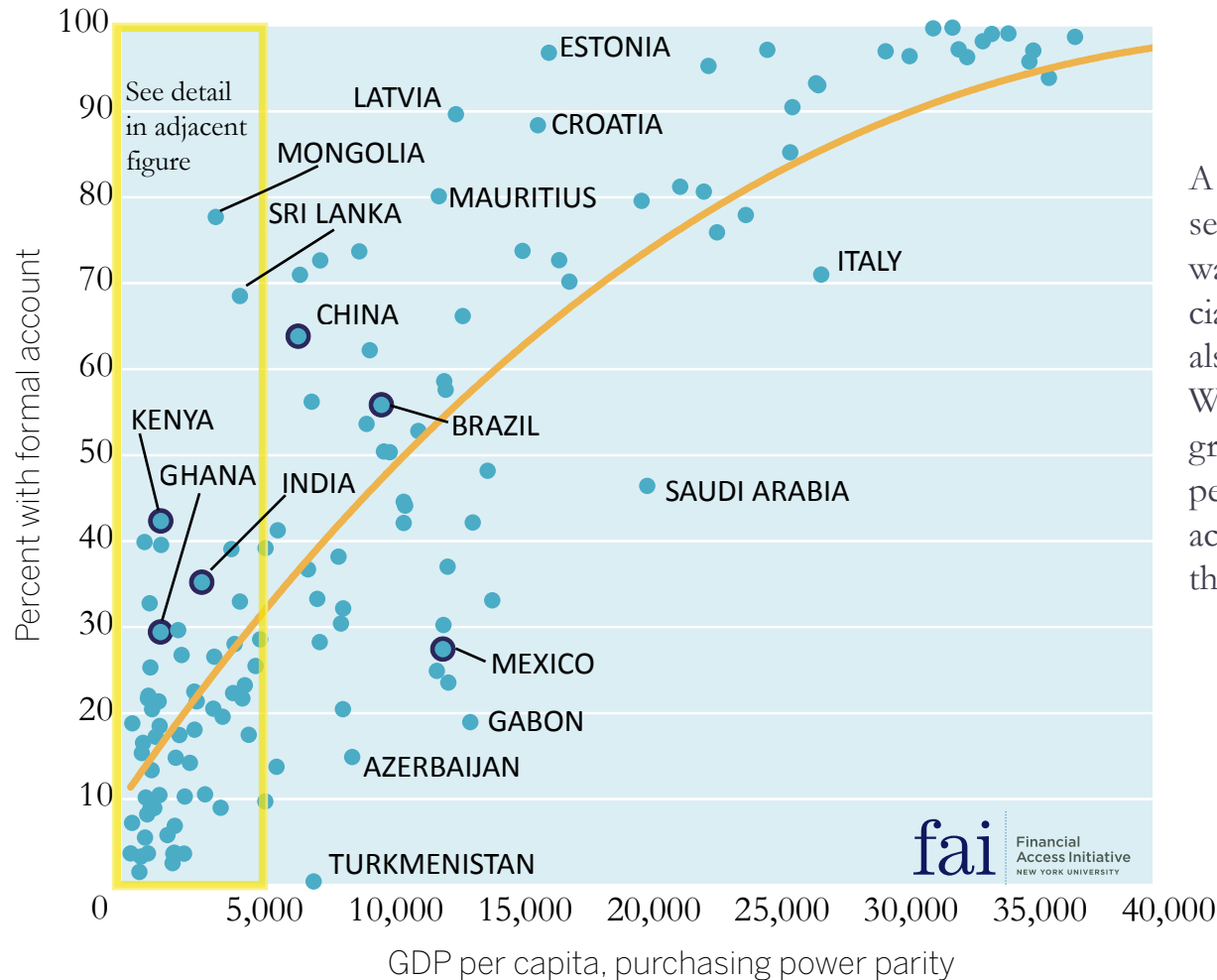


Account penetration is high in wealthy countries, but there is great variation in account penetration among lower income countries.



A formal bank account provides a secure way to save, and is the gateway to accessing many other financial services that can help individuals manage their financial lives. While a formal account is taken for granted as a necessity by many people in high income countries, account access varies widely for their low income counterparts.

Data source: Global Findex database, 2012 (<http://datatopics.worldbank.org/financialinclusion>) and World Bank World Development Indicators Database. Graph and analysis by Kerry Brennan, Financial Access Initiative ([www.financialaccess.org](http://www.financialaccess.org))  
 Note: GDP data is from 2010