>

World Bank Global Findex Database:
<http://www.worldbank.org/globalfindex>

World Bank Global Payment Systems Survey:
<http://www.worldbank.org/en/topic/paymentssystemsbrief/gpss>

World Bank Global Survey on Consumer Protection and Financial Literacy:
<http://responsiblefinance.worldbank.org>