

Online Appendix for BIS Bulletin No 85: “From financial inclusion to financial health”

Graphs 1.B and 1.C: Latin America and the Caribbean (LAC) = AR, BR, BS, CL, CO, CR, DO, EC, GT, JM, KY, MX, PA, PE, SV, TT and UY; advanced Europe, Middle East and Africa (EMEA) = AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IL, IT, LU, MT, NL, NO, PT and SE; emerging EMEA = AE, BG, BH, CI, CZ, DZ, EG, HR, HU, IR, JO, KE, KW, KZ, LB, MA, NA, NG, OM, PK, PL, QA, RO, RS, RU, SA, SI, SK, TN, TR, UA and ZA; advanced Asia-Pacific (AP) = AU, HK, JP, KR, NZ, SG and TW; emerging AP = BD, CN, ID, IN, MO, MY, PH, TH and VN.

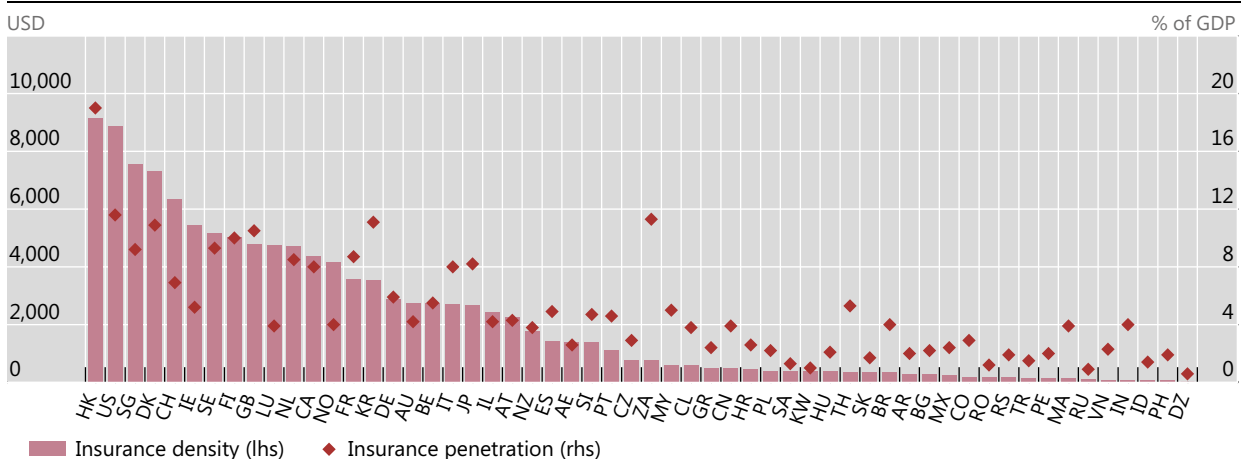
Graph 2.A: Latin America and the Caribbean (LAC) = AR, BR, CO and MX; advanced Europe, Middle East and Africa (EMEA) = CH, DE, DK, ES, FI, FR, GB, IT, NL, NO and SE; emerging EMEA = AE, CZ, HU, IL, PL, RU, SA, TR and ZA; advanced Asia-Pacific (AP) = AU, HK, JP, NZ and SG; emerging AP = CL, CN, ID, IN, KR, MY, PE, PH, TH and TW.

Graph 3.B: Latin America and the Caribbean (LAC) = AR, BR, CL, CO, MX and PE; advanced Europe, Middle East and Africa (EMEA) = AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IL, IT, LU, NL, NO, PT and SE; emerging EMEA = AE, BG, CZ, HR, HU, KW, PL, RO, RS, RU, SA, SI, SK, TR and ZA; advanced Asia-Pacific (AP) = AU, HK, JP, KR, NZ and SG; emerging AP = CN, ID, IN, MY, PH, TH and VN.

Insurance density and penetration vary widely across countries¹

BIS member central banks

Graph A.1



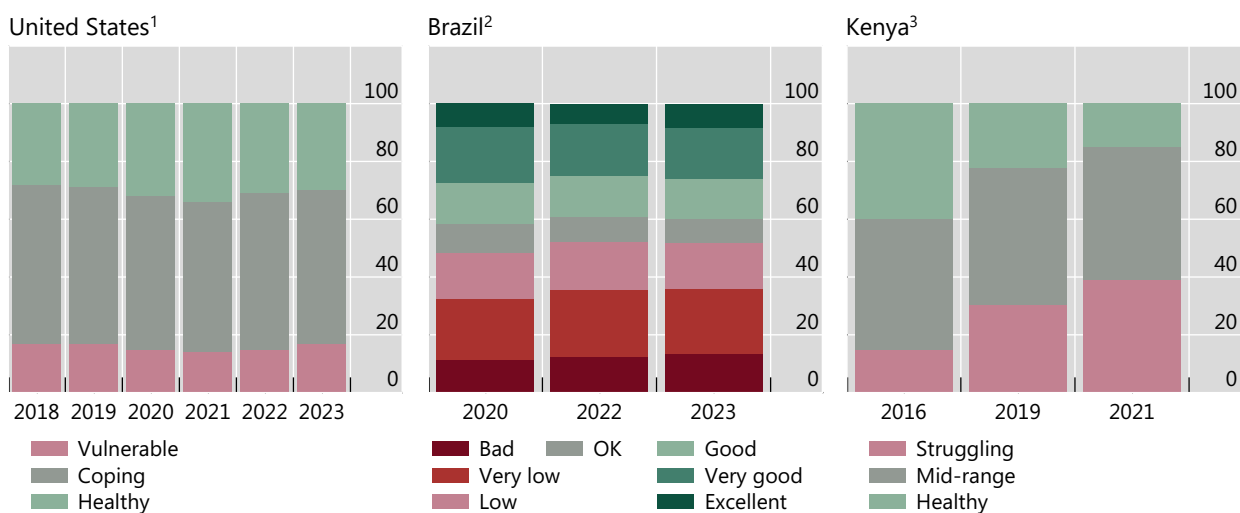
¹ Insurance density is defined as premiums per capita in 2022. Insurance penetration is defined as premiums as a percentage of GDP in 2022.

Source: Swiss Re Institute.

In some cases, financial health has deteriorated in the last few years

Share of respondents by category, in per cent

Graph A.2



¹ FHN's FinHealth Score 8 indicators associate two questions, each with four components of financial health: spending, saving, borrowing and planning. FinHealth Scores range from 0 to 100 and are sorted into three tiers: vulnerable (0–39), coping (40–79) and healthy (80–100). ² Índice de Saúde Financeira dos Brasileiros (Brazilian Financial Health Index) was measured using a questionnaire containing 15 questions: 12 to directly calculate the individual's score in the main dimensions of financial health and three designed to calculate the financial base. The score ranges from 0 to 100 and is divided into seven levels. ³ Financial health is measured with nine indicators across three domains: ability to manage day to day, ability to cope with shocks and ability to invest in the future. The score ranges from 0 to 100. Individuals are categorised as financially "healthy" if their financial health score equals or exceeds 60 (equivalent to having the presence of at least six of any of the nine indicators).

Sources: Financial Health Network; Federação Brasileira de Bancos; FSD Kenya.