

# Selected indicators

## General notes

Tables 1 to 10 include 75 indicators relevant to the management of risk in the context of development. These indicators summarize the level and dimensions of risk facing each country, together with the capacity to manage risk along several different social, economic, financial, and environmental dimensions. Definitions of each indicator are provided in the technical notes that follow the tables.

## Sources

The indicators in the tables come from a variety of authoritative sources, including the World Bank, other international organizations such as the United Nations and International Monetary Fund, government agencies, member country statistical publications, research institutes, and peer-reviewed academic papers. The source for each indicator is identified in the technical notes.

Many of the indicators in this section have been included in the World Bank's Open Data catalog and are available for download. The World Bank's Open Data terms of use allow users to use these data freely, subject to a limited set of conditions. We encourage readers to access the data at <http://data.worldbank.org> and to review the terms of use at <http://data.worldbank.org/summary-terms-of-use>. Several of the indicators available in the data catalog were obtained from research papers with the permission of the authors. These indicators in particular were developed for specific research studies and may not be suitable for other purposes. Neither the authors nor any institutions with which they are affiliated make any warranties with respect to the data and shall not be liable in connection with the data's use under any circumstances.

## Country coverage

Tables 1 and 3 to 8 include data for 133 countries. Table 2 includes key development indicators for 81

economies with sparse data or with populations of less than 3 million. The term *country*, used interchangeably with *economy*, does not imply political independence but refers to any territory for which authorities report separate social or economic statistics. Data are shown for economies as they were constituted in 2012. Unless otherwise noted, data for China do not include data for Hong Kong SAR, China; Macao SAR, China; or Taiwan, China. Data for Indonesia include Timor-Leste through 1999. Data for Serbia include Montenegro through 2005 and exclude Kosovo from 1999 onward. Data for Sudan include South Sudan unless otherwise noted.

## *Classification of economies and summary measures*

For operational and analytical purposes, the World Bank's main criterion for classifying economies is gross national income (GNI) per capita. Based on its GNI per capita, every economy is classified as low income, middle income (subdivided into lower-middle and upper-middle), or high income. Income classifications are set each year on July 1. These official analytical classifications are fixed during the World Bank's fiscal year (ending on June 30); thus countries remain in the categories in which they are classified irrespective of any revisions to their per capita income data. Low-income economies are those with a GNI per capita of \$1,035 or less in 2012. Middle-income economies are those with a GNI per capita of more than \$1,035 but less than \$12,616. Lower-middle-income and upper-middle-income economies are separated at a GNI per capita of \$4,086. High-income economies are those with a GNI per capita of \$12,616 or more. When changes in classification are made, aggregates based on the new income classifications are recalculated for all past periods to ensure that a consistent time series is maintained.

Summary measures are either totals (indicated by a **t** if the aggregates include estimates for miss-

ing data and nonreporting countries, or by an **s** for simple sums of the data available), weighted averages (**w**), unweighted averages (**u**), or median values (**m**) calculated for groups of economies. Data for economies not appearing in the tables have been included in the summary measures, where data are available; otherwise it is assumed they follow the trend of reporting economies. Where missing data accounts for a third or more of the overall estimate, however, the group measure is reported as not available.

### *Symbols*

.. means that data are not available or that aggregates cannot be calculated because of missing data in the years shown.

- 0 or 0.0 means zero or small enough that the number would round to zero at the displayed number of decimal places.
- in dates in column headings, as in 2003–12, refers to a time period that spans years. Unless otherwise noted in the column heading, these indicators are sums of annual values for the time period shown.
- \$ means current U.S. dollars unless otherwise noted.

Data in italics are for a year or period other than that specified in the column heading.

### Classification of economies by region and income, FY2014

<b>Low income</b>	Guatemala	Kazakhstan	Slovak Republic
Afghanistan	Honduras	Lebanon	Spain
Bangladesh	India	Libya	Sweden
Benin	Indonesia	Malaysia	Switzerland
Burkina Faso	Lao PDR	Mexico	United Arab Emirates
Burundi	Mauritania	Panama	United Kingdom
Cambodia	Moldova	Peru	United States
Central African Republic	Morocco	Romania	Uruguay
Chad	Nicaragua	Serbia	
Congo, Dem. Rep.	Nigeria	South Africa	<b>Selected island states</b>
Eritrea	Pakistan	Thailand	<b>(Tables 2 and 8 only)</b>
Ethiopia	Papua New Guinea	Tunisia	Antigua and Barbuda
Guinea	Paraguay	Turkey	Bahamas
Haiti	Philippines	Turkmenistan	Barbados
Kenya	Senegal	Venezuela, RB	Bermuda
Kyrgyz Republic	Sri Lanka		Comoros
Liberia	Sudan	<b>High income</b>	Dominica
Madagascar	Syrian Arab Republic	Australia	Dominican Rep
Malawi	Ukraine	Austria	Fiji
Mali	Uzbekistan	Belgium	Grenada
Mozambique	Vietnam	Canada	Haiti
Myanmar	West Bank and Gaza	Chile	Jamaica
Nepal	Yemen, Rep.	Hong Kong SAR, China	Maldives
Niger	Zambia	Croatia	Marshall Is
Rwanda		Czech Republic	Micronesia Fed States
Sierra Leone	<b>Upper middle income</b>	Denmark	Philippines
Somalia	Albania	Finland	Samoa
South Sudan	Algeria	France	Seychelles
Tajikistan	Angola	Germany	Solomon Is
Tanzania	Argentina	Greece	St Kitts and Nevis
Togo	Azerbaijan	Ireland	St Lucia
Uganda	Belarus	Israel	St Vincent and The
Zimbabwe	Bosnia and Herzegovina	Italy	Grenadines
	Brazil	Japan	Trinidad and Tobago
<b>Lower middle income</b>	Bulgaria	Korea, Rep.	
Armenia	China	Lithuania	
Bolivia	Colombia	Netherlands	
Cameroon	Costa Rica	New Zealand	
Congo, Rep.	Dominican Republic	Norway	
Côte d'Ivoire	Ecuador	Poland	
Egypt, Arab Rep.	Hungary	Portugal	
El Salvador	Iran, Islamic Rep.	Russian Federation	
Georgia	Iraq	Saudi Arabia	
Ghana	Jordan	Singapore	

TABLE 1 Key indicators of development

	Population		Population age composition	Gross national income <sup>a</sup>		Gross national income, PPP <sup>b</sup>		Gross domestic product per capita growth, %	Life expectancy at birth		Adult literacy rate % ages 15 and older	
	Average annual growth, %	Density per sq. km		\$ billions	\$ per capita	\$ billions	\$ per capita		Years, male	Years, female		
	Millions	2000–12	2012	% ages 0–14	2012	2012	2012	2012	2011	2011	2005–11 <sup>c</sup>	
Afghanistan	30	3.1	46	47	16.6	570	40.7 <sup>d</sup>	1,400 <sup>d</sup>	4.4	49	49	..
Albania	3	-0.4	115	21	12.9	4,090	29.7	9,390	0.5	74	80	96
Algeria	38	1.6	16	27	155.1	4,110	285.0 <sup>d</sup>	7,550 <sup>d</sup>	0.6	72	75	73
Angola	21	3.4	17	48	95.4	4,580	114.3	5,490	3.5	50	53	70
Argentina	41	0.9	15	24	..	.. <sup>e</sup>	..	..	..	72	80	98
Armenia	3	-0.3	104	20	11.1	3,720	20.8	6,990	7.0	71	77	100
Australia	23	1.4	3	19	1,351.2	59,570	982.2	43,300	1.8	80	84	..
Austria	8	0.5	103	15	407.6	48,160	373.2	44,100	0.4	78	84	..
Azerbaijan	9	1.2	112	22	56.3	6,050	87.5	9,410	3.1	68	74	100
Bangladesh	155	1.3	1,188	31	129.2	840	319.9	2,070	5.1	68	70	57
Belarus	9	-0.5	47	15	61.8	6,530	143.9	15,210	1.6	65	77	100
Belgium	11	0.7	368	17	501.3	44,990	447.6	40,170	-1.1	78	83	..
Benin	10	3.1	89	43	7.5	750	15.8	1,570	2.6	54	58	42
Bolivia	10	1.8	10	35	23.3	2,220	52.1	4,960	3.5	64	69	91
Bosnia and Herzegovina	4	0.0	75	16	17.8	4,650	36.0	9,380	-0.6	73	78	98
Brazil	199	1.1	23	25	2,311.1	11,630	2,328.8	11,720	0.0	70	77	90
Bulgaria	7	-0.9	67	14	50.2	6,870	112.4	15,390	1.4	71	78	98
Burkina Faso	16	2.9	60	46	10.9	670	24.9	1,510	6.9	54	56	29
Burundi	10	3.2	384	44	2.4	240	5.5	560	0.7	49	52	67
Cambodia	15	1.6	84	31	13.0	880	35.1	2,360	5.4	62	64	74
Cameroon	22	2.6	46	43	25.4	1,170	50.3	2,320	2.1	51	53	71
Canada	35	1.0	4	16	1,777.9	50,970	1,483.6	42,530	0.6	79	83	..
Central African Republic	5	1.8	7	40	2.2	490	3.9	860	2.1	47	50	56
Chad	12	3.4	10	49	9.3	740	16.4	1,320	1.9	48	51	34
Chile	17	1.0	23	21	249.5	14,280	372.1	21,310	4.6	76	82	99
China	1,351	0.6	145	18	7,748.9	5,740	12,435.4	9,210	7.3	72	75	94
Hong Kong SAR, China	7	0.6	6,866	12	261.6	36,560	379.6	53,050	0.3	80	87	..
Colombia	48	1.5	43	28	333.6	6,990	482.2	10,110	2.6	70	77	93
Congo, Dem. Rep.	66	2.8	29	45	14.8	220	24.5	370	4.3	47	50	67
Congo, Rep.	4	2.7	13	42	11.1	2,550	15.2	3,510	1.1	56	59	..
Costa Rica	5	1.7	94	24	42.0	8,740	60.5 <sup>d</sup>	12,590 <sup>d</sup>	3.6	77	82	96
Côte d'Ivoire	20	1.7	62	41	24.2	1,220	38.8	1,960	7.0	54	57	56
Croatia	4	-0.3	76	15	56.7	13,290	84.3	19,760	-1.7	74	80	99
Czech Republic	11	0.2	136	15	190.6	18,130	259.8	24,710	-1.5	75	81	..
Denmark	6	0.4	132	18	334.1	59,770	242.3	43,340	-0.8	78	82	..
Dominican Republic	10	1.4	213	31	56.2	5,470	101.0 <sup>d</sup>	9,820 <sup>d</sup>	2.6	71	76	90
Ecuador	15	1.8	62	30	80.5	5,190	148.5	9,590	3.3	73	79	92
Egypt, Arab Rep.	81	1.7	81	31	241.8	3,000	536.3	6,640	0.5	71	75	72
El Salvador	6	0.5	304	31	22.5	3,580	42.8 <sup>d</sup>	6,790 <sup>d</sup>	1.0	67	77	84
Eritrea	6	3.7	61	43	2.8	450	3.4 <sup>d</sup>	560 <sup>d</sup>	3.6	59	64	68
Ethiopia	92	2.7	92	43	37.4	410	104.2	1,140	5.7	58	61	39
Finland	5	0.4	18	16	254.1	46,940	209.2	38,630	-0.7	77	84	..
France	66	0.6	120	18	2,742.9	41,750	2,412.6	36,720	-0.5	78	85	..
Georgia	5 <sup>f</sup>	0.2 <sup>f</sup>	65 <sup>f</sup>	18	14.8 <sup>f</sup>	3,280 <sup>f</sup>	26.4 <sup>f</sup>	5,860 <sup>f</sup>	5.3 <sup>f</sup>	70	77	100
Germany	82	0.0	235	13	3,603.9	44,010	3,430.1	41,890	0.6	78	83	..
Ghana	25	2.5	111	39	39.3	1,550	49.2	1,940	5.6	63	65	67
Greece	11	0.3	88	15	262.4	23,260	287.2	25,460	-6.2	79	83	97
Guatemala	15	2.5	141	41	47.0	3,120	74.8 <sup>d</sup>	4,960 <sup>d</sup>	0.4	68	75	75
Guinea	11	2.2	47	42	5.3	460	11.3	980	1.3	53	56	41
Haiti	10	1.4	369	35	7.7	760	12.6 <sup>d</sup>	1,240 <sup>d</sup>	1.4	61	63	49
Honduras	8	2.0	71	36	16.4	2,070	30.9 <sup>d</sup>	3,890 <sup>d</sup>	1.4	71	75	85
Hungary	10	-0.2	110	15	123.2	12,390	205.9	20,710	-1.4	71	79	99
India	1,237	1.4	416	29	1,890.4	1,530	4,749.2	3,840	1.9	64	67	63
Indonesia	247	1.4	136	29	844.0	3,420	1,188.0	4,810	4.9	68	71	93
Iran, Islamic Rep.	76	1.2	47	24	..	.. <sup>e</sup>	..	..	..	71	75	85
Iraq	33	2.6	75	41	191.2	5,870	140.2	4,300	5.7	66	72	78
Ireland	5	1.6	67	22	178.8	38,970	164.6	35,870	0.7	78	83	..
Israel	8	1.9	365	28	224.7	28,930	218.0	28,070	2.8	80	84	..
Italy	61	0.6	207	14	2,061.3	33,840	2,002.3	32,870	-2.7	80	85	99
Japan	128	0.0	350	13	6,105.8	47,870	4,629.7	36,290	2.1	79	86	..
Jordan	6	2.3	71	34	29.9	4,720	38.8	6,130	0.6	72	75	93
Kazakhstan	17	1.0	6	25	163.5	9,730	200.7	11,950	3.5	64	74	100
Kenya	43	2.7	76	42	36.2	840	76.1	1,760	1.5	56	58	87
Korea, Rep.	50	0.5	515	15	1,133.8	22,670	1,548.7	30,970	1.6	78	84	..
Kyrgyz Republic	6	1.1	29	30	5.5	990	12.6	2,260	-2.1	66	74	99
Lao PDR	7	1.7	29	36	8.4	1,260	18.1	2,730	6.1	66	69	73
Lebanon	4	2.6	433	22	40.7	9,190	63.7	14,400	0.4	70	75	90
Liberia	4	3.1	44	43	1.6	370	2.5	600	7.9	56	58	61
Libya	6	1.4	3	29	..	.. <sup>e</sup>	..	..	..	72	78	89
Lithuania	3	-1.3	48	15	41.3	13,850	67.9	22,760	5.3	68	79	100
Madagascar	22	2.9	38	43	9.7	430	21.2	950	0.3	65	68	64
Malawi	16	2.8	169	45	5.0	320	13.9	880	-1.0	54	54	75
Malaysia	29	1.8	89	27	286.4	9,800	483.2	16,530	3.9	72	77	93
Mali	15	3.1	12	47	9.8	660	17.2	1,160	-4.1	50	52	31
Mauritania	4	2.8	4	40	4.2	1,110	9.6	2,520	4.9	57	60	58
Mexico	121	1.3	62	29	1,176.9	9,740	2,015.8	16,680	2.6	75	79	93
Moldova	4 <sup>g</sup>	-0.2 <sup>g</sup>	108 <sup>g</sup>	17	7.4 <sup>g</sup>	2,070 <sup>g</sup>	13.1 <sup>g</sup>	3,690 <sup>g</sup>	-0.8 <sup>g</sup>	66	73	99
Morocco	33	1.0	73	28	97.1 <sup>h</sup>	2,940 <sup>h</sup>	166.6 <sup>h</sup>	5,040 <sup>h</sup>	1.2 <sup>h</sup>	70	74	56

TABLE 1 Key indicators of development (continued)

	Population		Population age composition	Gross national income <sup>a</sup>		Gross national income, PPP <sup>b</sup>		Gross domestic product per capita growth, %	Life expectancy at birth		Adult literacy rate % ages 15 and older	
	Average annual growth, %	Density per sq. km		\$ billions	\$ per capita	\$ billions	\$ per capita		Years, male	Years, female		
	Millions	2000–12	2012	% ages 0–14	2012	2012	2012	2012	2012	2011	2011	2005–11 <sup>c</sup>
Mozambique	25	2.7	32	45	12.8	510	25.7	1,020	4.7	49	51	56
Myanmar	53	0.7	81	25	..	.. <sup>i</sup>	..	..	..	63	67	92
Nepal	27	1.4	192	36	19.2	700	41.1	1,500	3.4	68	70	60
Netherlands	17	0.4	497	17	809.1	48,250	731.5	43,620	-1.4	79	83	..
New Zealand	4	1.2	17	20	134.9	30,620	132.0	29,960	2.3	79	83	..
Nicaragua	6	1.3	50	33	9.9	1,650	23.7 <sup>d</sup>	3,960 <sup>d</sup>	3.7	71	77	78
Niger	17	3.7	14	50	6.4	370	11.2	650	7.0	54	55	29
Nigeria	169	2.6	185	44	241.1	1,430	409.1	2,420	3.6	51	53	61
Norway	5	0.9	16	19	496.2	98,860	336.1	66,960	1.7	79	84	..
Pakistan	179	1.8	232	34	225.4	1,260	543.6	3,030	2.4	65	66	55
Panama	4	1.8	51	29	37.7	9,910	67.8 <sup>d</sup>	17,830 <sup>d</sup>	8.9	74	79	94
Papua New Guinea	7	2.4	16	38	12.8	1,790	19.9 <sup>d</sup>	2,780 <sup>d</sup>	5.7	61	65	61
Paraguay	7	1.9	17	33	22.0	3,290	37.5	5,610	-2.9	70	75	94
Peru	30	1.2	23	29	176.5	5,880	306.9	10,240	5.0	71	77	90
Philippines	97	1.8	324	35	238.7	2,470	425.2	4,400	4.8	66	72	95
Poland	39	0.0	127	15	488.3	12,670	816.0	21,170	1.9	73	81	100
Portugal	11	0.2	115	15	216.6	20,580	260.7	24,770	-3.0	78	84	95
Romania	21	-0.4	93	15	179.6	8,420	347.8	16,310	4.0	71	78	98
Russian Federation	144	-0.2	9	15	1,822.7	12,700	3,260.6	22,720	3.0	63	75	100
Rwanda	11	2.6	464	44	6.2	560	13.9	1,250	5.0	54	57	71
Saudi Arabia	28	2.8	13	30	500.5	18,030	694.4	25,010	4.8	73	75	87
Senegal	14	2.8	71	44	14.2	1,040	26.3	1,920	0.7	58	60	50
Serbia	7	-0.3	83	16	38.1	5,280	80.8	11,180	-1.2	72	77	98
Sierra Leone	6	3.1	83	42	3.5	580	8.1	1,360	13.0	47	48	42
Singapore	5	2.3	7,589	16	250.8	47,210	324.6	61,100	-1.1	80	84	96
Slovak Republic	5	0.0	113	15	92.9	17,170	134.0	24,770	1.8	72	80	..
Somalia	10	2.7	16	47	..	.. <sup>i</sup>	..	..	..	50	53	..
South Africa	51	1.3	42	30	389.8	7,610	572.6	11,190	1.3	52	53	89
South Sudan	11	4.1	..	42	7.0	650	..	..	-57.7	..	..	..
Spain	46	1.1	93	15	1,391.4	30,110	1,493.8	32,320	-1.5	79	85	98
Sri Lanka	20	0.5	324	25	59.3	2,920	124.5	6,120	9.2	72	78	91
Sudan	37 <sup>j</sup>	2.4 <sup>i</sup>	16	41 <sup>l</sup>	53.8 <sup>l</sup>	1,450 <sup>j</sup>	75.3 <sup>l</sup>	2,030 <sup>l</sup>	0.6 <sup>l</sup>	60	63	71
Sweden	10	0.6	23	17	535.0	56,210	420.1	44,150	0.0	80	84	..
Switzerland	8	0.9	200	15	661.6	82,730	449.8	56,240	-0.1	81	85	..
Syrian Arab Republic	22	2.6	122	35	56.3	2,610	116.5	5,200	0.8	74	77	83
Tajikistan	8	2.2	57	36	6.9	860	17.8	2,220	5.4	64	71	100
Tanzania	48	2.8	54	45	26.7	570 <sup>k</sup>	73.6 <sup>k</sup>	1,590 <sup>k</sup>	3.7 <sup>k</sup>	57	59	73
Thailand	67	0.6	131	18	347.9	5,210	630.0	9,430	6.1	71	78	94
Togo	7	2.6	122	42	3.3	500	6.1	920	2.9	56	59	57
Tunisia	11	1.0	69	23	44.8	4,150	100.9	9,360	2.6	73	77	78
Turkey	74	1.3	96	26	801.1	10,830	1,345.7	18,190	0.9	72	76	91
Turkmenistan	5	1.2	11	29	28.7	5,550	49.9 <sup>d</sup>	9,640 <sup>d</sup>	9.7	61	69	100
Uganda	36	3.4	182	49	16.0	440	41.4	1,140	0.0	53	55	73
Ukraine	46	-0.6	79	14	159.6	3,500	332.5	7,290	0.4	66	76	100
United Arab Emirates	9	9.3	110	14	321.7	36,040	378.3	42,380	-0.8	76	78	90
United Kingdom	63	0.6	261	18	2,418.5	38,250	2,331.9	36,880	-0.5	79	83	..
United States	314	0.9	34	20	15,734.6	50,120	15,887.6	50,610	1.5	76	81	..
Uruguay	3	0.2	19	22	45.9	13,510	52.9	15,570	3.6	73	80	98
Uzbekistan	30	1.6	70	29	51.3	1,720	111.6 <sup>d</sup>	3,750 <sup>d</sup>	6.6	65	71	99
Venezuela, RB	30	1.7	34	29	373.5	12,470	393.0	13,120	3.9	71	77	96
Vietnam	89	1.1	286	23	124.1	1,400	305.6	3,440	3.9	73	77	93
West Bank and Gaza	4	2.7	672	41	..	.. <sup>i</sup>	..	..	..	71	75	95
Yemen, Rep.	24	2.6	45	41	26.0	1,110	53.7	2,310	-2.2	64	67	64
Zambia	14	2.8	19	47	19.1	1,350	22.8	1,620	4.0	49	49	71
Zimbabwe	14	0.8	35	40	9.3	680	..	..	2.2	52	50	92
<b>World</b>	<b>7,046s</b>	<b>1.2w</b>	<b>54w</b>	<b>26w</b>	<b>70,571.6t</b>	<b>10,015w</b>	<b>85,463.2t</b>	<b>12,129w</b>	<b>1.0w</b>	<b>68w</b>	<b>72w</b>	<b>84w</b>
<b>Low income</b>	846	2.2	56	39	494.1	584	1,173.7	1,387	3.6	58	61	61
<b>Middle income</b>	4,898	1.2	77	27	21,396.9	4,369	35,469.4	7,242	3.8	67	71	83
Lower middle income	2,507	1.6	122	31	4,706.2	1,877	9,808.1	3,912	2.5	64	68	71
Upper middle income	2,391	0.8	56	22	16,704.9	6,987	25,679.4	10,741	4.5	71	75	94
<b>Low &amp; middle income</b>	5,744	1.3	73	29	21,902.7	3,813	36,624.4	6,376	3.6	66	70	80
<b>High income</b>	1,302	0.6	25	17	48,952.3	37,595	49,167.5	37,760	0.7	76	82	..

a. Calculated using the World Bank Atlas method.

b. PPP = purchasing power parity; see the technical notes.

c. Data are for the most recent year available.

d. The estimate is based on regression; others are extrapolated from the 2005 International Comparison Program benchmark estimates.

e. Estimated to be upper middle income (\$4,086–\$12,615).

f. Excludes Abkhazia and South Ossetia.

g. Excludes Transnistria.

h. Includes Former Spanish Sahara.

i. Estimated to be low income (\$1,035 or less).

j. Excludes South Sudan.

k. Covers mainland Tanzania only.

l. Estimated to be lower middle income (\$1,036–\$4,085).

**TABLE 2** *Key indicators of development for other economies*

	Population			Population age composition		Gross national income <sup>a</sup>	
	Thousands	Average annual growth, %	Density per sq. km	% ages 0–14	\$ millions	\$ per capita	
	2012	2000–12	2012	2012	2012	2012	2012
American Samoa	55	-0.4	276	..	..	..	<sup>d</sup>
Andorra	78	1.5	167	..	..	..	<sup>e</sup>
Antigua and Barbuda	89	1.1	202	25	1,126	12,640	..
Aruba	102	1.0	569	20	..	..	<sup>e</sup>
Bahamas, The	372	1.9	37	22	7,795	21,280	..
Bahrain	1,318	5.7	1,734	20	20,084	16,050	..
Barbados	283	0.5	659	19	..	..	<sup>e</sup>
Belize	324	2.6	14	34	1,322	4,180	..
Bermuda	65	0.4	1,296	..	6,903	106,920	..
Bhutan	742	2.3	19	29	1,797	2,420	..
Botswana	2,004	1.1	4	34	15,477	7,720	..
Brunei Darussalam	412	1.8	78	26	..	..	<sup>e</sup>
Cape Verde	494	0.9	123	30	1,882	3,810	..
Cayman Islands	58	2.7	240	..	..	..	<sup>e</sup>
Channel Islands	161	0.7	849	15	..	..	<sup>e</sup>
Comoros	718	2.6	386	42	605	840	..
Cuba	11,271	0.1	106	17	..	..	<sup>d</sup>
Curacao	152	1.1	342	20	..	..	<sup>e</sup>
Cyprus	1,129	1.5	122	17	22,708 <sup>g</sup>	26,000 <sup>g</sup>	..
Djibouti	860	1.4	37	34	..	..	<sup>h</sup>
Dominica	72	0.2	96	..	463	6,460	..
Equatorial Guinea	736	2.9	26	39	9,983	13,560	..
Estonia	1,339	-0.2	32	16	21,200	15,830	..
Faeroe Islands	50	0.5	35	..	..	..	<sup>e</sup>
Fiji	875	0.6	48	29	3,675	4,200	..
French Polynesia	274	1.2	75	23	..	..	<sup>e</sup>
Gabon	1,633	2.4	6	38	16,438	10,070	..
Gambia, The	1,791	3.1	177	46	912	510	..
Greenland	57	0.1	0 <sup>i</sup>	..	..	..	<sup>e</sup>
Grenada	105	0.3	310	27	750	7,110	..
Guam	163	0.4	302	27	..	..	<sup>e</sup>
Guinea-Bissau	1,664	2.2	59	42	916	550	..
Guyana	795	0.6	4	37	2,710	3,410	..
Iceland	320	1.1	3	21	12,393	38,710	..
Isle of Man	85	0.9	150	..	..	..	<sup>e</sup>
Jamaica	2,712	0.4	250	28	13,929	5,140	..
Kiribati	101	1.6	124	32	228	2,260	..
Korea, Dem. Rep.	24,763	0.7	206	22	..	..	<sup>j</sup>
Kosovo	1,806	0.5	166	27	6,576	3,640	..
Kuwait	3,250	4.4	182	25	133,824	44,730	..
Latvia	2,025	-1.3	33	15	28,725	14,180	..
Lesotho	2,052	0.8	68	37	2,823	1,380	..
Liechtenstein	37	0.9	229	..	..	..	<sup>e</sup>
Luxembourg	531	1.6	205	17	40,898	76,960	..
Macao SAR, China	557	2.1	19,885	12	30,440	55,720	..
Macedonia, FYR	2,106	0.2	83	17	9,877	4,690	..
Maldives	338	1.8	1,128	29	1,947	5,750	..
Malta	418	0.8	1,307	15	8,268	19,760	..
Marshall Islands	53	0.1	292	..	217	4,140	..
Mauritius	1,291	0.7	636	20	11,063	8,570	..
Micronesia, Fed. Sts.	103	-0.3	148	36	342	3,310	..
Monaco	38	1.3	18,790	..	..	..	<sup>e</sup>
Mongolia	2,796	1.3	2	27	8,844	3,160	..
Montenegro	621	0.1	46	19	4,309	6,940	..
Namibia	2,259	1.5	3	37	12,813	5,670	..
New Caledonia	258	1.6	14	23	..	..	<sup>e</sup>
Northern Mariana Islands	53	-2.1	116	..	..	..	<sup>e</sup>
Oman	3,314	3.4	11	24	53,598	19,120	..
Palau	21	0.7	45	..	205	9,860	..
Puerto Rico	3,667	-0.3	413	20	66,002	18,000	..
Qatar	2,051	10.3	177	13	150,427	78,720	..
Samoa	189	0.7	67	38	608	3,220	..
San Marino	31	1.2	521	..	..	..	<sup>e</sup>
São Tomé and Príncipe	188	2.5	196	42	249	1,320	..
Seychelles	88	0.7	191	22	1,022	11,640	..
Sint Maarten (Dutch part)	39	2.1	1,150	..	..	..	<sup>e</sup>
Slovenia	2,058	0.3	102	14	46,737	22,710	..
Solomon Islands	550	2.4	20	40	620	1,130	..
St. Kitts and Nevis	54	1.4	206	..	714	13,330	..
St. Lucia	181	1.2	297	24	1,181	6,530	..
St. Martin (French part)	31	0.7	569	..	..	..	<sup>e</sup>
St. Vincent and the Grenadines	109	0.1	280	26	698	6,380	..
Suriname	535	1.1	3	28	4,534	8,480	..
Swaziland	1,231	1.2	72	38	3,518	2,860	..
Timor-Leste	1,210	2.9	81	46	4,447	3,670	..
Tonga	105	0.6	146	37	445	4,240	..
Trinidad and Tobago	1,337	0.4	261	21	19,258	14,400	..
Turks and Caicos Islands	32	4.5	34	..	..	..	<sup>e</sup>
Tuvalu	10	0.4	329	..	60	6,070	..
Vanuatu	247	2.4	20	37	762	3,080	..
Virgin Islands (U.S.)	105	-0.3	301	21	..	..	<sup>e</sup>

a. Calculated using the World Bank Atlas method.

b. PPP = purchasing power parity; see the technical notes.

c. Data are for the most recent year available.

d. Estimated to be upper middle income (\$4,086–\$12,615).

e. Estimated to be high income (\$12,616 or more).

f. The estimate is based on regression; others are extrapolated from the 2005 International Comparison Program benchmark estimates.

g. Data are for the area controlled by the government of Cyprus.

h. Estimated to be lower middle income (\$1,036–\$4,085).

i. Less than 0.5.

j. Estimated to be low income (\$1,035 or less).

	Gross national income, PPP <sup>b</sup>		Gross domestic product per capita	Life expectancy at birth		Adult literacy rate
	\$ millions	\$ per capita	% growth	Years, male	Years, female	% ages 15 and older
	2012	2012	2012	2011	2011	2005–11 <sup>c</sup>
American Samoa	..	..	..	..	..	..
Andorra	..	..	..	..	..	..
Antigua and Barbuda	1,715 <sup>f</sup>	19,260 <sup>f</sup>	1.3	..	..	99
Aruba	..	..	..	73	78	97
Bahamas, The	10,895 <sup>f</sup>	29,740 <sup>f</sup>	0.3	72	79	..
Bahrain	26,802	21,420	-0.5	75	76	92
Barbados	..	..	..	74	80	..
Belize	2,175 <sup>f</sup>	6,880 <sup>f</sup>	-0.5	75	78	..
Bermuda	..	..	..	77	82	..
Bhutan	4,678	6,310	7.6	65	69	53
Botswana	33,114	16,520	5.2	54	52	84
Brunei Darussalam	..	..	0.7	76	80	95
Cape Verde	2,144	4,340	3.5	70	78	84
Cayman Islands	..	..	..	..	..	99
Channel Islands	..	..	..	78	82	..
Comoros	882	1,230	0.5	60	62	75
Cuba	..	..	2.1	77	81	100
Curacao	..	..	..	72	80	..
Cyprus	25,671 <sup>g</sup>	29,400 <sup>g</sup>	-4.9 <sup>g</sup>	77	82	98
Djibouti	..	..	3.2	56	59	..
Dominica	874 <sup>f</sup>	12,190 <sup>f</sup>	-1.8	..	..	..
Equatorial Guinea	13,901	18,880	-0.3	50	52	94
Estonia	29,511	22,030	3.3	71	81	100
Faeroe Islands	..	..	..	79	85	..
Fiji	4,265	4,880	1.4	67	72	..
French Polynesia	..	..	..	73	78	..
Gabon	23,328	14,290	3.6	62	64	88
Gambia, The	3,327	1,860	2.7	57	60	50
Greenland	..	..	..	68	73	..
Grenada	1,087 <sup>f</sup>	10,300 <sup>f</sup>	-1.2	74	77	..
Guam	..	..	..	74	79	..
Guinea-Bissau	1,981	1,190	-3.8	47	50	54
Guyana	2,703 <sup>f</sup>	3,400 <sup>f</sup>	4.2	67	73	..
Iceland	10,832	33,840	1.3	81	84	..
Isle of Man	..	..	..	..	..	..
Jamaica	..	..	-0.5	71	76	87
Kiribati	341 <sup>f</sup>	3,380 <sup>f</sup>	0.9	..	..	..
Korea, Dem. Rep.	..	..	..	66	72	100
Kosovo	..	..	2.9	68	72	..
Kuwait	147,287	49,230	3.6	74	76	94
Latvia	42,567	21,020	7.3	69	79	100
Lesotho	4,528	2,210	2.8	49	47	90
Liechtenstein	..	..	..	..	..	..
Luxembourg	34,646	65,190	-2.2	79	84	..
Macao SAR, China	37,533	68,710	7.9	79	83	93
Macedonia, FYR	24,354	11,570	-0.3	73	77	97
Maldives	2,602	7,690	1.4	76	78	98
Malta	11,291	26,990	0.6	80	84	92
Marshall Islands	..	..	1.8	..	..	..
Mauritius	20,425	15,820	2.7	70	77	89
Micronesia, Fed. Sts.	423 <sup>f</sup>	4,090 <sup>f</sup>	1.4	68	70	..
Monaco	..	..	..	..	..	..
Mongolia	14,265	5,100	10.6	65	73	97
Montenegro	8,654	13,930	0.4	72	77	98
Namibia	16,880	7,470	3.0	62	63	89
New Caledonia	..	..	..	73	80	96
Northern Mariana Islands	..	..	..	..	..	..
Oman	71,696	25,580	-2.2	71	76	87
Palau	356 <sup>f</sup>	17,150 <sup>f</sup>	4.5	..	..	..
Puerto Rico	..	..	1.3	75	83	90
Qatar	161,789	84,670	8.8	79	78	96
Samoa	807 <sup>f</sup>	4,270 <sup>f</sup>	0.4	70	76	99
San Marino	..	..	..	80	86	..
São Tomé and Príncipe	349	1,850	1.3	63	66	89
Seychelles	2,262 <sup>f</sup>	25,760 <sup>f</sup>	2.5	70	77	92
Sint Maarten (Dutch part)	..	..	..	73	78	..
Slovenia	56,072	27,240	-2.6	77	83	100
Solomon Islands	1,192 <sup>f</sup>	2,170 <sup>f</sup>	1.7	66	69	..
St. Kitts and Nevis	926 <sup>f</sup>	17,280 <sup>f</sup>	-2.2	..	..	..
St. Lucia	1,993 <sup>f</sup>	11,020 <sup>f</sup>	-3.9	72	77	..
St. Martin (French part)	..	..	..	..	..	..
St. Vincent and the Grenadines	1,182 <sup>f</sup>	10,810 <sup>f</sup>	1.5	70	74	..
Suriname	4,541 <sup>f</sup>	8,500 <sup>f</sup>	3.5	67	74	95
Swaziland	5,958	4,840	-3.0	49	48	87
Timor-Leste	7,761 <sup>f</sup>	6,410 <sup>f</sup>	5.5	62	63	58
Tonga	540 <sup>f</sup>	5,140 <sup>f</sup>	0.4	69	75	99
Trinidad and Tobago	29,957 <sup>f</sup>	22,400 <sup>f</sup>	0.9	67	74	99
Turks and Caicos Islands	..	..	..	..	..	..
Tuvalu	..	..	1.0	..	..	..
Vanuatu	1,112 <sup>f</sup>	4,500 <sup>f</sup>	0.0	69	73	83
Virgin Islands (U.S.)	..	..	..	76	82	..

TABLE 3 Selected risk indicators

	Large recessions		Incidence of natural hazards (droughts, earthquakes, floods, storms)		Incidence of epidemics		Adult mortality rate		Homicide rate
	Years in recession		Total events		Total epidemics		Per 1,000 male	Per 1,000 female	Per 100,000 people
	1991–2000	2001–10	1993–2002	2003–12	1993–2002	2003–12	2007–11 <sup>a</sup>	2007–11 <sup>a</sup>	2010
Afghanistan	0	0	26	62	18	3	407	374	2.4
Albania	3	0	6	6	2	0	93	45	4.0
Algeria	4	0	17	29	1	0	123	99	1.5
Angola	3	0	9	22	7	9	382	333	19.0
Argentina	2	2	25	20	0	1	158	72	3.4
Armenia	0	1	4	1	0	0	160	78	1.4
Australia	0	0	47	46	0	1	81	47	1.0
Austria	0	0	11	8	0	0	100	48	0.6
Azerbaijan	0	0	8	5	0	0	178	68	2.2
Bangladesh	0	0	80	55	10	4	161	134	2.7
Belarus	0	0	4	1	2	0	334	112	4.9
Belgium	0	0	13	9	0	0	107	61	1.7
Benin	0	0	6	8	11	8	327	271	15.1
Bolivia	0	0	12	15	4	4	221	164	8.9
Bosnia and Herzegovina	0	0	3	9	1	0	132	68	1.5
Brazil	2	0	30	47	7	3	214	112	21.0
Bulgaria	5	1	6	15	0	0	197	88	2.0
Burkina Faso	0	0	5	11	7	9	296	246	18.0
Burundi	6	0	5	27	10	2	410	373	27.7
Cambodia	0	0	11	11	4	3	258	217	..
Cameroon	4	0	6	7	10	6	404	372	19.7
Canada	2	0	16	33	2	1	92	55	1.6
Central African Republic	4	4	6	13	6	2	456	422	29.3
Chad	3	4	7	13	5	13	368	313	15.8
Chile	0	0	17	15	0	0	121	56	3.2
China	0	0	188	234	3	3	135	86	1.0
Hong Kong SAR, China	1	0	10	8	0	1	72	36	0.5
Colombia	2	0	31	39	1	1	191	88	33.4
Congo, Dem. Rep.	10	1	8	19	31	34	405	351	27.7
Congo, Rep.	5	0	4	7	5	11	330	295	30.8
Costa Rica	0	0	16	21	1	0	109	57	11.3
Côte d'Ivoire	6	3	1	4	6	6	366	337	56.9
Croatia	0	2	3	7	0	0	136	55	1.4
Czech Republic	0	1	7	11	0	0	138	63	1.7
Denmark	0	2	2	3	0	0	107	65	0.9
Dominican Republic	1	0	9	30	2	4	197	129	24.9
Ecuador	1	0	16	13	6	2	159	83	18.2
Egypt, Arab Rep.	0	0	9	4	0	2	138	83	7.2
El Salvador	0	0	15	17	4	2	278	118	64.7
Eritrea	3	7	3	4	0	0	338	255	17.8
Ethiopia	3	2	24	28	9	7	298	252	25.5
Finland	3	2	..	..	..	..	123	56	2.2
France	0	0	37	21	0	1	116	54	1.1
Georgia	4	0	7	8	0	0	175	66	4.3
Germany	0	1	20	22	1	1	101	54	0.8
Ghana	0	0	5	8	8	5	250	220	15.7
Greece	0	0	21	13	0	0	99	45	1.5
Guatemala	0	0	18	23	3	0	223	120	41.4
Guinea	4	0	4	7	5	7	347	298	22.5
Haiti	1	5	15	48	0	4	260	231	6.9
Honduras	0	0	20	24	4	2	162	113	82.1
Hungary	3	1	9	9	0	0	229	99	1.3
India	0	0	85	133	28	8	251	164	3.4
Indonesia	2	0	68	119	11	7	199	163	8.7
Iran, Islamic Rep.	0	0	59	41	1	0	162	75	3.0
Iraq	1	3	1	7	1	4	296	127	2.0
Ireland	0	0	7	4	1	1	97	57	1.2
Israel	0	3	4	1	1	0	79	45	2.1
Italy	0	2	24	19	1	1	78	41	0.9
Japan	0	2	47	55	1	0	85	42	0.4
Jordan	1	0	5	0	0	0	141	98	..
Kazakhstan	0	0	4	7	3	0	361	145	8.8
Kenya	4	0	11	34	18	12	370	348	20.1
Korea, Rep.	1	0	25	21	2	1	84	39	2.6
Kyrgyz Republic	5	0	2	9	2	1	305	130	20.1
Lao PDR	0	0	11	5	4	1	203	162	4.6
Lebanon	0	0	1	1	0	0	148	100	2.2
Liberia	5	2	2	5	7	3	340	305	10.1
Libya	0	2	1	0	0	0	135	83	2.9
Lithuania	0	1	2	4	0	0	271	93	6.6
Madagascar	6	1	14	29	3	2	213	166	8.1
Malawi	3	2	12	23	8	3	396	400	36.0
Malaysia	1	0	14	22	8	2	144	73	..

	Poverty headcount ratio				Volatility of GDP growth per capita		Volatility of household consumption growth per capita		Risk preparation index
	\$2.50 a day, PPP (% population)		\$10 a day, PPP (% population)		Standard deviation		Standard deviation		0-100 scale
	1990 <sup>b</sup>	2010 <sup>c</sup>	1990 <sup>b</sup>	2010 <sup>c</sup>	1990s	2000s	1990s	2000s	2013
Afghanistan	..	..	..	..	..	5.40	..	..	11
Albania	..	11.0	..	91.7	15.75	1.67	13.53	10.11	60
Algeria	36.6	..	95.7	..	2.73	1.50	3.89	8.83	59
Angola	..	77.1	..	98.9	11.65	6.90	..	..	..
Argentina	5.1 <sup>d</sup>	2.6 <sup>d</sup>	56.7 <sup>d</sup>	29.2 <sup>d</sup>	5.56	6.75	..	7.84	60
Armenia	..	36.1	..	97.5	19.68	8.07	12.85	4.31	59
Australia	..	..	..	..	1.79	1.06	1.27	1.47	94
Austria	..	..	..	..	1.19	2.02	1.26	0.63	80
Azerbaijan	54.0	7.3	98.4	86.4	14.85	8.32	..	15.36	49
Bangladesh	95.0	86.2	99.9	99.6	0.72	0.85	2.28	1.14	34
Belarus	0.3	0.2	57.1	19.8	8.89	2.94	10.39	5.21	78
Belgium	..	..	..	..	1.41	1.76	1.02	0.86	86
Benin	..	84.4	..	99.3	1.02	0.92	5.71	..	24
Bolivia	27.8	31.0	88.1	82.5	1.55	1.40	0.94	1.43	39
Bosnia and Herzegovina	..	0.5	..	36.7	..	2.66	..	..	60
Brazil	37.6	15.1	81.0	65.4	2.97	2.28	3.12	2.34	58
Bulgaria	0.1	2.5	14.1	68.3	5.36	3.63	10.57	4.94	76
Burkina Faso	90.3	82.2	99.3	99.1	3.69	2.05	11.82	..	38
Burundi	97.4	96.1	100.0	100.0	4.88	2.06	..	..	22
Cambodia	84.4	64.5	99.3	98.3	..	3.04	..	3.95	30
Cameroon	..	42.9	..	95.2	4.70	0.78	5.39	3.53	37
Canada	..	..	..	..	2.50	1.97	1.86	1.15	84
Central African Republic	93.5	86.2	99.6	99.3	4.57	3.13	..	3.18	9
Chad	..	89.5	..	99.8	7.99	9.06	11.74	..	13
Chile	21.2	4.3	78.4	52.9	3.40	1.98	3.78	3.28	70
China	91.7	36.5	99.9	91.1	2.99	1.62	3.46	1.42	69
Hong Kong SAR, China	..	..	..	..	3.64	3.23	4.56	3.26	73
Colombia	21.1	22.0	79.5	75.5	3.00	1.72	4.29	2.06	53
Congo, Dem. Rep.	..	97.0	..	100.0	5.26	4.26	..	4.70	8
Congo, Rep.	..	81.8	..	98.7	3.21	2.93	32.03	14.30	27
Costa Rica	20.7	8.1	80.1	59.4	2.64	2.81	2.69	1.98	58
Côte d'Ivoire	48.5	58.7	97.2	97.4	3.50	2.67	4.60	..	19
Croatia	..	0.1	..	8.1	..	3.78	..	4.05	72
Czech Republic	..	..	..	..	5.20	3.05	..	..	88
Denmark	..	..	..	..	1.39	2.52	1.92	2.37	87
Dominican Republic	36.0	16.1	88.8	75.9	4.57	3.22	5.98	4.80	45
Ecuador	29.8	15.9	85.4	75.5	3.16	2.35	3.27	1.47	61
Egypt, Arab Rep.	44.1	32.0	97.8	97.7	1.45	1.71	0.93	2.95	63
El Salvador	37.1	23.1	87.9	83.0	1.60	1.87	6.41	4.34	53
Eritrea	..	..	..	..	..	8.36	..	..	..
Ethiopia	90.9	79.9	99.9	99.4	7.28	4.39	9.36	5.28	30
Finland	..	..	..	..	4.08	3.80	3.71	1.94	94
France	..	..	..	..	1.20	1.67	1.33	0.92	82
Georgia	..	46.6	..	95.7	23.68	4.31	..	..	61
Germany	..	..	..	..	1.71	2.51	1.18	0.80	87
Ghana	86.5	63.9	99.7	97.8	0.68	2.73	..	..	30
Greece	..	..	..	..	1.81	4.29	1.27	4.40	78
Guatemala	63.5	33.9	94.7	85.2	0.69	1.41	0.95	0.91	43
Guinea	99.9	79.5	100.0	99.3	2.09	1.57	5.05	..	5
Haiti	..	83.0	..	97.8	..	3.04	..	..	16
Honduras	64.1	36.5	95.8	81.8	2.76	2.36	2.13	2.79	47
Hungary	..	0.6	..	42.4	5.03	3.29	4.82	4.25	81
India	90.8	81.1	99.7	99.2	2.11	2.25	1.83	2.00	31
Indonesia	91.4	60.4	99.9	98.4	6.85	0.91	5.94	1.10	42
Iran, Islamic Rep.	20.3	14.8	83.8	85.1	4.47	1.98	2.69	..	73
Iraq	..	36.4	..	97.4	..	20.52	..	..	38
Ireland	..	..	..	..	3.02	4.12	2.43	3.98	85
Israel	..	..	..	..	1.19	2.79	..	2.36	76
Italy	..	..	..	..	0.99	2.43	1.85	1.15	72
Japan	..	..	..	..	2.02	2.49	1.45	0.98	80
Jordan	24.6	5.4	89.3	81.9	5.25	2.10	11.89	5.08	64
Kazakhstan	..	4.2	..	87.4	6.41	3.78	11.39	4.34	78
Kenya	68.6	76.6	97.3	98.4	1.88	2.15	4.32	3.02	29
Korea, Rep.	..	..	..	..	4.77	2.09	7.16	3.25	78
Kyrgyz Republic	37.2	34.4	86.5	96.5	10.66	3.19	13.36	9.74	55
Lao PDR	..	78.1	..	99.1	1.34	1.09	..	5.05	38
Lebanon	..	..	..	..	10.77	3.16	..	3.84	40
Liberia	..	97.0	..	99.9	38.04	16.65	..	16.98	10
Libya	..	..	..	..	..	4.74	..	..	..
Lithuania	..	0.9	..	41.7	11.52	6.88	..	9.36	79
Madagascar	92.7	95.4	99.6	99.8	3.11	6.20	3.15	3.80	12
Malawi	..	88.5	..	99.4	7.62	3.82	..	..	39
Malaysia	18.3	6.2	80.8	55.1	5.18	2.71	6.28	3.21	67

**TABLE 3** Selected risk indicators (continued)

	Large recessions		Incidence of natural hazards (droughts, earthquakes, floods, storms)		Incidence of epidemics		Adult mortality rate		Homicide rate
	Years in recession		Total events		Total epidemics		Per 1,000 male	Per 1,000 female	Per 100,000 people
	1991–2000	2001–10	1993–2002	2003–12	1993–2002	2003–12	2007–11 <sup>a</sup>	2007–11 <sup>a</sup>	2010
Mali	2	0	7	15	4	6	356	293	8.0
Mauritania	5	2	9	11	2	1	286	217	14.7
Mexico	1	2	68	55	1	1	130	72	22.7
Moldova	8	1	7	5	1	0	300	145	7.5
Morocco	3	0	11	12	0	0	141	89	1.4
Mozambique	1	0	17	28	9	11	477	443	..
Myanmar	0	0	7	14	0	1	231	181	10.2
Nepal	0	0	10	18	11	3	182	155	2.8
Netherlands	0	0	7	4	1	0	75	56	1.1
New Zealand	1	0	11	11	0	1	87	58	1.1
Nicaragua	3	0	21	17	6	2	194	109	13.6
Niger	5	0	9	13	15	14	309	267	3.8
Nigeria	0	0	18	24	23	16	387	359	12.2
Norway	0	0	4	3	0	0	82	50	0.6
Pakistan	0	0	31	46	6	3	188	157	7.6
Panama	0	0	8	21	2	0	131	69	21.6
Papua New Guinea	5	3	15	13	4	3	310	233	13.0
Paraguay	3	3	8	10	1	7	166	119	11.5
Peru	0	0	23	21	4	3	156	96	10.3
Philippines	3	0	100	163	5	7	257	142	5.4
Poland	0	0	7	13	0	0	198	76	1.1
Portugal	0	0	7	6	0	0	122	53	1.2
Romania	5	1	18	29	2	1	179	73	2.0
Russian Federation	1	1	49	37	9	1	367	137	10.2
Rwanda	2	0	6	8	7	2	345	312	17.1
Saudi Arabia	3	2	1	10	3	0	122	94	..
Senegal	4	0	8	11	4	3	287	235	8.7
Serbia	1	0	6	4	2	0	147	81	1.2
Sierra Leone	6	0	2	6	10	4	459	438	14.9
Singapore	1	2	0	0	2	1	75	44	0.4
Slovak Republic	3	1	5	7	0	0	184	74	1.5
Somalia	0	0	12	25	14	9	365	309	1.5
South Africa	3	0	28	20	4	3	572	574	31.8
South Sudan	0	0	..	..	..	..	..	..	..
Spain	0	3	16	12	2	1	94	43	0.8
Sri Lanka	0	0	17	24	3	3	182	78	3.6
Sudan	0	0	17	17	11	17	262	208	24.2
Sweden	3	2	2	1	1	1	71	44	1.0
Switzerland	0	0	9	10	0	1	76	42	0.7
Syrian Arab Republic	1	0	2	3	0	0	108	70	2.3
Tajikistan	6	1	16	18	3	2	221	125	2.1
Tanzania	4	0	17	21	12	8	351	331	24.5
Thailand	2	0	44	38	1	5	201	99	5.3
Togo	6	2	5	6	6	3	335	292	10.9
Tunisia	0	0	..	..	..	..	121	68	1.1
Turkey	1	3	29	32	0	2	133	74	3.3
Turkmenistan	7	0	2	0	0	0	302	158	..
Uganda	0	0	13	15	11	17	393	377	36.3
Ukraine	8	1	11	9	3	0	334	128	5.2
United Arab Emirates	5	0	..	..	..	..	89	67	..
United Kingdom	0	2	27	19	1	1	95	58	1.2
United States	0	2	211	184	3	1	135	79	4.8
Uruguay	2	2	10	5	0	0	130	58	6.1
Uzbekistan	6	0	1	2	1	0	242	138	3.1
Venezuela, RB	4	4	12	17	1	1	169	87	45.1
Vietnam	0	0	48	67	3	5	129	87	1.6
West Bank and Gaza	0	0	..	..	..	..	140	103	..
Yemen, Rep.	0	0	13	12	1	1	226	182	4.2
Zambia	6	0	4	12	7	7	486	489	38.0
Zimbabwe	4	7	6	10	10	10	517	571	14.3
<b>World</b>	<b>1u</b>	<b>1u</b>	<b>2,561s</b>	<b>3,132s</b>	<b>560s</b>	<b>425s</b>	<b>207w</b>	<b>147w</b>	<b>5.7w</b>
<b>Low income</b>	3	1	387	640	275	214	291	254	14.5
<b>Middle income</b>	1	0	1,431	1,809	251	191	199	134	6.2
Lower middle income	2	0	659	888	179	133	240	171	4.8
Upper middle income	1	0	772	921	72	58	160	100	7.2
<b>Low &amp; middle income</b>	2	1	1,818	2,449	526	405	210	150	5.8
<b>High income</b>	0	1	743	683	34	20	147	72	4.0

a. Data are for the most recent year available between 2007 and 2011.

b. Country data are for the year closest to 1990 between 1985 and 1995.

c. Country data are for the most recent year available between 2001 and 2011.

d. Urban only.

e. Based on the 1990 income classification.

	Poverty headcount ratio				Volatility of GDP growth per capita		Volatility of household consumption growth per capita		Risk preparation index
	\$2.50 a day, PPP (% population)		\$10 a day, PPP (% population)		Standard deviation		Standard deviation		0–100 scale
	1990 <sup>b</sup>	2010 <sup>c</sup>	1990 <sup>b</sup>	2010 <sup>c</sup>	1990s	2000s	1990s	2000s	2013
Mali	95.9	87.2	99.7	100.0	3.52	2.45	4.31	..	18
Mauritania	74.9	60.9	99.0	97.8	4.57	4.97	..	8.88	19
Mexico	21.8	8.8	77.9	67.5	3.61	3.32	7.08	3.74	56
Moldova	..	10.7	..	87.8	14.13	3.92	..	8.19	57
Morocco	26.3	24.5	90.6	91.6	6.22	1.84	7.05	2.14	51
Mozambique	..	88.4	..	99.5	4.72	2.37	7.08	6.86	12
Myanmar	..	..	..	..	3.17	..	..	..	30
Nepal	..	71.8	..	99.3	1.44	1.58	..	..	23
Netherlands	..	..	..	..	1.15	2.12	1.67	1.44	93
New Zealand	..	..	..	..	3.31	1.90	3.07	1.77	89
Nicaragua	46.0	43.8	93.1	95.1	3.02	1.93	13.59	1.94	39
Niger	94.8	85.0	99.8	99.5	4.18	3.26	6.22	..	18
Nigeria	86.9	86.3	100.0	99.8	2.13	2.41	..	..	27
Norway	..	..	..	..	1.24	1.72	1.52	1.72	94
Pakistan	93.3	76.4	99.9	99.3	1.82	1.95	3.79	4.90	33
Panama	34.0	18.8	79.7	72.1	2.53	3.55	8.77	5.82	56
Papua New Guinea	..	..	..	..	7.62	3.60	12.39	..	22
Paraguay	7.7	18.4	68.5	73.2	1.91	5.36	3.82	6.12	50
Peru	..	18.3	..	73.2	5.04	3.08	5.22	2.24	52
Philippines	66.4	53.3	97.4	95.5	2.35	1.73	0.92	1.02	45
Poland	0.6	0.5	68.1	48.7	4.43	1.71	1.91	1.29	76
Portugal	..	..	..	..	2.20	1.77	2.06	2.10	77
Romania	..	4.3	..	85.3	6.42	4.97	8.12	7.56	65
Russian Federation	12.9	0.3	70.7	45.4	6.54	4.58	3.31	4.92	71
Rwanda	93.6	88.3	100.0	99.8	24.31	2.70	8.77	5.47	26
Saudi Arabia	..	..	..	..	2.89	2.50	..	..	83
Senegal	86.9	67.5	99.0	98.3	2.54	1.68	3.31	4.49	26
Serbia	..	1.3	..	61.3	17.42	2.98	..	4.75	61
Sierra Leone	80.8	87.6	99.1	99.6	9.09	5.54	..	..	14
Singapore	..	..	..	..	3.73	4.99	4.31	3.57	72
Slovak Republic	..	0.2	..	44.1	7.16	3.71	..	2.63	79
Somalia	..	..	..	..	..	..	..	..	..
South Africa	48.9	39.5	85.5	79.5	2.01	1.91	2.16	2.58	45
South Sudan	..	..	..	..	..	..	..	..	..
Spain	..	..	..	..	1.69	2.19	1.96	2.41	82
Sri Lanka	66.4	38.2	98.9	96.1	1.00	1.98	4.32	2.91	51
Sudan	..	58.5	..	98.8	4.19	1.90	1.76	5.71	22
Sweden	..	..	..	..	2.65	3.03	2.64	1.73	96
Switzerland	..	..	..	..	1.58	1.85	1.03	0.70	87
Syrian Arab Republic	..	29.0	..	94.2	4.07	1.90	6.97	..	46
Tajikistan	..	42.2	..	98.3	13.22	9.17	30.57	3.96	46
Tanzania	95.2	92.8	100.0	99.8	2.09	0.72	4.47	34.86	32
Thailand	50.1	9.6	93.9	81.2	6.62	2.79	6.88	2.02	62
Togo	..	64.9	..	98.6	8.93	2.47	12.54	6.51	28
Tunisia	28.5	8.3	92.0	78.8	2.03	2.28	2.03	2.41	59
Turkey	14.7	8.3	84.9	67.9	4.87	5.12	5.17	5.09	70
Turkmenistan	67.5	..	100.0	..	15.40	4.36	..	..	..
Uganda	90.9	76.0	99.7	98.7	2.27	1.80	3.35	3.91	25
Ukraine	14.2	0.2	84.3	56.3	7.73	7.07	9.87	9.00	71
United Arab Emirates	..	..	..	..	4.79	6.08	..	8.11	88
United Kingdom	..	..	..	..	1.77	2.41	2.11	2.61	82
United States	..	..	..	..	1.55	2.03	1.55	1.77	91
Uruguay	3.8	2.8	48.6	48.5	3.66	5.03	5.64	8.20	73
Uzbekistan	..	..	..	..	5.41	1.82	..	..	54
Venezuela, RB	20.2	18.8	83.2	80.2	4.66	7.67	4.42	8.17	52
Vietnam	91.3	58.2	99.8	98.2	1.72	0.91	..	2.39	56
West Bank and Gaza	..	1.3	..	65.1	..	..	..	..	46
Yemen, Rep.	..	61.7	..	98.4	1.19	4.64	..	..	30
Zambia	82.0	90.6	99.0	99.3	4.68	1.27	17.90	15.81	25
Zimbabwe	..	..	..	..	5.58	8.99	..	..	25
<b>World</b>	<b>w</b>	<b>w</b>	<b>w</b>	<b>w</b>	<b>3.23 w</b>	<b>2.42 w</b>	<b>3.45 w</b>	<b>2.70 w</b>	<b>55 u</b>
<b>Low income</b>	90.0	83.2	99.4	99.3	3.83	2.88	..	..	23
<b>Middle income</b>	73.6	48.1	95.1	89.8	3.32	2.32	3.61	2.47	52
Lower middle income	82.1	68.5	98.4	97.2	2.98	2.14	3.11	2.56	43
Upper middle income	65.8	26.8	92.0	82.0	3.64	2.50	4.03	2.38	61
<b>Low &amp; middle income</b>	71.7 <sup>e</sup>	50.0 <sup>e</sup>	94.2 <sup>e</sup>	88.8 <sup>e</sup>	3.37	2.38	3.79	2.83	44
<b>High income</b>	..	..	..	..	2.72	2.58	2.22	2.21	81

**TABLE 4** Selected indicators related to risk management at the household level

	Educational attainment			Education quality		Under-five mortality rate	Maternal mortality ratio	Access to social insurance		Savings
	% of adults 25+ with complete primary	% of adults 25+ with complete secondary	% of adults 25+ with complete tertiary	PISA mean score, math	PISA mean score, reading	Per 1,000 live births	Per 100,000 live births	Survey year	% coverage, adults 60+	% of people who saved in the past year
	2010	2010	2010	2009	2009	2011	2010			2011
Afghanistan	8.2	5.2	5.3	..	..	101	460	2006	8.5	14.6
Albania	9.6	30.6	5.0	377	385	14	27	2009	103.7	22.7
Algeria	1.4	34.5	5.6	..	..	30	97	2002	42.9	20.9
Angola	..	..	..	..	..	158	450	..	..	36.6
Argentina	32.0	30.8	3.3	388	398	14	77	2010	103.8	24.4
Armenia	4.8	64.6	12.7	..	..	18	30	2008	74.2	10.5
Australia	2.1	39.0	22.4	514	515	5	7	..	..	68.3
Austria	17.2	45.3	9.5	496	470	4	4	2006	85.1	78.3
Azerbaijan	..	..	..	431	362	45	43	2007	104.6	10.8
Bangladesh	21.5	18.4	3.0	..	..	46	240	2011	73.6	26.8
Belarus	..	..	..	..	..	6	4	2008	116.0	26.4
Belgium	11.1	33.3	20.4	515	506	4	8	2006	61.1	57.8
Benin	10.1	12.4	2.0	..	..	106	350	2004	2.9	32.4
Bolivia	11.8	35.5	9.5	..	..	51	190	2007	70.0	44.2
Bosnia and Herzegovina	..	..	..	..	..	8	8	2009	22.2	13.5
Brazil	26.2	25.1	5.2	386	412	16	56	2010	68.7	21.1
Bulgaria	24.4	27.1	12.1	428	429	12	11	2008	92.4	10.9
Burkina Faso	..	..	..	..	..	146	300	2005	2.6	38.0
Burundi	20.7	3.4	0.6	..	..	139	800	2004	6.3	25.2
Cambodia	33.3	5.3	0.5	..	..	43	250	2005	2.9	31.0
Cameroon	31.0	13.5	1.6	..	..	127	690	2002	4.4	51.9
Canada	2.6	37.5	28.0	527	524	6	12	2007	54.5	65.5
Central African Republic	16.5	8.5	1.2	..	..	164	890	2003	4.4	25.4
Chad	..	..	..	..	..	169	1,100	2001	0.6	28.7
Chile	13.6	29.7	11.7	421	449	9	25	2010	60.9	27.1
China	17.7	40.3	3.9	..	..	15	37	2010	59.2	38.4
Hong Kong SAR, China	14.3	35.4	7.3	555	533	..	..	2005	38.5	59.0
Colombia	28.9	31.8	8.5	381	413	18	92	2010	17.8	32.9
Congo, Dem. Rep.	8.4	7.9	1.1	..	..	168	540	..	..	24.1
Congo, Rep.	8.0	8.9	1.3	..	..	99	560	2001	5.6	30.4
Costa Rica	29.7	19.4	13.2	..	..	10	40	2009	42.9	41.0
Côte d'Ivoire	17.8	6.4	3.9	..	..	115	400	2004	6.6	..
Croatia	17.1	29.2	5.3	460	476	5	17	2010	60.6	21.9
Czech Republic	10.0	65.2	5.6	493	478	4	5	2007	91.6	49.0
Denmark	28.3	26.8	12.5	503	495	4	12	2006	82.7	72.6
Dominican Republic	7.8	8.1	4.5	..	..	25	150	2008	5.7	37.3
Ecuador	29.1	16.1	10.5	..	..	23	110	2009	38.4	30.2
Egypt, Arab Rep.	6.4	22.3	5.7	..	..	21	66	2004	31.1	8.1
El Salvador	15.9	16.9	8.5	..	..	15	81	2010	14.6	25.9
Eritrea	..	..	..	..	..	68	240	..	..	..
Ethiopia	..	..	..	..	..	77	350	..	..	..
Finland	22.1	26.4	13.1	541	536	3	5	2006	81.2	68.7
France	6.5	40.1	10.6	497	496	4	8	2006	103.1	61.8
Georgia	..	..	..	..	..	21	67	..	..	7.0
Germany	2.8	55.4	12.8	513	497	4	7	2006	86.1	67.3
Ghana	8.0	17.5	2.1	..	..	78	350	2010	8.1	36.6
Greece	28.2	32.3	22.4	466	483	4	3	2006	75.1	27.8
Guatemala	16.4	9.7	2.2	..	..	30	120	2008	6.9	24.8
Guinea	..	..	..	..	..	126	610	2001	2.9	27.1
Haiti	4.6	22.4	0.8	..	..	70	350	..	..	31.6
Honduras	35.3	13.3	4.0	..	..	21	100	2009	2.7	21.8
Hungary	3.9	52.2	12.6	490	494	6	21	2008	95.3	26.7
India	16.6	0.8	4.1	..	..	61	200	2010	23.7	22.4
Indonesia	32.0	11.1	1.7	371	402	32	220	2010	5.6	40.5
Iran, Islamic Rep.	12.5	24.4	12.9	..	..	25	21	2001	16.3	32.3
Iraq	20.4	11.8	6.5	..	..	38	63	2009	3.9	26.2
Ireland	10.9	32.4	20.2	487	496	4	6	2006	56.7	64.6
Israel	17.0	26.1	24.3	447	474	4	7	..	..	44.9
Italy	19.0	32.5	6.6	483	486	4	4	2006	84.6	26.4
Japan	14.0	30.3	24.0	529	520	3	5	2003	83.5	63.3
Jordan	8.0	38.0	6.4	387	405	21	63	2006	19.2	18.2
Kazakhstan	3.2	39.5	11.8	405	390	28	51	2009	106.8	21.9
Kenya	40.7	0.6	2.0	..	..	73	360	2006	6.9	40.1
Korea, Rep.	10.2	36.8	17.9	546	539	5	16	2005	28.1	64.5
Kyrgyz Republic	10.1	35.9	8.4	331	314	31	71	2008	103.9	36.4
Lao PDR	20.8	5.7	3.2	..	..	42	470	2005	5.7	54.5
Lebanon	..	..	..	..	..	9	25	2003	9.1	30.8
Liberia	6.2	5.8	5.3	..	..	78	770	..	..	34.9
Libya	21.4	19.4	10.3	..	..	16	58	..	..	..
Lithuania	4.0	55.5	16.4	477	468	6	8	2010	102.3	32.7

**TABLE 4** Selected indicators related to risk management at the household level (continued)

	Educational attainment			Education quality		Under-five mortality rate	Maternal mortality ratio	Access to social insurance		Savings
	% of adults 25+ with complete primary	% of adults 25+ with complete secondary	% of adults 25+ with complete tertiary	PISA mean score, math	PISA mean score, reading	Per 1,000 live births	Per 100,000 live births	Survey year	% coverage, adults 60+	% of people who saved in the past year
	2010	2010	2010	2009	2009	2011	2010			2011
Madagascar	..	..	..	..	..	62	240	..	..	19.7
Malawi	12.6	8.1	0.3	..	..	83	460	..	..	33.0
Malaysia	12.9	33.8	5.0	..	..	7	29	2007	54.7	51.0
Mali	6.3	2.5	1.2	..	..	176	540	2010	20.0	37.4
Mauritania	23.7	6.3	1.5	..	..	112	510	2002	6.8	22.9
Mexico	18.9	17.7	13.9	419	425	16	50	2010	18.6	27.1
Moldova	4.5	39.2	9.0	..	..	16	41	2009	83.3	22.2
Morocco	17.5	9.9	5.9	..	..	33	100	2007	13.2	30.5
Mozambique	12.5	1.6	0.3	..	..	103	490	2004	8.8	42.6
Myanmar	24.3	9.0	4.0	..	..	62	200	..	..	..
Nepal	9.8	6.3	2.0	..	..	48	170	2006	39.2	18.4
Netherlands	7.6	40.5	16.5	526	508	4	6	2007	77.5	73.1
New Zealand	20.7	15.9	24.4	519	521	6	15	2007	68.5	72.6
Nicaragua	8.1	11.5	10.0	..	..	26	95	2008	13.8	26.1
Niger	9.8	2.1	0.7	..	..	125	590	2006	4.8	25.1
Nigeria	..	..	..	..	..	124	630	..	..	64.4
Norway	0.5	45.7	14.6	498	503	3	7	2006	70.3	..
Pakistan	14.3	19.0	5.2	..	..	72	260	2012	4.1	7.5
Panama	21.3	24.6	16.4	360	371	20	92	2009	32.0	34.9
Papua New Guinea	40.8	4.7	0.8	..	..	58	230	2005	0.8	..
Paraguay	25.4	30.4	3.1	..	..	22	99	2004	2.9	18.1
Peru	7.2	27.5	16.6	365	370	18	67	2008	20.0	29.1
Philippines	18.0	19.9	22.4	..	..	25	99	2007	13.0	45.5
Poland	15.9	11.4	9.1	495	500	6	5	2009	71.7	30.8
Portugal	42.4	13.6	3.8	487	489	3	8	2006	86.7	33.7
Romania	1.4	40.2	6.5	427	424	13	27	2009	76.7	18.2
Russian Federation	2.4	30.2	23.3	468	459	12	34	2007	120.5	22.7
Rwanda	27.0	3.4	0.7	..	..	54	340	2004	7.0	30.5
Saudi Arabia	15.3	24.0	8.7	..	..	9	24	..	..	33.4
Senegal	31.1	6.0	2.3	..	..	65	370	2010	34.5	15.4
Serbia	25.5	28.4	7.6	442	442	7	12	2007	32.7	14.9
Sierra Leone	8.7	1.2	0.9	..	..	185	890	..	..	32.6
Singapore	16.6	15.8	12.2	562	526	3	3	2009	30.1	60.9
Slovak Republic	10.6	36.7	6.5	497	477	8	6	2008	115.1	49.3
Somalia	..	..	..	..	..	180	1,000	..	..	21.8
South Africa	6.2	22.0	0.6	..	..	47	300	2010	81.7	31.5
South Sudan	..	..	..	..	..	121	..	..	..	..
Spain	18.9	21.9	16.6	483	481	4	6	2006	67.9	46.3
Sri Lanka	8.4	47.1	10.5	..	..	12	35	2010	20.9	36.3
Sudan	25.7	4.1	1.7	..	..	86 <sup>a</sup>	730	2003	4.0	22.7
Sweden	8.2	52.3	16.7	494	497	3	4	2006	81.4	82.8
Switzerland	15.6	41.4	12.4	534	501	4	8	..	..	..
Syrian Arab Republic	14.5	5.2	2.3	..	..	15	70	..	..	48.3
Tajikistan	4.9	43.7	4.6	..	..	63	65	2004	98.5	13.8
Tanzania	49.0	1.2	0.6	..	..	68	460	2005	0.1	40.1
Thailand	27.4	10.1	8.8	419	421	12	48	2010	73.5	60.0
Togo	21.4	12.2	1.8	..	..	110	300	2003	3.7	19.6
Tunisia	18.0	15.1	6.2	371	404	16	56	2005	34.6	25.1
Turkey	45.8	17.7	5.9	445	464	15	20	2008	92.2	9.6
Turkmenistan	..	..	..	..	..	53	67	..	..	44.5
Uganda	24.5	3.1	2.6	..	..	90	310	2003	0.5	44.4
Ukraine	4.2	41.3	25.3	..	..	10	32	2010	111.3	25.0
United Arab Emirates	11.7	32.1	10.1	..	..	7	12	..	..	30.1
United Kingdom	24.2	1.3	13.6	492	494	5	12	..	..	56.7
United States	1.9	36.2	31.6	487	500	8	21	2008	58.1	66.8
Uruguay	35.3	18.6	6.4	427	426	10	29	2010	65.3	16.9
Uzbekistan	..	..	..	..	..	49	28	2005	136.1	31.4
Venezuela, RB	27.9	4.6	4.1	..	..	15	92	2006	18.6	28.4
Vietnam	38.5	11.4	3.0	..	..	22	59	2008	30.7	35.3
West Bank and Gaza	..	..	..	..	..	22	64	2009	5.5	16.2
Yemen, Rep.	8.6	6.1	1.9	..	..	77	200	2006	8.5	11.9
Zambia	29.8	10.0	1.0	..	..	83	440	2003	4.2	32.2
Zimbabwe	21.8	9.4	0.7	..	..	67	570	2005	3.7	39.9
<b>World</b>	<b>16.7 w</b>	<b>24.1 w</b>	<b>8.7w</b>			<b>51w</b>	<b>210w</b>		<b>46.0w</b>	<b>35.9w</b>
<b>Low income</b>	21.0	10.2	2.3			95	410		..	29.9
<b>Middle income</b>	18.9	22.4	5.3			46	190		40.0	31.0
Lower middle income	18.7	8.1	5.2			62	260		22.3	27.5
Upper middle income	19.1	33.8	5.4			20	64		56.8	34.5
<b>Low &amp; middle income</b>	19.1	21.3	5.1			56	240		39.1	30.9
<b>High income</b>	9.3	32.9	20.0			6	16		77.0	53.9

a. Excludes South Sudan.

**TABLE 5** Selected indicators related to risk management at the enterprise sector level

	Wage employment		Goods market efficiency		Labor market efficiency		Pension contributors		Formal production	
	Wage and salaried workers, % of total employed, annual average		1–7 scale		1–7 scale		Survey year	% of labor force	% of economy, annual average	
	1991–2000	2001–10	2006–07	2012–13	2006–07	2012–13			1999–2003	2004–07
Afghanistan	..	..	..	..	..	..	2006	3.7	..	..
Albania	..	..	3.46	4.33	4.05	4.40	2008	37.9	65.0	66.6
Algeria	..	46	3.66	2.99	3.52	2.79	2007	74.6	66.4	68.8
Angola	..	..	..	..	..	..	..	..	51.9	55.5
Argentina	71	75	3.66	3.18	3.44	3.29	2010	47.0	73.9	75.8
Armenia	55	52	3.74	4.22	4.59	4.72	2008	32.1	54.7	57.6
Australia	85	87	5.39	4.87	4.84	4.60	2005	90.7	85.8	86.4
Austria	86	87	5.33	4.91	4.47	4.69	2005	93.7	90.2	90.3
Azerbaijan	..	37	3.81	4.31	4.47	4.80	2007	35.4	39.8	44.7
Bangladesh	13	14	3.88	4.10	4.12	3.91	2004	2.5	64.3	65.2
Belarus	..	..	..	..	..	..	2008	93.5	52.2	55.3
Belgium	83	85	5.18	5.12	4.02	4.54	2005	91.4	77.8	78.4
Benin	..	10	3.60	3.66	3.76	4.40	2005	5.5	50.0	50.5
Bolivia	48	35	3.16	3.40	3.73	3.58	2009	12.2	32.6	35.6
Bosnia and Herzegovina	..	73	3.52	3.92	4.21	4.08	2009	24.5	66.0	66.9
Brazil	62	64	3.82	3.94	3.91	4.39	2010	59.3	60.0	62.2
Bulgaria	83	86	3.75	4.17	4.12	4.54	2008	78.7	63.5	66.2
Burkina Faso	4	6	3.70	3.80	4.18	4.42	2009	..	58.9	60.2
Burundi	6	5	2.94	3.28	4.21	3.97	2006	3.5	60.6	60.4
Cambodia	15	21	3.97	4.42	4.76	4.78	2010	0.5	50.1	52.7
Cameroon	14	19	3.55	4.15	3.82	4.48	2006	16.2	67.5	68.5
Canada	84	86	5.34	5.12	5.21	5.45	2009	87.4	84.1	84.6
Central African Republic	..	..	..	..	..	..	2003	1.5	56.1	53.7
Chad	5	..	2.67	3.08	3.73	4.12	2005	2.7	54.6	58.4
Chile	70	71	4.94	4.74	4.87	4.68	2010	57.7	80.3	81.2
China	..	..	4.17	4.31	4.27	4.60	2010	33.5	87.0	87.7
Hong Kong SAR, China	89	88	5.80	5.44	5.59	5.65	2009	78.9	83.4	84.7
Colombia	65	49	3.94	3.98	4.20	4.17	2010	27.8	61.2	64.6
Congo, Dem. Rep.	..	..	..	..	..	..	2009	..	52.3	53.2
Congo, Rep.	..	22	..	..	..	..	2008	9.7	52.3	55.3
Costa Rica	71	71	4.27	4.30	4.72	4.51	2010	58.6	73.8	74.9
Côte d'Ivoire	..	20	..	3.78	..	4.38	2004	12.8	55.9	53.5
Croatia	74	77	3.99	3.85	4.25	4.00	2010	76.0	67.0	69.0
Czech Republic	86	83	4.69	4.53	4.62	4.32	2007	95.4	81.0	82.4
Denmark	90	91	5.45	5.03	5.45	5.22	2007	92.9	81.9	82.7
Dominican Republic	56	52	3.67	3.97	3.99	4.00	2010	26.9	67.8	68.6
Ecuador	54	53	3.27	3.70	3.61	3.49	2007	26.4	66.3	69.2
Egypt, Arab Rep.	59	60	3.96	3.76	3.22	3.06	2009	55.1	64.6	65.8
El Salvador	55	55	4.39	4.21	4.53	3.86	2010	22.9	54.0	56.0
Eritrea	..	..	..	..	..	..	..	..	60.5	59.1
Ethiopia	7	8	3.44	3.79	4.13	4.18	..	..	60.0	63.1
Finland	85	87	5.40	5.05	4.70	5.00	2005	89.7	82.0	82.7
France	87	89	5.10	4.47	4.06	4.41	2005	87.3	84.8	85.2
Georgia	41	35	3.75	4.18	4.25	4.67	..	..	32.8	35.9
Germany	89	88	5.31	4.92	4.35	4.51	2005	86.9	83.9	84.3
Ghana	..	20	..	4.20	..	4.08	2012	8.7	58.3	60.7
Greece	55	63	4.28	3.92	3.63	3.56	2005	86.0	71.8	73.3
Guatemala	51	43	3.72	4.29	3.68	4.16	2008	20.3	48.7	50.6
Guinea	..	..	..	3.71	..	4.49	2005	12.1	60.8	61.3
Haiti	..	..	..	3.03	..	4.24	2010	8.1	44.2	42.9
Honduras	48	47	3.45	4.10	3.96	3.52	2009	17.3	50.4	53.3
Hungary	85	87	4.42	4.28	4.50	4.27	2008	92.0	75.2	76.1
India	15	17	4.60	4.21	3.90	4.24	2006	10.3	77.2	78.6
Indonesia	34	33	4.69	4.29	4.34	3.87	2010	11.0	80.6	81.6
Iran, Islamic Rep.	52	52	..	4.00	..	3.18	2010	40.5	81.2	82.3
Iraq	..	..	..	..	..	..	2009	43.1	..	..
Ireland	78	83	5.48	5.24	4.85	5.00	2005	88.9	84.0	84.4
Israel	85	87	5.08	4.51	4.93	4.61	2008	89.1	77.5	78.6
Italy	71	73	4.30	4.29	3.55	3.72	2005	90.1	72.9	73.1
Japan	81	85	5.21	4.98	5.20	4.89	2005	95.4	88.7	89.4
Jordan	..	83	4.42	4.50	4.04	4.02	2010	52.9	80.9	82.3
Kazakhstan	..	63	4.28	4.24	4.93	4.98	2009	62.5	57.5	60.6
Kenya	33	..	4.00	4.10	4.19	4.62	2009	..	65.7	68.3
Korea, Rep.	62	67	4.83	4.75	4.40	4.35	2011	79.9	72.6	73.9
Kyrgyz Republic	..	48	3.50	3.78	4.26	4.36	2008	40.4	58.9	60.4
Lao PDR	10	12	..	..	..	..	2008	1.4	69.7	71.3
Lebanon	..	62	..	4.57	..	4.00	2003	34.5	66.3	67.6
Liberia	..	17	..	4.54	..	4.45	..	..	56.3	55.3
Libya	..	..	..	3.45	..	3.46	2003	68.5	65.4	67.5
Lithuania	80	84	4.38	4.36	4.43	4.41	2009	82.9	66.9	69.3

TABLE 5 Selected indicators related to risk management at the enterprise sector level (continued)

	Wage employment		Goods market efficiency		Labor market efficiency		Pension contributors		Formal production	
	Wage and salaried workers, % of total employed, annual average		1–7 scale		1–7 scale		Survey year	% of labor force	% of economy, annual average	
	1991–2000	2001–10	2006–07	2012–13	2006–07	2012–13			1999–2003	2004–07
Madagascar	13	14	3.49	3.84	4.33	4.50	2009	5.3	58.7	59.8
Malawi	..	..	..	3.86	..	4.58	..	..	57.9	58.6
Malaysia	73	75	5.26	5.16	4.90	4.82	2010	53.5	68.5	69.8
Mali	..	11	3.58	3.87	4.00	3.89	2010	7.9	58.9	59.9
Mauritania	..	..	3.32	3.58	4.06	3.60	2000	13.1	64.2	66.3
Mexico	59	65	4.12	4.20	3.89	4.01	2010	27.8	69.6	70.5
Moldova	65	65	..	3.98	..	4.26	2011	71.0	55.2	56.1
Morocco	43	41	3.89	4.27	3.37	3.84	2011	29.1	64.2	66.2
Mozambique	..	9	3.31	3.77	3.98	3.72	2006	1.9	59.7	60.9
Myanmar	..	..	..	..	..	..	..	..	48.9	51.6
Nepal	..	25	3.75	3.78	3.64	3.75	2011	..	63.1	63.6
Netherlands	88	87	5.34	5.29	4.63	4.99	2005	90.7	86.8	86.9
New Zealand	79	82	5.56	5.35	5.19	5.19	..	..	87.4	88.0
Nicaragua	58	49	3.46	3.79	3.86	3.98	2008	21.7	54.7	56.4
Niger	..	5	..	..	..	..	2006	1.9	59.1	60.3
Nigeria	..	..	4.13	4.16	4.11	4.50	2010	..	42.5	46.0
Norway	91	92	5.04	4.79	4.97	4.98	2005	93.2	80.9	81.7
Pakistan	35	38	4.20	4.02	3.70	3.65	2009	..	63.2	65.6
Panama	66	66	4.22	4.59	4.01	4.17	..	..	35.4	38.3
Papua New Guinea	..	..	..	..	..	..	2009	4.4	63.5	63.1
Paraguay	58	47	3.33	4.19	3.47	3.92	2004	12.4	60.7	62.0
Peru	52	58	3.98	4.37	4.03	4.56	2009	21.7	40.4	43.9
Philippines	50	51	4.24	4.17	3.85	4.01	2011	26.3	57.1	60.1
Poland	71	75	4.26	4.39	4.44	4.48	2008	81.4	72.4	73.4
Portugal	72	75	4.49	4.31	4.12	3.80	2005	92.0	77.2	76.9
Romania	62	64	4.04	3.86	4.01	4.01	2008	67.9	66.3	68.9
Russian Federation	93	92	3.84	3.62	4.44	4.23	2011	65.1	54.7	58.1
Rwanda	6	..	..	4.54	..	5.10	2004	4.6	59.6	60.5
Saudi Arabia	..	..	..	5.12	..	4.47	2010	..	81.3	82.7
Senegal	11	22	..	4.20	..	4.27	2008	..	55.2	57.6
Serbia	..	70	..	3.57	..	4.04	2007	45.0	..	..
Sierra Leone	..	8	..	3.84	..	3.92	2004	5.5	53.0	56.2
Singapore	85	85	5.79	5.60	5.65	5.80	2009	62.1	86.8	87.5
Slovak Republic	93	88	4.59	4.37	4.73	4.20	2003	78.9	81.3	82.6
Somalia	..	..	..	..	..	..	..	..	..	..
South Africa	..	83	4.74	4.68	4.04	3.94	2010	6.7	71.8	73.8
South Sudan	..	..	..	..	..	..	..	..	..	..
Spain	76	82	4.67	4.37	4.01	3.98	2005	69.4	77.4	77.6
Sri Lanka	59	57	4.13	4.33	3.28	3.66	2006	24.1	55.5	56.9
Sudan	..	..	..	..	..	..	2005	5.2	65.9	..
Sweden	89	89	5.22	5.14	4.47	4.81	2005	88.8	80.9	81.7
Switzerland	83	84	5.24	5.26	5.58	5.90	2005	95.4	91.3	91.6
Syrian Arab Republic	..	58	..	..	..	..	2008	26.8	80.8	81.2
Tajikistan	..	53	3.50	4.04	4.12	4.55	..	..	57.1	58.7
Tanzania	9	9	3.92	3.89	4.33	4.55	2007	..	42.4	45.1
Thailand	36	43	4.72	4.56	5.02	4.32	2009	22.5	48.0	51.2
Togo	..	11	..	..	..	..	2009	..	65.1	65.1
Tunisia	69	67	..	..	..	..	2011	..	62.0	63.8
Turkey	43	55	4.47	4.55	3.53	3.79	2008	58.6	67.6	70.1
Turkmenistan	..	..	..	..	..	..	..	..	..	..
Uganda	..	18	3.67	3.95	4.72	4.83	2004	10.3	57.0	58.5
Ukraine	88	84	3.75	3.82	4.21	4.44	2010	62.1	48.6	52.3
United Arab Emirates	..	96	4.85	5.31	4.74	5.24	..	..	73.3	75.4
United Kingdom	87	87	5.48	5.09	5.41	5.42	2005	93.2	87.4	87.7
United States	92	93	5.55	4.88	5.80	5.37	2005	92.2	91.2	91.5
Uruguay	73	71	3.94	4.38	4.10	3.49	2009	78.5	47.8	51.3
Uzbekistan	..	..	..	..	..	..	2005	..	..	..
Venezuela, RB	61	62	3.42	2.78	3.52	2.88	2009	33.9	65.3	67.2
Vietnam	19	22	3.95	4.13	4.43	4.51	2010	20.7	84.5	85.3
West Bank and Gaza	63	61	..	..	..	..	2009	14.0	..	..
Yemen, Rep.	42	..	..	3.68	..	3.44	2006	10.4	72.7	73.2
Zambia	20	18	3.23	4.53	4.02	3.97	2010	..	51.6	54.5
Zimbabwe	38	38	3.29	3.63	3.50	3.40	2011	20.3	38.6	37.7
<b>World</b>	<b>..w</b>	<b>..w</b>	<b>4.24u</b>	<b>4.25u</b>	<b>4.28u</b>	<b>4.29u</b>		<b>37.9w</b>	<b>83.8w</b>	<b>83.1w</b>
<b>Low income</b>	..	..	3.54	3.84	4.11	4.29	..	..	58.3	59.9
<b>Middle income</b>	..	..	3.95	4.08	4.03	4.04	..	27.4	72.0	73.7
Lower middle income	26	26	3.84	4.06	3.92	4.03	..	15.3	69.6	71.1
Upper middle income	..	..	4.05	4.09	4.12	4.05	..	37.9	72.8	74.5
<b>Low &amp; middle income</b>	..	..	3.84	4.00	4.05	4.12	..	25.5	71.7	73.4
<b>High income</b>	85	86	4.98	4.78	4.70	4.68	..	85.7	86.4	85.7

**TABLE 6** Selected indicators related to risk management at the financial sector level

	Use of formal financial risk-management tools						Financial systems structure, % of GDP, 2005–10 average					
	Saved at a financial institution	Loan from a financial institution	Personally paid for health insurance	Purchased agriculture insurance % of agriculture workers age 15+	Population using informal saving	Population using informal credit	Use of electronic payments	Stock market capitalization	Bank assets	Mutual fund assets	Insurance assets	Pension assets
	% age 15+	% age 15+	% age 15+	% age 15+	% age 15+	% age 15+	Volume of transactions million					
	2011	2011	2011	2011	2011	2011	2009					
Afghanistan	2.8	7.4	0.1	10.8	11.7	36.8	..	..	7.5	..	..	..
Albania	8.6	7.5	11.2	73.3	14.2	12.9	7	..	50.8	0.0	1.4	0.0
Algeria	4.3	1.5	3.5	0.0	16.5	27.9	..	..	33.4	..	0.9	..
Angola	15.9	7.9	3.1	..	20.7	24.9	44	..	17.9	..	1.2	..
Argentina	3.8	6.6	9.1	0.0	20.6	9.0	47	24.2	23.4	2.0	2.4	12.7
Armenia	0.8	18.9	0.6	5.9	9.7	37.6	7	1.1	16.4	0.4	0.4	..
Australia	61.9	17.0	..	..	6.3	27.6	5,761	120.0	117.1	22.4	33.9	83.2
Austria	51.6	8.3	..	..	26.8	9.3	2,129	35.3	129.5	48.6	34.0	4.8
Azerbaijan	1.6	17.7	1.1	19.5	9.2	37.1	52	..	15.4	..	0.7	..
Bangladesh	16.6	23.3	2.1	0.0	10.2	14.0	..	7.5	53.3	..	2.1	..
Belarus	6.8	16.1	3.1	4.7	19.6	36.6	..	..	33.9	..	0.8	..
Belgium	42.6	10.5	..	..	15.2	7.4	2,211	68.1	109.7	30.2	65.4	3.5
Benin	7.0	4.2	0.7	1.4	25.3	32.4	..	..	21.4	..	1.9	..
Bolivia	17.1	16.6	3.7	4.3	27.2	9.1	4	17.6	36.0	3.0	4.0	23.1
Bosnia and Herzegovina	6.1	13.0	3.8	3.7	7.5	15.8	..	..	54.6	..	..	..
Brazil	10.3	6.3	7.6	11.2	10.8	17.5	16,509	61.4	75.8	40.8	7.5	14.9
Bulgaria	4.8	7.8	3.9	2.0	6.1	24.0	66	23.0	50.2	0.7	3.6	3.8
Burkina Faso	7.9	3.1	0.8	0.5	30.1	32.9	..	..	18.0	..	0.7	..
Burundi	3.3	1.7	3.5	7.6	21.9	50.6	..	..	23.1	..	..	..
Cambodia	0.8	19.5	2.6	14.3	30.2	40.1	..	..	17.1	..	0.5	..
Cameroon	9.9	4.5	1.2	3.4	42.0	45.6	..	..	11.9	..	1.7	..
Canada	53.2	20.3	..	..	12.3	21.6	8,441	120.9	138.3	45.3	34.6	60.3
Central African Republic	2.5	0.9	0.4	1.5	22.9	24.1	..	..	9.0	..	1.0	..
Chad	6.8	6.2	1.3	17.0	21.9	34.9	..	..	5.3	..	0.1	..
Chile	12.4	7.8	5.7	0.0	14.6	13.9	224	108.4	70.8	10.2	19.3	61.4
China	32.1	7.3	47.2	7.2	6.3	22.1	43,094	81.7	118.0	8.1	9.7	0.7
Hong Kong SAR, China	42.8	7.9	..	..	16.3	19.8	4,184	474.0	167.4	421.9	32.6	29.8
Colombia	9.2	11.9	5.6	8.3	23.7	22.0	287	40.9	36.4	2.6	4.9	15.1
Congo, Dem. Rep.	1.5	1.5	0.7	1.2	22.6	32.2	0	..	3.4	..	0.5	..
Congo, Rep.	5.5	2.8	0.1	2.8	25.0	29.2	..	..	3.1	..	..	..
Costa Rica	19.9	10.0	4.1	0.0	21.1	11.4	115	6.4	45.2	4.3	1.8	5.7
Côte d'Ivoire	..	..	..	..	..	..	..	26.1	18.8	..	3.3	..
Croatia	12.2	14.4	..	..	9.7	23.7	269	50.6	73.6	5.6	7.6	7.4
Czech Republic	35.5	9.5	..	..	13.5	19.9	175	28.9	59.5	3.6	10.0	5.1
Denmark	56.5	18.8	..	..	16.1	12.0	1,461	67.3	204.2	56.5	75.4	57.9
Dominican Republic	16.0	13.9	8.4	0.9	21.3	23.5	188	..	22.3	..	1.4	2.9
Ecuador	14.5	10.6	3.1	8.4	15.7	16.7	2	8.4	24.2	1.1	0.7	..
Egypt, Arab Rep.	0.7	3.7	0.5	6.6	7.4	26.9	1,292	66.7	71.3	4.1	3.6	2.5
El Salvador	12.9	3.9	1.0	5.4	13.0	7.4	7	23.8	44.0	..	2.3	20.8
Eritrea	..	..	..	..	..	..	0	..	..	..	..	..
Ethiopia	..	..	..	..	..	..	..	..	26.6	..	0.8	..
Finland	56.1	23.9	..	..	12.5	23.8	1,976	90.9	86.2	27.4	26.0	72.0
France	49.5	18.6	..	..	12.3	5.9	12,970	82.4	119.6	67.9	89.3	1.0
Georgia	1.0	11.0	3.2	0.4	5.9	18.0	32	6.8	24.4	..	1.6	..
Germany	55.9	12.5	..	..	11.4	12.7	..	45.7	131.4	43.6	59.5	12.0
Ghana	16.1	5.8	11.8	4.0	20.5	28.8	..	12.4	21.7	..	0.9	..
Greece	19.9	7.9	..	..	7.9	22.2	129	50.3	107.9	7.2	5.7	..
Guatemala	10.2	13.7	1.7	1.7	14.6	10.5	0	..	35.2	..	1.4	..
Guinea	2.0	2.4	0.3	49.5	25.1	42.1	..	..	7.7	..	..	..
Haiti	18.0	8.3	4.0	17.2	13.6	37.4	..	..	14.8	..	..	..
Honduras	8.5	7.1	1.3	2.8	13.3	12.9	..	..	47.3	..	3.0	..
Hungary	17.3	9.4	..	..	9.4	9.3	355	26.4	74.0	10.4	8.6	11.0
India	11.6	7.7	6.8	6.6	10.8	22.9	4,102	80.0	59.1	6.8	15.3	5.3
Indonesia	15.3	8.5	0.9	0.0	25.2	40.6	1,787	31.9	31.6	..	1.8	2.2
Iran, Islamic Rep.	19.7	30.7	19.3	24.3	12.6	40.4	1,658	16.9	33.1	..	1.0	..
Iraq	5.4	8.0	0.2	7.8	20.8	46.7	16	..	10.1	..	..	..
Ireland	51.3	15.7	..	..	13.3	13.6	..	42.0	200.6	363.4	83.4	45.5
Israel	24.8	16.7	..	..	20.1	23.3	940	97.0	99.3	..	..	38.7
Italy	15.5	4.6	..	..	10.9	6.6	3,252	36.0	121.6	15.9	33.8	2.2
Japan	51.3	6.1	..	..	12.0	11.6	1,428	87.7	164.1	13.2	74.4	19.9
Jordan	8.3	4.5	1.1	..	9.9	26.8	385	181.6	98.5	0.1	4.8	42.8
Kazakhstan	6.7	13.1	1.9	1.5	15.2	28.8	164	31.8	43.6	..	1.3	9.6
Kenya	23.3	9.7	5.4	3.3	16.9	57.7	..	38.4	38.6	..	7.6	12.9
Korea, Rep.	46.9	16.6	..	..	17.6	16.0	9,696	84.2	101.2	27.2	40.5	3.9
Kyrgyz Republic	0.9	11.3	0.0	2.7	35.5	24.2	6	2.0	10.1	..	0.4	..
Lao PDR	19.4	18.1	4.5	4.6	35.1	14.4	..	..	10.3	..	..	..
Lebanon	17.1	11.3	7.9	0.0	13.7	15.9	10	32.1	142.3	1.0	7.1	..
Liberia	13.9	6.5	5.9	18.8	20.9	44.7	..	..	11.2	..	..	..
Libya	..	..	..	..	..	..	0	..	10.7	..	..	..
Lithuania	20.5	5.6	14.6	31.1	12.2	30.2	217	21.1	58.0	0.7	3.2	2.3
Madagascar	1.4	2.3	0.3	1.2	18.3	61.4	3	..	12.2	..	1.8	..
Malawi	8.2	9.2	0.5	1.2	24.8	42.1	..	19.6	12.7	..	5.7	..
Malaysia	35.4	11.2	16.4	7.2	15.6	21.3	332	133.5	114.6	23.6	18.5	49.3
Mali	4.5	3.7	1.0	9.2	32.9	25.4	..	..	18.9	..	0.5	..
Mauritania	6.4	7.9	2.0	17.0	16.4	35.8	..	..	27.1	..	..	..

	Bank savings		Credit		Insurance premium (life + non-life)		Foreign currency mismatches on bank balance sheets				Loan-to-deposit ratio	
	% of GDP		% of GDP		% of GDP		Loan dollarization %		Deposit dollarization %		%	
	2000	2011	2000	2011	2000	2011	2000	2010	2000	2010	2000	2011
Afghanistan	..	..	..	..	..	..	..	..	..	..	..	..
Albania	43.8	66.7	4.7	39.0	0.4	0.6	53.2	72.6	29.1	43.1	10.7	58.4
Algeria	26.1	45.7	5.9	14.5	0.5	0.6	..	..	..	..	22.8	31.8
Angola	25.6	52.7	2.0	21.6	0.9	1.0	74.8	50.2	83.0	61.0	7.7	41.0
Argentina	27.4	20.6	23.2	16.0	2.4	2.4	66.1	12.5	44.1	..	84.5	77.9
Armenia	8.9	20.4	9.9	34.3	0.1	0.5	..	65.2	..	67.6	111.3	168.1
Australia	61.3	99.2	84.6	124.1	8.8	5.3	..	..	..	..	138.0	125.1
Austria	80.4	95.0	102.2	118.9	4.7	4.6	..	..	..	..	127.1	125.2
Azerbaijan	10.6	13.4	5.9	17.9	0.3	0.3	..	..	..	..	55.9	133.9
Bangladesh	29.8	54.2	24.3	48.6	0.5	1.1	..	..	..	..	81.7	89.6
Belarus	14.9	35.9	8.8	41.7	0.6	0.8	54.9	30.7	72.2	53.8	58.8	116.2
Belgium	82.3	106.1	77.8	92.6	7.4	7.6	..	..	..	..	94.6	87.2
Benin	15.6	29.7	11.6	25.3	0.6	0.8	..	..	..	..	74.3	85.3
Bolivia	46.1	44.7	58.7	36.8	0.8	1.0	96.3	69.2	92.6	52.0	127.2	82.3
Bosnia and Herzegovina	16.6	41.6	40.8	48.2	1.9	1.9	..	73.7	53.7	50.2	73.2	115.7
Brazil	44.3	66.5	31.7	58.0	1.4	2.4	18.0	..	6.1	..	71.5	87.2
Bulgaria	22.7	63.9	12.3	72.0	1.3	2.0	35.9	58.3	59.2	53.6	54.0	112.7
Burkina Faso	13.1	26.8	11.7	20.8	0.6	0.4	..	..	..	..	89.4	77.6
Burundi	14.5	19.0	20.8	19.2	0.4	0.2	..	..	..	..	143.9	100.7
Cambodia	18.7	32.3	6.4	28.8	..	0.1	97.0	98.1	93.2	96.6	34.2	89.2
Cameroon	11.1	18.2	8.2	12.7	0.7	0.9	..	..	..	..	73.8	70.1
Canada	70.1	..	76.1	..	5.4	1.8	..	..	..	..	108.5	..
Central African Republic	3.4	9.3	4.7	9.4	0.3	0.3	..	..	..	..	138.6	101.7
Chad	3.9	7.2	3.4	6.0	0.3	0.2	..	..	..	..	86.7	82.5
Chile	50.9	43.4	63.8	70.5	3.7	3.6	15.7	10.8	10.4	13.8	125.4	162.2
China	110.4	164.4	112.2	127.4	1.5	3.0	..	..	..	..	101.7	77.5
Hong Kong SAR, China	220.8	321.8	152.6	206.2	4.3	11.4	..	..	..	..	69.1	64.1
Colombia	22.4	20.9	20.8	35.1	1.6	2.1	..	4.2	..	..	92.7	168.0
Congo, Dem. Rep.	9.2	12.4	3.2	6.3	0.1	0.4	..	..	43.5	..	35.2	50.8
Congo, Rep.	8.6	21.5	4.8	7.3	0.1	0.4	..	..	..	..	55.8	33.8
Costa Rica	14.1	23.2	24.0	47.4	2.0	1.8	41.6	..	41.3	..	170.9	198.6
Côte d'Ivoire	13.3	..	14.9	..	1.2	1.4	..	..	..	..	..	68.0
Croatia	37.0	67.4	31.9	73.8	2.2	2.5	84.6	73.0	71.1	65.5	86.1	109.5
Czech Republic	58.1	64.1	47.0	55.8	3.0	3.7	21.6	13.4	15.3	8.9	80.9	87.0
Denmark	46.8	52.1	135.2	..	6.6	9.5	..	25.4	..	..	66.3	..
Dominican Republic	25.5	20.8	29.0	22.3	1.4	1.2	..	21.8	..	..	113.7	107.0
Ecuador	21.1	32.9	29.3	30.9	1.2	2.2	..	..	..	..	138.9	93.8
Egypt, Arab Rep.	64.7	63.1	52.0	31.3	0.6	0.7	23.1	31.2	..	..	80.3	49.5
El Salvador	42.5	38.6	45.1	39.0	1.4	1.8	..	..	..	..	106.2	101.0
Eritrea	131.0	89.7	29.9	13.6	1.2	0.4	..	..	..	..	22.8	15.2
Ethiopia	27.0	..	17.8	..	0.6	0.5	..	..	..	..	65.7	..
Finland	46.0	63.6	53.0	96.4	4.9	3.2	..	..	..	..	115.2	151.5
France	62.6	88.3	85.0	116.2	8.4	8.6	..	..	..	..	135.9	131.6
Georgia	5.2	23.4	7.4	32.8	0.2	0.5	81.4	74.3	77.9	71.0	143.1	140.5
Germany	91.5	117.2	119.4	105.5	5.1	5.3	..	..	..	..	130.5	90.0
Ghana	16.4	24.2	13.8	14.5	0.9	0.6	..	..	..	30.7	84.3	60.0
Greece	50.5	83.1	46.9	118.0	0.0	2.1	..	..	..	..	92.9	142.0
Guatemala	18.2	38.5	19.8	23.4	0.9	1.0	18.4	28.5	..	24.1	108.5	60.8
Guinea	4.8	23.7	3.4	9.1	0.1	0.0	..	..	..	..	70.3	38.5
Haiti	29.9	39.2	15.1	14.2	..	0.4	..	..	..	..	50.4	36.2
Honduras	35.2	46.4	34.1	48.0	1.5	1.6	23.2	26.1	29.0	30.1	96.8	103.6
Hungary	38.8	45.7	32.5	65.2	2.9	2.8	33.1	65.5	20.4	18.4	83.5	142.4
India	45.8	66.7	28.8	50.6	1.8	3.5	..	..	..	..	63.0	75.8
Indonesia	48.2	34.4	19.4	28.3	1.0	1.5	41.4	12.9	26.6	14.6	40.3	82.4
Iran, Islamic Rep.	31.6	14.5	19.5	13.7	0.6	1.1	2.6	14.9	1.1	8.3	61.7	94.9
Iraq	..	..	..	..	..	..	..	..	..	..	..	..
Ireland	77.6	103.1	104.6	204.3	9.7	8.0	..	..	..	..	134.8	198.2
Israel	79.0	94.9	77.2	94.8	4.5	4.3	34.9	14.8	31.6	27.2	97.7	99.9
Italy	49.9	86.2	74.8	122.1	5.3	6.6	..	..	..	..	149.9	141.7
Japan	228.4	222.1	190.8	105.0	6.9	1.6	..	..	..	..	83.5	47.3
Jordan	90.5	100.3	71.9	73.4	1.5	1.6	..	..	95.5	70.5	79.5	73.3
Kazakhstan	11.1	29.1	11.2	37.0	0.3	0.6	68.5	45.0	50.9	43.7	100.9	127.0
Kenya	29.8	45.9	25.8	38.0	2.0	2.6	..	..	..	..	86.5	82.6
Korea, Rep.	65.5	74.7	75.8	99.8	10.8	11.9	1.2	2.7	..	..	115.7	133.6
Kyrgyz Republic	5.0	..	4.1	..	0.1	0.2	68.6	55.8	57.9	52.2	81.3	..
Lao PDR	16.0	32.7	7.9	23.3	0.2	0.4	72.3	..	75.4	61.5	49.2	71.1
Lebanon	182.9	223.9	85.5	81.1	2.2	1.8	87.0	81.3	62.3	60.0	46.7	36.2
Liberia	1.6	11.1	0.8	5.7	..	..	..	..	..	..	51.4	51.7
Libya	36.9	83.1	22.7	17.6	0.5	0.3	..	..	..	..	61.4	21.2
Lithuania	16.9	38.0	13.1	53.7	0.8	1.5	67.7	72.4	45.3	32.4	77.3	141.2
Madagascar	14.0	17.4	8.8	10.9	0.6	0.6	..	..	..	..	62.8	62.7
Malawi	13.8	28.6	5.6	18.4	1.7	1.0	..	..	..	..	40.5	64.1
Malaysia	112.9	128.9	126.7	112.1	4.0	4.3	..	..	2.0	4.7	112.3	87.0
Mali	13.7	21.9	15.0	21.4	0.5	0.5	..	..	..	..	109.2	98.1
Mauritania	..	23.9	..	25.6	..	0.4	..	..	..	..	..	107.4

**TABLE 6** Selected indicators related to risk management at the financial sector level (continued)

	Use of formal financial risk-management tools						Financial systems structure, % of GDP, 2005–10 average					
	Saved at a financial institution	Loan from a financial institution	Personally paid for health insurance	Purchased agriculture insurance % of agriculture workers	Population using informal saving	Population using informal credit	Use of electronic payments	Stock market capitalization	Bank assets	Mutual fund assets	Insurance assets	Pension assets
	% age 15+	% age 15+	% age 15+	% age 15+	% age 15+	% age 15+	Volume of transactions million					
	2011	2011	2011	2011	2011	2011	2009					
Mexico	6.7	7.6	8.5	4.9	20.4	22.1	1,640	31.5	29.8	7.3	3.2	8.1
Moldova	3.5	6.4	1.6	2.6	18.7	41.5	27	..	33.4	..	2.2	..
Morocco	12.2	4.3	4.5	18.7	18.2	41.6	28	68.6	75.7	22.0	17.1	20.0
Mozambique	17.5	5.9	3.7	5.3	25.2	35.4	4	..	23.8	..	2.7	..
Myanmar	..	..	..	..	..	..	..	..	3.5	..	..	..
Nepal	9.9	10.8	1.8	2.2	8.5	43.4	0	29.2	45.6	..	0.6	..
Netherlands	57.8	12.6	..	..	15.2	7.2	4,807	87.4	194.7	12.9	61.5	119.9
New Zealand	60.4	26.6	..	..	12.2	23.7	..	36.8	138.2	10.9	..	11.6
Nicaragua	6.5	7.6	0.8	5.9	19.5	6.7	..	..	37.5	..	0.5	..
Niger	1.2	1.3	0.2	5.8	24.0	46.8	..	..	10.0	..	0.8	..
Nigeria	23.6	2.1	0.4	2.3	40.8	46.2	..	24.7	30.2	..	1.7	2.9
Norway	..	..	..	..	..	..	1,835	61.3	79.8	16.2	36.6	7.2
Pakistan	1.4	1.6	0.5	2.6	6.0	27.3	..	29.3	37.6	1.8	..	..
Panama	12.5	9.8	4.9	0.0	22.5	17.4	..	30.5	81.0	..	5.2	2.7
Papua New Guinea	..	..	..	..	..	..	..	117.6	32.3	..	..	..
Paraguay	9.7	12.9	5.9	1.7	8.4	16.6	..	3.5	23.2	..	1.2	..
Peru	8.6	12.7	3.5	11.1	20.6	16.4	103	56.5	22.1	3.2	3.5	15.5
Philippines	14.7	10.5	5.5	0.0	30.8	47.6	..	47.5	40.1	1.1	6.5	3.5
Poland	18.0	9.6	..	..	12.8	16.7	2,027	33.2	43.6	7.6	10.3	11.9
Portugal	25.6	8.3	..	..	8.2	6.9	1,457	41.2	169.1	13.9	33.0	12.4
Romania	8.7	8.4	5.9	6.5	9.5	18.3	278	18.8	33.9	0.4	2.8	0.4
Russian Federation	10.9	7.7	6.7	3.7	11.8	24.2	2,833	68.7	37.6	0.3	2.2	1.3
Rwanda	17.8	8.4	5.3	4.3	12.6	30.1	1	..	11.7	..	..	..
Saudi Arabia	17.2	2.1	..	..	16.1	34.8	159	104.6	52.5	6.9	1.7	..
Senegal	3.7	3.5	0.9	3.4	11.6	27.5	..	..	25.8	..	2.2	..
Serbia	3.2	12.3	3.7	2.2	11.7	31.4	398	30.6	37.4	..	3.2	0.2
Sierra Leone	14.5	6.1	0.5	17.3	18.1	43.0	0	..	11.4	..	..	..
Singapore	58.4	10.0	..	..	2.5	22.7	289	186.0	114.6	48.8	48.2	57.2
Slovak Republic	36.8	11.4	..	..	12.4	23.7	415	6.5	55.3	4.8	5.3	3.5
Somalia	13.6	1.6	0.5	20.1	8.2	34.7	..	..	..	..	..	..
South Africa	22.1	8.9	7.4	43.3	9.4	35.3	970	233.8	80.4	31.9	36.8	104.6
South Sudan	..	..	..	..	..	..	..	..	..	..	..	..
Spain	35.0	11.4	..	..	11.2	15.3	3,564	90.0	192.0	24.1	23.8	8.0
Sri Lanka	28.1	17.7	7.5	8.1	8.2	16.4	29	20.6	36.5	0.2	3.9	0.6
Sudan	3.4	1.8	9.5	20.7	19.3	63.3	10	..	13.3	..	0.5	..
Sweden	63.6	23.4	..	..	19.3	18.9	2,846	107.4	127.0	38.2	82.7	3.4
Switzerland	..	..	..	..	..	..	1,268	241.3	178.6	37.3	86.1	99.7
Syrian Arab Republic	5.1	13.1	9.5	2.6	43.2	49.3	..	..	36.1	..	..	..
Tajikistan	0.3	4.8	0.8	9.0	13.5	26.9	..	..	15.0	..	..	..
Tanzania	11.9	6.6	2.6	7.4	28.2	45.1	4	4.0	19.3	..	1.2	..
Thailand	42.8	19.4	24.1	7.4	17.2	7.8	558	62.8	106.1	17.9	11.4	5.3
Togo	3.6	3.8	0.7	2.2	16.0	20.4	..	..	23.4	..	1.9	..
Tunisia	5.0	3.2	6.1	0.0	20.1	23.2	..	14.0	59.7	7.0	0.8	..
Turkey	4.2	4.6	4.4	0.0	5.4	61.3	1,910	30.7	50.4	3.2	1.8	0.6
Turkmenistan	0.1	0.8	0.0	2.1	44.4	38.5	..	..	..	..	..	..
Uganda	16.3	8.9	0.7	9.1	28.1	43.9	29	9.6	16.4	..	1.1	..
Ukraine	5.4	8.1	1.7	0.0	19.6	36.3	..	29.8	55.0	..	2.8	0.1
United Arab Emirates	19.2	10.8	..	..	11.0	24.6	94	..	..	0.3	4.2	..
United Kingdom	43.8	11.8	..	..	12.9	17.0	13,486	123.9	183.3	36.3	95.9	76.2
United States	50.4	20.1	..	..	16.4	24.5	79,011	122.7	65.3	76.6	44.2	70.6
Uruguay	5.7	14.8	9.3	22.1	11.2	9.5	51	0.5	28.2	0.0	3.8	13.3
Uzbekistan	0.8	1.5	0.8	4.3	30.6	12.3	..	..	..	..	0.5	..
Venezuela, RB	13.6	1.7	6.0	41.2	14.8	11.7	27	2.9	19.5	..	..	..
Vietnam	7.7	16.2	17.5	3.1	27.5	27.8	..	13.2	90.1	0.2	4.2	..
West Bank and Gaza	5.5	4.1	5.1	9.8	10.7	49.6	2	68.4	9.5	..	..	..
Yemen, Rep.	1.1	0.9	0.0	0.0	10.8	56.2	8	..	13.1	..	..	..
Zambia	11.8	6.1	1.2	11.8	20.4	41.8	2	13.5	16.0	..	1.4	3.8
Zimbabwe	17.3	4.9	14.6	6.2	22.6	57.7	1	..	..	..	..	..
<b>World</b>	<b>22.4w</b>	<b>9.1w</b>	<b>17.1w</b>	<b>6.5w</b>	<b>13.5w</b>	<b>24.7w</b>	<b>249,527s</b>	<b>40.8m</b>	<b>42.1m</b>	<b>10.7m</b>	<b>4.3m</b>	<b>7.8m</b>
<b>Low income</b>	11.5	11.4	2.2	5.1	18.5	32.7	49	17.6	15.2	..	1.1	12.9
<b>Middle income</b>	18.1	7.6	19.1	6.7	12.9	25.9	77,239	28.6	35.5	3.6	3.1	5.2
Lower middle income	11.1	7.3	5.2	5.1	16.4	29.3	7,349	22.5	29.2	2.6	2.8	3.5
Upper middle income	24.9	7.9	32.6	8.3	9.6	22.7	69,890	32.5	47.6	3.9	3.4	6.4
<b>Low &amp; middle income</b>	17.5	8.0	17.4	6.6	13.5	26.6	77,288	27.9	29.8	3.6	2.8	5.5
<b>High income</b>	40.4	13.0	..	..	13.5	18.1	172,239	69.9	99.1	17.9	25.7	11.6

	Bank savings		Credit		Insurance premium (life + non-life)		Foreign currency mismatches on bank balance sheets				Loan-to-deposit ratio	
	% of GDP		% of GDP		% of GDP		Loan dollarization %		Deposit dollarization %		%	
	2000	2011	2000	2011	2000	2011	2000	2010	2000	2010	2000	2011
Mexico	23.5	26.7	17.2	19.8	1.8	1.6	..	9.7	6.4	8.6	72.9	74.4
Moldova	13.1	36.6	12.6	33.6	0.5	1.1	40.8	46.3	42.4	48.0	96.4	91.7
Morocco	59.2	89.5	50.7	71.6	2.3	2.6	1.0	..	..	..	85.7	80.0
Mozambique	23.3	33.7	16.7	23.6	0.5	1.1	40.2	32.4	46.7	35.8	71.7	70.2
Myanmar	18.0	17.9	9.5	7.9	0.1	..	..	..	..	..	53.0	44.0
Nepal	38.8	63.9	30.3	52.4	0.5	1.5	..	..	..	..	78.1	82.0
Netherlands	92.3	131.9	134.1	197.9	7.2	4.9	..	..	..	..	145.3	150.1
New Zealand	78.7	94.3	110.0	147.7	3.8	2.7	..	..	..	..	139.8	156.7
Nicaragua	34.4	38.1	30.5	32.1	1.2	1.5	83.0	88.7	70.3	..	88.6	84.1
Niger	5.9	11.8	5.2	14.0	0.5	0.6	..	..	..	..	87.2	119.4
Nigeria	14.9	30.6	11.7	21.3	0.5	0.7	..	..	5.4	..	78.1	69.5
Norway	45.9	..	65.5	..	4.3	4.8	12.1	12.6	16.2	25.4	142.6	..
Pakistan	27.7	29.1	22.3	18.2	0.5	0.6	..	..	..	..	80.7	62.6
Panama	76.7	82.7	95.5	84.6	2.7	2.9	..	..	..	..	124.4	102.3
Papua New Guinea	29.0	41.8	17.1	22.4	1.5	0.7	..	..	..	..	59.1	53.5
Paraguay	22.2	27.3	27.1	41.0	1.1	1.1	49.0	42.0	59.7	39.6	122.4	150.4
Peru	25.8	29.5	25.7	26.3	0.9	1.3	81.4	52.3	77.2	52.6	99.4	89.1
Philippines	50.7	52.2	36.8	31.8	1.2	1.4	27.1	18.4	..	22.6	72.5	60.9
Poland	36.0	50.5	26.6	54.9	2.5	3.3	21.9	30.2	15.7	8.8	73.8	108.7
Portugal	89.3	133.5	126.1	192.1	4.7	5.9	..	..	..	..	141.2	143.9
Romania	19.7	31.4	7.1	38.0	0.8	1.3	59.5	60.1	47.0	34.8	36.2	121.1
Russian Federation	15.5	40.8	13.3	45.0	1.7	0.9	37.8	24.1	46.2	29.8	85.6	110.2
Rwanda	13.0	..	10.2	..	0.4	0.5	..	..	..	..	78.6	..
Saudi Arabia	37.4	51.7	24.4	39.7	0.2	0.5	25.4	13.6	18.6	11.9	65.2	76.8
Senegal	18.4	32.0	18.6	29.5	1.0	1.2	..	..	..	..	101.1	92.3
Serbia	14.1	43.2	49.1	51.0	2.1	1.5	..	84.1	76.7	73.1	..	118.1
Sierra Leone	9.1	18.9	2.0	8.9	..	0.5	..	..	..	..	22.3	47.0
Singapore	98.2	128.1	97.8	112.6	6.2	6.1	..	42.9	..	..	99.7	87.9
Slovak Republic	66.9	54.8	51.1	49.7	2.8	3.0	19.0	18.1	17.2	17.1	76.3	90.7
Somalia	..	..	..	..	..	..	..	..	..	..	..	..
South Africa	51.5	62.6	69.1	68.9	17.5	11.2	49.8	..	4.2	..	134.2	110.1
South Sudan	..	..	..	..	..	..	..	..	..	..	..	..
Spain	78.9	150.9	97.8	205.4	6.0	4.9	..	..	..	..	123.9	136.1
Sri Lanka	33.5	34.4	28.8	30.6	1.2	1.2	..	..	..	..	86.1	89.2
Sudan	5.7	15.9	2.1	11.2	0.3	0.4	..	..	..	..	37.5	70.6
Sweden	36.2	59.8	42.3	..	6.9	7.5	14.1	23.0	26.7	26.1	116.8	..
Switzerland	113.8	151.6	154.7	168.4	9.7	7.7	15.7	15.1	17.1	33.4	135.9	111.1
Syrian Arab Republic	38.3	55.0	8.5	23.2	0.4	0.6	..	..	..	..	22.1	42.1
Tajikistan	3.2	..	13.6	..	0.1	0.4	48.4	29.8	..	72.2	..	..
Tanzania	13.8	28.8	4.6	17.7	0.6	0.7	..	..	..	..	33.2	61.5
Thailand	106.6	103.8	108.3	108.6	2.5	4.2	9.2	..	..	0.9	101.6	104.5
Togo	16.0	38.3	16.0	31.1	1.0	1.5	..	..	..	..	99.9	81.0
Tunisia	46.8	55.1	60.5	72.2	1.4	1.6	..	..	..	..	129.3	131.1
Turkey	32.5	50.3	17.8	50.1	0.9	1.1	62.3	31.7	48.2	33.5	54.6	99.6
Turkmenistan	..	..	..	..	..	0.3	90.3	..	30.1	..	21.9	..
Uganda	12.1	18.1	5.6	15.2	0.4	0.6	..	..	..	..	46.3	83.8
Ukraine	11.0	37.1	11.1	55.8	1.1	2.0	46.0	60.3	38.4	..	100.4	150.7
United Arab Emirates	45.1	59.3	46.2	61.9	1.2	1.4	..	..	..	18.9	102.5	104.5
United Kingdom	103.9	162.6	128.6	186.7	17.0	11.7	36.5	40.1	55.9	52.9	123.7	114.9
United States	65.1	79.2	50.4	55.1	7.1	6.9	..	..	..	..	77.5	69.6
Uruguay	40.6	40.3	44.9	23.7	1.7	1.5	86.3	75.8	90.7	..	110.6	58.7
Uzbekistan	..	..	..	..	0.2	0.3	..	..	8.1	..	..	..
Venezuela, RB	15.2	32.1	10.5	20.4	1.2	2.0	..	..	0.2	..	69.0	63.6
Vietnam	32.8	94.8	35.3	111.6	0.6	1.3	20.7	17.8	..	..	107.6	117.8
West Bank and Gaza	..	..	..	..	..	..	..	..	..	..	..	..
Yemen, Rep.	13.9	15.3	4.3	4.1	0.2	0.2	41.9	45.0	52.7	39.3	30.9	27.0
Zambia	21.0	20.4	8.2	12.3	1.4	1.1	48.3	34.7	53.7	..	38.9	60.1
Zimbabwe	..	..	..	..	..	..	..	..	..	..	..	..
<b>World</b>	<b>34.5m</b>	<b>46.2m</b>	<b>28.8m</b>	<b>39.0m</b>	<b>1.3m</b>	<b>1.9m</b>	..	..	..	..	<b>80.7m</b>	<b>87.2m</b>
<b>Low income</b>	13.8	26.3	9.5	15.2	0.5	0.6	..	..	..	..	71.0	70.2
<b>Middle income</b>	31.6	41.2	22.7	34.7	1.0	1.3	..	..	..	..	77.4	85.6
Lower middle income	28.3	36.8	17.9	30.8	0.7	0.9	..	..	..	..	75.3	81.2
Upper middle income	32.5	51.5	25.7	47.8	1.5	1.6	..	..	..	..	78.7	89.4
<b>Low &amp; middle income</b>	24.5	37.2	17.5	30.8	0.8	1.2	..	..	..	..	74.4	82.4
<b>High income</b>	62.6	79.2	63.8	90.0	4.3	3.9	..	..	..	..	97.7	106.6

**TABLE 7** Selected indicators related to risk management at the macroeconomy level

	CPI inflation rate		Government primary surplus		Gross public debt		International reserves		Flexible exchange rate regimes			Worldwide Governance Indicators average (-2.5 to 2.5) (least to most)	
	Average annual growth, %		% of GDP, annual average		% of GDP, annual average		% of GDP, annual average		Coarse classification, 1–6 scale				
	2010–12	2005–07	2010–12	2005–07	2010–12	2005–07	2010–12	2005–07	2010–12	1996–2000	2001–05		2006–10
Afghanistan	6.2	-1.3	0.0	..	..	..	..	33.8	..	6	3	3	-1.75
Albania	2.7	-0.5	-0.4	56.0	59.0	19.1	19.9	4	3	3	3	3	-0.20
Algeria	6.7	11.1	-2.0	22.5	10.7	70.7	97.9	2	2	2	2	2	-0.93
Angola	11.9	..	..	29.3	32.8	16.8	27.0	..	1	2	2	2	-1.06
Argentina	9.8	3.7	0.1	77.0	46.3	16.0	11.0	1	3	2	2	2	-0.22
Armenia	5.1	-1.8	-2.2	17.0	36.3	16.2	19.1	2	2	3	3	3	-0.28
Australia	2.6	1.6	-3.6	10.2	23.9	5.6	3.4	4	4	4	4	4	1.63
Austria	2.9	0.7	-1.1	62.2	72.7	4.2	5.0	1	1	1	1	1	1.49
Azerbaijan	4.4	..	..	10.7	11.0	11.3	15.0	1	1	1	1	1	-0.84
Bangladesh	9.7	-1.2	-1.4	..	..	6.2	9.9	2	2	1	1	1	-0.87
Belarus	56.2	0.8	1.6	12.6	40.8	5.8	10.2	5	1	1	3	3	-1.01
Belgium	3.2	3.1	-0.6	88.0	97.6	3.4	5.1	1	1	1	1	1	1.37
Benin	4.7	0.0	-0.4	24.8	31.3	18.8	13.3	1	1	1	1	1	-0.29
Bolivia	7.2	..	..	58.7	35.4	29.1	47.6	2	2	1	1	1	-0.54
Bosnia and Herzegovina	2.9	..	..	21.8	41.3	28.6	24.9	1	1	1	1	1	-0.43
Brazil	6.0	3.5	2.6	67.0	66.2	9.1	14.7	3	3	3	3	3	0.13
Bulgaria	3.6	3.9	-1.8	23.8	16.3	35.7	34.8	1	1	1	1	1	0.18
Burkina Faso	3.3	1.9	-2.9	29.6	28.0	10.9	10.2	1	1	1	1	1	-0.38
Burundi	13.8	-0.2	-2.3	131.9	35.9	10.8	13.8	3	2	2	2	2	-1.19
Cambodia	4.2	-0.2	-3.1	33.1	28.7	20.9	32.0	..	2	2	2	2	-0.78
Cameroon	2.9	..	..	26.5	13.6	9.9	14.1	1	1	1	1	1	-0.89
Canada	2.2	2.4	-3.6	69.5	84.0	2.9	3.7	2	3	3	3	3	1.62
Central African Republic	1.3	3.0	-0.5	94.2	31.8	8.4	7.9	1	1	1	1	1	-1.30
Chad	2.4	2.3	-0.5	29.1	34.5	9.5	9.0	1	1	1	1	1	-1.30
Chile	3.2	6.8	0.7	5.3	10.3	12.0	15.0	3	3	3	3	3	1.21
China	4.0	..	..	17.8	27.3	40.3	44.7	1	1	1	1	1	-0.58
Hong Kong SAR, China	4.7	4.3	2.7	32.5	33.1	69.8	117.6	1	1	1	1	1	1.40
Colombia	3.3	1.8	0.0	36.0	35.0	9.9	9.7	3	3	3	3	3	-0.23
Congo, Dem. Rep.	..	1.4	2.7	141.0	35.8	1.8	9.1	4	4	..	..	..	-1.64
Congo, Rep.	2.6	17.5	13.2	101.7	22.5	20.7	38.9	1	1	1	1	1	-1.01
Costa Rica	4.7	2.8	-2.4	32.8	31.6	13.7	13.2	2	2	1	1	1	0.58
Côte d'Ivoire	3.1	0.4	-1.8	82.1	70.1	10.5	16.6	..	..	..	..	..	-1.16
Croatia	2.8	-0.7	-2.6	35.5	48.7	21.9	24.6	2	2	2	2	2	0.38
Czech Republic	2.6	-1.4	-3.1	28.2	40.6	21.1	20.9	1	3	3	3	3	0.95
Denmark	2.6	5.7	-2.5	32.5	46.4	11.9	25.8	1	1	1	1	1	1.86
Dominican Republic	6.1	0.8	-1.9	21.0	30.9	6.5	7.0	2	3	2	2	2	-0.36
Ecuador	4.8	..	..	30.3	19.8	5.5	3.0	1	1	1	1	1	-0.76
Egypt, Arab Rep.	8.6	-3.7	-4.6	91.3	76.7	24.4	9.8	1	2	2	2	2	-0.74
El Salvador	3.4	..	..	38.6	50.6	11.0	12.1	1	1	1	1	1	-0.07
Eritrea	..	..	..	154.8	134.2	2.4	4.9	..	1	1	1	1	-1.40
Ethiopia	28.2	..	..	50.6	25.0	6.9	..	2	2	..	..	..	-0.96
Finland	3.1	3.6	-2.0	38.8	50.3	4.3	3.8	1	1	1	1	1	1.85
France	2.0	-0.2	-3.2	65.0	86.2	4.1	4.9	1	1	1	1	1	1.21
Georgia	3.7	..	..	27.6	35.2	11.0	19.0	3	2	2	2	2	0.01
Germany	2.0	0.9	0.5	67.3	81.7	3.9	5.0	1	1	1	1	1	1.42
Ghana	8.9	..	..	35.1	48.7	12.6	14.8	5	2	2	2	2	0.14
Greece	2.4	-1.4	-2.8	105.3	159.0	1.1	1.7	1	1	1	1	1	0.36
Guatemala	5.0	-0.3	-1.3	21.7	24.6	13.3	13.3	2	2	2	2	2	-0.57
Guinea	18.2	1.5	-4.3	126.6	78.2	1.4	2.5	3	2	2	2	2	-1.19
Haiti	7.3	..	..	40.3	15.1	5.3	17.6	4	3	3	3	3	-1.16
Honduras	6.0	-2.2	-3.5	40.6	32.2	23.0	15.8	2	1	1	1	1	-0.55
Hungary	4.8	-3.6	3.0	64.9	80.7	17.9	35.2	2	3	3	3	3	0.74
India	9.1	-1.4	-4.2	78.4	67.2	19.2	16.1	2	2	2	2	2	-0.30
Indonesia	4.8	..	..	40.1	25.1	12.3	13.0	3	3	3	3	3	-0.46
Iran, Islamic Rep.	23.9	4.2	1.7	18.7	13.7	..	..	3	1	1	1	1	-1.16
Iraq	..	7.3	2.0	162.8	42.0	33.1	34.6	..	1	2	2	2	-1.34
Ireland	2.1	2.3	-14.5	25.6	105.3	0.4	0.8	1	1	1	1	1	1.45
Israel	2.6	2.9	-0.8	85.8	74.9	19.4	31.7	2	3	3	3	3	0.59
Italy	2.9	2.1	1.1	105.1	122.4	4.1	6.0	1	1	1	1	1	0.52
Japan	-0.2	-3.5	-9.0	185.1	228.1	20.5	20.8	4	4	4	4	4	1.17
Jordan	4.6	-1.9	-4.6	78.1	72.5	45.4	39.8	1	1	1	1	1	-0.12
Kazakhstan	6.7	5.6	3.9	6.9	11.2	17.6	15.2	2	2	2	2	2	-0.59
Kenya	11.7	-0.2	-3.0	47.9	48.9	10.9	13.8	2	2	3	3	3	-0.69
Korea, Rep.	3.1	1.5	1.0	30.1	33.8	25.0	28.3	3	3	3	3	3	0.76
Kyrgyz Republic	9.4	..	..	71.7	53.1	28.2	31.6	2	2	2	2	2	-0.83
Lao PDR	5.9	-2.3	-2.9	73.7	56.2	13.8	14.9	6	..	..	..	..	-0.91
Lebanon	5.8	..	..	176.6	139.6	81.3	108.6	1	1	1	1	1	-0.64
Liberia	7.7	2.9	-3.6	634.6	29.3	10.9	32.5	4	4	4	4	4	-0.74
Libya	10.7	29.5	4.9	0.4	0.0	107.1	..	6	6	6	6	6	-1.34
Lithuania	3.6	-0.1	-3.4	17.7	38.7	17.9	18.9	1	2	2	2	2	0.69

TABLE 7 Selected indicators related to risk management at the macroeconomy level (continued)

	CPI inflation rate	Government primary surplus		Gross public debt		International reserves		Flexible exchange rate regimes			Worldwide Governance Indicators average (-2.5 to 2.5) (least to most)
	Average annual growth, %	% of GDP, annual average		% of GDP, annual average		% of GDP, annual average		Coarse classification, 1-6 scale			
	2010-12	2005-07	2010-12	2005-07	2010-12	2005-07	2010-12	1996-2000	2001-05	2006-10	
Madagascar	7.9	..	..	50.9	37.3	10.6	12.7	3	3	3	-0.71
Malawi	14.2	..	..	71.0	44.8	5.6	5.0	3	2	2	-0.33
Malaysia	2.4	-1.7	-2.8	41.8	54.5	50.9	45.0	1	1	3	0.32
Mali	4.1	8.8	-1.9	31.5	31.2	15.7	13.4	1	1	1	-0.49
Mauritania	5.3	0.2	1.3	121.9	89.9	5.3	14.1	2	2	3	-0.88
Mexico	3.8	..	..	38.7	43.4	8.4	12.7	3	3	3	-0.13
Moldova	6.2	..	..	30.0	24.5	24.4	30.7	2	2	2	-0.30
Morocco	1.1	0.4	-3.9	59.5	55.1	30.8	21.2	2	1	1	-0.33
Mozambique	10.4	..	..	58.8	47.0	17.6	21.3	1	3	3	-0.30
Myanmar	5.0	-3.1	-4.4	84.3	51.0	..	..	6	6	6	-1.65
Nepal	9.5	0.6	0.0	48.1	34.0	20.1	18.7	2	1	1	-0.89
Netherlands	2.4	1.8	-3.3	48.2	66.8	3.4	5.0	1	1	1	1.71
New Zealand	2.6	3.8	-4.2	19.4	35.8	11.2	12.0	3	3	3	1.83
Nicaragua	7.6	1.5	0.9	85.9	57.0	13.3	19.5	2	2	2	-0.61
Niger	1.7	..	..	39.6	27.6	10.5	13.6	1	1	1	-0.58
Nigeria	11.5	9.5	-0.3	17.7	16.8	28.7	16.1	3	2	2	-1.15
Norway	1.0	14.5	10.6	54.3	39.2	15.9	11.0	3	3	3	1.70
Pakistan	10.8	-0.5	-2.9	59.4	61.4	10.4	7.5	2	2	2	-1.14
Panama	5.8	4.0	-0.1	54.2	39.4	8.5	8.1	1	1	1	0.08
Papua New Guinea	8.4	8.1	2.4	..	..	24.8	31.1	2	2	2	-0.69
Paraguay	5.9	..	..	25.3	12.3	16.2	19.3	3	3	1	-0.60
Peru	3.5	3.3	2.2	33.7	22.1	20.9	29.4	2	2	2	-0.18
Philippines	3.9	3.9	1.4	51.8	42.4	19.8	31.3	2	2	3	-0.49
Poland	4.0	-0.6	-2.7	46.6	55.5	14.6	20.0	3	3	3	0.83
Portugal	3.2	-2.0	-2.8	64.8	108.1	5.1	6.3	1	1	1	0.93
Romania	4.6	-1.0	-2.9	14.3	34.1	23.4	26.3	5	3	3	0.15
Russian Federation	6.7	8.2	-0.2	10.6	11.2	30.5	27.3	2	2	3	-0.74
Rwanda	6.0	-1.2	-0.7	41.4	25.0	14.9	15.5	..	2	2	-0.21
Saudi Arabia	4.7	20.9	10.4	26.8	5.8	64.8	99.2	1	1	1	-0.47
Senegal	2.4	-3.2	-4.4	30.3	40.2	14.2	14.7	1	1	1	-0.39
Serbia	9.2	..	..	44.4	53.4	33.4	36.1	..	3	3	-0.12
Sierra Leone	14.5	8.2	-2.4	93.4	49.2	10.1	14.5	..	4	2	-0.64
Singapore	4.9	7.6	5.2	88.5	105.2	97.9	100.1	3	3	3	1.47
Slovak Republic	3.8	-1.3	-4.5	31.3	45.5	22.4	2.0	2	2	1	0.79
Somalia	..	..	..	..	..	..	..	..	6	6	-2.30
South Africa	5.4	3.8	-1.8	31.9	39.2	9.9	11.9	4	4	4	0.25
South Sudan	47.3	..	..	..	..	..	..	..	..	..	-1.48
Spain	2.8	3.1	-7.9	39.7	71.5	1.5	2.7	1	1	1	0.94
Sri Lanka	6.8	-1.9	-1.5	..	..	10.7	12.2	2	2	2	-0.29
Sudan	..	..	..	80.2	80.6	4.9	0.7	2	2	2	-1.60
Sweden	1.9	2.2	-1.0	45.3	38.6	6.8	9.5	3	3	3	1.80
Switzerland	-0.2	1.5	0.8	62.7	49.0	15.9	58.1	3	3	3	1.71
Syrian Arab Republic	19.7	..	..	46.8	29.4	52.1	34.9	3	..	..	-1.10
Tajikistan	9.1	..	..	37.2	34.8	5.9	6.5	5	2	2	-1.10
Tanzania	14.3	..	..	42.4	39.7	15.8	15.7	2	2	2	-0.36
Thailand	3.4	2.4	-0.2	42.6	42.9	32.4	50.7	3	3	3	-0.29
Togo	3.1	-1.0	-2.9	93.8	47.5	14.5	18.4	1	1	1	-0.89
Tunisia	4.6	0.0	-1.3	49.1	43.0	18.3	19.0	2	2	2	-0.18
Turkey	7.7	4.5	1.7	46.4	39.3	11.5	11.9	3	4	3	-0.01
Turkmenistan	..	..	..	3.7	11.2	..	..	6	6	6	-1.41
Uganda	16.3	..	-3.3	57.8	31.2	18.2	15.7	3	2	2	-0.59
Ukraine	4.2	-1.2	-2.6	14.9	38.2	22.0	19.2	1	1	1	-0.58
United Arab Emirates	0.9	16.5	8.5	7.1	19.2	18.0	10.7	..	1	1	0.48
United Kingdom	3.7	-1.5	-6.2	42.8	85.1	2.0	3.7	3	3	3	1.34
United States	2.6	-0.7	-7.9	66.6	102.4	1.7	2.6	4	4	4	1.23
Uruguay	8.1	3.8	1.3	71.1	56.5	17.0	23.2	2	3	3	0.84
Uzbekistan	..	4.1	6.2	21.8	9.2	..	..	..	3	3	-1.29
Venezuela, RB	23.6	2.0	-17.2	36.4	40.8	18.4	6.3	2	1	1	-1.28
Vietnam	13.8	-0.2	-2.4	42.5	52.3	24.1	11.3	..	2	2	-0.54
West Bank and Gaza	..	..	..	..	..	..	..	1	1	1	-0.76
Yemen, Rep.	16.8	-0.4	-0.6	41.7	43.6	37.5	16.6	..	2	2	-1.33
Zambia	6.4	..	..	25.3	25.9	8.0	13.3	5	3	4	-0.30
Zimbabwe	..	..	..	58.0	67.8	2.4	7.3	1	5	1	-1.47
<b>World</b>		<b>1.5m</b>	<b>-1.8m</b>	<b>42.6m</b>	<b>41.3m</b>						
<b>Low income</b>		0.3	-1.9	58.0	35.9						
<b>Middle income</b>		0.8	-1.7	41.8	40.8						
Lower middle income		-0.3	-2.1	42.5	38.9						
Upper middle income		2.6	-0.9	38.7	41.3						
<b>Low &amp; middle income</b>		0.8	-1.8	46.4	39.7						
<b>High income</b>		2.1	-1.6	34.8	48.6						

**TABLE 8** *Natural disasters and climate change indicators*

	Consequences of natural hazards (droughts, earthquakes, floods, storms)								
	Total deaths		Average annual deaths per million population		Total damages \$ millions		Average annual damages % of GDP		CO <sub>2</sub> emissions Per capita, metric tons
	1993–2002	2003–12	1993–2002	2003–12	1993–2002	2003–12	1993–2002	2003–12	2009
Afghanistan	8,787	1,908	45.1	7.1	20	167	..	0.16	0.2
Albania	11	5	0.3	0.2	18	0	0.06	0.00	1.0
Algeria	1,292	2,694	4.2	7.5	362	6,179	0.08	0.36	3.3
Angola	169	372	1.3	2.0	10	0	0.02	0.00	1.4
Argentina	86	109	0.2	0.3	3,307	1,198	0.11	0.04	4.4
Armenia	4	1	0.1	0.0	141	0	0.75	0.00	1.5
Australia	82	80	0.4	0.4	7,974	18,907	0.20	0.18	18.4
Austria	20	9	0.3	0.1	2,640	2,300	0.12	0.06	7.4
Azerbaijan	49	3	0.6	0.0	156	55	0.35	0.01	5.5
Bangladesh	5,891	7,772	4.6	5.3	6,342	5,384	1.44	0.68	0.3
Belarus	7	0	0.1	0.0	137	10	0.09	0.00	6.3
Belgium	16	11	0.2	0.1	183	947	0.01	0.02	9.6
Benin	34	85	0.5	0.9	3	0	0.01	0.00	0.5
Bolivia	323	305	4.0	3.1	291	746	0.34	0.45	1.4
Bosnia and Herzegovina	0	7	0.0	0.2	158	227	0.38	0.12	7.8
Brazil	401	2,142	0.2	1.1	262	7,619	0.00	0.05	1.9
Bulgaria	3	56	0.0	0.7	1	461	0.00	0.09	5.6
Burkina Faso	28	101	0.3	0.7	0	150	0.00	0.18	0.1
Burundi	6	180	0.1	2.1	0	0	0.00	0.00	0.0
Cambodia	1,029	311	8.8	2.2	315	592	1.01	0.57	0.3
Cameroon	63	57	0.4	0.3	0	0	0.00	0.00	0.3
Canada	77	26	0.3	0.1	2,549	3,186	0.04	0.02	15.2
Central African Republic	10	13	0.3	0.3	0	0	0.00	0.00	0.1
Chad	102	131	1.3	1.2	1	10	0.01	0.01	0.0
Chile	221	666	1.5	4.0	505	30,231	0.06	1.68	3.9
China	22,136	100,853	1.8	7.6	120,564	205,511	1.18	0.45	5.8
Hong Kong SAR, China	91	7	1.4	0.1	249	0	0.01	0.00	5.3
Colombia	1,935	1,635	5.0	3.6	1,863	3,442	0.19	0.14	1.6
Congo, Dem. Rep.	331	110	0.7	0.2	9	0	0.01	0.00	0.0
Congo, Rep.	2	32	0.1	0.8	0	0	0.00	0.00	0.5
Costa Rica	101	119	2.7	2.6	577	370	0.41	0.12	1.8
Côte d'Ivoire	28	24	0.2	0.1	0	0	0.00	0.00	0.4
Croatia	0	2	0.0	0.0	0	410	0.00	0.06	4.9
Czech Republic	56	39	0.5	0.4	4,438	698	0.69	0.03	10.3
Denmark	8	4	0.2	0.1	2,605	1,400	0.15	0.04	8.3
Dominican Republic	421	954	5.0	9.8	1,982	587	0.94	0.13	2.1
Ecuador	401	108	3.3	0.7	305	1,155	0.11	0.19	2.0
Egypt, Arab Rep.	669	71	1.0	0.1	142	0	0.02	0.00	2.8
El Salvador	1,669	479	28.3	7.8	2,432	2,342	2.02	1.09	1.0
Eritrea	3	0	0.1	0.0	5	0	0.07	0.00	0.1
Ethiopia	543	1,367	0.9	1.7	22	9	0.03	0.00	0.1
Finland	..	..	..	..	..	..	..	..	10.0
France	247	137	0.4	0.2	15,939	10,760	0.11	0.04	5.6
Georgia	14	13	0.3	0.3	582	96	1.61	0.08	1.3
Germany	112	70	0.1	0.1	19,619	10,202	0.09	0.03	9.0
Ghana	213	179	1.2	0.8	34	0	0.04	0.00	0.3
Greece	236	10	2.2	0.1	5,670	946	0.42	0.03	8.4
Guatemala	532	1,856	5.0	13.6	774	1,910	0.40	0.49	1.1
Guinea	25	10	0.3	0.1	0	0	0.00	0.00	0.1
Haiti	1,499	229,306	18.1	2,379.1	231	8,356	0.62	13.04	0.2
Honduras	15,270	333	255.3	4.5	4,061	340	7.81	0.24	1.0
Hungary	49	17	0.5	0.2	393	598	0.08	0.04	4.9
India	60,760	30,870	6.0	2.6	20,325	22,273	0.47	0.18	1.7
Indonesia	3,048	178,093	1.5	76.0	1,674	11,981	0.18	0.23	1.9
Iran, Islamic Rep.	4,786	28,093	7.5	38.7	5,726	1,183	0.56	0.03	8.2
Iraq	0	36	0.0	0.1	0	1	0.00	0.00	3.6
Ireland	16	2	0.4	0.0	239	325	0.03	0.01	9.3
Israel	18	2	0.3	0.0	118	0	0.01	0.00	9.0
Italy	214	395	0.4	0.7	25,552	22,586	0.21	0.10	6.7
Japan	5,885	20,781	4.7	16.3	123,726	280,055	0.32	0.58	8.6
Jordan	16	0	0.3	0.0	1	0	0.00	0.00	3.8
Kazakhstan	122	50	0.8	0.3	41	239	0.02	0.02	14.0
Kenya	300	874	1.0	2.3	12	201	0.01	0.07	0.3
Korea, Rep.	1,163	358	2.5	0.7	7,614	6,414	0.22	0.07	10.4
Kyrgyz Republic	1	81	0.0	1.5	4	3	0.03	0.01	1.2
Lao PDR	81	80	1.6	1.3	304	100	2.38	0.18	0.3
Lebanon	0	0	0.0	0.0	0	0	0.00	0.00	4.9
Liberia	10	4	0.4	0.1	0	0	0.00	0.00	0.1
Libya	0	0	0.0	0.0	42	0	0.02	0.00	10.5
Lithuania	8	4	0.2	0.1	5	256	0.00	0.05	3.8
Madagascar	571	1,101	3.9	5.5	69	805	0.19	0.86	0.1
Malawi	573	46	5.4	0.3	8	0	0.04	0.00	0.1
Malaysia	328	172	1.5	0.6	54	1,500	0.01	0.06	7.1
Mali	24	45	0.2	0.3	0	0	0.00	0.00	0.0
Mauritania	26	20	1.0	0.6	0	0	0.00	0.00	0.6

**TABLE 8** *Natural disasters and climate change indicators* (continued)

	Consequences of natural hazards (droughts, earthquakes, floods, storms)								
	Total deaths		Average annual deaths per million population		Total damages \$ millions		Average annual damages % of GDP		CO <sub>2</sub> emissions Per capita, metric tons
	1993–2002	2003–12	1993–2002	2003–12	1993–2002	2003–12	1993–2002	2003–12	2009
Mexico	2,261	542	2.2	0.5	8,960	20,186	0.21	0.18	3.8
Moldova	62	4	1.7	0.1	386	414	2.36	0.68	1.3
Morocco	991	791	3.5	2.6	1,166	429	0.29	0.05	1.6
Mozambique	1,232	237	7.1	1.0	483	194	1.12	0.20	0.1
Myanmar	230	139,047	0.5	271.7	10	4,564	..	..	0.2
Nepal	2,620	1,254	11.8	4.8	237	63	0.49	0.05	0.1
Netherlands	8	7	0.1	0.0	2,065	578	0.05	0.01	10.3
New Zealand	4	191	0.1	4.5	177	24,842	0.03	1.91	7.4
Nicaragua	3,489	332	70.7	5.9	1,020	0	2.20	0.00	0.8
Niger	84	140	0.8	0.9	0	3	0.00	0.01	0.1
Nigeria	438	935	0.4	0.6	76	538	0.02	0.03	0.5
Norway	1	4	0.0	0.1	303	130	0.02	0.00	9.7
Pakistan	4,173	79,205	3.0	47.4	596	22,117	0.10	1.35	0.9
Panama	11	83	0.4	2.3	9	17	0.01	0.01	2.2
Papua New Guinea	2,359	180	46.2	2.7	162	27	0.43	0.03	0.5
Paraguay	100	9	1.9	0.1	7	7	0.01	0.00	0.7
Peru	1,055	958	4.2	3.3	362	600	0.06	0.05	1.6
Philippines	5,142	10,834	6.9	12.0	2,089	4,847	0.29	0.28	0.7
Poland	104	52	0.3	0.1	4,211	3,336	0.24	0.06	7.8
Portugal	50	48	0.5	0.5	48	2,958	0.00	0.12	5.4
Romania	143	212	0.6	1.0	1,062	1,313	0.25	0.06	3.7
Russian Federation	2,706	270	1.8	0.2	2,503	3,977	0.09	0.02	11.1
Rwanda	126	85	1.8	0.8	0	0	0.00	0.00	0.1
Saudi Arabia	19	295	0.1	1.1	0	1,200	0.00	0.03	16.2
Senegal	215	46	2.3	0.4	41	10	0.08	0.01	0.4
Serbia	12	2	0.2	0.0	0	0	0.00	0.00	6.3
Sierra Leone	25	154	0.6	2.8	0	0	0.00	0.00	0.3
Singapore	0	0	0.0	0.0	0	0	0.00	0.00	6.4
Slovak Republic	57	9	1.1	0.2	227	408	0.08	0.04	6.3
Somalia	2,485	482	36.0	5.3	0	100	..	..	0.1
South Africa	500	163	1.2	0.3	401	673	0.03	0.02	10.1
South Sudan	..	..	..	..	..	..	..	..	0.0
Spain	109	46	0.3	0.1	8,661	3,249	0.14	0.02	6.3
Sri Lanka	42	35,931	0.2	177.7	4	2,012	0.00	0.49	0.6
Sudan	369	330	1.4	1.0	42	484	0.04	0.09	0.3
Sweden	4	7	0.0	0.1	160	2,800	0.01	0.06	4.7
Switzerland	18	8	0.3	0.1	2,348	3,569	0.08	0.07	5.4
Syrian Arab Republic	27	11	0.2	0.1	0	0	0.00	0.00	3.1
Tajikistan	113	148	1.9	2.0	132	311	1.00	0.60	0.4
Tanzania	289	171	0.9	0.4	4	0	0.00	0.00	0.2
Thailand	1,244	10,008	2.0	15.1	2,929	42,573	0.26	1.56	4.1
Togo	3	69	0.1	1.2	0	0	0.00	0.00	0.2
Tunisia	..	..	..	..	..	..	..	..	2.4
Turkey	18,515	1,111	30.2	1.6	23,019	2,746	0.85	0.04	3.9
Turkmenistan	11	0	0.3	0.0	100	0	0.38	0.00	9.7
Uganda	319	160	1.4	0.5	73	0	0.11	0.00	0.1
Ukraine	57	46	0.1	0.1	426	2,816	0.10	0.16	5.9
United Arab Emirates	..	..	..	..	..	..	..	..	20.3
United Kingdom	108	58	0.2	0.1	11,439	13,938	0.08	0.05	7.7
United States	2,317	4,242	0.8	1.4	128,109	474,999	0.15	0.33	17.3
Uruguay	5	21	0.2	0.6	280	45	0.11	0.01	2.3
Uzbekistan	0	13	0.0	0.0	50	0	0.03	0.00	4.2
Venezuela, RB	30,233	212	128.7	0.8	3,249	330	0.36	0.01	6.5
Vietnam	7,852	2,692	10.4	3.2	3,250	5,605	1.19	0.62	1.7
West Bank and Gaza	..	..	..	..	..	..	..	..	0.6
Yemen, Rep.	562	278	3.4	1.3	1,212	0	1.92	0.00	1.1
Zambia	5	55	0.1	0.4	21	0	0.06	0.00	0.2
Zimbabwe	119	37	1.0	0.3	127	0	0.20	0.00	0.7
<b>World</b>	<b>240,551s</b>	<b>911,500s</b>	<b>4.1w</b>	<b>13.7w</b>	<b>656,227s</b>	<b>1,340,427s</b>	<b>0.21w</b>	<b>0.22w</b>	<b>4.7w<sup>a</sup></b>
<b>Low income</b>	27,921	386,806	4.6	50.5	31,429	21,249	0.56	0.51	0.3
<b>Middle income</b>	195,846	495,936	4.8	10.6	222,706	389,427	0.44	0.26	3.3
Lower middle income	109,266	344,583	5.5	14.6	41,440	80,026	0.39	0.24	1.6
Upper middle income	86,580	151,353	4.1	6.6	181,266	309,401	0.46	0.26	5.1
<b>Low &amp; middle income</b>	223,767	882,742	4.7	16.3	254,135	410,675	0.45	0.26	2.9
<b>High income</b>	16,784	28,758	1.4	2.3	402,093	929,752	0.16	0.21	11.2
<b>Selected island states</b>	7,237	241,643	7.4	205.9	5,859	17,287	0.48	0.61	1.3

a. Includes emissions not allocated to specific countries.

**TABLE 9** *Global temperature anomalies: Difference relative to 1951–80*

	Temperature means (degrees Celsius)					
	Dec–Feb	Mar–May	Jun–Aug	Sep–Nov	Jan–Dec	5 year average
1951	-0.32	-0.09	0.01	0.04	-0.06	-0.05
1952	0.12	-0.01	0.03	-0.04	0.02	-0.05
1953	0.10	0.14	0.05	0.03	0.09	-0.04
1954	-0.08	-0.16	-0.15	0.00	-0.12	-0.06
1955	-0.05	-0.23	-0.03	-0.13	-0.12	-0.06
1956	-0.23	-0.23	-0.17	-0.17	-0.18	-0.07
1957	-0.09	-0.01	0.12	0.06	0.04	-0.04
1958	0.25	0.05	-0.07	-0.01	0.04	-0.02
1959	0.04	0.11	0.02	-0.08	0.03	0.02
1960	0.03	-0.21	-0.03	-0.00	-0.04	0.02
1961	0.13	0.11	0.04	0.02	0.05	0.03
1962	0.02	0.04	0.01	0.02	0.04	-0.02
1963	0.06	-0.09	0.14	0.18	0.07	-0.03
1964	-0.06	-0.26	-0.12	-0.25	-0.20	-0.05
1965	-0.17	-0.13	-0.10	-0.09	-0.10	-0.06
1966	-0.07	-0.05	-0.00	-0.04	-0.04	-0.08
1967	-0.09	0.06	-0.02	-0.01	-0.01	-0.03
1968	-0.11	0.05	-0.07	-0.03	-0.05	0.00
1969	-0.13	0.10	0.02	0.12	0.06	-0.00
1970	0.22	0.05	-0.02	0.06	0.04	0.00
1971	-0.10	-0.09	-0.08	-0.01	-0.07	0.04
1972	-0.15	0.01	0.10	0.05	0.02	0.02
1973	0.26	0.26	0.11	0.09	0.16	0.01
1974	-0.15	-0.05	0.01	-0.08	-0.07	-0.00
1975	0.03	0.11	-0.06	-0.10	-0.01	0.02
1976	-0.10	-0.18	-0.14	-0.15	-0.12	-0.00
1977	0.10	0.24	0.21	0.05	0.15	0.04
1978	0.07	0.11	-0.05	0.07	0.05	0.09
1979	0.02	0.08	0.05	0.21	0.12	0.17
1980	0.35	0.28	0.20	0.18	0.23	0.16
1981	0.35	0.31	0.29	0.13	0.29	0.20
1982	0.18	0.03	0.06	0.09	0.09	0.20
1983	0.41	0.33	0.19	0.25	0.27	0.17
1984	0.17	0.21	0.09	0.09	0.12	0.14
1985	0.02	0.10	0.07	0.08	0.08	0.18
1986	0.23	0.23	0.09	0.04	0.15	0.20
1987	0.27	0.18	0.32	0.27	0.29	0.22
1988	0.44	0.41	0.36	0.26	0.36	0.29
1989	0.23	0.24	0.24	0.25	0.24	0.33
1990	0.34	0.54	0.33	0.34	0.40	0.31
1991	0.41	0.38	0.45	0.32	0.38	0.28
1992	0.37	0.31	0.13	0.01	0.19	0.29
1993	0.29	0.26	0.18	0.10	0.21	0.30
1994	0.14	0.30	0.28	0.38	0.29	0.29
1995	0.54	0.38	0.45	0.39	0.43	0.34
1996	0.33	0.31	0.36	0.28	0.33	0.43
1997	0.36	0.42	0.41	0.59	0.46	0.45
1998	0.68	0.64	0.70	0.45	0.61	0.44
1999	0.56	0.32	0.37	0.39	0.40	0.48
2000	0.41	0.51	0.42	0.34	0.41	0.51
2001	0.38	0.55	0.53	0.56	0.53	0.51
2002	0.66	0.70	0.56	0.59	0.62	0.54
2003	0.57	0.56	0.55	0.63	0.60	0.59
2004	0.65	0.54	0.36	0.60	0.52	0.60
2005	0.58	0.65	0.62	0.74	0.66	0.60
2006	0.62	0.49	0.59	0.65	0.59	0.58
2007	0.78	0.68	0.57	0.58	0.63	0.59
2008	0.34	0.55	0.46	0.61	0.49	0.59
2009	0.52	0.55	0.63	0.64	0.59	0.59
2010	0.66	0.80	0.59	0.65	0.67	0.57
2011	0.45	0.56	0.64	0.54	0.55	
2012	0.42	0.60	0.56	0.70	0.57	

	Dec–Feb	Mar–May	Jun–Aug	Sep–Nov	10 year average
1951–1960	-0.02	-0.06	-0.02	-0.03	-0.03
1961–1970	-0.02	-0.01	-0.01	-0.00	-0.01
1971–1980	0.03	0.08	0.03	0.03	0.05
1981–1990	0.26	0.26	0.20	0.18	0.23
1991–2000	0.41	0.38	0.37	0.33	0.37
2001–2010	0.58	0.61	0.55	0.63	0.59

TABLE 10 *Aid commitments*

	Emergency response		Reconstruction relief		Prevention and preparedness		Total
	\$ millions	% of total	\$ millions	% of total	\$ millions	% of total	\$ millions
1981	417.3	80.3	101.3	19.5	1.1	0.2	519.6
1982	698.4	71.3	242.0	24.7	39.1	4.0	979.5
1983	615.0	54.4	466.2	41.2	49.9	4.4	1,131.1
1984	1,226.2	65.3	596.6	31.8	53.6	2.9	1,876.4
1985	813.7	44.0	863.3	46.7	172.8	9.3	1,849.9
1986	838.1	62.7	497.5	37.3	0.0	0.0	1,335.6
1987	1,134.7	66.6	562.0	33.0	7.0	0.4	1,703.7
1988	535.2	52.4	461.2	45.1	25.9	2.5	1,022.3
1989	638.0	43.6	817.4	55.9	6.8	0.5	1,462.2
1990	930.0	58.1	579.5	36.2	91.6	5.7	1,601.1
1991	1,316.0	89.6	142.6	9.7	9.4	0.6	1,468.0
1992	1,252.4	76.5	377.1	23.0	8.3	0.5	1,637.7
1993	1,031.3	68.7	456.8	30.4	12.5	0.8	1,500.7
1994	1,253.9	71.0	511.3	29.0	0.5	0.0	1,765.7
1995	1,804.5	83.6	339.5	15.7	13.4	0.6	2,157.4
1996	2,818.5	93.7	186.5	6.2	3.5	0.1	3,008.6
1997	2,329.6	83.9	220.4	7.9	227.8	8.2	2,777.7
1998	3,107.5	72.4	1,143.5	26.7	38.1	0.9	4,289.2
1999	5,254.9	78.4	1,393.0	20.8	52.1	0.8	6,699.9
2000	2,403.7	70.0	975.4	28.4	56.5	1.6	3,435.6
2001	2,819.9	52.8	2,473.8	46.3	44.1	0.8	5,337.8
2002	3,871.9	69.6	1,609.1	28.9	84.5	1.5	5,565.5
2003	3,244.5	74.6	878.3	20.2	228.4	5.2	4,351.2
2004	4,097.1	83.1	789.7	16.0	43.0	0.9	4,929.8
2005	4,489.6	55.9	2,964.2	36.9	579.0	7.2	8,032.7
2006	3,039.4	65.5	1,374.0	29.6	227.8	4.9	4,641.3
2007	3,472.9	58.5	2,173.4	36.6	290.8	4.9	5,937.1
2008	3,227.9	74.9	573.7	13.3	509.5	11.8	4,311.1
2009	3,698.7	81.2	484.3	10.6	374.4	8.2	4,557.5
2010	225.9	37.2	276.4	45.5	105.6	17.4	607.9
Total	62,606.6	69.2	24,530.0	27.1	3,357.0	3.7	90,493.6
1981–1990	7,846.5	58.2	5,187.1	38.5	447.7	3.3	13,481.3
1991–2000	22,572.2	78.5	5,746.1	20.0	422.1	1.5	28,740.4
2001–2010	32,187.8	66.7	13,596.9	28.2	2,487.2	5.2	48,271.9

## Technical notes

### *Data consistency and reliability*

Considerable effort has been made to standardize the data, but full comparability cannot be assured, and care must be taken in interpreting the indicators. Many factors affect data availability, comparability, and reliability: statistical systems in many developing economies are still weak; statistical methods, coverage, practices, and definitions differ widely; and cross country and intertemporal comparisons involve complex technical and conceptual problems that cannot be resolved unequivocally. Data coverage may not be complete because of special circumstances affecting the collection and reporting of data, such as problems stemming from conflicts. For these reasons, although data are drawn from sources thought to be the most authoritative, they should be construed only as indicating trends and characterizing major differences among economies, rather than as offering precise quantitative measures of those differences.

### *Table 1: Key indicators of development*

**Population:** Total population is based on the de facto definition of population, which counts all residents regardless of legal status or citizenship—except for refugees not permanently settled in the country of asylum, who are generally considered part of the population of their country of origin. The values shown are midyear estimates. **Data sources:** United Nations Population Division, World Population Prospects; United Nations Statistical Division, Population and Vital Statistics Report (various years); census reports and other statistical publications from national statistical offices; Eurostat: Demographic Statistics; Secretariat of the Pacific Community: Statistics and Demography Programme; U.S. Census Bureau: International Database.

**Average annual population growth rate:** Annual population growth rate for year  $t$  is the exponential growth rate of the total population (as defined above) from year  $t - 1$  to  $t$ , expressed as a percentage. **Data sources:** United Nations Population Division, World Population Prospects; United Nations Statistical Division, Population and Vital Statistics Report (various years); census reports and other statistical publications from national statistical offices; Eurostat: Demographic Statistics; Secretariat of the Pacific Community: Statistics and Demography Programme; U.S. Census Bureau: International Database.

**Population density:** Population density is the total population (as defined above) divided by land area, in square kilometers. Land area is a country's total area, excluding area under inland water bodies, national claims to continental shelves, and exclusive economic zones. In most cases the definition of inland water bodies includes major rivers and lakes. **Data sources:** Food and Agriculture Organization, at <http://faostat.fao.org>; population data from World Development Indicators, at <http://data.worldbank.org/indicator/SP.POP.TOTL>.

**Population age composition, ages 0–14:** Population age composition is the population between the ages 0 to 14 as a percentage of the total population (as defined above). **Data source:** United Nations Population Division, World Population Prospects, at <http://esa.un.org/wpp>.

**Gross national income:** Gross national income (GNI; formerly gross national product or GNP) is the sum of value added by all resident producers, plus any product taxes (less subsidies) not included in the valuation of output, plus net receipts of primary income (compensation of employees and property income) from abroad. **Data sources:** World Bank national accounts data, at <http://data.worldbank.org>; Organisation for Economic Co-operation and Development (OECD) National Accounts data, at <http://stats.oecd.org/>.

**GNI per capita:** GNI per capita is gross national income (as defined above) divided by the total population. **Data source:** World Bank, World Development Indicators, at <http://data.worldbank.org/data-catalog/world-development-indicators>.

**Gross national income, PPP:** PPP GNI (formerly PPP GNP) is gross national income (as defined above) converted to current international dollars using purchasing power parity (PPP) rates. An international dollar has the same purchasing power over gross national income as a U.S. dollar has in the United States. **Data sources:** World Bank national accounts data, at <http://data.worldbank.org>; OECD National Accounts data, at <http://stats.oecd.org>.

**PPP GNI per capita:** PPP GNI per capita is GNI per capita (as defined above), based on purchasing power parity (PPP). **Data source:** World Bank, International Comparison Program database, at <http://www.worldbank.org/data/icp>.

**Gross domestic product per capita growth:** Gross domestic product (GDP) per capita growth is the annual percentage growth rate of GDP per capita, based on constant local currency. (Aggregates are based on constant 2005 U.S. dollars.) GDP per

capita is gross domestic product divided by the total population. GDP (at purchaser's prices) is the sum of gross value added by all resident producers in the economy, plus any product taxes and minus any subsidies not included in the value of the products. It is calculated without making deductions for depreciation of fabricated assets, or for depletion and degradation of natural resources. **Data sources:** World Bank national accounts data, at <http://data.worldbank.org>; OECD National Accounts data, at <http://stats.oecd.org/>.

**Life expectancy at birth:** Life expectancy at birth indicates the number of years a newborn infant would be expected to live if prevailing patterns of mortality at the time of its birth were to stay the same throughout its life. **Data sources:** United Nations Population Division, World Population Prospects; United Nations Statistical Division, Population and Vital Statistics Report (various years); census reports and other statistical publications from national statistical offices; Eurostat: Demographic Statistics; Secretariat of the Pacific Community: Statistics and Demography Programme; U.S. Census Bureau: International Database.

**Adult literacy rate:** The adult literacy rate is the percentage of people aged 15 and above who can—with understanding—read and write a short, simple statement on their everyday life. **Data source:** United Nations Educational, Scientific, and Cultural Organization Institute for Statistics, at <http://www.uis.unesco.org>.

### Table 2: Key indicators of development for other economies

See indicator descriptions for table 1.

### Table 3: Selected risk indicators

**Large recessions, years in recession:** Using real GDP per capita from the World Development Indicators, large recessions are identified by following Barro and Ursúa 2012 and using as a threshold a 5% decline in GDP per capita growth from peak to trough. The constructed variable is a dummy variable (1 if a country was in a large recession, and 0 otherwise). **Data sources:** Barro, Robert J., and José F. Ursúa, 2012, "Rare Macroeconomic Disasters," *Annual Review of Economics* 4 (1): 83–109, with data available at <http://scholar.harvard.edu/barro/publications/barro-ursua-macroeconomic-data>; World Bank national accounts data, at <http://data.worldbank.org>; OECD National Accounts data, at <http://stats.oecd.org/>.

**Incidence of natural hazards (droughts, earthquakes, floods, storms):** The incidence of natural hazards is the number of droughts, earthquakes, floods, and storms (as defined by the EM-DAT database) that occurred in the specified time period. Disasters that affect multiple countries are considered to be separate events for the purpose of calculating summary groups. **Data source:** EM-DAT: The OFDA/CRED International Disaster Database, at <http://www.emdat.be>.

**Incidence of epidemics:** The incidence of epidemics is the number of epidemics that were recorded in the specified time period. An epidemic is either an unusual increase in the number of cases of an infectious disease that already exists in a region or population, or the appearance of an infection previously absent from a region. Disasters that affect multiple countries are considered to be separate events for the purpose of calculating summary groups. **Data source:** EM-DAT: The OFDA/CRED International Disaster Database, at <http://www.emdat.be>.

**Adult mortality rate (per 1,000 people):** The adult mortality rate is the probability of dying between the ages 15 and 60, if subject to the age specific mortality rates of that year between those ages. **Data sources:** United Nations Population Division, World Population Prospects, at <http://esa.un.org/wpp>; University of California, Berkeley and Max Planck Institute for Demographic Research, Human Mortality Database, at <http://www.mortality.org>.

**Homicide rate (per 100,000 people):** Intentional homicides are estimates of unlawful homicides purposely inflicted as a result of domestic disputes, interpersonal violence, violent conflicts over land resources, intergang violence over turf or control, and predatory violence and killing by armed groups. Intentional homicide does not include all intentional killing; the difference is usually in the organization of the killing. Individuals or small groups usually commit homicide, whereas killing in armed conflict is usually committed by fairly cohesive groups of up to several hundred members and is thus usually excluded. **Data source:** United Nations Office on Drugs and Crime's International Homicide Statistics, at <http://www.unodc.org/unodc/en/data-and-analysis/homicide.html>.

**Poverty headcount ratio (\$2.50 a day and \$10 a day, PPP; % population):** The poverty headcount ratio is the percentage of the population living on less than \$2.50 a day and \$10 a day, respectively, at 2005 international prices. **Data source:** World Bank, PovcalNet (an online tool for poverty measurement),

at <http://iresearch.worldbank.org/PovcalNet/index.htm>.

**Volatility of household consumption growth per capita:** Historical volatility is calculated by looking at past changes in household consumption per capita. Household consumption growth per capita is approximated using natural logarithm differences. The standard deviation of percentage changes in household consumption per capita (observed volatility) is calculated within decades with at least nine observations. **Data sources:** World Bank national accounts data, at <http://data.worldbank.org>; OECD National Accounts data, at <http://stats.oecd.org>.

**Volatility of GDP growth per capita:** Historical volatility is calculated by looking at past changes in GDP per capita. GDP per capita growth is approximated using natural logarithm differences. The standard deviation of percentage changes in GDP per capita (observed volatility) is calculated within decades with at least nine observations. **Data sources:** World Bank national accounts data, at <http://data.worldbank.org>; OECD National Accounts data, at <http://stats.oecd.org>.

**Risk preparation index:** The risk preparation index is a composite index that estimates preparation for risk across countries. The components of the index are average years of schooling; immunization rate (measles); proportion of households with less than \$1,000 in net assets; access to finance index; contributors to a pension scheme (% of labor force); proportion of respondents stating that “in general, people can be trusted”; access to improved sanitation facilities (% of population); and gross public debt (% of revenues). The index follows the methodology suggested in Foa, R, 2013, “Household Risk Preparation Indices: Construction and Diagnostics,” Background Paper for the *World Development Report 2014*. **Data source:** calculations by WDR staff.

*Table 4: Selected indicators related to risk management at the household level*

**Educational attainment (primary, secondary, and tertiary):** Educational attainment is the percentage of the population aged over 25 who have completed each level of education (primary, secondary, and tertiary). Observations are estimates based on population censuses. **Data source:** Robert J. Barro and Jong-Wha Lee, Barro-Lee Educational Attainment Dataset, at <http://www.barrolee.com>.

**Education quality, PISA mean score (math and reading):** The Programme for International Student

Assessment (PISA) is an internationally comparable student assessment, coordinated by the OECD. The assessment has evaluated the knowledge and skills of 15 year olds by testing reading, mathematical, and scientific literacy every three years since 1997. Mean performance by subject refers to the average score of all students’ scores in that country. **Data source:** OECD, at <http://www.oecd.org/pisa>.

**Under-five mortality rate (per 1,000 live births):** The under-five mortality rate is the probability that a newborn baby will die before reaching age five, if subject to the age specific mortality rates of that year. **Data source:** Level and Trends in Child Mortality, UN Inter-agency Group for Child Mortality Estimation (United Nations Children’s Fund (UNICEF), World Health Organization (WHO), World Bank, and United Nations Population Division), at <http://www.childmortality.org>.

**Maternal mortality ratio (per 100,000 live births):** The maternal mortality ratio is number of women who die from pregnancy related causes while pregnant or within 42 days of pregnancy termination. **Data source:** Trends in Maternal Mortality: 1990–2010, WHO, UNICEF, United Nations Population Fund, and the World Bank, at <http://www.who.int/reproductivehealth/publications/monitoring/9789241503631/en>.

**Access to social insurance:** Access to social insurance is the percentage of the population aged 60 and over who are beneficiaries of social insurance. **Data sources:** World Bank, Pensions (database), at <http://go.worldbank.org/8KO0DUVDS0>; United Nations Population Division, World Population Prospects at <http://esa.un.org/wpp>.

**Savings, % of people who saved in the past year:** The percentage of people who saved in the past year denotes the percentage of respondents (aged 15+) who report saving or setting aside any money in the past 12 months. **Data source:** World Bank, Global Financial Inclusion Database, at [http://data.worldbank.org/data-catalog/financial\\_inclusion](http://data.worldbank.org/data-catalog/financial_inclusion).

*Table 5: Selected indicators related to risk management at the enterprise sector level*

**Wage employment:** Wage and salaried workers (employees) are those workers who hold the type of jobs defined as “paid employment jobs,” where the incumbents hold explicit (written or oral) or implicit employment contracts that give them a basic remuneration that is not directly dependent upon the revenue of the unit for which they work. **Data source:**

International Labour Organization, Key Indicators of the Labour Market (database), at <http://www.ilo.org/kilm>.

**Goods market efficiency:** Goods market efficiency is a composite indicator of economies' capacities to produce the right mix of products and services given their particular supply and demand conditions, as well as to ensure that these goods can be most effectively traded. The indicator uses a 1–7 scale, where 1 indicates the lowest efficiency and 7 the highest efficiency. **Data source:** World Economic Forum, Global Competitiveness Report, 2006–07 and 2012–13 editions, at <http://www.weforum.org/issues/competitiveness-0/gci2012-data-platform>.

**Labor market efficiency:** Labor market efficiency is a composite indicator of economies' efficiency in allocating workers to their most effective uses and providing incentives for them to give their best efforts in their jobs. The indicator uses a 1–7 scale, where 1 indicates the lowest efficiency and 7 the highest efficiency. **Data source:** World Economic Forum, Global Competitiveness Report, 2006–07 and 2012–13 editions, at <http://www.weforum.org/issues/competitiveness-0/gci2012-data-platform>.

**Pension contributors:** Pension contributors are the total number of people who actively contribute to the pension system in a given year, as a percentage of the labor force. **Data sources:** World Bank, Pensions (database), at <http://go.worldbank.org/8KO0DUVDS0>; Pallares-Miralles, Montserrat, Carolina Romero, and Edward Whitehouse, 2012, “International Patterns of Pension Provision II: A Worldwide Overview of Facts and Figures,” Social Protection and Labor Discussion Paper SP 1211, World Bank, Washington D.C.

**Formal production:** Formal production is production by the formal sector, as a share of the economy, computed as 100 minus the estimated size of the shadow economy. **Data source:** Schneider, Friedrich, Andreas Buehn, and Claudio E. Montenegro, 2010, “Shadow Economies All over the World: New Estimates for 162 Countries from 1999 to 2007,” at <http://documents.worldbank.org/curated/en/2010/06/12864844/shadow-economies-all-over-world-new-estimates-162-countries-1999-2007>.

**Table 6: Selected indicators related to risk management at the financial sector level**

**Saved at a financial institution:** The percentage of people who have saved at a financial institution is the percentage of respondents (aged 15+) who report

saving or setting aside any money by using an account at a formal financial institution such as a bank, credit union, microfinance institution, or cooperative in the past 12 months. **Data source:** World Bank, Global Financial Inclusion Database, at [http://data.worldbank.org/data-catalog/financial\\_inclusion](http://data.worldbank.org/data-catalog/financial_inclusion).

**Loan from a financial institution:** The percentage of people who have obtained a loan from a financial institution is the percentage of respondents (aged 15+) who report borrowing any money from a bank, credit union, microfinance institution, or other financial institution such as a cooperative in the past 12 months. **Data source:** World Bank, Global Financial Inclusion Database, at [http://data.worldbank.org/data-catalog/financial\\_inclusion](http://data.worldbank.org/data-catalog/financial_inclusion).

**Personally paid for health insurance:** The percentage of people who have personally paid for health insurance is the percentage of respondents (aged 15+) who have personally purchased health or medical insurance (in addition to any nationally provided health insurance). **Data source:** World Bank, Global Financial Inclusion Database, at [http://data.worldbank.org/data-catalog/financial\\_inclusion](http://data.worldbank.org/data-catalog/financial_inclusion).

**Purchased agriculture insurance:** The percentage of people who have purchased agriculture insurance is the percentage of respondents (aged 15+) who are farming, fishing, or forestry workers and have personally paid for crop, rainfall, or livestock insurance in the past 12 months. **Data source:** World Bank, Global Financial Inclusion Database, at [http://data.worldbank.org/data-catalog/financial\\_inclusion](http://data.worldbank.org/data-catalog/financial_inclusion).

**Population using informal savings:** The population using informal savings is calculated as the difference between the percentage of respondents (aged 15+) who have “saved any money in the past year” and those who “saved at a financial institution in the past year”. **Data source:** World Bank, Global Financial Inclusion Database, at [http://data.worldbank.org/data-catalog/financial\\_inclusion](http://data.worldbank.org/data-catalog/financial_inclusion).

**Population using informal credit:** The population using informal credit is calculated as the difference between the percentage of respondents (aged 15+) who have obtained a “loan in the past year” and those who obtained a “loan from a financial institution in the past year”. The percentage of people who have obtained a loan in the past year is the percentage of respondents who borrowed money in the past 12 months from a formal financial institution, a store (by using installment credit), family or friends, an employer, or another private lender. **Data source:** World Bank, Global Financial Inclusion Database, at [http://data.worldbank.org/data-catalog/financial\\_inclusion](http://data.worldbank.org/data-catalog/financial_inclusion).

**Use of electronic payments:** Use of electronic payments is the total transaction volume of direct credits and credit transfers, direct debits, payments by debit card, and payments by credit cards. **Data source:** World Bank, Global Payment Systems Survey, at <http://go.worldbank.org/5MYOUCYBR0>.

**Stock market capitalization:** Stock market capitalization is the total value of all listed shares in a stock market, as a percentage of GDP. **Data sources:** Standard & Poor's, *Global Stock Markets Factbook* and supplemental S&P data; World Bank, Global Financial Development Database, at <http://data.worldbank.org/data-catalog/global-financial-development>.

**Bank assets (% of GDP):** Banks assets to GDP is the ratio of total assets held by deposit money banks to GDP. Assets include claims on the domestic real nonfinancial sector (which includes central, state, and local governments); nonfinancial public enterprises; and the private sector. Deposit money banks comprise commercial banks and other financial institutions that accept transferable deposits, such as demand deposits. **Data source:** World Bank, Global Financial Development Database, at <http://data.worldbank.org/data-catalog/global-financial-development>.

**Mutual fund assets (% of GDP):** Mutual fund assets to GDP is the ratio of the total assets held by mutual funds to GDP. A mutual fund is a type of managed collective investment scheme that pools money from many investors to purchase securities. **Data source:** World Bank, Global Financial Development Database, at <http://data.worldbank.org/data-catalog/global-financial-development>.

**Insurance assets (% of GDP):** Insurance assets to GDP is the ratio of the total assets held by insurance companies to GDP. **Data source:** World Bank, Global Financial Development Database, at <http://data.worldbank.org/data-catalog/global-financial-development>.

**Pension assets (% of GDP):** Pension assets to GDP is the ratio of the total assets held by pension funds to GDP. A pension fund is any plan, fund, or scheme that provides retirement income. **Data source:** World Bank, Global Financial Development Database, at <http://data.worldbank.org/data-catalog/global-financial-development>.

**Bank savings (% of GDP):** Banks savings to GDP is the sum of domestic demand, time, and savings deposits in deposit money banks, expressed as a share of GDP. **Data source:** World Bank, Global Financial Development Database, at <http://data.worldbank.org/data-catalog/global-financial-development>.

**Credit (% of GDP):** Credit to GDP is the ratio of domestic private credit to the real sector by deposit money banks to GDP. **Data source:** World Bank, Global Financial Development Database, at <http://data.worldbank.org/data-catalog/global-financial-development>.

**Insurance premiums (% of GDP):** Insurance premiums to GDP is the ratio of insurance premiums (life and nonlife) to GDP. **Data source:** World Bank, Global Financial Development Database, at <http://data.worldbank.org/data-catalog/global-financial-development>.

**Loan dollarization:** Loan dollarization is the ratio of foreign currency denominated loans to total loans. **Data source:** Chitu, Livia, 2013, "Was Unofficial Dollarisation/Euroisation an Amplifier of the 'Great Recession' of 2007–09 in Emerging Economies," *Comparative Economic Studies* 55: 233–65, at <http://www.palgrave-journals.com/ces/journal/v55/n2/full/ces20131a.html>.

**Deposit dollarization:** Deposit dollarization is the ratio of foreign currency denominated deposits to total deposits. **Data source:** Chitu, Livia, 2013, "Was Unofficial Dollarisation/Euroisation an Amplifier of the 'Great Recession' of 2007–09 in Emerging Economies," *Comparative Economic Studies* 55: 233–65, at <http://www.palgrave-journals.com/ces/journal/v55/n2/full/ces20131a.html>.

**Loan-to-deposit ratio:** The loan-to-deposit ratio is the ratio of private credit by deposit money banks to the sum of domestic demand, time, and saving deposits in deposit money banks. **Data source:** World Bank, FinStats (internal database).

#### *Table 7: Selected indicators related to risk management at the macroeconomy level*

**CPI inflation rate:** The consumer price index (CPI) inflation rate is the annual percentage change in the cost to the average consumer of acquiring a basket of goods and services (which may be fixed or changed at specified intervals). The Laspeyres formula is generally used. **Data source:** International Monetary Fund (IMF) International Financial Statistics, at <http://elibrary-data.imf.org/FindDataReports.aspx?d=33061&e=169393>.

**Government primary surplus:** The government primary surplus is the gross fiscal balance plus net interest payments. **Data source:** IMF World Economic Outlook Database April 2013, at <http://www.imf.org/external/ns/cs.aspx?id=28>.

**Gross public debt:** Gross public debt is all liabilities that require payment or payments of interest

and/or principal by the debtor to the creditor at a date or dates in the future. Gross public debt includes debt liabilities in the form of special drawing rights, currency and deposits, debt securities, loans, insurance, pensions and standardized guarantee schemes, and other accounts payable. **Data sources:** Abbas, S. Ali, Nazim Belhocine, Asmaa El Ganainy and Mark Horton, 2010, “A Historical Public Debt Database”, IMF Working Paper WP/10/245, at <http://www.imf.org/external/pubs/cat/longres.cfm?sk=24332.0>; IMF World Economic Outlook Database April 2013, at <http://www.imf.org/external/ns/cs.aspx?id=28>.

**International reserves:** International reserves are holdings of monetary gold, special drawing rights, reserves of IMF members held by the IMF, and holdings of foreign exchange under the control of monetary authorities. The gold component of these reserves is valued at year end (December 31) London prices. Data are in current U.S. dollars. **Data source:** IMF International Financial Statistics, at <http://elibrary-data.imf.org/FindDataReports.aspx?d=33061&e=169393>.

**Flexible exchange rate regimes:** For each country, five year averages of observed exchange rate flexibility (1996–2000, 2001–05, 2006–10) are computed based on a taxonomy of de facto exchange rate arrangements. The coarse classification of exchange rate regimes takes values between 1 and 6, ranging from the least to most flexible exchange rate regimes. **Data source:** Calculations based on “Annual Coarse Classification 1946–2010” data in Ilzetki, Ethan, Carmen M. Reinhart, and Kenneth S. Rogoff, 2010, “Exchange Rate Arrangements Entering the 21st Century: Which Anchor Will Hold?”, at <http://personal.lse.ac.uk/ilzetki/IRRBack.htm>.

**Worldwide Governance Indicators average:** Worldwide Governance Indicators average is the average of six indicators reflecting broad dimensions of governance (voice and accountability; political stability and absence of violence; government effectiveness; regulatory quality; rule of law; control of corruption) as defined by the Worldwide Governance Indicators project. **Data source:** World Bank, Worldwide Governance Indicators, at <http://info.worldbank.org/governance/wgi/index.asp>.

#### **Table 8: Natural disasters and climate change indicators**

**Deaths from natural disasters (total, or per million):** Deaths from natural disasters are the number of persons reported as dead or missing or presumed dead as a consequence of a drought, earthquake,

flood, or storm (as defined by the EM-DAT database) during the specified time period. Deaths per million population is the number of deaths divided by the population for the same time period. **Data sources:** Guha-Sapir, D., and P. Heudtlass, forthcoming, “Standardized Indicators of Human and Economic Loss from Natural Disasters,” CRED working paper, Université catholique de Louvain, Brussels; EM-DAT: The OFDA/CRED International Disaster Database, at <http://www.emdat.be>.

**Damages from natural disasters (total, or % GDP):** Damages from natural disasters are the reported economic impacts as a consequence of droughts, earthquakes, floods, and storms (as defined by the EM-DAT database) during the specified time period. The economic impact usually consists of direct (such as damage to infrastructure, crops, housing) and indirect (such as loss of revenues, unemployment, market destabilization) consequences to the local economy. Total damages are in current US dollars, according to when the events occurred. Damages as a percentage of GDP is the ratio of total reported damages to midyear GDP for the same time period. **Data sources:** Guha-Sapir, D., and P. Heudtlass, forthcoming, “Standardized Indicators of Human and Economic Loss from Natural Disasters,” CRED working paper, Université catholique de Louvain, Brussels; EM-DAT: The OFDA/CRED International Disaster Database, at <http://www.emdat.be>.

**CO<sub>2</sub> emissions per capita:** CO<sub>2</sub> (carbon dioxide) emissions per capita are the emissions from the burning of fossil fuels and the manufacture of cement—including carbon dioxide produced during consumption of solid, liquid, and gas fuels and gas flaring—divided by the midyear population. **Data sources:** Carbon Dioxide Information Analysis Center, Oak Ridge National Laboratory, at <http://cdiac.ornl.gov>; population data from World Development Indicators, at <http://data.worldbank.org/indicator/SP.POP.TOTL>.

#### **Table 9: Global temperature anomalies: Difference relative to 1951–80**

Temperature anomalies are global average temperatures relative to the same time of year in the base period 1951–80. Temperature anomalies are shown in degrees Celsius. **Data source:** Combined Land-Surface Air and Sea-Surface Water Temperature Anomalies dataset (Land-Ocean Temperature Index, LOTI), NASA, at <http://data.giss.nasa.gov/gistemp>.

*Table 10: Aid commitments*

Aid commitments are commitments for emergency response, reconstruction relief, and prevention and preparedness. Commitment amounts are in constant 2009 US dollars and are five year running averages. These amounts are aggregated from AidData project level results and are collected from many sources

including the OECD's Creditor Reporting System. **Data sources:** Disaster Aid Tracking Global Facility for Disaster Reduction and Recovery, at <http://gfdrr.aiddata.org/dashboard>; AidData Center for Development Policy, at <http://www.aiddata.org/content/index/Research/research-datasets>.