

Data Appendix

TABLES A.1 TO A.7 PRESENT DATA COLLECTED FOR AND USED IN THIS book and its background papers on indicators of use of, access to, and barriers to financial services. The data are also available at <http://econ.worldbank.org/programs/finance>.

Table A.1 Composite measure of access to financial services

	Percent with access		Percent with access		Percent with access
Albania	34	Gambia, The	21	Panama	46
Algeria	31	Georgia	15	Papua New Guinea	8
Angola	25	Germany	s 97	Paraguay	30
Antigua and Barbuda	48	Ghana	16	Peru	26
Argentina	28	Greece	s 83	Philippines	26
Armenia	s 9	Grenada	37	Poland	s 66
Austria	s 96	Guatemala	32	Portugal	s 84
Azerbaijan	17	Guinea	20	Romania	s 23
Bahamas, The	53	Guyana	20	Russian Federation	69
Bangladesh	32	Haiti	15	Rwanda	23
Barbados	56	Honduras	25	Samoa	19
Belarus	16	Hungary	s 66	Saudi Arabia	62
Belgium	s 97	India	s 48	São Tomé and Príncipe	15
Belize	46	Indonesia	40	Senegal	27
Benin	32	Iran, Islamic Rep. of	31	Seychelles	41
Bermuda	48	Iraq	17	Sierra Leone	13
Bhutan	16	Ireland	s 88	Singapore	98
Bolivia	30	Italy	s 75	Slovak Republic	s 83
Bosnia and Herzegovina	17	Jamaica	s 59	Slovenia	s 97
Botswana	s 47	Jordan	37	Solomon Islands	15
Brazil	s 43	Kazakhstan	48	South Africa	s 46
Bulgaria	s 56	Kenya	s 10	Spain	s 95
Burkina Faso	26	Korea, Rep. of	63	Sri Lanka	59
Burundi	17	Kyrgyz Republic	14	St. Kitts and Nevis	49
Cambodia	20	Latvia	s 64	St. Lucia	40
Cameroon	24	Lesotho	s 17	St. Vincent	45
Canada	s 96	Liberia	11	Sudan	15
Cape Verde	40	Libya	27	Suriname	32

Table A.1 Composite measure of access to financial services (*continued*)

Central African Republic	19	Lithuania	s	70	Swaziland	s	35
Chile	60	Luxembourg	s	99	Sweden	s	99
China	s	42	Macedonia, FYR	20	Switzerland		88
Colombia	s	41	Madagascar	21	Syrian Arab Rep.		17
Comoros	20	Malawi	21	Tajikistan		16	
Congo, Rep. Of	27	Malaysia	60	Tanzania	s	5	
Costa Rica	29	Mali	22	Thailand		59	
Cote d'Ivoire	s	25	Malta	s	90	Togo	28
Croatia	42	Mauritius	54	Trinidad and Tobago		53	
Cuba	45	Mexico	s	25	Tunisia		42
Cyprus	s	85	Moldova	13	Turkey		49
Czech Republic	s	85	Mongolia	25	Uganda		20
Denmark	s	99	Morocco	28	Ukraine		24
Dominica	66	Mozambique	12	United Kingdom	s	91	
Dominican Republic	29	Myanmar	19	United States	s	91	
Ecuador	s	35	Namibia	s	28	Uruguay	42
Egypt, Arab. Rep. of	41	Nepal	20	Uzbekistan		16	
El Salvador	26	Netherlands	100	Venezuela, R. B. de		28	
Eritrea	12	Nicaragua	s	5	Vietnam		29
Estonia	s	86	Niger	31	West Bank and Gaza		14
Ethiopia	14	Nigeria	15	Yemen, Republic of		14	
Fiji	39	Norway	84	Yugoslavia, former		21	
Finland	s	99	Oman	33	Zambia		15
France	s	96	Pakistan	s	12	Zimbabwe	34
Gabon	39						

Note: The composite indicator measures the percentage of the adult population with access to an account with a financial intermediary. The indicator is constructed as follows: for any country with data on access from a household survey, the surveyed percentage is given and designated by an *s*. For other countries, the percentage is constructed as a function of the estimated number and average size of bank accounts, as discussed in box 1.4 and Honohan (2007). These numbers are subject to estimation error. This is a “live” data set, and figures will be replaced as survey data become available for each country. See <http://econ.worldbank.org/programs/finance> for updates.

Table A.2 Use of loan and deposit services across economies

	Loan accounts per capita (number)	Loan- income ratio	Deposit accounts per capita (number)	Deposit- income ratio	Ratio of private credit to GDP (average 1999 to 2003)	GDP per capita, 2003 (\$)
Albania	4.42	15.41	161.25	2.75	—	1,933
Argentina	154.19	1.77	368.73	0.58	0.205	3,381
Armenia	41.23	1.93	111.38	1.00	0.076	915
Austria	647.64	1.84	3,119.95	0.26	1.025	31,202
Bangladesh	54.73	5.22	228.75	1.60	0.245	376
Belgium	59.47	21.09	3,080.31	0.38	0.773	29,205
Bolivia	9.53	27.89	40.63	5.81	0.558	894
Bosnia and Herzegovina	114.09	3.19	429.40	1.87	—	1,682
Brazil	49.59	6.18	630.86	0.40	0.346	2,788
Bulgaria	73.85	4.24	1,351.37	0.26	0.149	2,538
Chile	417.74	1.6	1,044.82	0.46	0.694	4,591
Colombia	—	—	612.21	0.42	0.262	1,747
Czech Republic	—	—	1,922.83	0.42	0.424	8,375
Denmark	450.99	2.09	2,706.07	0.22	1.100	39,429
Dominican Republic	50.10	6.71	719.52	0.10	0.335	1,821
Ecuador	77.09	2.63	419.54	0.63	0.353	2,066
El Salvador	126.89	0.39	456.69	0.12	0.047	2,204
Fiji	67.09	4.75	444.42	1.13	0.322	2,696
France	—	—	1,800.84	0.40	0.857	29,267
Greece	776.48	0.83	2,417.64	0.29	0.546	16,203
Guatemala	45.79	3.19	403.54	0.55	0.189	2,009
Guyana	—	—	571.03	1.37	—	965
Honduras	67.27	6.13	287.27	0.74	0.388	1,001
Iran, Islamic Rep. of	48.19	2.91	2,249.28	0.04	0.281	2,061
Israel	709.90	1.58	—	—	0.859	16,686
Italy	328.15	2.35	975.64	0.47	0.750	25,429
Jordan	80.39	8.2	465.48	1.41	0.721	1,858
Kenya	—	—	69.98	6.26	0.258	434
Lebanon	93.42	9.13	382.53	6.65	—	4,224
Lithuania	58.86	3.65	1,166.45	0.21	0.128	5,273
Madagascar	4.38	18.35	14.46	9.31	0.081	323
Malaysia	328.97	2.95	1,250.10	0.92	1.352	4,164
Malta	407.21	6.24	2,495.81	1.22	1.083	9,699

Table A.2 Use of loan and deposit services across economies (*continued*)

	Loan accounts per capita (number)	Loan- income ratio	Deposit accounts per capita (number)	Deposit- income ratio	Ratio of private credit to GDP (average 1999 to 2003)	GDP per capita, 2003 (\$)
Mauritius	207.13	2.75	1,585.99	0.53	0.559	4,265
Mexico	—	—	309.57	0.46	0.181	6,121
Namibia	80.74	5.16	422.96	1.27	0.438	2,312
Nicaragua	95.61	2.49	96.12	4.70	0.424	748
Norway	—	—	1,610.78	0.23	0.870	48,592
Pakistan	21.93	14.26	191.84	2.63	0.260	464
Panama	297.84	5.32	—	—	0.922	4,328
Papua New Guinea	—	—	119.77	2.48	0.147	617
Peru	77.92	2.45	316.19	0.74	0.248	2,247
Philippines	—	—	302.05	1.77	0.405	989
Poland	773.87	0.33	—	—	0.265	5,487
Romania	—	—	1,207.88	0.25	0.073	2,719
Russian Federation	54.11	4.23	1,892.28	0.07	—	3,022
Saudi Arabia	47.45	7.73	214.13	2.28	0.554	8,366
Singapore	513.23	3.84	1,670.88	1.62	1.159	21,492
Spain	556.48	1.91	2,075.96	0.44	0.992	20,343
Switzerland	—	—	1,985.84	0.29	1.589	42,138
Thailand	247.87	4.56	1,423.12	0.83	1.044	2,309
Trinidad and Tobago	—	—	1,073.48	0.35	0.404	7,769
Turkey	264.51	0.65	1,114.23	0.68	0.171	3,365
Uganda	5.79	10.74	46.64	3.93	0.051	245
Venezuela, R. B. de	93.04	1.02	486.74	0.48	0.110	3,319
West Bank and Gaza	50.15	8.25	253.99	4.91	—	1,026
Zimbabwe	—	—	173.56	7.98	0.235	634

Note: Reported indicators are based on data collected through a survey of bank regulators, as discussed in box 1.4 and Beck, Demirgüç-Kunt, and Martinez Peria (2007b). Loan (deposit) accounts per capita refer to the number of loans (deposits) per 1,000 people. Loan (deposit)-income ratio refers to the average size of loans (deposits) per GDP per capita. The survey questions asked are: “How many loans are there in your country right now that have been issued by deposit money banks? (Please include loans from deposit money banks to individuals, businesses and others, including home mortgages, consumer loans, business loans, trade loans, student loans, emergency loans, agricultural loans, etc.)” “What is the total value of these loans? (Please specify currency and units.)” “How many deposit accounts are there at deposit money banks in your country right now? (Please include all current (checking) accounts, savings accounts, and time deposits for businesses, individuals, and others.)” “What is the total value of these deposits? (Please specify currency and units.)” Private credit to GDP is the ratio of claims of financial institutions on the private sector to GDP and is obtained from the World Bank Financial Structure and Economic Development Database. GDP per capita is in US\$ and is taken from World Development Indicators. Data are available at <http://econ.worldbank.org/programs/finance>. — = data not available.

Table A.3 Branch and ATM penetration across economies

	Geographic branch penetration (number)	Demographic branch penetration (number)	Geographic ATM penetration (number)	Demographic ATM penetration (number)	Ratio of private credit to GDP (average 1999 to 2003)	GDP per capita, 2003 (\$)
Albania	2.45	2.11	2.74	2.37	—	1,933
Argentina	1.40	10.01	2.09	14.91	0.205	3,381
Armenia	8.23	7.59	1.49	1.37	0.076	915
Australia	0.77	29.86	1.66	64.18	0.879	26,062
Austria	52.47	53.87	84.95	87.21	1.025	31,202
Azerbaijan	3.90	4.11	—	—	—	865
Bahrain	135.21	13.48	269.01	26.83	0.576	10,791
Bangladesh	47.46	4.47	0.61	0.06	0.245	376
Belarus	2.28	4.79	2.41	5.06	0.070	1,770
Belgium	181.65	53.15	229.28	67.09	0.773	29,205
Belize	1.67	14.67	—	—	0.543	3,583
Bolivia	0.13	1.53	0.40	4.80	0.558	894
Bosnia and Herzegovina	3.15	3.86	4.38	5.36	—	1,682
Botswana	0.11	3.77	0.27	9.00	0.163	4,290
Brazil	3.05	14.59	3.72	17.82	0.346	2,788
Bulgaria	9.81	13.87	21.09	29.79	0.149	2,538
Canada	1.56	45.60	4.64	135.23	0.967	26,380
Chile	1.98	9.39	5.06	24.03	0.694	4,591
China	1.83	1.33	5.25	3.80	1.236	1,094
Colombia	3.74	8.74	4.10	9.60	0.262	1,747
Costa Rica	7.52	9.59	10.07	12.83	0.240	4,365
Croatia	18.62	23.36	31.96	40.10	0.416	6,356
Czech Republic	14.73	11.15	25.84	19.57	0.424	8,375
Denmark	47.77	37.63	66.51	52.39	1.100	39,429
Dominican Republic	10.83	6.00	27.24	15.08	0.335	1,821
Ecuador	4.38	9.30	2.97	6.32	0.353	2,066
Egypt, Arab Rep. of	2.45	3.62	1.21	1.78	0.579	1,220
El Salvador	14.58	4.62	34.89	11.07	0.047	2,204
Estonia	4.85	15.19	18.43	57.7	0.248	6,210
Ethiopia	0.28	0.41	—	—	0.294	97
Fiji	2.52	5.51	5.69	12.46	0.322	2,696
Finland	3.26	19.06	13.55	79.21	0.558	31,007
France	46.94	43.23	76.33	70.30	0.857	29,267
Georgia	2.32	3.14	0.86	1.17	—	768
Germany	116.90	49.41	144.68	61.16	1.178	29,081
Ghana	1.43	1.60	—	—	—	375
Greece	25.53	30.81	39.39	47.55	0.546	16,203
Guatemala	11.49	10.12	22.93	20.20	0.189	2,009
Guyana	0.12	3.12	0.25	6.50	—	965

Table A.3 Branch and ATM penetration across economies (*continued*)

	Geographic branch penetration (number)	Demographic branch penetration (number)	Geographic ATM penetration (number)	Demographic ATM penetration (number)	Ratio of private credit to GDP (average 1999 to 2003)	GDP per capita, 2003 (\$)
Honduras	0.46	0.73	2.22	3.56	0.388	1,001
Hungary	31.04	28.25	32.30	29.40	0.309	8,182
India	22.57	6.30	—	—	0.277	563
Indonesia	10.00	8.44	5.73	4.84	0.236	971
Iran, Islamic Rep. of	3.40	8.39	0.51	1.25	0.281	2,061
Ireland	13.41	23.41	27.78	48.49	1.020	37,637
Israel	47.82	14.74	61.01	18.81	0.859	16,686
Italy	102.05	52.07	131.71	67.20	0.750	25,429
Japan	34.82	9.98	396.98	113.75	1.115	34,010
Jordan	5.98	10.02	5.60	9.38	0.721	1,858
Kazakhstan	0.14	2.47	0.39	7.01	0.125	1,995
Korea, Rep. of	65.02	13.40	436.88	90.03	1.197	12,634
Kuwait	11.05	8.27	26.32	19.69	0.644	14,848
Kyrgyz Republic	0.82	3.11	—	—	0.041	344
Lebanon	79.18	18.01	73.90	16.81	—	4,224
Lithuania	1.81	3.39	15.34	28.78	0.128	5,273
Madagascar	0.19	0.66	0.07	0.22	0.081	323
Malaysia	7.39	9.80	12.40	16.44	1.352	4,164
Malta	375.00	30.08	462.50	37.09	1.083	9,699
Mauritius	71.92	11.92	133.00	22.04	0.559	4,265
Mexico	4.09	7.63	8.91	16.63	0.181	6,121
Namibia	0.11	4.47	0.30	12.11	0.438	2,312
Nepal	2.96	1.72	0.15	0.09	0.272	237
Netherlands	163.81	34.23	223.02	46.60	1.407	31,548
New Zealand	4.19	28.04	7.53	50.36	1.101	19,021
Nicaragua	1.29	2.85	1.18	2.61	0.424	748
Nigeria	2.41	1.62	—	—	0.136	370
Norway	3.41	22.92	—	—	0.870	48,592
Pakistan	9.10	4.73	1.02	0.53	0.260	464
Panama	5.16	12.87	6.49	16.19	0.922	4,328
Papua New Guinea	0.20	1.64	—	—	0.147	617
Peru	0.89	4.17	1.24	5.85	0.248	2,247
Philippines	21.40	7.83	14.52	5.31	0.405	989
Poland	10.25	8.17	21.72	17.31	0.265	5,487
Portugal	57.45	51.58	121.50	109.09	1.318	14,665
Romania	13.26	13.76	12.02	12.47	0.073	2,719
Russian Federation	0.19	2.24	0.53	6.28	—	3,022
Saudi Arabia	0.56	5.36	1.54	14.70	0.554	8,366
Singapore	636.07	9.13	2,642.62	37.93	1.159	21,492
Slovak Republic	11.33	10.28	32.21	29.21	0.441	5,922

(continued)

Table A.3 Branch and ATM penetration across economies (*continued*)

	Geographic branch penetration (number)	Demographic branch penetration (number)	Geographic ATM penetration (number)	Demographic ATM penetration (number)	Ratio of private credit to GDP (average 1999 to 2003)	GDP per capita, 2003 (\$)
Slovenia	2.14	2.19	64.56	66.14	0.352	13,383
South Africa	2.22	5.99	6.49	17.50	0.689	3,530
Spain	78.90	95.87	104.18	126.60	0.992	20,343
Sri Lanka	20.41	6.87	10.91	3.67	0.274	965
Sweden	4.74	21.80	6.43	29.56	0.830	33,586
Switzerland	70.54	37.99	131.10	70.60	1.589	42,138
Tanzania	0.23	0.57	0.07	0.17	—	275
Thailand	8.71	7.18	20.69	17.05	1.044	2,309
Trinidad and Tobago	23.59	9.22	52.44	20.49	0.404	7,769
Turkey	7.81	8.50	16.54	18.00	0.171	3,365
Uganda	0.67	0.53	0.90	0.70	0.051	245
Ukraine	—	—	0.78	0.93	—	1,024
United Kingdom	45.16	18.35	104.46	42.45	1.301	30,278
United States	9.81	30.86	38.43	120.94	1.628	37,388
Uruguay	1.23	6.39	—	—	0.517	3,308
Venezuela, R. B. de	1.28	4.41	4.81	16.60	0.110	3,319
West Bank and Gaza	18.33	3.27	18.17	3.24	—	1,026
Zambia	0.21	1.52	0.09	0.65	—	413
Zimbabwe	1.11	3.27	1.15	3.38	0.235	634

Note: Reported indicators are based on data collected through a survey of bank regulators, as discussed in box 1.4 and Beck, Demirgüç-Kunt, and Martinez Peria (2007b). Geographic branch (ATM) penetration refers to the number of branches (ATMs) per 1,000 square kilometers. Demographic branch (ATM) penetration refers to the number of branches (ATMs) per 100,000 people. The questions asked were: “How many bank branches do deposit money banks have (combined for all banks) in your country?” “How many ATMs (automated cash withdrawal machines) are there in your country?” Private credit to GDP is the ratio of claims of financial institutions on the private sector to GDP and is obtained from the World Bank Financial Structure and Economic Development Database. GDP per capita is in US\$ and is taken from World Development Indicators. Data are available at <http://econ.worldbank.org/programs/finance>. — = data not available.

Table A.4 Barriers to deposit services

		DEPOSITS									
		Physical access				Affordability				Eligibility	
Number of banks responding	Deposit market share (respondents total system) 2004	Locations to open deposit account (out of 3)	Minimum amount to open checking account (% of GDP)C	Minimum amount to open savings account (% of GDP)C	Minimum amount to be maintained in checking account (% of GDP)C	Minimum amount to be maintained in savings account (% of GDP)C	Annual fees checking account (% of GDP)C	Annual fees savings account (% of GDP)C	Number of documents to open checking account (out of 5)	Number of documents to open savings account (out of 5)	
5	91.42	2.73	0.85	6.08	0.85	6.08	0.19	0.39	1.00	1.00	
2	17.90	1.59	4.85	2.85	0.00	0.00	2.06	1.13	3.41	2.00	
4	59.63	1.81	10.97	15.25	10.56	15.25	0.35	0.00	2.85	2.19	
2	32.59	2.59	0.00	0.00	0.00	0.00	0.16	0.10	3.00	3.00	
5	56.98	2.00	2.28	0.89	2.28	0.79	0.00	0.00	4.57	4.57	
3	74.58	2.71	0.00	0.04	0.00	0.00	0.00	0.00	1.44	1.00	
3	72.56	2.00	0.00	0.00	0.00	0.00	0.09	0.00	1.80	1.80	
4	58.04	2.00	17.40	0.81	25.44	3.93	0.83	1.78	2.53	2.33	
4	64.04	2.60	0.04	0.04	0.19	0.15	0.34	0.35	1.74	1.34	
Herzegovina											
4	64.35	2.44	0.00	0.10	0.00	0.00	0.81	0.03	2.67	2.16	
3	34.87	2.02	0.59	0.88	0.59	0.91	0.14	0.00	1.72	1.72	
5	83.83	1.88	116.39	68.26	55.88	64.75	7.87	1.22	4.00	3.11	
2	35.50	2.42	4.33	0.00	0.00	0.00	3.38	0.42	4.42	1.58	
2	23.33	3.00	0.00	0.01	0.00	0.00	0.00	0.00	1.00	1.00	
5	50.48	1.93	8.78	1.22	0.00	0.18	0.78	0.56	3.08	2.25	
4	63.42	2.63	0.00	1.19	0.00	0.00	0.07	0.00	2.16	2.00	
2	43.00	2.00	0.23	1.41	0.00	1.24	0.26	0.00	1.00	1.00	
Republic											
2	72.71	2.32	0.00	0.00	0.00	0.00	0.09	0.00	1.32	1.32	
2	39.27	2.67	2.94	0.70	0.58	0.41	0.66	0.00	2.66	1.99	
2	32.05	2.00	0.35	0.00	0.18	0.18	0.40	0.07	2.00	1.00	
Egypt, Arab Rep. of											
4	93.73	1.92	55.41	5.50	6.04	5.11	0.00	0.00	3.77	2.14	
2	26.23	1.46	0.00	0.03	0.00	0.03	0.00	0.00	2.00	2.00	
3	—	1.83	141.84	70.92	6.96	8.70	3.39	0.00	4.00	3.83	
Gabon											

(continued)

Table A.4 Barriers to deposit services (continued)

		DEPOSITS										
		Physical access				Affordability				Eligibility		
Number of banks responding	Deposit market share (respondents share out of total system) 2004	Locations to open deposit account (out of 3)	Minimum amount to open checking account (% of GDP)		Minimum amount to be maintained in checking account (% of GDP)		Minimum amount to be maintained in savings account (% of GDP)		Annual fees checking account (% of GDP)	Annual fees savings account (% of GDP)	Number of documents to open checking account (out of 5)	Number of documents to open savings account (out of 5)
			GDPPC	GDPPC	GDPPC	GDPPC	GDPPC	GDPPC				
5	85.71	2.56	0.00	33.18	0.00	0.00	8.09	0.33	0.33	0.33	1.66	1.78
3	31.91	2.65	0.00	0.01	0.00	0.00	0.00	0.26	0.00	0.00	1.74	1.74
4	69.49	2.15	22.69	21.89	0.09	11.99	11.99	5.90	0.58	0.58	3.62	3.24
3	56.92	1.21	0.64	1.27	0.64	1.27	1.27	0.02	0.02	0.02	2.53	2.26
3	53.09	2.53	0.14	2.04	0.00	0.82	0.82	0.17	0.00	0.00	1.55	1.00
4	36.87	2.00	8.85	5.02	5.83	5.02	5.02	0.00	0.17	0.17	2.69	2.55
4	44.73	2.53	9.54	3.03	6.14	6.65	6.65	2.80	0.66	0.66	3.18	2.66
2	29.86	2.06	0.03	0.59	0.03	0.30	0.30	0.00	0.00	0.00	3.53	3.53
2	36.17	2.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	1.22	1.00
4	22.79	2.14	0.00	0.00	0.17	0.17	0.17	0.40	0.21	0.21	1.67	1.67
4	29.63	1.75	0.00	0.00	0.66	0.00	0.00	0.02	0.00	0.00	2.03	1.24
3	83.61	1.93	16.55	5.34	1.73	0.87	0.87	0.00	0.00	0.00	2.04	2.04
3	43.82	2.78	11.71	44.30	0.00	41.82	41.82	12.82	2.07	2.07	3.78	2.86
6	68.95	2.11	3.32	0.01	0.00	0.01	0.01	0.06	0.00	0.00	1.94	1.20
3	38.00	1.58	4.22	23.98	4.22	23.98	23.98	1.96	1.90	1.90	2.54	2.36
5	88.87	2.71	0.00	1.45	0.00	1.55	1.55	0.01	0.00	0.00	1.59	1.00
5	72.44	1.95	38.86	19.35	0.00	17.59	17.59	5.15	0.00	0.00	2.94	2.71
3	82.36	2.00	0.00	17.89	0.00	17.89	17.89	21.98	3.63	3.63	3.65	2.84
4	44.56	2.00	0.22	0.71	0.00	0.68	0.68	0.00	0.00	0.00	3.17	3.07
3	48.95	2.18	1.11	0.62	0.90	0.67	0.67	0.43	0.18	0.18	2.80	2.18
3	40.16	3.00	0.00	13.13	0.00	8.26	8.26	0.53	0.00	0.00	2.31	2.06
2	48.78	2.00	29.61	15.71	14.19	7.20	7.20	11.56	0.30	0.30	1.00	1.00
5	37.86	2.34	90.66	63.39	123.77	73.83	73.83	8.28	4.97	4.97	4.11	3.92
3	32.22	2.44	106.42	22.07	0.00	1.96	1.96	0.05	0.00	0.00	3.66	1.99
3	47.50	2.00	1.59	1.59	0.33	0.71	0.71	0.00	0.00	0.00	2.64	2.43

Table A.4 Barriers to deposit services (continued)

	DEPOSITS										
	Physical access				Affordability				Eligibility		
	Number of banks responding	Deposit market share (respondents share out of total system) 2004	Locations to open deposit account (out of 3)	Minimum amount to open checking account (% of GDP) GDPPC	Minimum amount to open savings account (% of GDP) GDPPC	Minimum amount to be maintained in checking account (% of GDP) GDPPC	Minimum amount to be maintained in savings account (% of GDP) GDPPC	Annual fees checking account (% of GDP) GDPPC	Annual fees savings account (% of GDP) GDPPC	Number of documents to open checking account (out of 5)	Number of documents to open savings account (out of 5)
Minimum	1	4.63	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00
5th percentile	1	13.68	1.50	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00
Median	3	44.56	2.00	0.62	0.88	0.00	0.45	0.30	0.00	2.53	2.00
Average	3	48.25	2.14	11.09	7.79	3.85	5.65	2.36	0.55	2.49	2.13
Maximum	6	100.00	3.00	141.84	70.92	123.77	73.83	26.63	7.79	4.57	4.72
95th percentile	5	89.08	3.00	57.17	45.26	14.23	31.36	11.69	3.38	4.15	3.92

Note: Indicators are obtained from a bank-level survey, as discussed in box 1.5 and Beck, Demirgüç-Kunt, and Martínez Peria (2007a), and are weighted country-level averages. The first column gives the number of banks that responded to the survey from each country. Deposit market share is the total deposits of all the banks in the sample divided by total deposits of the banking system of a country. The data on bank deposits is taken from Bankscope. Locations to open deposit account take the value 1 if an account can be opened at headquarters only; 2 if at headquarters or a branch; and 3 if at headquarters, branches, or a nonbranch outlet. Minimum amount to open (be maintained in) a checking (savings) account is the minimum balance required to open (maintain) a checking (savings) account. Annual fees checking (savings) account are the fees associated with maintaining a checking (savings) account. The affordability indicators are expressed as a share of GDP per capita (GDPPC). Documents needed to open a checking (savings) account consist of identification, payment slip, letter of reference, proof of domicile, and any "other" document a bank requires. This indicator varies from 1 to 5 depending on the number of documents required. Data for countries in which only one bank responded are not shown but are included in the descriptive statistics at the end of the table. Data are available at <http://econ.worldbank.org/programs/finance>. — = data not available.

Table A.5 Barriers to loan services: consumer and mortgage loans

		LOANS									
		Physical access			Affordability			Eligibility			
Number of banks responding	Loan market share (respondents share out of total system) 2004	Locations to submit loan applications (out of 5)	Minimum amount consumer loan (% of GDP/PPC)	Fees consumer loan (% of GDP/PPC)	Minimum amount mortgage loan (% of GDP/PPC)	Fees mortgage loan (% of GDP/PPC)	Days to process consumer loan applications	Days to process mortgage loan applications			
Argentina	19.89	5.00	7.64	3.44	97.55	0.75	2.00	4.82			
Armenia	47.28	2.00	14.74	1.98	234.16	9.19	4.83	10.95			
Australia	33.59	5.00	7.31	0.52	41.12	0.80	1.00	2.59			
Bangladesh	56.51	2.12	25.70	0.23	1412.52	0.18	9.44	33.48			
Belarus	71.63	2.00	3.28	0.89	0.00	1.43	8.06	8.74			
Belgium	68.57	2.45	5.34	0.00	86.18	0.95	2.70	5.24			
Bolivia	58.87	2.74	109.00	3.45	1124.84	3.48	5.36	15.03			
Bosnia and Herzegovina	58.96	2.73	18.54	1.47	484.92	1.49	5.36	16.65			
Brazil	48.61	4.85	1.96	3.44	151.08	9.06	1.00	13.62			
Bulgaria	31.65	3.42	14.24	1.45	213.32	1.49	4.88	6.84			
Cameroon	81.36	2.14	78.53	6.21	1544.77	5.84	4.87	16.97			
Chile	36.05	5.00	8.29	0.88	213.20	1.09	3.84	70.63			
China	23.63	2.00	54.94	0.00	—	0.00	20.00	20.00			
Colombia	45.65	3.47	16.40	0.97	150.48	1.39	2.51	5.14			
Croatia	63.69	3.43	3.90	1.76	183.04	1.17	2.42	4.53			
Czech Republic	43.00	3.13	10.22	0.70	84.65	0.60	1.00	6.66			
Denmark	48.81	5.00	0.00	2.00	0.00	1.59	0.73	4.56			
Dominican Republic	42.61	4.67	13.02	0.82	176.10	6.27	1.84	17.55			
Egypt, Arab Rep. of	32.08	2.81	5.84	0.01	0.00	0.01	5.38	38.72			
Ethiopia	85.37	2.00	178.16	0.00	712.65	0.68	5.41	15.00			
France	30.08	4.00	3.22	1.00	6.36	1.00	4.87	24.67			

(continued)

Table A.5 Barriers to loan services: consumer and mortgage loans (continued)

	LOANS										
	Physical access				Affordability				Eligibility		
	Loan market share (respondents share out of total system) 2004	Locations to submit loan applications (out of 5)	Minimum amount consumer loan (% of GDP)C	Fees consumer loan (% of GDP)C	Minimum amount mortgage loan (% of GDP)C	Fees mortgage loan (% of GDP)C	Days to process consumer loan applications	Days to process mortgage loan applications	Number of banks responding		
Gabon	—	4.76	0.00	109.24	0.00	109.24	7.00	15.00	3		
Georgia	80.26	2.46	34.53	1.40	290.71	0.73	3.31	4.56	5		
Germany	23.72	3.42	0.43	2.23	107.10	1.00	1.00	5.02	3		
Ghana	68.72	2.63	111.94	2.04	1320.35	2.01	9.50	10.00	4		
Greece	58.36	5.00	11.99	2.30	80.86	6.70	1.00	5.43	3		
Hungary	42.43	3.29	4.77	3.71	29.00	1.59	5.66	19.94	3		
India	37.75	2.44	28.79	1.19	145.17	0.74	4.17	9.45	4		
Indonesia	40.38	3.10	31.68	1.67	225.90	1.46	4.94	6.07	4		
Iran, Islamic Rep. of	28.51	2.67	11.24	15.00	11.24	16.00	4.33	15.62	2		
Israel	34.75	4.58	0.03	—	16.65	0.40	1.00	12.08	2		
Italy	19.04	2.69	8.47	0.38	33.89	1.03	2.01	22.44	4		
Japan	24.52	3.42	3.81	0.00	11.65	0.56	1.95	1.95	4		
Jordan	80.36	2.05	147.67	1.00	362.27	0.95	2.68	7.24	3		
Kenya	47.61	3.27	186.42	1.84	4206.32	1.00	2.52	7.00	3		
Korea	73.54	3.78	4.19	0.37	4.19	0.37	1.88	2.36	6		
Lebanon	38.00	4.60	32.95	1.05	409.00	1.95	1.58	9.26	3		
Lithuania	86.77	4.25	6.31	0.71	65.83	0.67	2.41	8.48	5		
Madagascar	74.59	2.16	24.06	2.62	290.98	4.69	8.55	15.00	5		
Malawi	59.73	2.12	222.36	1.00	1738.08	17.37	1.72	14.16	3		
Malaysia	10.22	3.00	31.42	0.63	125.69	0.00	14.00	14.00	1		
Malta	58.34	4.20	19.26	0.45	275.38	0.27	1.34	2.74	4		
Mexico	45.74	4.20	7.54	1.81	298.56	1.40	5.01	28.25	3		
Moldova	48.32	2.54	31.11	2.05	428.58	1.09	1.36	3.90	3		
Mozambique	40.34	2.15	30.71	1.00	71.53	1.00	8.66	34.21	2		
Nepal	42.40	2.00	1153.17	0.94	2147.93	1.00	3.71	9.5	5		

Table A.5 Barriers to loan services: consumer and mortgage loans (continued)

	LOANS									
	Number of banks responding	Physical access			Affordability				Eligibility	
		Loan market share (respondents share out of total system) 2004	Locations to submit loan applications (out of 5)	Minimum amount consumer loan (% of GDP) (GDPPC)	Fees consumer loan (% of GDP) (GDPPC)	Minimum amount mortgage loan (% of GDP) (GDPPC)	Fees mortgage loan (% of GDP) (GDPPC)	Days to process consumer loan applications	Days to process mortgage loan applications	
Minimum	1	5.61	1.77	0.00	0.00	0.00	0.00	0.73	1.00	
5th percentile	1	14.43	2.00	0.03	0.00	0.00	0.01	1.00	1.67	
Median	3	43.17	3.05	13.63	1.08	143.77	1.09	2.94	9.45	
Average	3	45.19	3.23	56.79	3.07	428.58	3.70	4.58	12.68	
Maximum	6	100.00	5.00	1153.17	109.24	5157.40	109.24	20.71	70.63	
95th percentile	5	80.46	5.00	215.50	6.16	1631.76	9.11	14.10	33.70	

Note: Indicators are obtained from a bank-level survey as discussed in box 1.5 and Beck, Demirgüç-Kunt, and Martínez Peria (2007a), and are weighted country-level averages. The first column gives the number of banks that responded to the survey from each country. Loan market share is the total loans of all the banks in the sample divided by total loans of the banking system of a country. The data on bank loans is taken from Bankscope. Locations to submit loan applications take the value 1 if application can be submitted at headquarters only; 2 if at headquarters or a branch; 3 if at headquarters, branches, or a nonbranch outlet; 4 if at headquarters, branches, nonbranch outlets, or electronically; and 5 if at headquarters, branches, nonbranch outlets, electronically, or over the phone. Minimum amount consumer (mortgage) loan is the smallest amount of loan banks make, and fees consumer (mortgage) loan are the fees associated with consumer (mortgage) loans. Minimum loan amount and fees are expressed as a share of gross domestic product per capita (GDPPC). The last two columns show the number of days banks take to process a typical consumer (mortgage) loan application. Data for countries in which only one bank responded are not shown but are included in the descriptive statistics at the end of the table. Data are available at <http://econ.worldbank.org/programs/finance>. — = data are unavailable.

Table A.6 Barriers to loan services: business and SME loans (continued)

		LOANS										
		Physical access					Affordability					Eligibility
Number of banks responding	Loan market share (respondents share out of total system) 2004	Locations to submit loan applications (out of 5)	Minimum amount business loan (% of GDP)C	Fees business loan (% of GDP)C	Minimum amount SME loan (% of GDP)C	Fees SME loan (% of GDP)C	Days to process business loan applications	Days to process SME loan applications				
3	23.72	3.42	0.00	0.62	0.00	0.62	3.87	4.25				
4	68.72	2.63	1044.39	1.31	1448.07	1.54	19.07	29.20				
3	58.36	5.00	13.98	2.43	33.96	2.43	4.77	2.23				
3	42.43	3.29	58.00	3.31	58.00	1.51	10.04	7.66				
4	37.75	2.44	57.77	0.93	145.17	0.84	19.98	10.75				
4	40.38	3.10	0.00	0.90	1853.19	1.46	16.59	9.68				
2	28.51	2.67	11.24	15.00	11.24	16.00	10.64	10.64				
2	34.75	4.58	1.67	45.80	1.67	45.80	1.79	1.79				
4	19.04	2.69	4.49	4.74	7.24	4.74	19.26	18.12				
4	24.52	3.42	30.98	0.00	11.75	0.00	11.39	10.14				
3	80.36	2.05	354.70	1.03	445.26	1.03	8.16	7.91				
3	47.61	3.27	193.78	1.57	166.44	2.10	5.66	5.66				
6	73.54	3.78	16.99	0.29	16.99	0.29	2.73	2.73				
3	38.00	4.60	4470.83	5.40	1154.76	4.95	15.61	15.61				
5	86.77	4.25	17.54	0.88	17.54	0.67	9.83	8.62				
5	74.59	2.16	17.27	3.56	17.27	3.56	18.60	15.46				
3	59.73	2.12	306.05	1.32	1929.34	1.00	15.39	3.71				
4	58.34	4.20	529.00	0.28	355.91	0.28	5.64	5.69				
3	45.74	4.20	101.93	1.27	87.80	1.61	15.70	9.86				
3	48.32	2.54	64216.77	1.34	71.78	1.43	7.31	4.31				
2	40.34	2.15	28.61	0.75	28.61	1.00	25.84	25.84				
5	42.40	2.00	19407.57	18.57	2970.18	16.86	9.53	10.94				

Table A.6 Barriers to loan services: business and SME loans (continued)

LOANS												
			Physical access				Affordability				Eligibility	
Loan market			Locations to submit loan applications (out of 5)		Minimum amount business loan	Fees business loan (% of GDP)	Minimum amount SME loan (% of GDP)	Fees SME loan (% of GDP)	Days to process business loan applications	Days to process SME loan applications		
Number of banks responding	share (respondents share out of total system) 2004	share out of total system) 2004	applications (out of 5)	loan amount business loan (% of GDP)	loan amount business loan (% of GDP)	loan amount SME loan (% of GDP)	loan amount SME loan (% of GDP)	loan amount SME loan (% of GDP)	loan amount SME loan (% of GDP)	loan amount SME loan (% of GDP)	loan amount SME loan (% of GDP)	loan amount SME loan (% of GDP)
3	29.31	29.31	2.78	0.00	1.35	81.79	4.14	8.24	11.49			
3	44.02	44.02	3.09	1526.04	0.12	234.25	0.19	31.98	33.63			
4	76.40	76.40	3.21	429.43	0.16	54.35	0.16	10.63	3.71			
4	43.17	43.17	2.36	920.23	1.41	916.66	1.41	44.13	33.29			
2	28.77	28.77	3.43	0.00	2.35	0.54	2.31	12.00	12.43			
4	24.66	24.66	2.00	124.83	1.03	124.83	1.06	12.45	12.45			
4	100.00	100.00	1.77	218.23	1.76	243.89	2.07	11.53	9.52			
3	51.93	51.93	3.64	50.91	1.13	57.89	1.13	3.06	3.54			
5	70.68	70.68	2.13	5.21	0.38	5.21	0.95	4.19	3.89			
3	69.39	69.39	5.00	15.98	0.65	15.98	0.65	2.73	4.13			
4	66.73	66.73	5.00	19.35	1.06	19.35	1.10	1.83	1.83			
3	51.10	51.10	2.90	20.56	2.29	20.56	2.09	15.57	10.04			
2	22.43	22.43	4.28	0.00	0.21	0.00	0.22	2.28	2.28			
2	59.19	59.19	3.12	11.28	0.00	11.28	0.00	3.24	3.24			
3	36.16	36.16	2.00	0.00	0.55	3.21	0.94	22.46	23.74			
3	50.27	50.27	4.62	8.30	1.24	8.30	1.14	10.41	7.32			
2	29.08	29.08	2.00	92.07	1.50	92.07	1.50	20.60	22.60			
3	38.33	38.33	4.15	74.26	1.94	18.57	1.41	13.75	4.61			
3	46.87	46.87	2.00	7039.03	1.51	3141.17	2.25	5.15	4.47			
2	18.46	18.46	5.00	26.12	1.32	6.05	1.32	12.32	10.47			
4	59.16	59.16	2.26	32.62	0.00	32.62	0.00	31.52	31.45			
2	29.26	29.26	2.00	0.00	0.00	0.00	0.00	11.40	11.40			
3	34.41	34.41	2.00	—	2.23	—	2.43	10.67	8.33			
4	43.45	43.45	2.85	263.49	2.54	240.12	2.54	7.91	3.91			

(continued)

Table A.6 Barriers to loan services: business and SME loans (*continued*)

		LOANS											
		Physical access			Affordability			Eligibility					
		Loan market share		Locations to submit loan applications		Minimum amount business loan		Fees business loan		Minimum SME loan		Days to process business loan	
		Number of banks responding	(respondents share out of total system) 2004	(out of 5)	(% of GDP)	(% of GDP)	(% of GDP)	(% of GDP)	(% of GDP)	(% of GDP)	(% of GDP)	(% of GDP)	(% of GDP)
Minimum	1	5.61	1.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00	1.00
5th percentile	1	14.43	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99	1.99	1.99
Median	3	43.17	3.05	55.28	1.26	39.86	1.28	10.64	9.09	1.28	10.64	10.64	9.09
Average	3	45.19	3.23	2259.06	4.73	337.58	4.67	12.68	11.03	4.67	12.68	12.68	11.03
Maximum	6	100.00	5.00	64216.77	100.35	3141.17	100.35	50.00	43.26	100.35	50.00	50.00	43.26
95th percentile	5	80.46	5.00	9845.42	15.54	1876.04	16.13	31.54	31.54	16.13	31.54	31.54	31.54

Note: Indicators are obtained from a bank-level survey, as discussed in box 1.5 and Beck, Demirgüç-Kunt, and Martínez Peria (2007a), and are weighted country-level averages. The first column gives the number of banks that responded to the survey from each country. Loan market share is the total loans of all the banks in the sample divided by total loans of the banking system of a country. The data on bank loans is taken from Bankscope. Locations to submit loan applications take the value 1 if the application can be submitted at headquarters only; 2 if at headquarters or a branch; 3 if at headquarters, branches, or nonbranch outlets; 4 if at headquarters, branches, nonbranch outlets, or electronically; and 5 if at headquarters, branches, nonbranch outlets, electronically, or over the phone. Minimum amount business (SME) loan is the smallest amount of loan banks make to businesses (SMEs), and Fees business (SME) loan are the fees associated with business (SME) loans. Minimum loan amount and fees are expressed as a share of gross domestic product per capita (GDPPC). The last two columns show the number of days banks take to process a typical business loan and a typical SME loan application. Data for countries in which only one bank responded are not shown but are included in the descriptive statistics at the end of the table. Data are available at <http://econ.worldbank.org/programs/finance>. — = data are not available.

Table A.7 Barriers to payment services

Country	Number of banks that have responded	Deposit market share (respondents share out of total system) 2004	Cost to transfer funds internationally (% of \$250)	Amount of fee for using ATM cards (% of \$100)
Albania	5	91.42	7.70	0.0003
Algeria	1	91.00	—	0.21
Argentina	2	17.90	0.75	0.00
Armenia	4	59.63	6.14	0.07
Australia	2	32.59	8.05	0.00
Austria	1	11.46	3.45	0.00
Bangladesh	5	56.98	1.93	0.00
Belarus	3	74.58	1.27	0.00
Belgium	3	72.56	0.12	0.00
Bolivia	4	58.04	13.47	0.26
Bosnia and Herzegovina	4	64.04	3.79	0.01
Brazil	4	64.35	14.85	0.11
Bulgaria	3	34.87	5.24	0.13
Cameroon	5	83.83	9.15	0.00
Chile	2	35.50	20.00	0.00
China	2	23.33	2.67	0.12
Colombia	5	50.48	11.67	0.19
Croatia	4	63.42	3.57	0.00
Czech Republic	2	43.00	3.99	0.19
Denmark	2	72.71	4.09	0.00
Dominican Republic	2	39.27	20.00	5.70
Egypt, Arab Rep. of	2	32.05	0.76	0.00
El Salvador	1	24.74	1.23	0.06
Estonia	1	6.51	11.26	0.00
Ethiopia	4	93.73	1.87	0.00
France	2	26.23	5.12	0.00
Gabon	3	—	4.85	0.00
Georgia	5	85.71	7.03	0.13
Germany	3	31.91	1.12	0.00
Ghana	4	69.49	14.70	0.19
Greece	3	56.92	7.42	0.00
Hungary	3	53.09	3.60	—
India	4	36.87	6.49	0.00
Indonesia	4	44.73	2.83	0.00
Iran, Islamic Rep. of	2	29.86	—	0.00
Israel	2	36.17	8.15	0.23
Italy	4	22.79	7.39	0.00
Japan	4	29.63	13.24	0.00

(continued)

Table A.7 Barriers to payment services (continued)

Country	Number of banks that have responded	Deposit market share (respondents share out of total system) 2004	Cost to transfer funds internationally (% of \$250)	Amount of fee for using ATM cards (% of \$100)
Jordan	3	83.61	5.37	0.00
Kenya	3	43.82	8.43	0.15
Korea	6	68.95	7.05	0.22
Lebanon	3	38.00	9.76	0.00
Lithuania	5	88.87	8.72	0.00
Madagascar	5	72.44	4.30	0.00
Malawi	3	82.36	6.42	0.08
Malaysia	1	10.38	—	0.13
Malta	4	44.56	5.59	0.03
Mauritius	1	4.63	—	—
Mexico	3	48.95	8.66	0.40
Moldova	3	40.16	11.19	0.00
Mozambique	2	48.78	4.25	0.22
Nepal	5	37.86	7.10	0.00
New Zealand	1	16.75	6.63	0.33
Nigeria	3	32.22	6.17	0.50
Norway	1	19.30	3.56	0.00
Pakistan	3	47.50	2.10	0.60
Peru	4	81.88	6.68	0.24
Philippines	4	41.84	2.27	0.00
Poland	2	28.65	7.10	0.00
Portugal	1	13.93	—	0.00
Romania	4	35.01	17.43	0.00
Sierra Leone	4	100.00	6.86	0.00
Slovak Republic	3	58.12	4.38	0.19
Slovenia	5	67.48	2.88	0.00
South Africa	3	70.09	9.53	0.34
Spain	4	63.75	6.39	0.00
Sri Lanka	3	52.19	7.14	0.03
Swaziland	1	43.40	14.40	.
Sweden	2	39.47	8.16	0.00
Switzerland	2	79.57	3.17	0.00
Thailand	3	38.36	4.97	0.00
Trinidad and Tobago	3	40.15	3.74	0.05
Tunisia	2	29.65	5.19	0.00
Turkey	3	50.14	6.34	0.00
Uganda	3	59.27	0.55	0.19
United Kingdom	2	17.46	9.56	0.00

Table A.7 Barriers to payment services (*continued*)

Country	Number of banks that have responded	Deposit market share (respondents share out of total system) 2004	Cost to transfer funds internationally (% of \$250)	Amount of fee for using ATM cards (% of \$100)
Uruguay	4	48.52	7.18	0.14
Venezuela, R. B. de	2	27.47	12.00	0.10
Zambia	3	46.28	3.24	0.13
Zimbabwe	4	28.24	3.77	1.04
Minimum	1	4.63	0.12	0.00
5th percentile	1	13.68	1.01	0.00
Median	3	44.56	6.34	0.00
Average	3	48.25	6.63	0.17
Maximum	6	100.00	20.00	5.70
95th percentile	5	89.08	14.75	0.42

Note: Indicators are obtained from a bank-level survey, as discussed in box 1.5 and Beck, Demirgüç-Kunt, and Martinez Peria (2007a), and are weighted country-level averages. The first column gives the number of banks from each country that responded to the survey. Deposit market share is the total deposits of all the banks in the sample divided by total deposits of the banking system of a country. The data on bank deposits is taken from Bankscope. Cost to transfer funds internationally is the amount of fees banks charge to transfer funds internationally. The fee is expressed as percentage of \$250. Amount of fee for using ATM cards is the fee banks charge consumers for using an ATM card. The fee is expressed as percentage of \$100. Data are available at <http://econ.worldbank.org/programs/finance>. — = data are not available.

