## **Online Annex**

"How financially literate is CESEE? Insights from the OeNB Euro Survey" Focus on European Economic Integration Q3/2020, OeNB, 36-59

Sarah Reiter\*

Elisabeth Beckmann<sup>†</sup>

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socio-demographic groups

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<sup>\*</sup>ifo Institute, ifo Center for International Institutional Comparisons and Migration Research, Email: reiter[at]ifo[dot]de.

<sup>&</sup>lt;sup>†</sup>Oesterreichische Nationalbank, Foreign Research Division, Email: elisabeth.beckmann[at]oenb[dot]at.

#### 1 Number of observations

Table 1

Number of respondents w	vho give a	an answer	to all thre	e financial	literacy q	uestions
Country	2012	2013	2014	2015	2016	2018
Bulgaria	986	1,009	977	954	971	953
Croatia	1,000	988	993	934	974	996
Czech Republic	1,011	1,026	$1,\!047$	$1,\!041$	995	989
Hungary	985	986	983	995	966	997
Poland	955	973	923	986	971	992
Romania	993	1,064	1,004	1,021	943	992
Albania	1,007	$1,\!005$	991	1,040	991	987
Bosnia and Herzegovina	970	983	893	945	942	973
North Macedonia	990	$1,\!007$	960	928	964	986
Serbia	943	943	923	954	937	897

 $\it Note:$  We do not use data from the 2017 wave as this wave included only two of the three financial literacy questions.

### 2 Financial literacy over time

# Table 2Country-specific financial literacy and illiteracy over time

	2012	2013	2014	2015	2016	2018	mean	min	max
Percent providing correct	t answers	to all thre	e financial	literacy q	uestions				
Bulgaria	20.9	23.9	27.4	30.9	22.0	11.8	22.8	11.8	30.9
Croatia	23.7	13.5	12.6	20.0	21.4	23.5	19.1	12.6	23.7
Czech Republic	38.5	35.1	34.5	39.2	45.4	38.8	38.6	34.5	45.4
Hungary	27.7	27.2	27.0	27.8	23.6	17.1	25.1	17.1	27.8
Poland	17.0	19.5	11.3	20.3	20.9	28.3	19.5	11.3	28.3
Romania	5.9	5.2	5.3	11.7	7.0	10.0	7.5	5.2	11.7
Albania	11.3	7.0	12.0	14.0	9.2	3.2	9.5	3.2	14.0
Bosnia and Herzegovina	14.7	10.9	7.3	12.0	10.0	6.0	10.2	6.0	14.7
North Macedonia	13.8	13.4	9.3	10.2	8.9	9.9	10.9	8.9	13.8
Serbia	10.2	13.1	13.1	16.1	15.9	20.0	14.7	10.2	20.0
Percent providing incorr	ect answer	rs to all th	ree finance	ial literacy	questions				
Bulgaria	14.0	15.4	13.4	14.6	12.9	13.9	14.0	12.9	15.4
Croatia	20.6	11.3	17.6	15.4	12.9	12.7	15.1	11.3	20.6
Czech Republic	14.2	17.2	12.8	11.0	10.4	14.1	13.3	10.4	17.2
Hungary	11.0	10.8	16.1	14.1	14.2	19.1	14.2	10.8	19.1
Poland	26.7	26.8	33.8	22.6	19.0	16.7	24.3	16.7	33.8
Romania	31.3	30.6	32.9	24.2	23.6	25.0	27.9	23.6	32.9
Albania	28.9	34.3	27.6	16.4	26.5	27.1	26.8	16.4	34.3
Bosnia and Herzegovina	22.0	22.3	41.5	30.3	22.6	28.4	27.9	22.0	41.5
North Macedonia	13.2	13.0	21.5	20.9	23.2	24.2	19.3	13.0	24.2
Serbia	20.9	18.8	22.0	21.0	19.7	9.5	18.7	9.5	22.0

*Note:* Statistics are based on weighted data from the 2012–2016 and 2018 waves of the OeNB Euro Survey. We do not use data from the 2017 wave as this wave included only two of the three financial literacy questions. For the underlying number of observations, see section 1 in the online annex.



(a) Percent providing correct answers to all three financial literacy questions

(b) Percent providing incorrect answers to all three financial literacy questions



Figure 1: Financial literacy over time. Statistics are based on weighted data from the fall 2012–2016 and 2018 waves of the OeNB Euro Survey. We do not use data from the 2017 wave as this wave included only two of the three financial literacy questions. For the underlying number of observations, see section 1 in the online annex.

Table 3The big three financial literacy questions over time

	2012	2013	2014	2015	2016	2018	mean	min	max
Percent providing correct	t answers	to the que	stion on is	nterest rat	es				
Bulgaria	48.3	51.2	53.0	55.9	44.5	45.3	49.7	44.5	55.9
Croatia	65.7	60.2	57.7	64.3	66.8	72.0	64.5	57.7	72.0
Czech Republic	65.3	62.8	60.6	64.3	72.5	61.8	64.6	60.6	72.5
Hungary	66.7	60.0	59.0	59.2	51.4	43.7	56.7	43.7	66.7
Poland	51.5	56.1	44.2	54.4	56.5	63.2	54.3	44.2	63.2
Romania	49.7	41.7	38.6	46.4	37.3	35.6	41.5	35.6	49.7
Albania	53.1	34.6	50.4	58.3	41.5	22.9	43.5	22.9	58.3
Bosnia and Herzegovina	60.9	53.2	36.0	44.5	48.9	36.1	46.6	36.0	60.9
North Macedonia	68.7	67.9	61.4	61.2	57.6	55.0	62.0	55.0	68.7
Serbia	63.6	63.8	65.8	61.6	55.1	69.4	63.2	55.1	69.4
Percent providing correct	t answers	to the que	stion on is	n flation					
Bulgaria	74.6	71.0	69.1	68.6	71.7	75.7	71.8	68.6	75.7
Croatia	55.8	69.2	61.9	53.4	63.0	60.5	60.6	53.4	69.2
Czech Republic	68.3	62.4	66.3	70.7	69.4	68.2	67.6	62.4	70.7
Hungary	59.6	64.7	58.5	58.8	59.8	56.9	59.7	56.9	64.7
Poland	46.0	37.6	31.9	39.2	43.0	51.9	41.6	31.9	51.9
Romania	37.9	38.6	40.1	47.7	56.8	55.7	46.1	37.9	56.8
Albania	32.3	24.4	32.5	32.2	33.8	27.9	30.5	24.4	33.8
Bosnia and Herzegovina	44.6	44.6	28.2	42.3	47.0	38.1	40.8	28.2	47.0
North Macedonia	43.0	42.3	32.0	41.2	43.5	40.9	40.5	32.0	43.5
Serbia	53.6	60.2	53.0	47.2	53.7	58.4	54.3	47.2	60.2
Percent providing correct	t answers	to the que	stion on r	isk diversi	fication				
Bulgaria	43.7	48.8	52.7	54.8	56.4	25.6	47.0	25.6	56.4
Croatia	35.9	23.8	28.0	39.8	39.9	39.4	34.5	23.8	39.9
Czech Republic	58.3	55.4	58.4	62.7	64.0	62.1	60.1	55.4	64.0
Hungary	49.7	55.0	48.8	54.1	55.4	44.3	51.2	44.3	55.4
Poland	37.3	43.5	35.0	53.3	51.3	53.3	45.6	35.0	53.3
Romania	20.0	24.9	23.3	34.1	23.8	28.1	25.7	20.0	34.1
Albania	39.0	42.2	39.8	55.6	41.2	46.6	44.1	39.0	55.6
Bosnia and Herzegovina	31.4	33.0	25.7	31.8	33.0	34.2	31.5	25.7	34.2
North Macedonia	37.6	37.1	27.5	30.6	24.6	30.6	31.3	24.6	37.6
Serbia	20.0	19.7	22.3	35.4	35.0	39.5	28.6	19.7	39.5

Note: Statistics are based on weighted data from the fall 2012-2016 and 2018 waves of the OeNB Euro Survey. We do not use data from the 2017 wave as this wave included only two of the three financial literacy questions. For the underlying number of observations, see section 1 in the online annex.

#### 3 Financial literacy at the intracountry level

Table 4								
Intracountry	variation	in	financial	literacy	$\mathbf{in}$	$\mathbf{the}$	CESEE	-10

BG317781.76.4BG3264823.815.5BG341.04725.512.6BG411.048587.713.2BG421.01025.116.67HR031.74418.419.0BC20275.340.59.6CZ0370332.314.6CZ0465135.210.5CZ0587442.213.5CZ0699234.613.2CZ0769139.416.9CZ0873536.116.0HU111.06921.812.4HU2165526.410.7HU2256018.817.2HU3378734.015.4PL247257.343.6PL2147129.619.9PL339826.013.3PL4149837.115.7PL439826.013.3PL4132222.321.6PL714659.226.9PL6133713.124.7PL6214117.127.6PL714659.226.9PL714659.226.9PL714659.226.9PL714659.226.9PL714659.226.9PL721858.435.7PL422757.343.6PL43969.226.9 <th>Region</th> <th>Ν</th> <th>% All three questions correct</th> <th>% None Correct</th>	Region	Ν	% All three questions correct	% None Correct
BG32       648       23.8       15.5         BG33       682       21.4       10.2         BG34       1,047       28.5       12.6         BG41       1,685       18.7       13.2         BG42       1,010       25.1       16.7         HR03       1,744       18.4       19.0         HR04       4,141       19.4       13.3         CZ01       75.3       40.5       9.6         CZ03       70.3       32.3       14.6         CZ04       651       35.2       10.5         CZ06       992       34.6       13.2         CZ07       691       39.4       16.9         CZ08       735       36.1       16.0         U11       1,069       21.8       12.4         HU12       693       27.0       15.3         HU31       685       31.7       12.1         HU32       560       18.8       17.3         HU33       787       34.0       15.4         HU33       787       34.0       15.7         PL21       476       15.8       27.6         PL41       498       37.1	BG31	778	21.7	16.4
BG33       682       21.4       10.26         BG34       10.47       28.5       12.6         BG41       1,685       18.7       13.2         BG42       10.10       25.1       16.7         HR03       1,744       18.4       19.0         CZ01       710       49.2       11.9         CZ02       75.3       40.5       9.6         CZ03       703       32.3       14.6         CZ04       651       35.2       10.5         CZ05       874       42.2       13.5         CZ06       992       34.6       13.2         CZ07       691       39.4       16.0         HU11       1,069       21.8       12.4         HU22       560       18.8       17.2         HU33       598       23.9       13.8         HU31       685       31.7       12.1         HU32       866       18.3       17.2         HU33       787       34.0       15.4         PL21       471       29.6       19.7         H23       98       26.0       13.3         H33       78.7       34.3 <td>BG32</td> <td>648</td> <td>23.8</td> <td>15.5</td>	BG32	648	23.8	15.5
BG34       1,047       28.5       12.6         BG41       1,685       18.7       13.2         BG42       1,010       25.1       16.7         HR03       1,744       18.4       19.9         CZ01       7.10       49.2       11.9         CZ02       7.53       40.5       9.6         CZ03       703       32.3       14.6         CZ04       651       35.2       10.5         CZ05       8.74       42.2       13.5         CZ06       9.92       34.6       13.2         CZ07       691       39.4       16.9         CZ08       7.35       36.1       16.0         HU11       1,069       21.8       12.4         HU21       655       26.4       10.7         HU33       598       23.9       13.8         HU31       685       31.7       12.1         HU32       865       18.3       17.3         HU33       787       34.0       15.4         PL21       471       29.6       19.7         PL22       726       15.8       27.8         PL41       498       37	BG33	682	21.4	10.2
BG41       1,685       18.7       13.2         BG42       1,010       25.1       16.7         HR03       1,744       18.4       19.0         HR04       4,141       19.4       13.3         CZ01       710       49.2       11.9         CZ02       75.3       40.5       9.6         CZ03       703       32.3       14.6         CZ04       651       35.2       10.5         CZ05       874       42.2       13.5         CZ06       992       34.6       13.2         CZ07       691       39.4       16.9         CZ08       735       36.1       16.0         HU11       1,069       21.8       12.4         HU12       693       27.0       15.3         HU21       655       26.4       10.7         Hu22       566       18.8       17.2         HU33       685       31.7       12.1         Hu34       685       31.7       12.1         Hu32       865       18.3       17.3         H21       471       29.6       15.8         PL42       275       7.3 <td>BG34</td> <td>1,047</td> <td>28.5</td> <td>12.6</td>	BG34	1,047	28.5	12.6
BG42       1,010       25.1       16.7         HR03       1,744       18.4       19.0         HR04       4,141       19.4       13.3         CZ01       710       49.2       11.9         CZ02       753       40.5       9.6         CZ03       703       32.3       14.6         CZ04       651       35.2       10.5         CZ06       992       34.6       13.2         CZ07       691       39.4       16.9         CZ08       735       36.1       16.0         HU11       1,069       21.8       12.4         HU21       693       27.0       15.3         HU21       655       26.4       10.7         HU33       598       23.9       13.8         HU31       685       31.7       12.1         HU32       766       15.8       27.8         PL21       471       20.6       19.7         PL31       471       20.6       15.4         PL42       275       7.3       43.6         PL43       98       20.6       13.3         PL44       151       16.1	BG41	1,685	18.7	13.2
HR03       1,744       18.4       19.0         HR04       4,141       19.4       13.3         CZ01       710       49.2       11.9         CZ02       753       40.5       9.6         CZ03       703       32.3       14.6         CZ04       651       35.2       10.5         CZ05       874       42.2       13.5         CZ06       992       34.6       13.2         CZ07       691       39.4       16.9         CZ08       735       36.1       16.0         HU11       1,069       21.8       12.4         HU12       693       27.0       15.3         HU21       655       26.4       10.7         HU22       560       18.8       17.2         HU33       685       31.7       12.1         HU32       865       18.3       17.3         HU33       787       34.0       15.4         PL42       275       7.3       43.6         PL43       98       26.0       13.3         PL41       49.8       37.1       15.1         PL42       275       7.3	BG42	1,010	25.1	16.7
11004 $4,141$ $19,34$ $13,33$ $CZ01$ $7101$ $49,22$ $11,91$ $CZ02$ $753$ $40,55$ $9,61$ $CZ03$ $703$ $32,33$ $14,61$ $CZ04$ $651$ $35,22$ $10,51$ $CZ05$ $874$ $42,22$ $13,51$ $CZ06$ $9922$ $34,66$ $13,22$ $CZ07$ $691$ $39,4$ $16,9$ $CZ08$ $735$ $36,1$ $16,00$ $HU11$ $1,069$ $21,8$ $12,44$ $HU12$ $655$ $26,4$ $10,7$ $HU22$ $560$ $18,8$ $17,2$ $HU31$ $685$ $31,7$ $12,1$ $HU32$ $598$ $23,9$ $13,8$ $HU33$ $787$ $34,0$ $15,4$ $PL21$ $471$ $29,6$ $19,7$ $PL21$ $475$ $7,3$ $43,6$ $PL41$ $498$ $37,1$ $15,7$ $PL42$ $275$ $7,3$ $43,6$ $PL43$ $98$ $26,0$ $13,39$ $PL44$ $275$ $7,3$ $24,5$ $PL43$ $98$ $26,0$ $13,39$ $PL44$ $275$ $7,3$ $24,5$ $PL52$ $148$ $17,3$ $28,9$ $PL61$ $337$ $13,1$ <td>HR03</td> <td>1,744</td> <td>18.4</td> <td>19.0</td>	HR03	1,744	18.4	19.0
CZ0111.049.211.9CZ0273340.59.6CZ0370332.314.6CZ0466135.210.5CZ0587442.213.5CZ0699234.613.2CZ0769139.416.9CZ0873536.116.0HU111,06921.812.4HU1260327.015.3HU2165526.410.7Hu2359823.913.8HU3168531.712.1HU3286518.317.3HU3378734.015.4PL2147129.619.7PL2272615.827.8PL4149837.115.7PL439826.013.3PL5151116.119.9PL5214817.328.9PL5133713.124.7PL6214117.127.6PL714659.226.9PL721858.435.7PL6335014.325.9RO117768.427.5RO126619.430.1RO228365.827.7RO117768.423.7RO219629.430.1RO222.7910.023.0AL031.97512.728.2RO445906.922.0<	HR04	4,141	19.4	13.3
C2D2103103103103CZ0370332.214.6CZ0465135.210.5CZ05 $874$ 42.213.5CZ0699234.613.2CZ0769139.416.9CZ0873536.116.0HU111,06921.812.4HU1265526.410.7Hu2359823.913.8HU3168531.712.1HU3286518.8.317.3HU3378734.015.4PL2147129.619.7PL2272615.827.8PL4149837.115.7PL422757.343.6PL5151116.119.9PL5214817.328.9PL6133713.124.7PL6214117.127.6PL721858.435.7PL8232515.823.9PL5151151.823.9PL521487.726.9PL721858.435.7PL414059.22.6.9PL721858.435.7PL8232515.823.9PL8422832.915.8PL9141529.324.5PL8230514.325.9RO117768.427.5RO219686.530	CZ01	710	49.2	11.9
CZ04 $651$ $35.2$ $10.5$ $CZ05$ $874$ $42.2$ $13.5$ $CZ06$ $992$ $34.6$ $13.2$ $CZ07$ $691$ $39.4$ $16.9$ $CZ08$ $735$ $36.1$ $16.0$ $HU11$ $1,069$ $21.8$ $12.4$ $HU12$ $693$ $27.0$ $15.3$ $HU21$ $655$ $26.4$ $10.7$ $HU23$ $598$ $23.9$ $13.8$ $HU31$ $685$ $31.7$ $12.1$ $HU32$ $866$ $18.3$ $17.3$ $HU33$ $787$ $34.0$ $15.4$ $PL22$ $726$ $15.8$ $27.8$ $PL41$ $498$ $37.1$ $15.7$ $PL42$ $275$ $7.3$ $43.6$ $PL43$ $98$ $26.0$ $13.3$ $PL51$ $511$ $16.1$ $19.9$ $PL52$ $148$ $17.3$ $28.9$ $PL61$ $337$ $13.1$ $24.7$ $PL62$ $141$ $17.1$ $27.6$ $PL72$ $185$ $8.4$ $35.7$ $PL63$ $350$ $13.9$ $21.6$ $PL71$ $465$ $9.2$ $26.9$ $PL72$ $185$ $8.4$ $35.7$ $PL81$ $322$ $22.3$ $21.8$ $PL92$ $305$ $14.3$ $25.9$ $RO11$ $776$ $8.4$ $27.5$ $RO11$ $776$ $8.4$ $27.5$ $RO21$ $962$ $9.4$ $30.1$ $RO22$ $8.6$ $5.5$ $29.8$	CZ03	703	32.3	14.6
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	CZ04	651	35.2	10.5
CZ06         992         34.6         13.2           CZ07         601         39.4         16.9           CZ08         735         36.1         16.0           HU11         1,069         21.8         12.4           HU12         665         26.4         10.7           HU23         560         18.8         17.2           HU33         685         31.7         12.1           HU32         865         18.3         17.3           HU31         685         31.7         12.1           HU32         865         18.3         17.3           HU33         787         34.0         15.4           PL21         471         29.6         19.7           PL43         98         26.0         13.3           PL43         98         26.0         13.3           PL51         511         16.1         19.9           PL52         148         17.3         28.9           PL61         337         13.1         24.7           PL62         141         17.1         27.6           PL52         185         8.4         35.7           PL43	CZ05	874	42.2	13.5
$\begin{array}{ccccc} C207 & 691 & 39.4 & 16.9 \\ C208 & 735 & 36.1 & 16.0 \\ HU11 & 1,069 & 21.8 & 12.4 \\ HU12 & 693 & 27.0 & 15.3 \\ HU21 & 655 & 26.4 & 10.7 \\ HU22 & 560 & 18.8 & 17.2 \\ HU23 & 598 & 23.9 & 13.8 \\ HU31 & 685 & 31.7 & 12.1 \\ HU33 & 787 & 34.0 & 15.4 \\ HU33 & 787 & 34.0 & 15.4 \\ PL21 & 471 & 29.6 & 19.7 \\ PL22 & 726 & 15.8 & 27.8 \\ PL41 & 498 & 37.1 & 15.7 \\ PL42 & 275 & 7.3 & 43.6 \\ PL43 & 98 & 26.0 & 13.3 \\ PL51 & 511 & 16.1 & 19.9 \\ PL52 & 148 & 17.3 & 28.9 \\ PL61 & 337 & 13.1 & 24.7 \\ PL62 & 141 & 17.1 & 27.6 \\ PL72 & 185 & 8.4 & 35.7 \\ PL81 & 325 & 15.8 & 23.9 \\ PL72 & 185 & 8.4 & 35.7 \\ PL81 & 325 & 15.8 & 23.9 \\ PL81 & 325 & 15.8 & 23.9 \\ PL84 & 228 & 32.9 & 15.8 \\ PL91 & 415 & 29.3 & 24.5 \\ PL92 & 305 & 14.3 & 25.9 \\ RO11 & 776 & 8.4 & 27.5 \\ RO31 & 968 & 6.5 & 30.4 \\ RO22 & 836 & 5.8 & 27.7 \\ RO31 & 968 & 6.5 & 30.4 \\ RO22 & 836 & 5.8 & 27.7 \\ RO31 & 968 & 6.5 & 30.4 \\ RO41 & 626 & 8.1 & 25.3 \\ RO42 & 590 & 6.9 & 29.7 \\ AL01 & 1,767 & 5.5 & 29.8 \\ AL02 & 2,79 & 10.0 & 3.6 & 38.4 \\ Zenica-Dobj Canton & 774 & 9.5 & 35.4 \\ Zenica-Dobj Canton & 396 & 12.9 & 22.0 \\ Herzgovina-Neretna Canton & 348 & 7.7 & 23.1 \\ Herzgovina-Neretna Canton & 348 & 7.7 & 23.1 \\ Herzgovina-Neretna Canton & 348 & 7.7 & 23.1 \\ Herzgovina-Neretna Canton & 348 & 7.7 & 23.1 \\ Herzgovina-Neretna Canton & 348 & 7.7 & 23.1 \\ Herzgovina-Neretna Canton & 348 & 7.7 & 23.1 \\$	CZ06	992	34.6	13.2
CZ0873536.116.0HU111,06921.812.4HU1269327.015.3HU2165526.410.7HU2256018.817.2HU2359823.913.8HU3168531.712.1HU3286518.317.3HU3378734.015.4PL2147129.619.7PL2272615.827.8PL4149837.115.7PL422757.343.6PL439826.013.3PL5014817.328.9PL6131713.124.7PL6214117.127.6PL6335013.921.6PL714659.226.9PL721858.435.7PL8132222.321.8PL8132223.324.5PL9141529.324.5PL9230514.325.9RO117768.427.5RO126819.627.3RO416268.123.0AL022.7910.023.0AL031.97512.728.2AL031.97512.728.2AL031.97512.728.2AL031.97512.728.2AL031.97512.728.2AL031.97512.728.	CZ07	691	39.4	16.9
HU111,06921.812.4HU1269327.015.3HU2165526.410.7HU2256018.817.2HU2359823.913.8HU3168531.712.1HU3286518.317.3HU3378734.015.4PL2147129.619.7PL2272615.827.8PL4140837.115.7PL422757.343.6PL5151116.119.9PL5214817.328.9PL6133713.124.7PL6214117.127.6PL6335013.921.6PL714659.226.9PL721858.435.7PL8132222.321.8PL8422832.915.8PL9041529.324.5PL9141529.324.5RO117768.427.5RO126819.627.3RO219629.430.1RO228365.827.7RO111,7675.529.8AL022,27910.023.0AL031,97512.728.2Quas-Sana Canton4003.636.4Ro425906.929.7AL031,97512.728.2Canton 101132.3 <td>CZ08</td> <td>735</td> <td>36.1</td> <td>16.0</td>	CZ08	735	36.1	16.0
HU12 $693$ $27.0$ $15.3$ HU21 $655$ $26.4$ $10.7$ HU22 $560$ $18.8$ $17.2$ HU31 $685$ $31.7$ $12.1$ HU32 $865$ $18.3$ $17.3$ HU31 $685$ $31.7$ $12.1$ HU32 $865$ $18.3$ $17.3$ HU33 $787$ $34.0$ $15.4$ PL21 $471$ $29.6$ $19.7$ PL22 $726$ $15.8$ $27.8$ PL41 $498$ $37.1$ $15.7$ PL42 $275$ $7.3$ $43.6$ PL43 $98$ $26.0$ $13.3$ PL51 $511$ $16.1$ $19.9$ PL52 $148$ $17.3$ $28.9$ PL61 $337$ $13.1$ $24.7$ PL62 $141$ $17.1$ $27.6$ PL71 $465$ $9.2$ $26.9$ PL72 $185$ $8.4$ $35.7$ PL81 $322$ $22.3$ $21.8$ PL82 $325$ $15.8$ $23.9$ PL84 $228$ $32.9$ $15.8$ PL91 $415$ $29.3$ $24.5$ PL92 $305$ $14.3$ $25.9$ RO11 $776$ $8.4$ $27.5$ RO12 $681$ $9.6$ $23.7$ RO21 $662$ $8.1$ $25.3$ RO44 $590$ $6.9$ $29.7$ AL01 $1,767$ $5.5$ $29.8$ AL02 $2.79$ $10.0$ $23.0$ AL03 $1,975$ $12.7$ $28.2$	HU11	1,069	21.8	12.4
HU2165526.410.7HU2256018.817.2HU2359823.913.8HU3168531.712.1HU3286518.317.3HU3378734.015.4PL2147129.619.7PL2272615.827.8PL449837.115.7PL422757.343.6PL439826.013.3PL5151116.119.9PL5214817.328.9PL6133713.124.7PL6214117.127.6PL714659.226.9PL721858.435.7PL8132222.321.8PL8232515.823.9PL8422832.915.8PL9141529.324.5PL9230514.325.9RO117768.427.3RO219629.430.1RO228365.827.7RO319686.530.4RO325784.623.7RO416268.125.3RO425906.929.7AL031.97512.728.2Una-Sana Canton7749.535.4Zenica-Doboj Canton5928.632.1Canton 101132.323.8RV245006.9 <td>HU12</td> <td>693</td> <td>27.0</td> <td>15.3</td>	HU12	693	27.0	15.3
HU2250018.817.2HU2359823.913.8HU3168531.712.1HU3286518.317.3HU3378734.015.4PL2147129.619.7PL2272615.827.8PL4449837.115.7PL422757.343.6PL439826.013.3PL5151116.119.9PL5214817.328.9PL6133713.124.7PL6214117.127.6PL6335013.921.6PL714659.226.9PL721858.435.7PL8132222.321.8PL8232515.823.9PL8422832.915.8PL9141529.324.5PL9230514.325.9RO117768.427.5RO219629.430.1RO228365.827.7RO319686.530.4RO416268.125.3RO425906.929.7AL031.97512.728.2Una-Sana Canton4003.636.8Tu245906.923.1Sarajevo Canton7749.535.4Central Bosnia Canton1125.032.1Sarajevo Canton <t< td=""><td>HU21</td><td>655</td><td>26.4</td><td>10.7</td></t<>	HU21	655	26.4	10.7
H023 $398$ $2.3.9$ $1.6.$ $HU31$ $685$ $31.7$ $12.1$ $HU32$ $865$ $18.3$ $17.3$ $HU33$ $787$ $34.0$ $15.4$ $PL21$ $471$ $29.6$ $19.7$ $PL42$ $275$ $7.3$ $43.6$ $PL41$ $498$ $37.1$ $15.7$ $PL44$ $275$ $7.3$ $43.6$ $PL41$ $498$ $37.1$ $15.7$ $PL43$ $98$ $26.0$ $13.3$ $PL52$ $144$ $17.3$ $28.9$ $PL61$ $337$ $13.1$ $24.7$ $PL52$ $141$ $17.1$ $27.6$ $PL72$ $185$ $8.4$ $35.7$ $PL81$ $322$ $22.3$ $21.8$ $PL82$ $325$ $15.8$ $23.9$ $PL81$ $322$ $22.3$ $21.8$ $PL92$ $305$ $14.3$ $25.9$ $RO12$ $681$ $9.6$ $27.3$ $RO2$	HU22	560	18.8	17.2
16.510.525.1.12.1HU3286518.317.3HU3378734.015.4PL2147129.619.7PL2272615.827.8PL4149837.115.7PL422757.343.6PL439826.013.3PL5151116.119.9PL5214817.328.9PL6133713.124.7PL6214117.127.6PL714659.226.9PL721858.435.7PL8132222.321.8PL8232515.823.9PL8422832.915.8PL9141529.324.5PL9230514.325.9RO117768.427.5RO126819.627.3RO219629.430.1RO222.7910.023.0AL011,7675.529.8AL022,27910.023.0AL031,97512.728.2Una-Sana Canton4003.636.8Tuzla Canton7749.535.4Zenica-Dobj Canton5928.632.1Garato Lob1.132.323.8RN011.32.323.8RN011.132.323.8Ru221.44117.722.8Sarajevo Ca	HU31	685	23.9	10.0
H033 $787$ $34.0$ $15.4$ PL21 $471$ $29.6$ $19.7$ PL22 $726$ $15.8$ $27.8$ PL41 $498$ $37.1$ $15.7$ PL42 $275$ $7.3$ $43.6$ PL43 $98$ $26.0$ $13.3$ PL51 $511$ $16.1$ $19.9$ PL52 $148$ $17.3$ $28.9$ PL61 $337$ $13.1$ $24.7$ PL62 $141$ $17.1$ $27.6$ PL63 $350$ $13.9$ $21.6$ PL71 $465$ $9.2$ $26.9$ PL72 $185$ $8.4$ $35.7$ PL81 $322$ $22.3$ $21.8$ PL84 $228$ $32.9$ $15.8$ PL81 $322$ $22.3$ $24.5$ PL92 $305$ $14.3$ $25.9$ RO11 $776$ $8.4$ $27.5$ RO12 $681$ $9.6$ $27.3$ RO21 $962$ $9.4$ $30.1$ RO22 $836$ $5.8$ $27.7$ RO31 $968$ $6.5$ $30.4$ RO41 $626$ $8.1$ $25.3$ RO41 $626$ $8.1$ $25.3$ Caton $774$ $9.5$ $35.4$ Zenica-Doboj Canton $592$ $8.6$ $32.1$ Caton $777$ $23.1$ $44.5$ Lu2a Canton $777$ $23.1$ West Herzegovina-Canton $112$ $5.0$ $32.1$ Central Bosnia Canton $396$ $12.9$ $22.0$ Herzegovina-Neretr	HU32	865	18.3	17.3
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	HU33	787	34.0	15.4
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	PL21	471	29.6	19.7
PL41       498       37.1       15.7         PL42       275       7.3       43.6         PL43       98       26.0       13.3         PL51       511       16.1       19.9         PL52       148       17.3       28.9         PL61       337       13.1       24.7         PL62       141       17.1       27.6         PL63       350       13.9       21.6         PL71       465       9.2       26.9         PL72       185       8.4       35.7         PL81       322       2.3       21.8         PL82       32.5       15.8       23.9         PL84       228       32.9       15.8         PL91       415       29.3       24.5         PL92       305       14.3       25.9         RO11       776       8.4       27.5         RO12       681       9.6       27.3         RO21       968       6.5       30.4         RO32       578       4.6       23.7         RO41       626       8.1       25.3         RO42       590       6.9       29.7 </td <td>PL22</td> <td>726</td> <td>15.8</td> <td>27.8</td>	PL22	726	15.8	27.8
PL422757.343.6PL439826.013.3PL5151116.119.9PL5214817.328.9PL6133713.124.7PL6214117.127.6PL6335013.921.6PL714659.226.9PL721858.435.7PL8132222.321.8PL8232515.823.9PL8422832.915.8PL9141529.324.5PL9230514.325.9RO117768.427.5RO219629.430.1RO228365.827.7RO319686.530.4RO325784.623.7RO416268.125.3RO416268.125.3RO425906.929.7AL011,7675.529.8AL022,27910.023.0AL031,97512.728.2Una-Sana Canton39612.922.0Herzegovina-Neretna Canton3487.723.1West Herzegovina Canton1125.032.1Central Bosnia Canton1132.323.8RS North District Breko1,44117.722.8RS Sast10.919.316.5RS121,4559.28.028.6MK00 <td< td=""><td>PL41</td><td>498</td><td>37.1</td><td>15.7</td></td<>	PL41	498	37.1	15.7
PL439826.013.3PL5151116.119.9PL5214817.328.9PL6133713.124.7PL6214117.127.6PL6335013.921.6PL714659.226.9PL721858.435.7PL8132222.321.8PL8422832.915.8PL9141529.324.5PL9230514.325.9RO117768.427.5RO126819.627.3RO219629.430.1RO228365.827.7RO319686.530.4RO416268.125.3RO416268.125.3RO416268.125.3AL022.7910.023.0AL031.97512.728.2Una-Sana Canton4003.636.8Tuza Canton7749.535.4Zenica-Doboj Canton5928.632.1Central Bosnia Canton3487.723.1West Herzegovina-Neretna Canton3487.723.1Sarajevo Canton7016.024.4Canton 101132.323.8RS Sarth District Brcko1.44117.722.8RS East8298.028.6MK005.83510.919.3RS12 </td <td>PL42</td> <td>275</td> <td>7.3</td> <td>43.6</td>	PL42	275	7.3	43.6
PL5151116.119.9PL5214817.328.9PL6133713.124.7PL6214117.127.6PL6335013.921.6PL714659.226.9PL721858.435.7PL8132222.321.8PL8232515.823.9PL8422832.915.8PL9141529.324.5PL9230514.325.9RO117768.427.5RO219629.430.1RO228365.827.7RO319686.530.4RO325784.623.7RO416268.125.9AL011,7675.529.8AL022,27910.023.0AL031,97512.728.2Una-Sana Canton4003.636.8Tuzia Canton7016.024.4Canton 101132.323.8RS North District Brcko1,44117.722.8RS Sast8298.028.6MK005,83510.919.3RS111,29915.914.5RS121,47319.316.5RS221,27014.823.0	PL43	98	26.0	13.3
PL5214817.328.9PL6133713.124.7PL6214117.127.6PL6335013.921.6PL714659.226.9PL721858.435.7PL8132222.321.8PL8232515.823.9PL8422832.915.8PL9141529.324.5PL9230514.325.9RO117768.427.5RO126819.627.3RO219629.430.1RO228365.827.7RO319686.530.4RO325784.623.7RO416268.125.3RO416268.125.3AL022.27910.023.0AL031.97512.728.2Una-Sana Canton4003.636.8Tuzla Canton7016.024.4Cantral Bosnia Canton1125.032.1Sarajevo Canton7016.024.4Canton 101132.323.8RS North District Brcko1.44117.722.8RS East8298.028.6MK005.83510.919.3RS111.29915.914.5RS121.47319.316.5RS221.27014.823.0	PL51	511	16.1	19.9
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	PL52 DL61	148	17.3	28.9
1202 $141$ $11.1$ $21.0$ $PL63$ $350$ $13.9$ $21.6$ $PL71$ $465$ $9.2$ $26.9$ $PL72$ $185$ $8.4$ $35.7$ $PL81$ $322$ $22.3$ $21.8$ $PL82$ $325$ $15.8$ $23.9$ $PL84$ $228$ $32.9$ $15.8$ $PL91$ $415$ $29.3$ $24.5$ $PL92$ $305$ $14.3$ $25.9$ $RO11$ $776$ $8.4$ $27.5$ $RO21$ $962$ $9.4$ $30.1$ $RO22$ $836$ $5.8$ $27.7$ $RO31$ $968$ $6.5$ $30.4$ $RO32$ $578$ $4.6$ $23.7$ $RO41$ $626$ $8.1$ $25.3$ $RO41$ $626$ $8.1$ $25.3$ $AL01$ $1.767$ $5.5$ $29.8$ $AL02$ $2.279$ $10.0$ $23.0$ $AL02$ $2.979$ $10.0$ $23.0$ $AL02$ $2.9279$ $35.4$ $35.4$ $Zenica-Doboj Canton$ $592$ $8.6$ $32.1$ $Central Bosnia Canton$ $112$ $5.0$ $32.1$ $Vest Herzegovina Canton$ $113$ $2.3$ $23.8$ $RS North District Brcko1.44117.722.8RS North District Brcko1.44117.722.8RS North District Brcko1.44117.722.8RS North District Brcko1.44117.722.8RS North District Brcko1.44117.72$	PL01 PL69	337	13.1	24.1
PLOT605107107PL714659.226.9PL721858.435.7PL8132222.321.8PL8232515.823.9PL8422832.915.8PL9141529.324.5PL9230514.325.9RO117768.427.5RO126819.627.3RO219629.430.1RO228365.827.7RO319686.530.4RO416268.125.3RO416268.125.3RO425906.929.7AL011,7675.529.8AL022,27910.023.0AL031,97512.728.2Una-Sana Canton4003.636.8Tuzla Canton7749.535.4Zenica-Doboj Canton5928.632.1Central Bosnia Canton1125.032.1Sarajevo Canton7016.024.4Canton 101132.323.8RS North District Brcko1,44117.722.8RS East8298.028.6MK005,83510.919.3RS111,29915.914.5RS121,47319.316.5RS221,27014.823.0	PL63	350	13.9	21.0
PL72     185     8.4     35.7       PL81     322     22.3     21.8       PL82     325     15.8     23.9       PL84     228     32.9     15.8       PL91     415     29.3     24.5       PL92     305     14.3     25.9       RO11     776     8.4     27.5       RO12     681     9.6     27.3       RO21     962     9.4     30.1       RO22     836     5.8     27.7       RO31     968     6.5     30.4       RO32     578     4.6     23.7       RO41     626     8.1     25.3       RO42     590     6.9     29.7       AL01     1,767     5.5     29.8       AL02     2,279     10.0     23.0       AL03     1,975     12.7     28.2       Una-Sana Canton     400     3.6     36.8       Tuzla Canton     774     9.5     35.4       Zenica-Doboj Canton     592     8.6     32.1       Central Bosnia Canton     348     7.7     23.1       West Herzegovina Canton     112     5.0     32.1       Sarajevo Canton     701     6.0     24.4   <	PL71	465	9.2	26.9
PL81 $322$ $22.3$ $21.8$ PL82 $325$ $15.8$ $23.9$ PL84 $228$ $32.9$ $15.8$ PL91 $415$ $29.3$ $24.5$ PL92 $305$ $14.3$ $25.9$ RO11 $776$ $8.4$ $27.5$ RO12 $681$ $9.6$ $27.3$ RO21 $962$ $9.4$ $30.1$ RO22 $836$ $5.8$ $27.7$ RO31 $968$ $6.5$ $30.4$ RO41 $626$ $8.1$ $25.3$ RO42 $590$ $6.9$ $29.7$ AL01 $1,767$ $5.5$ $29.8$ AL02 $2,279$ $10.0$ $23.0$ AL03 $1,975$ $12.7$ $28.2$ Una-Sana Canton $400$ $3.6$ $36.8$ Tuzla Canton $774$ $9.5$ $35.4$ Zenica-Doboj Canton $592$ $8.6$ $32.1$ Central Bosnia Canton $112$ $5.0$ $32.1$ Mest Herzegovina Canton $112$ $5.0$ $32.1$ Sarajevo Canton $701$ $6.0$ $24.4$ Canton 10 $113$ $2.3$ $23.8$ RS North District Brcko $1,441$ $17.7$ $22.8$ MK00 $5,835$ $10.9$ $14.5$ RS12 $1,473$ $19.3$ $16.5$ RS21 $1,555$ $9.2$ $20.9$ RS22 $1,270$ $14.8$ $23.0$	PL72	185	8.4	35.7
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	PL81	322	22.3	21.8
PL8422832.915.8PL9141529.324.5PL9230514.325.9RO117768.427.5RO126819.627.3RO219629.430.1RO228365.827.7RO319686.530.4RO325784.623.7RO416268.125.3RO425906.929.7AL011,7675.529.8AL022,27910.023.0AL031,97512.728.2Una-Sana Canton4003.636.8Tuzla Canton7749.535.4Zenica-Doboj Canton5928.632.1Central Bosnia Canton1125.032.1Vest Herzegovina-Neretna Canton3487.723.1West Herzegovina Canton1132.323.8RS North District Brcko1,44117.722.8RS East8298.028.6MK005,83510.919.3RS111,29915.914.5RS121,47319.316.5RS221,27014.823.0	PL82	325	15.8	23.9
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	PL84	228	32.9	15.8
PL92 $305$ $14.3$ $25.9$ RO11 $776$ $8.4$ $27.5$ RO12 $681$ $9.6$ $27.3$ RO21 $962$ $9.4$ $30.1$ RO22 $836$ $5.8$ $27.7$ RO31 $968$ $6.5$ $30.4$ RO32 $578$ $4.6$ $23.7$ RO41 $626$ $8.1$ $25.3$ RO42 $590$ $6.9$ $29.7$ AL01 $1,767$ $5.5$ $29.8$ AL02 $2,279$ $10.0$ $23.0$ AL03 $1,975$ $12.7$ $28.2$ Una-Sana Canton $400$ $3.6$ $36.8$ Tuzla Canton $774$ $9.5$ $35.4$ Zenica-Doboj Canton $592$ $8.6$ $32.1$ Central Bosnia Canton $112$ $5.0$ $32.1$ Mest Herzegovina Canton $112$ $5.0$ $32.1$ Sarajevo Canton $701$ $6.0$ $24.4$ Canton 10 $113$ $2.3$ $23.8$ RS North District Brcko $1,441$ $17.7$ $22.8$ MK00 $5,835$ $10.9$ $19.3$ RS11 $1,299$ $15.9$ $14.5$ RS12 $1,473$ $19.3$ $16.5$ RS21 $1,555$ $9.2$ $20.9$ RS22 $1,270$ $14.8$ $23.0$	PL91	415	29.3	24.5
RO11 $776$ $8.4$ $27.5$ RO12 $681$ $9.6$ $27.3$ RO21 $962$ $9.4$ $30.1$ RO22 $836$ $5.8$ $27.7$ RO31 $968$ $6.5$ $30.4$ RO32 $578$ $4.6$ $23.7$ RO41 $626$ $8.1$ $25.3$ RO42 $590$ $6.9$ $29.7$ AL01 $1,767$ $5.5$ $29.8$ AL02 $2,279$ $10.0$ $23.0$ AL03 $1,975$ $12.7$ $28.2$ Una-Sana Canton $400$ $3.6$ $36.8$ Tuzla Canton $774$ $9.5$ $35.4$ Zenica-Doboj Canton $592$ $8.6$ $32.1$ Central Bosnia Canton $112$ $5.0$ $32.1$ Sarajevo Canton $113$ $2.3$ $23.8$ RS North District Brcko $1,441$ $17.7$ $22.8$ RS East $829$ $8.0$ $28.6$ MK00 $5,835$ $10.9$ $19.3$ RS11 $1,299$ $15.9$ $14.5$ RS12 $1,473$ $19.3$ $16.5$ RS21 $1,555$ $9.2$ $20.9$ RS22 $1,270$ $14.8$ $23.0$	PL92	305	14.3	25.9
RO12 $0.61$ $3.0$ $2.7.3$ RO21 $962$ $9.4$ $30.1$ RO22 $836$ $5.8$ $27.7$ RO31 $968$ $6.5$ $30.4$ RO32 $578$ $4.6$ $23.7$ RO41 $626$ $8.1$ $25.3$ RO42 $590$ $6.9$ $29.7$ AL01 $1,767$ $5.5$ $29.8$ AL02 $2,279$ $10.0$ $23.0$ AL03 $1,975$ $12.7$ $28.2$ Una-Sana Canton $400$ $3.6$ $36.8$ Tuzla Canton $774$ $9.5$ $35.4$ Zenica-Doboj Canton $592$ $8.6$ $32.1$ Central Bosnia Canton $396$ $12.9$ $22.0$ Herzegovina-Neretna Canton $348$ $7.7$ $23.1$ West Herzegovina Canton $112$ $5.0$ $32.1$ Sarajevo Canton $701$ $6.0$ $24.4$ Canton 10 $113$ $2.3$ $23.8$ RS North District Brcko $1,441$ $17.7$ $22.8$ RS East $829$ $8.0$ $28.6$ MK00 $5,835$ $10.9$ $19.3$ RS11 $1,299$ $15.9$ $14.5$ RS12 $1,473$ $19.3$ $16.5$ RS21 $1,555$ $9.2$ $20.9$ RS22 $1,270$ $14.8$ $23.0$	RO11 RO12	691	8.4	27.5
RO12RO228365.827.7RO319686.530.4RO325784.623.7RO416268.125.3RO425906.929.7AL011,7675.529.8AL022,27910.023.0AL031,97512.728.2Una-Sana Canton4003.636.8Tuzla Canton7749.535.4Zenica-Doboj Canton5928.632.1Central Bosnia Canton39612.922.0Herzegovina-Neretna Canton3487.723.1West Herzegovina Canton1125.032.1Sarajevo Canton7016.024.4Canton 101132.323.8RS North District Brcko1,44117.722.8RS East8298.028.6MK005,83510.919.3RS111,29915.914.5RS121,47319.316.5RS211,5559.220.9RS221,27014.823.0	RO12 RO21	962	9.0	30.1
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	RO22	836	5.8	27.7
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	RO31	968	6.5	30.4
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	RO32	578	4.6	23.7
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	RO41	626	8.1	25.3
$\begin{array}{cccccccc} \mathrm{AL01} & 1,767 & 5.5 & 29.8 \\ \mathrm{AL02} & 2,279 & 10.0 & 23.0 \\ \mathrm{AL03} & 1,975 & 12.7 & 28.2 \\ \mathrm{Una-Sana Canton} & 400 & 3.6 & 36.8 \\ \mathrm{Tuzla Canton} & 774 & 9.5 & 35.4 \\ \mathrm{Zenica-Doboj Canton} & 592 & 8.6 & 32.1 \\ \mathrm{Central Bosnia Canton} & 396 & 12.9 & 22.0 \\ \mathrm{Herzegovina-Neretna Canton} & 348 & 7.7 & 23.1 \\ \mathrm{West Herzegovina Canton} & 112 & 5.0 & 32.1 \\ \mathrm{Sarajevo Canton} & 701 & 6.0 & 24.4 \\ \mathrm{Canton 10} & 113 & 2.3 & 23.8 \\ \mathrm{RS North District Brcko} & 1,441 & 17.7 & 22.8 \\ \mathrm{MK00} & 5,835 & 10.9 & 19.3 \\ \mathrm{MS11} & 1,299 & 15.9 & 14.5 \\ \mathrm{RS12} & 1,473 & 19.3 & 16.5 \\ \mathrm{RS21} & 1,555 & 9.2 & 20.9 \\ \mathrm{RS22} & 1,270 & 14.8 & 23.0 \\ \end{array}$	RO42	590	6.9	29.7
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	AL01	1,767	5.5	29.8
AL031,97312.726.2Una-Sana Canton4003.636.8Tuzla Canton7749.535.4Zenica-Doboj Canton5928.632.1Central Bosnia Canton39612.922.0Herzegovina-Neretna Canton3487.723.1West Herzegovina Canton1125.032.1Sarajevo Canton7016.024.4Canton 101132.323.8RS North District Brcko1,44117.722.8RS East8298.028.6MK005,83510.919.3RS111,29915.914.5RS121,47319.316.5RS211,5559.220.9RS221,27014.823.0	AL02	2,279	10.0	23.0
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	ALUS Una Sana Canton	1,975	12.7	26.2
Lenice Doboj Canton5928.632.1Central Bosnia Canton39612.922.0Herzegovina-Neretna Canton3487.723.1West Herzegovina Canton1125.032.1Sarajevo Canton7016.024.4Canton 101132.323.8RS North District Brcko1,44117.722.8MK005,83510.919.3RS111,29915.914.5RS211,5559.220.9RS221,27014.823.0	Tuzla Canton	774	9.5	35.4
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Zenica-Doboi Canton	592	8.6	32.1
$\begin{array}{ccccccc} \mbox{Herzegovina-Neretna Canton} & 348 & 7.7 & 23.1 \\ \mbox{West Herzegovina Canton} & 112 & 5.0 & 32.1 \\ \mbox{Sarajevo Canton} & 701 & 6.0 & 24.4 \\ \mbox{Canton} & 113 & 2.3 & 23.8 \\ \mbox{RS North District Brcko} & 1,441 & 17.7 & 22.8 \\ \mbox{RS East} & 829 & 8.0 & 28.6 \\ \mbox{MK00} & 5,835 & 10.9 & 19.3 \\ \mbox{RS11} & 1,299 & 15.9 & 14.5 \\ \mbox{RS12} & 1,473 & 19.3 & 16.5 \\ \mbox{RS21} & 1,555 & 9.2 & 20.9 \\ \mbox{RS22} & 1,270 & 14.8 & 23.0 \\ \end{array}$	Central Bosnia Canton	396	12.9	22.0
$\begin{array}{c ccccc} West Herzegovina Canton & 112 & 5.0 & 32.1 \\ Sarajevo Canton & 701 & 6.0 & 24.4 \\ Canton 10 & 113 & 2.3 & 23.8 \\ RS North District Brcko & 1,441 & 17.7 & 22.8 \\ RS East & 829 & 8.0 & 28.6 \\ MK00 & 5,835 & 10.9 & 19.3 \\ RS11 & 1,299 & 15.9 & 14.5 \\ RS12 & 1,473 & 19.3 & 16.5 \\ RS21 & 1,555 & 9.2 & 20.9 \\ RS22 & 1,270 & 14.8 & 23.0 \\ \end{array}$	Herzegovina-Neretna Canton	348	7.7	23.1
$\begin{array}{c ccccc} {\rm Sarajevo\ Canton} & 701 & 6.0 & 24.4 \\ {\rm Canton\ 10} & 113 & 2.3 & 23.8 \\ {\rm RS\ North\ District\ Brcko} & 1,441 & 17.7 & 22.8 \\ {\rm RS\ East} & 829 & 8.0 & 28.6 \\ {\rm MK00} & 5,835 & 10.9 & 19.3 \\ {\rm RS11} & 1,299 & 15.9 & 14.5 \\ {\rm RS12} & 1,473 & 19.3 & 16.5 \\ {\rm RS21} & 1,555 & 9.2 & 20.9 \\ {\rm RS22} & 1,270 & 14.8 & 23.0 \\ \end{array}$	West Herzegovina Canton	112	5.0	32.1
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Sarajevo Canton	701	6.0	24.4
$\begin{array}{cccccc} \text{KS North District Brcko} & 1,441 & 17.7 & 22.8 \\ \text{RS East} & 829 & 8.0 & 28.6 \\ \text{MK00} & 5,835 & 10.9 & 19.3 \\ \text{RS11} & 1,299 & 15.9 & 14.5 \\ \text{RS12} & 1,473 & 19.3 & 16.5 \\ \text{RS21} & 1,555 & 9.2 & 20.9 \\ \text{RS22} & 1,270 & 14.8 & 23.0 \\ \end{array}$	Canton 10	113	2.3	23.8
$\begin{array}{c cccc} \text{KS East} & 829 & 8.0 & 28.6 \\ \text{MK00} & 5,835 & 10.9 & 19.3 \\ \text{RS11} & 1,299 & 15.9 & 14.5 \\ \text{RS12} & 1,473 & 19.3 & 16.5 \\ \text{RS21} & 1,555 & 9.2 & 20.9 \\ \text{RS22} & 1,270 & 14.8 & 23.0 \\ \end{array}$	RS North District Brcko	1,441	17.7	22.8
$\begin{array}{ccccccc} \text{MN00} & 5,835 & 10.9 & 19.3 \\ \text{RS11} & 1,299 & 15.9 & 14.5 \\ \text{RS12} & 1,473 & 19.3 & 16.5 \\ \text{RS21} & 1,555 & 9.2 & 20.9 \\ \text{RS22} & 1,270 & 14.8 & 23.0 \\ \end{array}$	RS East	829	8.0	28.6
Instri         1,239         15.9         14.5           RS12         1,473         19.3         16.5           RS21         1,555         9.2         20.9           RS22         1,270         14.8         23.0	MKUU BS11	5,835	10.9	19.3
Instruction         Instruction         Instruction         Instruction           RS21         1,555         9.2         20.9           RS22         1,270         14.8         23.0	RS12	1 472	10.9	14.0
RS22 1,270 14.8 23.0	RS21	1,555	9.2	20.9
	RS22	1,270	14.8	23.0

Note: The table shows financial literacy levels at the NUTS2 level according to Eurostat (NUTS 2016) classification; for Bosnia and Herzegovina, financial literacy levels are shown according to the OeNB's regional classification scheme. Statistics are based on weighted data from the fall 2012–2016 and 2018 waves of the OeNB Euro Survey. We do not use data from the 2017 wave as this wave included only two of the three financial literacy questions. N indicates the number of observations.

## 4 Country-by-country analysis: Financial literacy and its variation across socio-demographic groups

		Interes	t rate	Inflat	tion	Ris	sk	O	verall
	Sample	Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	29.5	51.4	16.5	70.6	15.6	47.1	22.9	23.6	14.0
36-50	26.1	51.4	12.5	76.0	12.4	51.2	18.9	24.9	10.9
51 - 65	23.3	47.9	15.1	74.6	14.2	48.3	21.8	23.0	12.2
Older than 65	21.1	47.1	22.8	65.1	25.3	40.0	34.3	18.7	20.0
Ν	5,850								
Gender									
Male	48.2	50.6	14.1	73.6	14.5	50.0	19.9	24.5	12.4
Female	51.8	48.9	18.6	70.1	18.3	44.1	27.8	21.2	15.6
Ν	5,850								
Education									
Low	15.5	41.3	30.2	56.4	32.6	32.5	42.7	11.1	24.8
Medium	63.4	49.2	15.5	73.3	15.0	48.3	22.4	22.8	12.7
High	21.1	57.2	8.9	78.6	9.0	54.0	14.9	31.5	9.9
N	5,839								
Employment									
Retired	28.3	46.3	21.4	67.5	22.6	41.2	31.2	19.2	18.5
Student	7.3	51.9	20.1	61.1	24.2	41.9	31.2	21.0	18.4
Unemployed/Other	10.0	47.3	21.7	70.2	18.4	41.0	30.3	18.9	16.7
Working	47.8	51.4	12.8	75.2	12.4	51.6	18.7	25.2	10.8
Self-employed	6.6	53.5	9.4	79.2	9.0	55.3	13.2	29.9	8.9
N	5,813								

Financial literacy	<sup>,</sup> in Bulgaria:	Differences across	s socio-demographic	c groups (%)
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Table 5

		Interes	t rate	Inflat	tion	Ris	sk	O	verall
	Sample	Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	31.7	65.8	9.7	57.9	14.1	35.6	9.7	19.0	14.3
36-50	25.8	67.3	8.7	63.7	10.9	37.8	8.0	21.8	12.6
51 - 65	26.3	67.6	9.1	65.5	11.8	34.5	11.0	19.9	11.9
Older than 65	16.2	52.2	22.8	53.4	24.4	26.3	21.9	13.6	25.7
Ν	5,885								
Gender									
Male	47.5	67.7	9.0	63.6	12.5	36.4	10.0	21.9	13.7
Female	52.5	61.5	13.6	58.1	16.0	32.6	13.0	16.6	16.4
Ν	5,885								
Education									
Low	18.2	55.0	22.2	47.9	28.7	23.0	23.0	8.6	24.5
Medium	66.5	65.9	9.3	62.2	11.8	34.8	9.6	19.7	13.7
High	15.3	70.7	6.3	71.0	7.4	46.3	5.8	29.6	8.8
N	5,833								
Employment									
Retired	28.6	58.1	17.1	58.4	19.4	27.4	17.1	14.1	19.4
Student	8.6	66.4	10.9	54.4	19.3	32.7	10.7	17.8	15.6
Unemployed/Other	16.2	62.6	12.5	57.0	16.0	30.0	13.0	13.8	16.3
Working	41.6	68.9	7.0	64.5	9.1	39.9	7.8	23.7	11.8
Self-employed	4.9	67.6	11.5	66.5	10.9	48.4	5.9	30.0	11.2
N	5.848								

Table 6Financial literacy in Croatia: Differences across socio-demographic groups (%)

Table 7Financial literacy in Czech Republic: Differences across socio-demographic groups(%)

		Interest	t rate	Inflat	tion	Ris	sk	Ov	verall
	Sample	Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	31.1	66.7	9.2	68.2	12.6	61.0	11.0	39.9	12.7
36-50	26.3	64.4	7.6	69.4	9.9	67.3	7.8	42.3	11.5
51 - 65	24.1	64.7	9.9	68.1	12.6	60.1	13.7	38.5	13.0
Older than 65	18.5	61.1	15.3	63.3	19.0	48.7	19.3	31.2	17.1
Ν	6,109								
Gender									
Male	48.8	66.4	9.0	69.1	11.7	62.4	10.9	41.2	12.1
Female	51.2	62.8	11.1	66.1	14.4	58.1	13.7	36.2	14.4
Ν	6,109								
Education									
Low	8.5	46.7	23.2	51.1	26.9	37.2	27.0	18.3	27.0
Medium	79.2	64.2	9.7	67.4	12.7	59.9	12.1	37.7	12.9
High	12.3	79.0	3.6	80.1	5.6	77.6	3.4	58.5	6.1
N	6,107								
Employment									
Retired	17.7	60.7	16.0	61.5	20.1	46.9	20.9	30.0	18.2
Student	7.4	62.2	12.8	63.2	19.5	54.8	17.0	35.2	17.3
Unemployed/Other	7.2	60.2	17.4	60.6	20.0	49.9	17.2	30.5	19.6
Working	57.2	64.2	8.1	68.5	10.7	63.5	9.4	39.7	11.9
Self-employed	10.4	78.1	3.9	80.4	5.1	75.2	6.9	55.1	4.8
N	6,107								

		Interest	t rate	Inflat	tion	Ris	sk	Ov	verall
	Sample	Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	27.8	56.2	9.1	59.9	9.0	50.2	9.4	23.4	13.8
36-50	27.9	58.7	8.2	59.4	9.0	53.8	9.9	27.1	12.6
51 - 65	28.1	57.6	9.5	63.6	9.5	52.4	11.7	26.1	11.8
Older than 65	16.3	52.4	20.2	53.2	17.6	46.4	19.5	22.8	22.0
Ν	5,912								
Gender									
Male	46.7	57.1	9.5	61.2	8.4	52.7	10.3	25.7	13.3
Female	53.3	56.3	11.9	58.4	12.4	50.0	13.1	24.5	15.1
Ν	5,912								
Education									
Low	16.9	45.8	27.6	45.9	24.8	38.4	22.9	15.0	26.5
Medium	65.5	56.0	8.5	61.1	8.5	51.9	10.6	24.8	13.0
High	17.6	69.5	3.4	67.8	4.5	60.9	5.9	35.8	7.1
N	5,912								
Employment									
Retired	28.8	53.8	16.5	57.8	15.3	46.4	17.7	22.8	18.0
Student	3.1	58.4	7.5	69.2	5.8	58.1	4.1	29.0	6.7
Unemployed/Other	7.1	56.0	15.4	60.4	16.1	45.7	16.2	22.1	14.9
Working	55.8	58.0	7.9	59.6	8.0	53.0	9.4	25.9	13.1
Self-employed	5.3	60.0	6.4	63.2	7.0	61.2	5.1	31.1	8.9
N	5,870								

Table 8Financial literacy in Hungary: Differences across socio-demographic groups (%)

		Interes	t rate	Inflat	tion	Ris	sk	O	verall
	Sample	Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	34.6	58.3	18.0	41.5	20.5	46.3	21.2	19.5	21.4
36-50	24.6	56.6	16.6	42.6	20.2	48.3	20.2	20.8	21.3
51 - 65	23.5	55.4	18.9	44.8	23.1	45.6	23.3	20.9	22.6
Older than 65	17.4	42.3	35.5	36.6	35.2	41.3	33.0	16.5	35.8
Ν	5,800								
Gender									
Male	47.8	56.1	18.9	43.9	21.5	48.0	20.2	20.5	21.9
Female	52.2	52.9	22.7	39.7	25.5	43.7	26.5	18.8	26.3
Ν	5,800								
Education									
Low	24.8	44.0	32.1	34.3	33.2	38.7	32.0	14.3	33.9
Medium	60.2	57.0	17.8	43.7	20.6	47.3	21.4	20.6	21.8
High	15.0	61.2	15.0	45.8	19.8	51.3	18.0	24.5	17.7
N	5,800								
Employment									
Retired	23.0	44.8	33.2	37.9	33.6	40.6	31.7	16.2	33.4
Student	6.5	55.6	21.6	43.4	21.9	48.3	21.0	18.9	23.2
Unemployed/Other	9.0	50.0	27.4	34.1	28.1	35.9	28.9	13.8	30.9
Working	53.8	57.8	15.4	43.8	19.5	48.7	19.6	21.3	20.1
Self-employed	7.7	63.6	13.3	47.0	17.3	50.9	19.4	26.5	17.1
N	5.726								

Table 9Financial literacy in Poland: Differences across socio-demographic groups (%)

		Interes	t rate	Inflat	tion	Ris	sk	O	verall
	Sample	Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	33.0	47.1	20.3	44.4	23.2	28.6	25.0	8.9	25.6
36-50	26.9	44.2	18.3	48.9	20.2	27.3	25.5	8.2	23.8
51 - 65	23.5	38.2	24.5	48.6	24.0	24.6	31.1	7.3	28.4
Older than 65	16.6	31.3	34.6	40.3	38.1	19.0	44.3	3.7	38.8
Ν	6,017								
Gender									
Male	48.2	44.3	19.8	48.6	22.0	27.4	26.4	8.6	24.9
Female	51.8	39.1	26.2	43.4	28.0	24.2	32.9	6.5	30.9
Ν	6,017								
Education									
Low	5.2	30.0	46.8	25.8	51.6	13.7	63.0	1.3	50.6
Medium	70.5	40.1	24.3	45.4	25.5	25.0	30.1	6.8	29.2
High	24.3	49.0	14.2	52.0	17.9	30.4	21.4	11.0	19.2
N	5,997								
Employment									
Retired	30.4	35.0	31.0	42.8	32.8	21.6	39.1	5.4	35.0
Student	6.4	52.1	19.1	42.9	22.6	28.7	27.1	8.3	24.3
Unemployed/Other	13.5	41.8	26.1	42.2	28.3	24.2	31.6	6.9	28.7
Working	43.4	44.5	17.9	49.6	20.0	27.7	23.9	8.8	24.1
Self-employed	6.2	43.8	17.2	47.9	16.9	34.4	22.0	9.9	21.8
N	5.912							0.0	

Table 10Financial literacy in Romania: Differences across socio-demographic groups (%)

		Interes	t rate	Inflat	tion	Ris	sk	O	verall
	Sample	Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	41.0	47.5	15.3	31.6	18.7	46.5	14.5	10.8	24.3
36-50	25.9	44.4	14.3	29.9	18.1	46.0	14.5	9.2	24.2
51 - 65	25.9	37.6	20.8	29.7	23.4	40.0	20.9	7.6	31.2
Older than 65	7.2	40.3	30.4	29.9	34.6	38.7	30.2	10.2	33.6
Ν	6,021								
Gender									
Male	49.7	46.8	14.5	33.0	18.5	45.0	15.3	10.8	24.7
Female	50.3	40.5	20.6	28.1	23.3	43.3	19.3	8.2	28.8
Ν	6,021								
Education									
Low	33.1	40.9	28.3	25.9	32.0	35.4	28.7	7.1	35.5
Medium	48.2	43.7	13.9	32.8	17.2	48.1	13.1	10.1	23.1
High	18.8	48.3	7.9	33.0	11.0	49.3	7.9	12.4	20.7
N	6,017				-				
Employment									
Retired	15.1	34.3	28.4	28.0	31.5	36.6	30.0	7.2	35.8
Student	11.1	46.3	18.2	31.7	18.6	46.2	15.6	10.6	25.4
Unemployed/Other	19.7	42.4	22.1	26.3	28.2	42.2	19.5	6.6	29.3
Working	34.8	44.1	12.4	31.3	16.4	47.3	12.1	11.3	24.1
Self-employed	19.2	49.2	13.2	35.9	14.5	44.3	15.5	10.6	22.8
N	5.931	-	-		-	-			-

Table 11Financial literacy in Albania: Differences across socio-demographic groups (%)

Table 12Financial literacy in Bosnia and Herzegovina:Differences across socio-demographic groups (%)

	Sample	Interes	t rate	Inflat	ion	Ris	k	Ov	verall
		Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	34.9	51.0	18.0	41.9	20.0	33.7	19.1	11.5	24.1
36-50	24.6	49.1	16.7	44.5	18.7	33.6	17.6	11.1	23.3
51 - 65	25.0	45.4	21.5	42.1	24.0	31.0	22.6	10.3	28.8
Older than 65	15.5	35.9	35.6	31.4	37.2	24.8	33.2	5.6	40.7
Ν	5,706								
Gender									
Male	47.3	48.9	18.6	44.4	20.3	34.1	19.2	11.6	24.3
Female	52.7	44.9	23.7	37.9	26.1	29.4	24.1	8.9	30.7
Ν	5,706								
Education									
Low	26.7	34.8	32.3	31.9	34.7	28.2	31.3	6.6	38.9
Medium	62.4	49.9	18.4	43.5	20.4	32.1	19.5	10.8	24.6
High	10.9	58.3	11.1	48.7	12.6	37.4	11.5	15.9	17.9
N	5,702								
Employment									
Retired	23.8	40.6	27.5	38.0	28.6	27.0	26.9	7.6	33.8
Student	8.7	52.4	15.7	41.3	19.0	34.7	18.7	13.2	22.4
Unemployed/Other	36.5	44.1	23.7	39.4	25.8	31.6	23.8	9.1	29.7
Working	28.3	54.6	13.7	45.6	15.8	35.3	14.9	13.0	20.8
Self-employed	2.7	46.2	19.8	47.8	25.9	30.3	17.3	10.3	23.4
N	5,612								

Table 13 Financial literacy in North Macedonia: Differences across socio-demographic groups (%)

	Sample	Interes	t rate	Inflat	ion	Ris	sk	Ov	verall
		Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	41.0	64.7	10.4	36.0	15.9	32.9	16.0	10.4	18.0
36-50	25.3	63.0	10.7	42.6	13.2	32.8	15.5	11.8	18.5
51 - 65	22.0	61.5	12.3	45.6	16.5	30.0	18.4	11.8	18.7
Older than 65	11.8	51.7	20.9	42.3	22.6	25.8	26.9	9.2	26.3
Ν	5,835								
Gender									
Male	49.8	65.7	9.5	41.8	13.6	33.1	14.7	12.0	16.9
Female	50.2	58.4	14.7	39.2	18.7	29.7	20.6	9.9	21.7
Ν	5,835								
Education									
Low	17.1	53.1	19.7	32.7	23.2	27.7	26.9	8.4	28.7
Medium	69.8	63.4	11.1	41.2	15.0	30.9	16.3	10.3	17.8
High	13.1	66.1	8.0	47.1	13.4	39.1	12.9	17.8	14.7
N	5,835								
Employment									
Betired	16.1	57.0	16.7	44.5	19.3	27.2	23.6	11.2	22.9
Student	10.1	66.6	12.3	34.7	19.2	33.4	17.9	12.0	17.6
Unemployed/Other	36.9	57.7	14.7	35.4	19.0	29.5	19.5	8.0	23.3
Working	31.9	67.5	7.4	45.7	11.0	33.7	13.2	13.4	14.1
Self-employed	5.0	65.8	9.1	46.5	11.4	37.3	14.2	14.6	14.9
N	5,751								U U

	-								,
		Interes	t rate	Inflat	tion	Risk		Overall	
	Sample	Correct	DK	Correct	DK	Correct	DK	3 Correct	None correct
Age									
35 and younger	32.1	65.4	13.4	56.7	13.8	30.5	20.0	15.5	15.7
36-50	28.7	67.2	10.3	57.7	10.3	31.3	15.9	17.4	15.1
51 - 65	27.8	59.5	19.6	50.8	18.3	26.2	29.2	13.1	22.2
Older than 65	11.3	55.2	24.8	47.3	27.1	21.7	38.2	9.2	28.4
Ν	5,597								
Gender									
Male	48.4	65.9	12.2	56.1	12.7	31.1	19.2	16.2	16.8
Female	51.6	60.5	18.6	52.6	18.2	26.1	27.5	13.2	20.6
Ν	5,597								
Education									
Low	28.9	53.8	25.4	46.5	24.3	24.4	33.8	10.3	27.3
Medium	53.9	66.0	12.4	56.8	12.6	29.2	20.3	16.0	16.0
High	17.2	69.8	8.7	59.5	10.2	33.2	15.9	17.9	13.1
N	5,597								
Employment									
Retired	21.0	55.1	23.6	46.8	24.5	21.6	37.5	9.3	27.0
Student	9.8	65.9	16.3	55.2	16.5	33.2	24.2	18.5	17.4
Unemployed/Other	22.2	56.6	20.6	53.7	17.5	26.7	24.7	13.2	23.0
Working	43.8	68.7	9.7	57.7	10.8	31.7	16.5	17.0	13.7
Self-employed	3.3	74.8	5.2	59.1	4.8	32.1	14.3	18.4	9.7
N	5,545								

Financial literacy in Serbia: Differences across socio-demographic groups (%)

Table 14