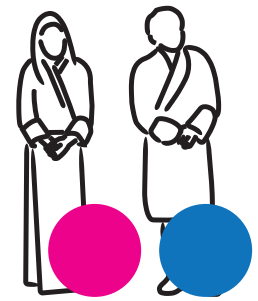


# Financial Inclusion Indicators 2021



**QUARTER 3**  
as of 30th September 2021



**78.02%**  
of Bhutanese have  
a **savings account**

● 47.26% ● 52.74%



**22.33%**  
of Bhutanese  
have access to **loans**

● 43.18% ● 56.82%



**25.18%**  
of Bhutanese have  
an **insurance policy**

● 41.00% ● 59.00%



**19.15%**  
of Bhutanese have  
**life insurance**

● 44.00% ● 56.00%



**8.60%**  
of Bhutanese have  
**non-life insurance**

● 28.69% ● 71.31%



**18.03%**  
of Bhutanese are  
**Pension contributors**

● 28.23% ● 71.77%



**19.62%**  
of Bhutanese have  
access to **e-money**

● 25.08% ● 74.92%



**12.54%**  
of Bhutanese  
have **shares**