

Public Disclosure Authorized From **Global Findex Database**

The Little Data Book on Financial Inclusion

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18

Account	Inactive account in the past year
Financial institution account	Domestic remittances in the past year
Mobile money account	Saving in the past year
Digital payments in the past year	Credit in the past year



WORLD BANK GROUP

2018 | **THE LITTLE DATA BOOK ON FINANCIAL INCLUSION**



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Foreword

By Her Majesty Queen Máxima of the Netherlands

*UN Secretary-General's Special Advocate for Inclusive Finance for Development
and Honorary Patron of the G20's Global Partnership for Financial Inclusion*

For those of us committed to advancing financial inclusion, no tool is of greater value than the Global Financial Inclusion (Global Findex) database. This invaluable data set provides a rigorous, multidimensional picture of where we stand and how far we have come in expanding access *for all* to the basic financial services people need to protect themselves against hardship and invest in their futures.

The Little Data Book on Financial Inclusion presents key findings from the Global Findex database, with detailed insight into how adults in more than 140 economies access accounts, make payments, save, borrow, and manage risk. As the data show, each economy has its own successes, challenges, and opportunities when it comes to financial inclusion. A growing body of research demonstrates the impact of country advances on significant priorities such as reducing poverty, hunger, and gender inequality. Today, member states at the United Nations are using Global Findex data to track progress toward the Sustainable Development Goals.

Dozens of national governments have adopted policies to expand financial inclusion. These and other global and national efforts are paying off. New Global Findex data reveal that globally the share of adults owning an account is now 69 percent, an increase of seven percentage points since 2014. These numbers translate into 515 million adults who have gained access to financial tools. The 2017 figures on overall account ownership continue the upward trajectory we've seen since the Global Findex database was first released—with financial inclusion rising 18 percentage points since 2011, when account ownership was 51 percent.

The 2017 Global Findex data reflect the continued evolution of financial inclusion. Recent progress has been driven by digital payments, government policies, and a new generation of financial services accessed through mobile phones and the internet.

The power of financial technology to expand access to and use of accounts is demonstrated most persuasively in Sub-Saharan Africa, where 21 percent of adults now have a mobile money account—nearly twice the share in 2014 and easily the highest of any region in the world. While mobile money has been centered in East Africa, the 2017 update reveals that it has spread to West Africa and beyond.

Digital technology is also transforming the payments landscape. Globally, 52 percent of adults have sent or received digital payments in the past year, up from 42 percent in 2014. Technology giants have moved into the financial sphere, leveraging deep customer knowledge to provide a broad range of financial services. Payments made through their technology platforms are facilitating higher account use in major emerging economies such as China, where 57 percent of account owners are using mobile phones or the internet to make purchases or pay bills—roughly twice the share in 2014.

Foreword

Some advances have been made in helping women gain access to financial services. In India three years ago, men were 20 percentage points more likely than women to have an account. Today, India's gender gap has shrunk to 6 percentage points thanks to a strong government push to increase account ownership through biometric identification cards.

Still, in most of the world women continue to lag well behind men. Globally, 65 percent of women have an account compared with 72 percent of men, a gap of seven percentage points that is all but unchanged since 2011. Nor has equality in account ownership been achieved in other regards. The gap between rich and poor has not improved since 2014: account ownership is 13 percentage points higher among adults living in the wealthiest 60 percent of households within economies than among those in the poorest 40 percent. And urban populations continue to benefit from far broader access to finance than rural communities. In China around 200 million rural adults remain outside the formal financial system.

The continued involvement of businesses will be vital for unlocking opportunities to expand financial inclusion. Companies pay wages in cash to about 230 million unbanked adults worldwide; switching to electronic payrolls could help these workers join the formal financial system. Mobile phones and the internet also offer strong openings for progress: globally, one billion financially excluded adults already own a mobile phone and about 480 million have internet access.

But the private sector, governments, and development organizations all need to sharpen their focus on the use of accounts, which has stagnated for saving and borrowing. Without people actively using their accounts, the impact of our work will be lost.

The Global Findex database is an indispensable resource for those of us working to increase financial inclusion. I am proud to partner with the Global Findex team, and I thank the World Bank's Development Research Group and the Bill & Melinda Gates Foundation for supporting this crucial initiative. I hope governments, businesses, and development champions will continue to use *The Little Data Book* and its trove of information as we redouble our efforts to deepen financial inclusion.

Introduction

The Little Data Book on Financial Inclusion 2018 is a pocket edition of the Global Findex database published in 2018. The data represent a third round of data collection since the Global Findex database was launched in 2011. The database provides nationally representative, demand-side data on access to and use of accounts, credit, payments, and savings by adults age 15 and above in 144 economies. In addition, new indicators measure how people make or receive digital payments. This book presents data for selected indicators by country, region, and income group. For some indicators the data are disaggregated by gender, income level, employment status and rural residence.

This publication is part of the Global Findex suite of products, available both online and in hard copy. To learn more and to access the most recent version of the database, visit the Global Findex web page (<http://www.worldbank.org/globalfindex>).

The Global Findex database is housed in the World Bank's Development Research Group and funded by the Bill & Melinda Gates Foundation. It is the first public global database of demand-side indicators to track the financial lives of individuals over time. Covering a range of topics, the data can be used to create a more complete picture of how people save, borrow, manage risk, and send and receive money. And as the Global Findex survey questionnaire has expanded, the data have allowed more nuanced insights into the use of mobile technology to pay bills, receive wages and government payments, and send money to and receive it from family living elsewhere.

This third edition of the database was compiled in 2017 and includes updated indicators on access to and use of formal and informal financial services and additional data on financial technology, or fintech, including the use of mobile phones and the internet to complete financial transactions. The data were collected by Gallup, Inc. over the 2017 calendar year alongside the Gallup World Poll survey.

Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. This book and the accompanying research have the potential to aid policy makers, the private sector, and the entire global community as together we shape an effective environment for shared prosperity.

Data notes

The data in this book are for 2017 unless otherwise noted in the tables or the glossary.

Regional aggregates include data for low- and middle-income economies only.

Figures in italics are for years or periods other than those specified.

Symbols used:

- .. indicates that data are not available or that aggregates cannot be calculated because of missing data.
- 0 or 0.0 indicates zero or a value small enough that it would round to zero at the number of decimal places displayed.
- \$ indicates current U.S. dollars.

Data are shown for 144 economies. The term *country* (used interchangeably with *economy*) does not imply political independence or official recognition by the World Bank but refers to any economy for which the authorities report separate social or economic statistics.

Regional tables

The country composition of regions as used in this book is based on the World Bank's analytical regions and may differ from common geographic usage.

East Asia and Pacific

Cambodia; China; Indonesia; Lao People's Democratic Republic;* Malaysia; Mongolia; Myanmar;† Philippines; Thailand; Vietnam

Europe and Central Asia

Albania; Armenia; Azerbaijan; Belarus; Bosnia and Herzegovina; Bulgaria; Croatia; Georgia; Kazakhstan; Kosovo; Kyrgyz Republic; former Yugoslav Republic of Macedonia; Moldova; Montenegro; Romania; Russian Federation; Serbia; Tajikistan; Turkey; Turkmenistan;* Ukraine; Uzbekistan

High income

Australia; Austria; Bahrain; Belgium; Canada; Chile; Cyprus; Czech Republic; Denmark; Estonia; Finland; France; Germany; Greece; Hong Kong SAR, China; Hungary; Ireland; Israel; Italy; Japan; Republic of Korea; Kuwait; Latvia; Lithuania; Luxembourg; Malta; Netherlands; New Zealand; Norway;† Oman;†† Poland; Portugal; Puerto Rico;‡‡ Qatar;†† Saudi Arabia; Singapore; Slovak Republic; Slovenia; Spain; Sweden; Switzerland;† Taiwan, China; Trinidad and Tobago;* United Arab Emirates; United Kingdom; United States; Uruguay

Latin America and the Caribbean

Argentina; Belize;‡ Bolivia; Brazil; Colombia; Costa Rica; Dominican Republic; Ecuador; El Salvador; Guatemala; Haiti; Honduras; Jamaica;§ Mexico; Nicaragua; Panama; Paraguay;* Peru; República Bolivariana de Venezuela

Middle East and North Africa**

Algeria; Djibouti;†† Arab Republic of Egypt; Islamic Republic of Iran; Iraq; Jordan; Lebanon; Libya;‡ Morocco;‡ Syrian Arab Republic;†† Tunisia;† West Bank and Gaza; Republic of Yemen§

South Asia

Afghanistan; Bangladesh; Bhutan;‡‡ India; Nepal; Pakistan; Sri Lanka

Sub-Saharan Africa

Angola;§ Benin; Botswana; Burkina Faso; Burundi;§ Cameroon; Central African Republic;* Chad; Comoros;†† Democratic Republic of Congo; Republic of Congo; Côte d'Ivoire;† Ethiopia;† Gabon; Ghana; Guinea; Kenya; Lesotho;* Liberia;* Madagascar; Malawi; Mali; Mauritania; Mauritius; Mozambique;‡ Namibia;† Niger; Nigeria; Rwanda; Senegal; Sierra Leone; Somalia;‡‡ South Africa; South Sudan;‡ Sudan;§ Swaziland;†† Tanzania; Togo; Uganda; Zambia; Zimbabwe

* Excluded in 2014 data only.

† Excluded in 2011 data only.

‡ Excluded in 2011 and 2014 data.

§ Excluded in 2017 data only.

** Middle East and North Africa average suppressed in 2014 data.

†† Excluded in 2014 and 2017 data.

‡‡ Excluded in 2011 and 2017 data.

World

Population, age 15+ (millions)	5,502.4	GNI per capita (\$)	10,308
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Account (% age 15+)

All adults	68.5
All adults, 2014	62.0
All adults, 2011	50.6

Financial institution account (% age 15+)

All adults	67.1
All adults, 2014	61.2
All adults, 2011	50.6

Mobile money account (% age 15+)

All adults	4.4
All adults, 2014	2.1

Account, by individual characteristics (% age 15+)

Women	64.8
Adults belonging to the poorest 40%	60.5
Adults out of the labor force	59.3
Adults living in rural areas	66.0

Digital payments in the past year (% age 15+)

Made or received digital payments	52.3
Made or received digital payments, 2014	41.5
Used an account to pay utility bills	22.3
Used an account to receive private sector wages	15.9
Used an account to receive government payments	16.3
Used the internet to pay bills or to buy something online	29.0
Used a mobile phone or the internet to access an account	24.9
Used a debit or credit card to make a purchase	32.6

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	13.4
No deposit and no withdrawal from a financial institution account	13.7

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	..
Sent or received domestic remittances through an OTC service	..
Sent or received domestic remittances through cash only	..

Saving in the past year (% age 15+)

Saved at a financial institution	26.7
Saved at a financial institution, 2014	27.3
Saved using a savings club or person outside the family	..
Saved any money	48.4
Saved for old age	20.6

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	22.5
Borrowed from a financial institution or used a credit card, 2014	22.3
Borrowed from family or friends	25.8
Borrowed any money	47.5
Outstanding housing loan	11.2

East Asia & Pacific

Population, age 15+ (millions)	1,628.8	GNI per capita (\$)	6,667
--------------------------------	---------	---------------------	-------

Account (% age 15+)

All adults	70.6
All adults, 2014	69.1
All adults, 2011	55.1

Financial institution account (% age 15+)

All adults	70.3
All adults, 2014	68.9
All adults, 2011	55.1

Mobile money account (% age 15+)

All adults	1.3
All adults, 2014	0.4

Account, by individual characteristics (% age 15+)

Women	67.9
Adults belonging to the poorest 40%	59.3
Adults out of the labor force	59.8
Adults living in rural areas	68.8

Digital payments in the past year (% age 15+)

Made or received digital payments	58.0
Made or received digital payments, 2014	39.0
Used an account to pay utility bills	20.8
Used an account to receive private sector wages	15.9
Used an account to receive government payments	12.2
Used the internet to pay bills or to buy something online	38.6
Used a mobile phone or the internet to access an account	31.0
Used a debit or credit card to make a purchase	33.1

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	11.8
No deposit and no withdrawal from a financial institution account	11.9

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	15.0
Sent or received domestic remittances through an OTC service	7.3
Sent or received domestic remittances through cash only	5.8

Saving in the past year (% age 15+)

Saved at a financial institution	30.6
Saved at a financial institution, 2014	36.7
Saved using a savings club or person outside the family	8.6
Saved any money	53.1
Saved for old age	23.2

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	21.5
Borrowed from a financial institution or used a credit card, 2014	19.5
Borrowed from family or friends	29.6
Borrowed any money	46.8
Outstanding housing loan	10.8

Europe & Central Asia

Population, age 15+ (millions)	331.6	GNI per capita (\$)	7,694
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Account (% age 15+)

All adults	65.3
All adults, 2014	57.8
All adults, 2011	44.8

Financial institution account (% age 15+)

All adults	65.1
All adults, 2014	57.8
All adults, 2011	44.8

Mobile money account (% age 15+)

All adults	3.2
All adults, 2014	0.2

Account, by individual characteristics (% age 15+)

Women	62.5
Adults belonging to the poorest 40%	56.3
Adults out of the labor force	52.8
Adults living in rural areas	61.7

Digital payments in the past year (% age 15+)

Made or received digital payments	60.4
Made or received digital payments, 2014	46.1
Used an account to pay utility bills	23.0
Used an account to receive private sector wages	21.2
Used an account to receive government payments	28.8
Used the internet to pay bills or to buy something online	30.6
Used a mobile phone or the internet to access an account	23.1
Used a debit or credit card to make a purchase	38.5

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	6.6
No deposit and no withdrawal from a financial institution account	6.7

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	12.8
Sent or received domestic remittances through an OTC service	7.0
Sent or received domestic remittances through cash only	8.0

Saving in the past year (% age 15+)

Saved at a financial institution	14.4
Saved at a financial institution, 2014	11.0
Saved using a savings club or person outside the family	5.0
Saved any money	37.0
Saved for old age	15.0

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	24.2
Borrowed from a financial institution or used a credit card, 2014	22.3
Borrowed from family or friends	24.5
Borrowed any money	44.0
Outstanding housing loan	11.6

Latin America & Caribbean

Population, age 15+ (millions)	454.7	GNI per capita (\$)	7,955
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Account (% age 15+)

All adults	54.4
All adults, 2014	51.4
All adults, 2011	39.3

Financial institution account (% age 15+)

All adults	53.5
All adults, 2014	51.2
All adults, 2011	39.3

Mobile money account (% age 15+)

All adults	5.3
All adults, 2014	1.7

Account, by individual characteristics (% age 15+)

Women	51.3
Adults belonging to the poorest 40%	41.9
Adults out of the labor force	43.3
Adults living in rural areas	52.6

Digital payments in the past year (% age 15+)

Made or received digital payments	45.1
Made or received digital payments, 2014	37.7
Used an account to pay utility bills	14.0
Used an account to receive private sector wages	12.6
Used an account to receive government payments	15.9
Used the internet to pay bills or to buy something online	14.9
Used a mobile phone or the internet to access an account	11.1
Used a debit or credit card to make a purchase	27.6

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	9.0
No deposit and no withdrawal from a financial institution account	9.3

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	8.9
Sent or received domestic remittances through an OTC service	4.8
Sent or received domestic remittances through cash only	3.9

Saving in the past year (% age 15+)

Saved at a financial institution	12.2
Saved at a financial institution, 2014	13.4
Saved using a savings club or person outside the family	7.5
Saved any money	37.2
Saved for old age	11.8

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	20.8
Borrowed from a financial institution or used a credit card, 2014	24.8
Borrowed from family or friends	15.2
Borrowed any money	37.6
Outstanding housing loan	5.2

Middle East & North Africa

Population, age 15+ (millions)	256.7	GNI per capita (\$)	4,042
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Account (% age 15+)

All adults	43.5
All adults, 2014	..
All adults, 2011	32.9

Financial institution account (% age 15+)

All adults	43.0
All adults, 2014	..
All adults, 2011	32.9

Mobile money account (% age 15+)

All adults	5.8
All adults, 2014	..

Account, by individual characteristics (% age 15+)

Women	35.0
Adults belonging to the poorest 40%	35.3
Adults out of the labor force	35.0
Adults living in rural areas	36.9

Digital payments in the past year (% age 15+)

Made or received digital payments	33.3
Made or received digital payments, 2014	..
Used an account to pay utility bills	9.8
Used an account to receive private sector wages	5.9
Used an account to receive government payments	19.5
Used the internet to pay bills or to buy something online	12.2
Used a mobile phone or the internet to access an account	10.4
Used a debit or credit card to make a purchase	16.2

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	7.1
No deposit and no withdrawal from a financial institution account	7.2

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	5.0
Sent or received domestic remittances through an OTC service	4.9
Sent or received domestic remittances through cash only	11.1

Saving in the past year (% age 15+)

Saved at a financial institution	10.8
Saved at a financial institution, 2014	..
Saved using a savings club or person outside the family	8.0
Saved any money	31.3
Saved for old age	8.1

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	9.6
Borrowed from a financial institution or used a credit card, 2014	..
Borrowed from family or friends	31.1
Borrowed any money	42.6
Outstanding housing loan	8.2

South Asia

Population, age 15+ (millions)	1,248.7	GNI per capita (\$)	1,611
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Account (% age 15+)

All adults	69.6
All adults, 2014	46.5
All adults, 2011	32.4

Financial institution account (% age 15+)

All adults	68.4
All adults, 2014	45.6
All adults, 2011	32.4

Mobile money account (% age 15+)

All adults	4.2
All adults, 2014	2.6

Account, by individual characteristics (% age 15+)

Women	64.1
Adults belonging to the poorest 40%	65.6
Adults out of the labor force	61.7
Adults living in rural areas	69.2

Digital payments in the past year (% age 15+)

Made or received digital payments	27.8
Made or received digital payments, 2014	16.7
Used an account to pay utility bills	7.1
Used an account to receive private sector wages	4.8
Used an account to receive government payments	7.1
Used the internet to pay bills or to buy something online	4.5
Used a mobile phone or the internet to access an account	7.1
Used a debit or credit card to make a purchase	10.0

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	31.2
No deposit and no withdrawal from a financial institution account	31.6

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	7.6
Sent or received domestic remittances through an OTC service	1.9
Sent or received domestic remittances through cash only	8.3

Saving in the past year (% age 15+)

Saved at a financial institution	17.2
Saved at a financial institution, 2014	12.7
Saved using a savings club or person outside the family	10.2
Saved any money	33.2
Saved for old age	11.4

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	7.8
Borrowed from a financial institution or used a credit card, 2014	8.6
Borrowed from family or friends	31.3
Borrowed any money	41.5
Outstanding housing loan	5.1

Sub-Saharan Africa

Population, age 15+ (millions)	590.0	GNI per capita (\$)	1,515
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Account (% age 15+)

All adults	42.6
All adults, 2014	34.2
All adults, 2011	23.2

Financial institution account (% age 15+)

All adults	32.8
All adults, 2014	28.8
All adults, 2011	23.2

Mobile money account (% age 15+)

All adults	20.9
All adults, 2014	11.6

Account, by individual characteristics (% age 15+)

Women	36.9
Adults belonging to the poorest 40%	31.9
Adults out of the labor force	31.4
Adults living in rural areas	39.5

Digital payments in the past year (% age 15+)

Made or received digital payments	34.4
Made or received digital payments, 2014	26.9
Used an account to pay utility bills	7.7
Used an account to receive private sector wages	5.7
Used an account to receive government payments	7.3
Used the internet to pay bills or to buy something online	7.6
Used a mobile phone or the internet to access an account	20.8
Used a debit or credit card to make a purchase	7.5

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	5.5
No deposit and no withdrawal from a financial institution account	7.1

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	22.7
Sent or received domestic remittances through an OTC service	11.0
Sent or received domestic remittances through cash only	9.4

Saving in the past year (% age 15+)

Saved at a financial institution	14.9
Saved at a financial institution, 2014	15.8
Saved using a savings club or person outside the family	25.3
Saved any money	54.4
Saved for old age	10.3

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	8.4
Borrowed from a financial institution or used a credit card, 2014	7.5
Borrowed from family or friends	31.0
Borrowed any money	45.7
Outstanding housing loan	4.7

Income group tables

The World Bank's main criterion for classifying economies for operational and analytical purposes is gross national income (GNI) per capita. Each economy for which data are presented in this book is classified as low income, middle income, or high income based on its GNI per capita in 2016. Low- and middle-income economies are sometimes referred to as developing economies. The use of the term is convenient; it is not intended to imply that all economies in the group are experiencing similar development or that other economies have reached a preferred or final stage of development. Classification by income does not necessarily reflect development status. Income classifications of economies remain fixed over the course of the World Bank's fiscal year (ending on June 30) regardless of any revisions during the year to their income per capita data.

Low income economies are those with a GNI per capita of \$1,005 or less in 2016.

Middle income economies are those with a GNI per capita between \$1,006 and \$12,235. Lower-middle-income and upper-middle-income economies are separated at a GNI per capita of \$3,955.

High income economies are those with a GNI per capita of \$12,236 or more.

Low income

Population, age 15+ (millions)	378.0	GNI per capita (\$)	614
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Account (% age 15+)

All adults	34.9
All adults, 2014	22.9
All adults, 2011	13.4

Financial institution account (% age 15+)

All adults	24.5
All adults, 2014	16.9
All adults, 2011	13.4

Mobile money account (% age 15+)

All adults	17.6
All adults, 2014	9.9

Account, by individual characteristics (% age 15+)

Women	29.9
Adults belonging to the poorest 40%	25.5
Adults out of the labor force	23.4
Adults living in rural areas	32.3

Digital payments in the past year (% age 15+)

Made or received digital payments	25.6
Made or received digital payments, 2014	15.1
Used an account to pay utility bills	4.4
Used an account to receive private sector wages	3.3
Used an account to receive government payments	4.3
Used the internet to pay bills or to buy something online	4.8
Used a mobile phone or the internet to access an account	17.1
Used a debit or credit card to make a purchase	..

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	5.2
No deposit and no withdrawal from a financial institution account	6.5

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	16.0
Sent or received domestic remittances through an OTC service	9.6
Sent or received domestic remittances through cash only	8.0

Saving in the past year (% age 15+)

Saved at a financial institution	11.1
Saved at a financial institution, 2014	8.9
Saved using a savings club or person outside the family	23.0
Saved any money	47.6
Saved for old age	8.9

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	7.9
Borrowed from a financial institution or used a credit card, 2014	6.1
Borrowed from family or friends	31.3
Borrowed any money	45.6
Outstanding housing loan	5.5

Middle income

Population, age 15+ (millions)	4,132.5	GNI per capita (\$)	4,891
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Account (% age 15+)

All adults	65.3
All adults, 2014	57.5
All adults, 2011	43.4

Financial institution account (% age 15+)

All adults	64.3
All adults, 2014	56.9
All adults, 2011	43.4

Mobile money account (% age 15+)

All adults	4.3
All adults, 2014	1.9

Account, by individual characteristics (% age 15+)

Women	61.0
Adults belonging to the poorest 40%	56.5
Adults out of the labor force	55.2
Adults living in rural areas	64.8

Digital payments in the past year (% age 15+)

Made or received digital payments	45.4
Made or received digital payments, 2014	32.7
Used an account to pay utility bills	14.9
Used an account to receive private sector wages	11.5
Used an account to receive government payments	13.0
Used the internet to pay bills or to buy something online	21.9
Used a mobile phone or the internet to access an account	19.2
Used a debit or credit card to make a purchase	23.8

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	16.3
No deposit and no withdrawal from a financial institution account	16.6

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	12.2
Sent or received domestic remittances through an OTC service	5.5
Sent or received domestic remittances through cash only	7.1

Saving in the past year (% age 15+)

Saved at a financial institution	21.3
Saved at a financial institution, 2014	23.4
Saved using a savings club or person outside the family	9.6
Saved any money	43.0
Saved for old age	16.1

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	16.0
Borrowed from a financial institution or used a credit card, 2014	16.4
Borrowed from family or friends	28.3
Borrowed any money	43.6
Outstanding housing loan	8.0

Lower middle income

Population, age 15+ (millions)	2,084.0	GNI per capita (\$)	2,078
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Account (% age 15+)

All adults	57.8
All adults, 2014	41.9
All adults, 2011	28.9

Financial institution account (% age 15+)

All adults	56.1
All adults, 2014	40.6
All adults, 2011	28.9

Mobile money account (% age 15+)

All adults	5.3
All adults, 2014	3.2

Account, by individual characteristics (% age 15+)

Women	53.0
Adults belonging to the poorest 40%	50.7
Adults out of the labor force	50.8
Adults living in rural areas	57.6

Digital payments in the past year (% age 15+)

Made or received digital payments	29.2
Made or received digital payments, 2014	19.7
Used an account to pay utility bills	7.5
Used an account to receive private sector wages	5.5
Used an account to receive government payments	8.3
Used the internet to pay bills or to buy something online	6.8
Used a mobile phone or the internet to access an account	8.3
Used a debit or credit card to make a purchase	10.0

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	21.6
No deposit and no withdrawal from a financial institution account	22.0

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	10.1
Sent or received domestic remittances through an OTC service	4.7
Sent or received domestic remittances through cash only	8.8

Saving in the past year (% age 15+)

Saved at a financial institution	15.9
Saved at a financial institution, 2014	14.4
Saved using a savings club or person outside the family	13.0
Saved any money	39.7
Saved for old age	13.2

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	9.8
Borrowed from a financial institution or used a credit card, 2014	10.0
Borrowed from family or friends	30.4
Borrowed any money	42.9
Outstanding housing loan	5.0

Upper middle income

Population, age 15+ (millions)	2,048.5	GNI per capita (\$)	8,176
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Account (% age 15+)

All adults	73.1
All adults, 2014	71.6
All adults, 2011	57.0

Financial institution account (% age 15+)

All adults	72.8
All adults, 2014	71.5
All adults, 2011	57.0

Mobile money account (% age 15+)

All adults	3.2
All adults, 2014	0.8

Account, by individual characteristics (% age 15+)

Women	69.3
Adults belonging to the poorest 40%	62.4
Adults out of the labor force	61.6
Adults living in rural areas	72.9

Digital payments in the past year (% age 15+)

Made or received digital payments	62.3
Made or received digital payments, 2014	44.4
Used an account to pay utility bills	22.6
Used an account to receive private sector wages	17.8
Used an account to receive government payments	17.9
Used the internet to pay bills or to buy something online	37.5
Used a mobile phone or the internet to access an account	30.6
Used a debit or credit card to make a purchase	38.1

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	10.8
No deposit and no withdrawal from a financial institution account	11.0

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	14.5
Sent or received domestic remittances through an OTC service	6.4
Sent or received domestic remittances through cash only	5.3

Saving in the past year (% age 15+)

Saved at a financial institution	26.9
Saved at a financial institution, 2014	31.5
Saved using a savings club or person outside the family	5.9
Saved any money	46.4
Saved for old age	19.1

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	22.4
Borrowed from a financial institution or used a credit card, 2014	22.1
Borrowed from family or friends	26.1
Borrowed any money	44.4
Outstanding housing loan	11.1

Low & middle income

Population, age 15+ (millions)	4,510.5	GNI per capita (\$)	4,441
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Account (% age 15+)

All adults	63.0
All adults, 2014	55.2
All adults, 2011	41.8

Financial institution account (% age 15+)

All adults	61.3
All adults, 2014	54.2
All adults, 2011	41.8

Mobile money account (% age 15+)

All adults	5.3
All adults, 2014	2.5

Account, by individual characteristics (% age 15+)

Women	58.6
Adults belonging to the poorest 40%	54.2
Adults out of the labor force	53.2
Adults living in rural areas	62.0

Digital payments in the past year (% age 15+)

Made or received digital payments	43.9
Made or received digital payments, 2014	31.6
Used an account to pay utility bills	14.1
Used an account to receive private sector wages	10.9
Used an account to receive government payments	12.3
Used the internet to pay bills or to buy something online	20.6
Used a mobile phone or the internet to access an account	19.1
Used a debit or credit card to make a purchase	22.2

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	15.5
No deposit and no withdrawal from a financial institution account	15.8

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	12.5
Sent or received domestic remittances through an OTC service	5.8
Sent or received domestic remittances through cash only	7.2

Saving in the past year (% age 15+)

Saved at a financial institution	20.5
Saved at a financial institution, 2014	22.4
Saved using a savings club or person outside the family	10.6
Saved any money	43.4
Saved for old age	15.5

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	15.4
Borrowed from a financial institution or used a credit card, 2014	15.7
Borrowed from family or friends	28.5
Borrowed any money	43.8
Outstanding housing loan	7.8

High income

Population, age 15+ (millions)	992.0	GNI per capita (\$)	41,150
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Account (% age 15+)

All adults	93.7
All adults, 2014	92.8
All adults, 2011	88.3

Financial institution account (% age 15+)

All adults	93.7
All adults, 2014	92.8
All adults, 2011	88.3

Mobile money account (% age 15+)

All adults	..
All adults, 2014	..

Account, by individual characteristics (% age 15+)

Women	92.9
Adults belonging to the poorest 40%	90.0
Adults out of the labor force	89.9
Adults living in rural areas	93.7

Digital payments in the past year (% age 15+)

Made or received digital payments	90.5
Made or received digital payments, 2014	86.4
Used an account to pay utility bills	59.7
Used an account to receive private sector wages	38.9
Used an account to receive government payments	34.3
Used the internet to pay bills or to buy something online	67.6
Used a mobile phone or the internet to access an account	51.8
Used a debit or credit card to make a purchase	80.1

Inactive account in the past year (% age 15+)

No deposit and no withdrawal from an account	3.8
No deposit and no withdrawal from a financial institution account	3.8

Domestic remittances in the past year (% age 15+)

Sent or received domestic remittances through an account	..
Sent or received domestic remittances through an OTC service	..
Sent or received domestic remittances through cash only	..

Saving in the past year (% age 15+)

Saved at a financial institution	54.8
Saved at a financial institution, 2014	49.6
Saved using a savings club or person outside the family	..
Saved any money	71.4
Saved for old age	43.9

Credit in the past year (% age 15+)

Borrowed from a financial institution or used a credit card	55.1
Borrowed from a financial institution or used a credit card, 2014	51.9
Borrowed from family or friends	13.3
Borrowed any money	64.4
Outstanding housing loan	26.6

Country tables

Afghanistan

Gender-matched sampling was used during the final stage of selection.

Algeria

Global Findex data exclude sparsely populated areas in the far South, representing about 10 percent of the population.

Argentina

Global Findex data exclude dispersed rural population areas, representing about 5.7 percent of the population.

Azerbaijan

Global Findex data exclude Kelbadjaro-Lacha, Nagorno-Karabakh, and Nakhichevan territories, representing about 14 percent of the population.

Bahrain

Global Findex data include only Bahraini nationals, Arab expatriates, and non-Arabs who were able to participate in the survey in Arabic or English.

Bangladesh

Global Findex data exclude three hill districts in Chittagong (Bandarban, Khagrachori, and Rangamati) for security reasons. The excluded areas represent about 1 percent of the population.

Cameroon

Global Findex data exclude some localities because of security concerns: Blangoua, Bourrha, Darak, Fotokol, Goulfey, Hile-Alifa, Kolofata, Koza, Mayo Moskota, Mogode, Mora, Tokombere, Waza, and Zina. The excluded areas represent about 10 percent of the population.

Central African Republic

Global Findex data exclude some prefectures because of security concerns: Bamingui-Bangoran, Basse-Kotto, Haute-Kotto, Haut-Mbomou, Mbomou, Nana-Grébizi, Ouham, Ouham-Pende, and Vakaga. The excluded areas represent about 40 percent of the estimated population.

Chad

Global Findex data exclude seven regions because of security concerns and wilderness (Bourkou, Ennedi, Ouaddai, Salamat, Sila, Tibesti, and Wadi Fira) as well as quartiers or villages with less than 50 inhabitants. The excluded areas represent about 20 percent of the population.

Chile

Global Findex data exclude the remote areas Antarctica, Easter Island, and Juan Fernández Island, representing about 0.04 percent of the population.

China

Global Findex data exclude Tibet and Xinjiang, representing less than 5 percent of the population. Unless otherwise noted, data for China do not include data for Hong Kong SAR, China; Macao SAR, China; or Taiwan, China.

Country tables

Congo, Dem. Rep.

Global Findex data exclude parts of several provinces (Eastern Kasai, Equateur, Katanga, North Kivu, Orientale, and South Kivu) and all of Western Kasai province for security reasons. The excluded areas represent about 34 percent of the estimated population.

Cyprus

GNI per capita data refer to the area controlled by the government of Cyprus.

Egypt, Arab Rep.

Global Findex data exclude frontier governorates (Matruh, New Valley, North Sinai, Red Sea, and South Sinai) because of their remoteness and small population share. The excluded areas represent less than 2 percent of the population.

Georgia

GNI per capita and population data exclude Abkhazia and South Ossetia.

India

Global Findex data exclude Northeast states and remote islands, representing less than 10 percent of the population.

Israel

Global Findex data exclude East Jerusalem. This area is included in the sample for West Bank and Gaza.

Japan

Global Findex data exclude 12 municipalities near the nuclear power plant in Fukushima, representing less than 1 percent of the population.

Jordan

Because of a change in survey methodology, Global Findex data for 2017 include any respondent in a fixed household able to participate in the survey in Arabic. This resulted in a higher percentage of self-reported non-Jordanians (12 percent in the 2017 sample, compared with less than 5 percent in previous waves).

Kuwait

Global Findex data include only Kuwaiti nationals, Arab expatriates, and non-Arabs who were able to participate in the survey in Arabic or English.

Lao PDR

Global Findex data exclude Xaisomboun Province and some communes in Bokeo, Huaphanh, Luangnamtha, Luangprabang, Oudomxay, Phongsaly, Saravane, Sekong, Xayaboury, and Xienkhuang because of remoteness or security issues. The excluded areas represent about 10 percent of the population.

Country tables

Lebanon

Global Findex data exclude towns of Baalbek, Bint Jbeil, and Hermel under the control of Hezbollah as well as the Beirut suburb of Dahiyeh. The excluded areas represent about 13 percent of the population. Excluded zones were replaced by areas within the same governorate.

Madagascar

Global Findex data exclude unsafe or inaccessible regions, representing about 25 percent of the population.

Mali

Global Findex data exclude the regions of Gao, Kidal, Mopti, and Tombouctou because of security concerns. These regions represent 23 percent of the population.

Moldova

GNI per capita, population, and Global Findex data exclude Transnistria (Prednestrovia) because of security concerns. The excluded area represents about 13 percent of the population.

Montenegro

Global Findex data exclude some very small and remote villages (with less than 150 people), representing about 0.5–1.5 percent of the population.

Morocco

GNI per capita data include the former Spanish Sahara. Global Findex data exclude the Southern provinces, representing about 3 percent of the population.

Myanmar

Global Findex data exclude the states of Chin, Kachin, and Kayah, representing less than 5 percent of the population.

Nigeria

Global Findex data exclude the states of Adamawa, Borno, and Yobe because of security concerns. These states represent 7 percent of the population.

Russian Federation

Global Findex data exclude remote or difficult-to-access areas in the Far North, North Caucasus, and Far East (Nenets autonomous region, Yamalo-Nenets autonomous region, Chukotsk region) as well as other remote or difficult-to-access districts. The excluded areas represent about 20 percent of the population.

Saudi Arabia

Global Findex data include only Saudi nationals, Arab expatriates, and non-Arabs who were able to participate in the survey in Arabic or English.

Country tables

Singapore

Global Findex data exclude 7 percent of condominium dwellers. About 14 percent of the population were living in condominiums as of 2016.

South Sudan

Global Findex data exclude parts of 9 of 10 states because of security concerns. It excludes the majority of Unity State and Upper Nile State as well as all of Jonglei State except Bor South County. The excluded areas represent 44 percent of the population.

Tanzania

GNI per capita data refer to mainland Tanzania only.

Thailand

Global Findex data exclude three provinces in the South region (Narathiwat, Pattani, and Yala) for security reasons as well as a few districts in other provinces. The excluded areas represent less than 4 percent of the population.

Ukraine

Global Findex data exclude occupied and conflict areas in Donetsk and Lugansk oblasts. The excluded areas represent 10 percent of the population.

United Arab Emirates

Global Findex data include only Emirati nationals, Arab expatriates, and non-Arabs who were able to participate in the survey in Arabic or English.

Venezuela, RB

Global Findex data exclude the Federal Dependencies because of remoteness and difficulty of access, as well as some additional areas because of security concerns. The excluded areas represent about 5 percent of the population.

Vietnam

Global Findex data exclude 11 provinces: An Giang, Dac Lak, Dien Bien, Gia Lai, Ha Giang, Ha Tinh, Kien Giang, Kon Tum, Nghe An, Quang Binh, and Thanh Hoa. The excluded areas represent about 19 percent of the population.

West Bank and Gaza

Global Findex data exclude areas with security concerns close to the Israeli borders, areas accessible only to special Israeli permit holders, and areas with a population of less than 1,000. The excluded areas represent less than 2 percent of the population. The data include East Jerusalem.

Afghanistan

South Asia		Low income		
Population, age 15+ (millions)	19.5	GNI per capita (\$)		580
	Country data	South Asia	Low income	
Account (% age 15+)				
All adults	14.9	69.6	34.9	
All adults, 2014	10.0	46.5	22.9	
All adults, 2011	9.0	32.4	13.4	
Financial institution account (% age 15+)				
All adults	14.5	68.4	24.5	
All adults, 2014	10.0	45.6	16.9	
All adults, 2011	9.0	32.4	13.4	
Mobile money account (% age 15+)				
All adults	0.9	4.2	17.6	
All adults, 2014	0.3	2.6	9.9	
Account, by individual characteristics (% age 15+)				
Women	7.2	64.1	29.9	
Adults belonging to the poorest 40%	13.8	65.6	25.5	
Adults out of the labor force	4.0	61.7	23.4	
Adults living in rural areas	15.3	69.2	32.3	
Digital payments in the past year (% age 15+)				
Made or received digital payments	10.8	27.8	25.6	
Made or received digital payments, 2014	5.6	16.7	15.1	
Used an account to pay utility bills	0.8	7.1	4.4	
Used an account to receive private sector wages	2.8	4.8	3.3	
Used an account to receive government payments	..	7.1	4.3	
Used the internet to pay bills or to buy something online	0.5	4.5	4.8	
Used a mobile phone or the internet to access an account	0.9	7.1	17.1	
Used a debit or credit card to make a purchase	..	10.0	..	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	4.8	31.2	5.2	
No deposit and no withdrawal from a financial institution account	5.0	31.6	6.5	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	2.5	7.6	16.0	
Sent or received domestic remittances through an OTC service	2.0	1.9	9.6	
Sent or received domestic remittances through cash only	9.6	8.3	8.0	
Saving in the past year (% age 15+)				
Saved at a financial institution	3.7	17.2	11.1	
Saved at a financial institution, 2014	3.6	12.7	8.9	
Saved using a savings club or person outside the family	0.8	10.2	23.0	
Saved any money	14.0	33.2	47.6	
Saved for old age	7.4	11.4	8.9	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	3.8	7.8	7.9	
Borrowed from a financial institution or used a credit card, 2014	4.5	8.6	6.1	
Borrowed from family or friends	25.8	31.3	31.3	
Borrowed any money	33.9	41.5	45.6	
Outstanding housing loan	7.4	5.1	5.5	

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	2.4	GNI per capita (\$)	4,180
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	40.0	65.3	73.1
All adults, 2014	38.0	57.8	71.6
All adults, 2011	28.3	44.8	57.0
Financial institution account (% age 15+)			
All adults	39.3	65.1	72.8
All adults, 2014	38.0	57.8	71.5
All adults, 2011	28.3	44.8	57.0
Mobile money account (% age 15+)			
All adults	2.4	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	38.1	62.5	69.3
Adults belonging to the poorest 40%	22.8	56.3	62.4
Adults out of the labor force	26.9	52.8	61.6
Adults living in rural areas	30.6	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	28.8	60.4	62.3
Made or received digital payments, 2014	20.0	46.1	44.4
Used an account to pay utility bills	4.8	23.0	22.6
Used an account to receive private sector wages	9.2	21.2	17.8
Used an account to receive government payments	12.1	28.8	17.9
Used the internet to pay bills or to buy something online	7.3	30.6	37.5
Used a mobile phone or the internet to access an account	4.2	23.1	30.6
Used a debit or credit card to make a purchase	7.7	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.4	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.5	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	3.7	12.8	14.5
Sent or received domestic remittances through an OTC service	3.8	7.0	6.4
Sent or received domestic remittances through cash only	14.3	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	8.7	14.4	26.9
Saved at a financial institution, 2014	7.5	11.0	31.5
Saved using a savings club or person outside the family	1.5	5.0	5.9
Saved any money	25.9	37.0	46.4
Saved for old age	8.9	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	12.5	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	13.5	22.3	22.1
Borrowed from family or friends	24.5	24.5	26.1
Borrowed any money	43.0	44.0	44.4
Outstanding housing loan	8.5	11.6	11.1

Algeria

Middle East & North Africa		Upper middle income	
Population, age 15+ (millions)	28.8	GNI per capita (\$)	4,220
	Country data	Middle East & North Africa	Upper middle income
Account (% age 15+)			
All adults	42.8	43.5	73.1
All adults, 2014	50.5	..	71.6
All adults, 2011	33.3	32.9	57.0
Financial institution account (% age 15+)			
All adults	42.8	43.0	72.8
All adults, 2014	50.5	..	71.5
All adults, 2011	33.3	32.9	57.0
Mobile money account (% age 15+)			
All adults	..	5.8	3.2
All adults, 2014	..	..	0.8
Account, by individual characteristics (% age 15+)			
Women	29.3	35.0	69.3
Adults belonging to the poorest 40%	35.0	35.3	62.4
Adults out of the labor force	28.7	35.0	61.6
Adults living in rural areas	43.8	36.9	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	26.0	33.3	62.3
Made or received digital payments, 2014	25.4	..	44.4
Used an account to pay utility bills	8.4	9.8	22.6
Used an account to receive private sector wages	3.2	5.9	17.8
Used an account to receive government payments	11.5	19.5	17.9
Used the internet to pay bills or to buy something online	4.6	12.2	37.5
Used a mobile phone or the internet to access an account	2.0	10.4	30.6
Used a debit or credit card to make a purchase	4.7	16.2	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	13.6	7.1	10.8
No deposit and no withdrawal from a financial institution account	13.6	7.2	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	5.5	5.0	14.5
Sent or received domestic remittances through an OTC service	0.3	4.9	6.4
Sent or received domestic remittances through cash only	19.3	11.1	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	11.4	10.8	26.9
Saved at a financial institution, 2014	13.8	..	31.5
Saved using a savings club or person outside the family	4.4	8.0	5.9
Saved any money	38.7	31.3	46.4
Saved for old age	12.4	8.1	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	5.0	9.6	22.4
Borrowed from a financial institution or used a credit card, 2014	5.8	..	22.1
Borrowed from family or friends	18.6	31.1	26.1
Borrowed any money	28.9	42.6	44.4
Outstanding housing loan	4.7	8.2	11.1

Argentina

Latin America & Caribbean

Upper middle income

Population, age 15+ (millions) **32.9** GNI per capita (\$) **11,970**

	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults	48.7	54.4	73.1
All adults, 2014	50.2	51.4	71.6
All adults, 2011	33.1	39.3	57.0
Financial institution account (% age 15+)			
All adults	47.9	53.5	72.8
All adults, 2014	50.2	51.2	71.5
All adults, 2011	33.1	39.3	57.0
Mobile money account (% age 15+)			
All adults	2.4	5.3	3.2
All adults, 2014	0.4	1.7	0.8
Account, by individual characteristics (% age 15+)			
Women	50.8	51.3	69.3
Adults belonging to the poorest 40%	38.1	41.9	62.4
Adults out of the labor force	49.0	43.3	61.6
Adults living in rural areas	47.6	52.6	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	40.2	45.1	62.3
Made or received digital payments, 2014	33.9	37.7	44.4
Used an account to pay utility bills	8.1	14.0	22.6
Used an account to receive private sector wages	9.2	12.6	17.8
Used an account to receive government payments	17.9	15.9	17.9
Used the internet to pay bills or to buy something online	18.6	14.9	37.5
Used a mobile phone or the internet to access an account	10.5	11.1	30.6
Used a debit or credit card to make a purchase	31.7	27.6	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.2	9.0	10.8
No deposit and no withdrawal from a financial institution account	6.4	9.3	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	3.0	8.9	14.5
Sent or received domestic remittances through an OTC service	2.7	4.8	6.4
Sent or received domestic remittances through cash only	5.4	3.9	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	7.2	12.2	26.9
Saved at a financial institution, 2014	4.1	13.4	31.5
Saved using a savings club or person outside the family	3.2	7.5	5.9
Saved any money	30.3	37.2	46.4
Saved for old age	6.8	11.8	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	24.4	20.8	22.4
Borrowed from a financial institution or used a credit card, 2014	26.7	24.8	22.1
Borrowed from family or friends	15.7	15.2	26.1
Borrowed any money	37.5	37.6	44.4
Outstanding housing loan	3.2	5.2	11.1

Armenia

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	2.3	GNI per capita (\$)	3,770
	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults	47.8	65.3	57.8
All adults, 2014	17.7	57.8	41.9
All adults, 2011	17.5	44.8	28.9
Financial institution account (% age 15+)			
All adults	45.3	65.1	56.1
All adults, 2014	17.2	57.8	40.6
All adults, 2011	17.5	44.8	28.9
Mobile money account (% age 15+)			
All adults	9.8	3.2	5.3
All adults, 2014	0.7	0.2	3.2
Account, by individual characteristics (% age 15+)			
Women	40.9	62.5	53.0
Adults belonging to the poorest 40%	34.4	56.3	50.7
Adults out of the labor force	33.2	52.8	50.8
Adults living in rural areas	46.8	61.7	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	41.5	60.4	29.2
Made or received digital payments, 2014	12.2	46.1	19.7
Used an account to pay utility bills	15.3	23.0	7.5
Used an account to receive private sector wages	8.7	21.2	5.5
Used an account to receive government payments	17.7	28.8	8.3
Used the internet to pay bills or to buy something online	15.4	30.6	6.8
Used a mobile phone or the internet to access an account	11.3	23.1	8.3
Used a debit or credit card to make a purchase	12.0	38.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.3	6.6	21.6
No deposit and no withdrawal from a financial institution account	8.2	6.7	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	12.0	12.8	10.1
Sent or received domestic remittances through an OTC service	7.3	7.0	4.7
Sent or received domestic remittances through cash only	10.7	8.0	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	10.0	14.4	15.9
Saved at a financial institution, 2014	1.6	11.0	14.4
Saved using a savings club or person outside the family	4.7	5.0	13.0
Saved any money	31.3	37.0	39.7
Saved for old age	5.6	15.0	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	31.2	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	21.1	22.3	10.0
Borrowed from family or friends	28.8	24.5	30.4
Borrowed any money	55.3	44.0	42.9
Outstanding housing loan	16.6	11.6	5.0

Australia

High income

Population, age 15+ (millions) **19.6** GNI per capita (\$) **54,230**

	Country data	High income
Account (% age 15+)		
All adults	99.5	93.7
All adults, 2014	98.9	92.8
All adults, 2011	99.1	88.3
Financial institution account (% age 15+)		
All adults	99.5	93.7
All adults, 2014	98.9	92.8
All adults, 2011	99.1	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	99.2	92.9
Adults belonging to the poorest 40%	99.3	90.0
Adults out of the labor force	98.6	89.9
Adults living in rural areas	99.3	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	95.9	90.5
Made or received digital payments, 2014	94.9	86.4
Used an account to pay utility bills	59.9	59.7
Used an account to receive private sector wages	37.0	38.9
Used an account to receive government payments	50.5	34.3
Used the internet to pay bills or to buy something online	75.6	67.6
Used a mobile phone or the internet to access an account	67.7	51.8
Used a debit or credit card to make a purchase	90.0	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	2.9	3.8
No deposit and no withdrawal from a financial institution account	2.9	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	62.1	54.8
Saved at a financial institution, 2014	61.4	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	79.3	71.4
Saved for old age	50.3	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	63.7	55.1
Borrowed from a financial institution or used a credit card, 2014	65.0	51.9
Borrowed from family or friends	13.2	13.3
Borrowed any money	71.7	64.4
Outstanding housing loan	38.2	26.6

Austria

		High income	
Population, age 15+ (millions)	7.5	GNI per capita (\$)	45,870
	Country data		High income
Account (% age 15+)			
All adults	98.2		93.7
All adults, 2014	96.7		92.8
All adults, 2011	97.1		88.3
Financial institution account (% age 15+)			
All adults	98.2		93.7
All adults, 2014	96.7		92.8
All adults, 2011	97.1		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	98.4		92.9
Adults belonging to the poorest 40%	97.9		90.0
Adults out of the labor force	96.4		89.9
Adults living in rural areas	99.3		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	96.1		90.5
Made or received digital payments, 2014	92.3		86.4
Used an account to pay utility bills	73.3		59.7
Used an account to receive private sector wages	44.9		38.9
Used an account to receive government payments	37.3		34.3
Used the internet to pay bills or to buy something online	63.5		67.6
Used a mobile phone or the internet to access an account	50.7		51.8
Used a debit or credit card to make a purchase	83.8		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.4		3.8
No deposit and no withdrawal from a financial institution account	3.4		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	55.8		54.8
Saved at a financial institution, 2014	60.4		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	79.6		71.4
Saved for old age	56.6		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	47.3		55.1
Borrowed from a financial institution or used a credit card, 2014	42.1		51.9
Borrowed from family or friends	14.3		13.3
Borrowed any money	61.6		64.4
Outstanding housing loan	19.7		26.6

Azerbaijan

Europe & Central Asia

Upper middle income

Population, age 15+ (millions) **7.5** GNI per capita (\$) **4,760**

	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	28.6	65.3	73.1
All adults, 2014	29.2	57.8	71.6
All adults, 2011	14.9	44.8	57.0
Financial institution account (% age 15+)			
All adults	28.6	65.1	72.8
All adults, 2014	29.2	57.8	71.5
All adults, 2011	14.9	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	27.7	62.5	69.3
Adults belonging to the poorest 40%	18.1	56.3	62.4
Adults out of the labor force	21.7	52.8	61.6
Adults living in rural areas	20.2	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	24.6	60.4	62.3
Made or received digital payments, 2014	17.7	46.1	44.4
Used an account to pay utility bills	3.9	23.0	22.6
Used an account to receive private sector wages	8.3	21.2	17.8
Used an account to receive government payments	14.6	28.8	17.9
Used the internet to pay bills or to buy something online	9.4	30.6	37.5
Used a mobile phone or the internet to access an account	2.0	23.1	30.6
Used a debit or credit card to make a purchase	7.4	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	1.5	6.6	10.8
No deposit and no withdrawal from a financial institution account	1.5	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	2.8	12.8	14.5
Sent or received domestic remittances through an OTC service	3.7	7.0	6.4
Sent or received domestic remittances through cash only	17.2	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	4.5	14.4	26.9
Saved at a financial institution, 2014	5.3	11.0	31.5
Saved using a savings club or person outside the family	3.5	5.0	5.9
Saved any money	26.8	37.0	46.4
Saved for old age	6.5	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	15.1	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	24.6	22.3	22.1
Borrowed from family or friends	41.2	24.5	26.1
Borrowed any money	50.6	44.0	44.4
Outstanding housing loan	6.6	11.6	11.1

Bahrain

		High income	
Population, age 15+ (millions)	1.1	GNI per capita (\$)	22,660
	Country data		High income
Account (% age 15+)			
All adults	82.6		93.7
All adults, 2014	81.9		92.8
All adults, 2011	64.5		88.3
Financial institution account (% age 15+)			
All adults	82.6		93.7
All adults, 2014	81.9		92.8
All adults, 2011	64.5		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	75.4		92.9
Adults belonging to the poorest 40%	75.8		90.0
Adults out of the labor force	70.3		89.9
Adults living in rural areas	84.6		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	77.3		90.5
Made or received digital payments, 2014	69.2		86.4
Used an account to pay utility bills	22.3		59.7
Used an account to receive private sector wages	33.9		38.9
Used an account to receive government payments	28.6		34.3
Used the internet to pay bills or to buy something online	43.7		67.6
Used a mobile phone or the internet to access an account	29.0		51.8
Used a debit or credit card to make a purchase	61.3		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.9		3.8
No deposit and no withdrawal from a financial institution account	4.9		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	30.7		54.8
Saved at a financial institution, 2014	34.7		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	54.9		71.4
Saved for old age	22.9		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	36.3		55.1
Borrowed from a financial institution or used a credit card, 2014	38.7		51.9
Borrowed from family or friends	32.9		13.3
Borrowed any money	60.2		64.4
Outstanding housing loan	25.2		26.6

Bangladesh

South Asia		Lower middle income		
Population, age 15+ (millions)	115.9	GNI per capita (\$)		1,330
		Country data	South Asia	Lower middle income
Account (% age 15+)				
All adults		50.0	69.6	57.8
All adults, 2014		31.0	46.5	41.9
All adults, 2011		31.7	32.4	28.9
Financial institution account (% age 15+)				
All adults		41.0	68.4	56.1
All adults, 2014		29.1	45.6	40.6
All adults, 2011		31.7	32.4	28.9
Mobile money account (% age 15+)				
All adults		21.2	4.2	5.3
All adults, 2014		2.7	2.6	3.2
Account, by individual characteristics (% age 15+)				
Women		35.8	64.1	53.0
Adults belonging to the poorest 40%		40.1	65.6	50.7
Adults out of the labor force		38.4	61.7	50.8
Adults living in rural areas		49.9	69.2	57.6
Digital payments in the past year (% age 15+)				
Made or received digital payments		34.1	27.8	29.2
Made or received digital payments, 2014		7.4	16.7	19.7
Used an account to pay utility bills		10.0	7.1	7.5
Used an account to receive private sector wages		3.5	4.8	5.5
Used an account to receive government payments		..	7.1	8.3
Used the internet to pay bills or to buy something online		3.5	4.5	6.8
Used a mobile phone or the internet to access an account		22.4	7.1	8.3
Used a debit or credit card to make a purchase		..	10.0	10.0
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account		10.4	31.2	21.6
No deposit and no withdrawal from a financial institution account		12.6	31.6	22.0
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account		12.6	7.6	10.1
Sent or received domestic remittances through an OTC service		8.8	1.9	4.7
Sent or received domestic remittances through cash only		7.6	8.3	8.8
Saving in the past year (% age 15+)				
Saved at a financial institution		9.9	17.2	15.9
Saved at a financial institution, 2014		7.4	12.7	14.4
Saved using a savings club or person outside the family		11.7	10.2	13.0
Saved any money		27.5	33.2	39.7
Saved for old age		8.7	11.4	13.2
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card		9.2	7.8	9.8
Borrowed from a financial institution or used a credit card, 2014		10.0	8.6	10.0
Borrowed from family or friends		21.4	31.3	30.4
Borrowed any money		36.8	41.5	42.9
Outstanding housing loan		10.2	5.1	5.0

Belarus

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	7.9	GNI per capita (\$)	5,600
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	81.2	65.3	73.1
All adults, 2014	72.0	57.8	71.6
All adults, 2011	58.6	44.8	57.0
Financial institution account (% age 15+)			
All adults	81.2	65.1	72.8
All adults, 2014	72.0	57.8	71.5
All adults, 2011	58.6	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	81.3	62.5	69.3
Adults belonging to the poorest 40%	74.4	56.3	62.4
Adults out of the labor force	56.7	52.8	61.6
Adults living in rural areas	74.7	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	78.7	60.4	62.3
Made or received digital payments, 2014	61.1	46.1	44.4
Used an account to pay utility bills	36.4	23.0	22.6
Used an account to receive private sector wages	35.3	21.2	17.8
Used an account to receive government payments	42.9	28.8	17.9
Used the internet to pay bills or to buy something online	45.7	30.6	37.5
Used a mobile phone or the internet to access an account	32.4	23.1	30.6
Used a debit or credit card to make a purchase	60.8	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	1.8	6.6	10.8
No deposit and no withdrawal from a financial institution account	1.8	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	8.0	12.8	14.5
Sent or received domestic remittances through an OTC service	5.6	7.0	6.4
Sent or received domestic remittances through cash only	22.5	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	22.2	14.4	26.9
Saved at a financial institution, 2014	14.9	11.0	31.5
Saved using a savings club or person outside the family	2.0	5.0	5.9
Saved any money	50.4	37.0	46.4
Saved for old age	24.1	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	21.5	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	20.8	22.3	22.1
Borrowed from family or friends	34.2	24.5	26.1
Borrowed any money	48.6	44.0	44.4
Outstanding housing loan	15.4	11.6	11.1

Belgium

High income

Population, age 15+ (millions)	9.4	GNI per capita (\$)	41,860
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	Country data	High income
Account (% age 15+)		
All adults	98.6	93.7
All adults, 2014	98.1	92.8
All adults, 2011	96.3	88.3
Financial institution account (% age 15+)		
All adults	98.6	93.7
All adults, 2014	98.1	92.8
All adults, 2011	96.3	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	98.8	92.9
Adults belonging to the poorest 40%	98.9	90.0
Adults out of the labor force	97.0	89.9
Adults living in rural areas	99.1	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	97.1	90.5
Made or received digital payments, 2014	95.6	86.4
Used an account to pay utility bills	75.4	59.7
Used an account to receive private sector wages	36.2	38.9
Used an account to receive government payments	47.4	34.3
Used the internet to pay bills or to buy something online	71.1	67.6
Used a mobile phone or the internet to access an account	61.9	51.8
Used a debit or credit card to make a purchase	87.5	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	4.1	3.8
No deposit and no withdrawal from a financial institution account	4.1	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	55.6	54.8
Saved at a financial institution, 2014	55.5	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	69.9	71.4
Saved for old age	51.6	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	48.3	55.1
Borrowed from a financial institution or used a credit card, 2014	45.3	51.9
Borrowed from family or friends	9.3	13.3
Borrowed any money	54.5	64.4
Outstanding housing loan	32.7	26.6

Benin

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	6.2	GNI per capita (\$)	820
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	38.5	42.6	34.9
All adults, 2014	16.6	34.2	22.9
All adults, 2011	10.5	23.2	13.4
Financial institution account (% age 15+)			
All adults	31.9	32.8	24.5
All adults, 2014	16.0	28.8	16.9
All adults, 2011	10.5	23.2	13.4
Mobile money account (% age 15+)			
All adults	18.1	20.9	17.6
All adults, 2014	2.0	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	28.6	36.9	29.9
Adults belonging to the poorest 40%	31.9	31.9	25.5
Adults out of the labor force	25.3	31.4	23.4
Adults living in rural areas	35.0	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	28.5	34.4	25.6
Made or received digital payments, 2014	8.2	26.9	15.1
Used an account to pay utility bills	3.7	7.7	4.4
Used an account to receive private sector wages	3.1	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	4.5	7.6	4.8
Used a mobile phone or the internet to access an account	18.8	20.8	17.1
Used a debit or credit card to make a purchase	6.0	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	9.7	5.5	5.2
No deposit and no withdrawal from a financial institution account	12.2	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	16.2	22.7	16.0
Sent or received domestic remittances through an OTC service	10.5	11.0	9.6
Sent or received domestic remittances through cash only	11.3	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	9.8	14.9	11.1
Saved at a financial institution, 2014	7.1	15.8	8.9
Saved using a savings club or person outside the family	28.2	25.3	23.0
Saved any money	49.3	54.4	47.6
Saved for old age	12.4	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	11.4	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	7.7	7.5	6.1
Borrowed from family or friends	23.5	31.0	31.3
Borrowed any money	46.3	45.7	45.6
Outstanding housing loan	6.0	4.7	5.5

Latin America & Caribbean		Lower middle income		
Population, age 15+ (millions)		7.4	GNI per capita (\$)	
				3,070
	Country data	Latin America & the Carib.	Lower middle income	
Account (% age 15+)				
All adults	54.4	54.4	57.8	
All adults, 2014	41.8	51.4	41.9	
All adults, 2011	28.0	39.3	28.9	
Financial institution account (% age 15+)				
All adults	51.2	53.5	56.1	
All adults, 2014	40.7	51.2	40.6	
All adults, 2011	28.0	39.3	28.9	
Mobile money account (% age 15+)				
All adults	7.1	5.3	5.3	
All adults, 2014	2.8	1.7	3.2	
Account, by individual characteristics (% age 15+)				
Women	53.9	51.3	53.0	
Adults belonging to the poorest 40%	42.8	41.9	50.7	
Adults out of the labor force	36.7	43.3	50.8	
Adults living in rural areas	53.1	52.6	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	40.0	45.1	29.2	
Made or received digital payments, 2014	27.0	37.7	19.7	
Used an account to pay utility bills	17.3	14.0	7.5	
Used an account to receive private sector wages	4.7	12.6	5.5	
Used an account to receive government payments	8.3	15.9	8.3	
Used the internet to pay bills or to buy something online	9.0	14.9	6.8	
Used a mobile phone or the internet to access an account	9.5	11.1	8.3	
Used a debit or credit card to make a purchase	10.4	27.6	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	11.2	9.0	21.6	
No deposit and no withdrawal from a financial institution account	11.7	9.3	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	15.5	8.9	10.1	
Sent or received domestic remittances through an OTC service	6.9	4.8	4.7	
Sent or received domestic remittances through cash only	7.8	3.9	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	16.4	12.2	15.9	
Saved at a financial institution, 2014	23.5	13.4	14.4	
Saved using a savings club or person outside the family	6.4	7.5	13.0	
Saved any money	54.8	37.2	39.7	
Saved for old age	19.9	11.8	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	20.0	20.8	9.8	
Borrowed from a financial institution or used a credit card, 2014	22.1	24.8	10.0	
Borrowed from family or friends	26.7	15.2	30.4	
Borrowed any money	44.6	37.6	42.9	
Outstanding housing loan	12.0	5.2	5.0	

Bosnia and Herzegovina

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	3.0	GNI per capita (\$)	4,940
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	58.8	65.3	73.1
All adults, 2014	52.7	57.8	71.6
All adults, 2011	56.2	44.8	57.0
Financial institution account (% age 15+)			
All adults	58.8	65.1	72.8
All adults, 2014	52.7	57.8	71.5
All adults, 2011	56.2	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	54.7	62.5	69.3
Adults belonging to the poorest 40%	47.5	56.3	62.4
Adults out of the labor force	43.0	52.8	61.6
Adults living in rural areas	58.8	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	50.3	60.4	62.3
Made or received digital payments, 2014	32.0	46.1	44.4
Used an account to pay utility bills	12.2	23.0	22.6
Used an account to receive private sector wages	17.3	21.2	17.8
Used an account to receive government payments	22.4	28.8	17.9
Used the internet to pay bills or to buy something online	15.5	30.6	37.5
Used a mobile phone or the internet to access an account	6.0	23.1	30.6
Used a debit or credit card to make a purchase	25.8	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.8	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.8	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	4.0	12.8	14.5
Sent or received domestic remittances through an OTC service	1.4	7.0	6.4
Sent or received domestic remittances through cash only	10.3	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	9.8	14.4	26.9
Saved at a financial institution, 2014	8.8	11.0	31.5
Saved using a savings club or person outside the family	1.9	5.0	5.9
Saved any money	21.2	37.0	46.4
Saved for old age	8.8	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	14.7	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	17.6	22.3	22.1
Borrowed from family or friends	7.3	24.5	26.1
Borrowed any money	23.8	44.0	44.4
Outstanding housing loan	15.3	11.6	11.1

Botswana

Sub-Saharan Africa		Upper middle income	
Population, age 15+ (millions)	1.5	GNI per capita (\$)	6,750
	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults	51.0	42.6	73.1
All adults, 2014	52.0	34.2	71.6
All adults, 2011	30.3	23.2	57.0
Financial institution account (% age 15+)			
All adults	44.8	32.8	72.8
All adults, 2014	49.2	28.8	71.5
All adults, 2011	30.3	23.2	57.0
Mobile money account (% age 15+)			
All adults	24.4	20.9	3.2
All adults, 2014	20.8	11.6	0.8
Account, by individual characteristics (% age 15+)			
Women	46.8	36.9	69.3
Adults belonging to the poorest 40%	34.7	31.9	62.4
Adults out of the labor force	36.5	31.4	61.6
Adults living in rural areas	47.8	39.5	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	41.8	34.4	62.3
Made or received digital payments, 2014	42.2	26.9	44.4
Used an account to pay utility bills	9.5	7.7	22.6
Used an account to receive private sector wages	10.7	5.7	17.8
Used an account to receive government payments	12.6	7.3	17.9
Used the internet to pay bills or to buy something online	10.5	7.6	37.5
Used a mobile phone or the internet to access an account	24.7	20.8	30.6
Used a debit or credit card to make a purchase	17.2	7.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	9.8	5.5	10.8
No deposit and no withdrawal from a financial institution account	11.6	7.1	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	18.8	22.7	14.5
Sent or received domestic remittances through an OTC service	6.7	11.0	6.4
Sent or received domestic remittances through cash only	5.1	9.4	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	18.0	14.9	26.9
Saved at a financial institution, 2014	26.6	15.8	31.5
Saved using a savings club or person outside the family	25.1	25.3	5.9
Saved any money	46.8	54.4	46.4
Saved for old age	14.4	10.3	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.9	8.4	22.4
Borrowed from a financial institution or used a credit card, 2014	17.6	7.5	22.1
Borrowed from family or friends	24.7	31.0	26.1
Borrowed any money	37.5	45.7	44.4
Outstanding housing loan	3.0	4.7	11.1

Brazil

Latin America & Caribbean		Upper middle income	
Population, age 15+ (millions)	161.7	GNI per capita (\$)	8,840
	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults	70.0	54.4	73.1
All adults, 2014	68.1	51.4	71.6
All adults, 2011	55.9	39.3	57.0
Financial institution account (% age 15+)			
All adults	70.0	53.5	72.8
All adults, 2014	68.1	51.2	71.5
All adults, 2011	55.9	39.3	57.0
Mobile money account (% age 15+)			
All adults	4.8	5.3	3.2
All adults, 2014	0.9	1.7	0.8
Account, by individual characteristics (% age 15+)			
Women	67.5	51.3	69.3
Adults belonging to the poorest 40%	56.6	41.9	62.4
Adults out of the labor force	61.4	43.3	61.6
Adults living in rural areas	71.0	52.6	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	57.9	45.1	62.3
Made or received digital payments, 2014	50.4	37.7	44.4
Used an account to pay utility bills	21.4	14.0	22.6
Used an account to receive private sector wages	17.4	12.6	17.8
Used an account to receive government payments	22.8	15.9	17.9
Used the internet to pay bills or to buy something online	17.6	14.9	37.5
Used a mobile phone or the internet to access an account	12.9	11.1	30.6
Used a debit or credit card to make a purchase	39.1	27.6	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	11.8	9.0	10.8
No deposit and no withdrawal from a financial institution account	12.0	9.3	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	8.3	8.9	14.5
Sent or received domestic remittances through an OTC service	1.5	4.8	6.4
Sent or received domestic remittances through cash only	3.3	3.9	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	14.5	12.2	26.9
Saved at a financial institution, 2014	12.3	13.4	31.5
Saved using a savings club or person outside the family	4.0	7.5	5.9
Saved any money	32.5	37.2	46.4
Saved for old age	10.9	11.8	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	26.3	20.8	22.4
Borrowed from a financial institution or used a credit card, 2014	33.8	24.8	22.1
Borrowed from family or friends	13.7	15.2	26.1
Borrowed any money	40.0	37.6	44.4
Outstanding housing loan	4.6	5.2	11.1

Bulgaria

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	6.1	GNI per capita (\$)	7,580
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	72.2	65.3	73.1
All adults, 2014	63.0	57.8	71.6
All adults, 2011	52.8	44.8	57.0
Financial institution account (% age 15+)			
All adults	72.2	65.1	72.8
All adults, 2014	63.0	57.8	71.5
All adults, 2011	52.8	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	73.6	62.5	69.3
Adults belonging to the poorest 40%	54.5	56.3	62.4
Adults out of the labor force	51.2	52.8	61.6
Adults living in rural areas	65.6	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	64.9	60.4	62.3
Made or received digital payments, 2014	47.8	46.1	44.4
Used an account to pay utility bills	10.9	23.0	22.6
Used an account to receive private sector wages	29.8	21.2	17.8
Used an account to receive government payments	29.0	28.8	17.9
Used the internet to pay bills or to buy something online	26.0	30.6	37.5
Used a mobile phone or the internet to access an account	10.7	23.1	30.6
Used a debit or credit card to make a purchase	37.0	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.3	6.6	10.8
No deposit and no withdrawal from a financial institution account	4.3	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	6.9	12.8	14.5
Sent or received domestic remittances through an OTC service	2.4	7.0	6.4
Sent or received domestic remittances through cash only	9.4	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	27.8	14.4	26.9
Saved at a financial institution, 2014	14.3	11.0	31.5
Saved using a savings club or person outside the family	1.3	5.0	5.9
Saved any money	41.3	37.0	46.4
Saved for old age	19.8	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	18.8	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	18.8	22.3	22.1
Borrowed from family or friends	24.3	24.5	26.1
Borrowed any money	37.6	44.0	44.4
Outstanding housing loan	9.5	11.6	11.1

Burkina Faso

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	10.2	GNI per capita (\$)	620
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	43.2	42.6	34.9
All adults, 2014	14.4	34.2	22.9
All adults, 2011	13.4	23.2	13.4
Financial institution account (% age 15+)			
All adults	23.3	32.8	24.5
All adults, 2014	13.4	28.8	16.9
All adults, 2011	13.4	23.2	13.4
Mobile money account (% age 15+)			
All adults	33.0	20.9	17.6
All adults, 2014	3.1	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	34.5	36.9	29.9
Adults belonging to the poorest 40%	26.7	31.9	25.5
Adults out of the labor force	29.9	31.4	23.4
Adults living in rural areas	40.0	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	38.9	34.4	25.6
Made or received digital payments, 2014	8.3	26.9	15.1
Used an account to pay utility bills	3.0	7.7	4.4
Used an account to receive private sector wages	6.0	5.7	3.3
Used an account to receive government payments	7.8	7.3	4.3
Used the internet to pay bills or to buy something online	5.4	7.6	4.8
Used a mobile phone or the internet to access an account	29.0	20.8	17.1
Used a debit or credit card to make a purchase	3.8	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.1	5.5	5.2
No deposit and no withdrawal from a financial institution account	5.3	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	25.8	22.7	16.0
Sent or received domestic remittances through an OTC service	16.6	11.0	9.6
Sent or received domestic remittances through cash only	6.9	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	12.1	14.9	11.1
Saved at a financial institution, 2014	8.7	15.8	8.9
Saved using a savings club or person outside the family	27.1	25.3	23.0
Saved any money	53.9	54.4	47.6
Saved for old age	13.6	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	10.0	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	5.9	7.5	6.1
Borrowed from family or friends	34.8	31.0	31.3
Borrowed any money	52.3	45.7	45.6
Outstanding housing loan	6.1	4.7	5.5

Cambodia

East Asia & Pacific		Lower middle income		
Population, age 15+ (millions)		10.8	GNI per capita (\$)	1,140
	Country data	East Asia & Pacific	Lower middle income	
Account (% age 15+)				
All adults	21.7	70.6	57.8	
All adults, 2014	22.2	69.1	41.9	
All adults, 2011	3.7	55.1	28.9	
Financial institution account (% age 15+)				
All adults	17.8	70.3	56.1	
All adults, 2014	12.6	68.9	40.6	
All adults, 2011	3.7	55.1	28.9	
Mobile money account (% age 15+)				
All adults	5.7	1.3	5.3	
All adults, 2014	13.3	0.4	3.2	
Account, by individual characteristics (% age 15+)				
Women	21.5	67.9	53.0	
Adults belonging to the poorest 40%	14.3	59.3	50.7	
Adults out of the labor force	14.8	59.8	50.8	
Adults living in rural areas	19.2	68.8	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	15.6	58.0	29.2	
Made or received digital payments, 2014	17.6	39.0	19.7	
Used an account to pay utility bills	5.7	20.8	7.5	
Used an account to receive private sector wages	1.1	15.9	5.5	
Used an account to receive government payments	2.9	12.2	8.3	
Used the internet to pay bills or to buy something online	3.8	38.6	6.8	
Used a mobile phone or the internet to access an account	5.9	31.0	8.3	
Used a debit or credit card to make a purchase	..	33.1	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	4.9	11.8	21.6	
No deposit and no withdrawal from a financial institution account	5.1	11.9	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	4.9	15.0	10.1	
Sent or received domestic remittances through an OTC service	26.1	7.3	4.7	
Sent or received domestic remittances through cash only	9.9	5.8	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	5.3	30.6	15.9	
Saved at a financial institution, 2014	3.6	36.7	14.4	
Saved using a savings club or person outside the family	11.0	8.6	13.0	
Saved any money	51.5	53.1	39.7	
Saved for old age	20.4	23.2	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	26.7	21.5	9.8	
Borrowed from a financial institution or used a credit card, 2014	28.4	19.5	10.0	
Borrowed from family or friends	35.1	29.6	30.4	
Borrowed any money	58.7	46.8	42.9	
Outstanding housing loan	16.1	10.8	5.0	

Cameroon

Sub-Saharan Africa		Lower middle income	
Population, age 15+ (millions)	13.4	GNI per capita (\$)	1,400
	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults	34.6	42.6	57.8
All adults, 2014	12.2	34.2	41.9
All adults, 2011	14.8	23.2	28.9
Financial institution account (% age 15+)			
All adults	26.9	32.8	56.1
All adults, 2014	11.4	28.8	40.6
All adults, 2011	14.8	23.2	28.9
Mobile money account (% age 15+)			
All adults	15.1	20.9	5.3
All adults, 2014	1.8	11.6	3.2
Account, by individual characteristics (% age 15+)			
Women	30.0	36.9	53.0
Adults belonging to the poorest 40%	25.0	31.9	50.7
Adults out of the labor force	22.9	31.4	50.8
Adults living in rural areas	29.2	39.5	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	28.6	34.4	29.2
Made or received digital payments, 2014	7.7	26.9	19.7
Used an account to pay utility bills	5.2	7.7	7.5
Used an account to receive private sector wages	4.2	5.7	5.5
Used an account to receive government payments	..	7.3	8.3
Used the internet to pay bills or to buy something online	5.6	7.6	6.8
Used a mobile phone or the internet to access an account	15.6	20.8	8.3
Used a debit or credit card to make a purchase	2.9	7.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.2	5.5	21.6
No deposit and no withdrawal from a financial institution account	8.6	7.1	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	20.4	22.7	10.1
Sent or received domestic remittances through an OTC service	22.1	11.0	4.7
Sent or received domestic remittances through cash only	8.9	9.4	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	10.9	14.9	15.9
Saved at a financial institution, 2014	7.7	15.8	14.4
Saved using a savings club or person outside the family	31.9	25.3	13.0
Saved any money	57.0	54.4	39.7
Saved for old age	10.0	10.3	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	7.7	8.4	9.8
Borrowed from a financial institution or used a credit card, 2014	2.1	7.5	10.0
Borrowed from family or friends	32.7	31.0	30.4
Borrowed any money	52.7	45.7	42.9
Outstanding housing loan	5.9	4.7	5.0

High income			
Population, age 15+ (millions)	30.5	GNI per capita (\$)	43,680
	Country data		High income
Account (% age 15+)			
All adults	99.7		93.7
All adults, 2014	99.1		92.8
All adults, 2011	95.8		88.3
Financial institution account (% age 15+)			
All adults	99.7		93.7
All adults, 2014	99.1		92.8
All adults, 2011	95.8		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	99.9		92.9
Adults belonging to the poorest 40%	99.8		90.0
Adults out of the labor force	99.5		89.9
Adults living in rural areas	99.7		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	97.9		90.5
Made or received digital payments, 2014	96.3		86.4
Used an account to pay utility bills	68.5		59.7
Used an account to receive private sector wages	36.7		38.9
Used an account to receive government payments	51.8		34.3
Used the internet to pay bills or to buy something online	79.7		67.6
Used a mobile phone or the internet to access an account	69.6		51.8
Used a debit or credit card to make a purchase	95.3		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	1.6		3.8
No deposit and no withdrawal from a financial institution account	1.6		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	67.6		54.8
Saved at a financial institution, 2014	62.6		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	80.1		71.4
Saved for old age	59.3		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	82.8		55.1
Borrowed from a financial institution or used a credit card, 2014	76.5		51.9
Borrowed from family or friends	13.9		13.3
Borrowed any money	88.2		64.4
Outstanding housing loan	35.8		26.6

Central African Republic

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	2.6	GNI per capita (\$)	370
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	13.7	42.6	34.9
All adults, 2014	..	34.2	22.9
All adults, 2011	3.3	23.2	13.4
Financial institution account (% age 15+)			
All adults	13.7	32.8	24.5
All adults, 2014	..	28.8	16.9
All adults, 2011	3.3	23.2	13.4
Mobile money account (% age 15+)			
All adults	..	20.9	17.6
All adults, 2014	..	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	9.7	36.9	29.9
Adults belonging to the poorest 40%	9.2	31.9	25.5
Adults out of the labor force	11.2	31.4	23.4
Adults living in rural areas	7.5	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	9.3	34.4	25.6
Made or received digital payments, 2014	..	26.9	15.1
Used an account to pay utility bills	2.4	7.7	4.4
Used an account to receive private sector wages	..	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	4.7	7.6	4.8
Used a mobile phone or the internet to access an account	2.2	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.3	5.5	5.2
No deposit and no withdrawal from a financial institution account	5.3	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	4.4	22.7	16.0
Sent or received domestic remittances through an OTC service	9.4	11.0	9.6
Sent or received domestic remittances through cash only	10.2	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	5.7	14.9	11.1
Saved at a financial institution, 2014	..	15.8	8.9
Saved using a savings club or person outside the family	22.3	25.3	23.0
Saved any money	39.7	54.4	47.6
Saved for old age	9.6	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	4.5	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	..	7.5	6.1
Borrowed from family or friends	19.0	31.0	31.3
Borrowed any money	36.7	45.7	45.6
Outstanding housing loan	5.1	4.7	5.5

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	7.6	GNI per capita (\$)	720
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	21.8	42.6	34.9
All adults, 2014	12.4	34.2	22.9
All adults, 2011	9.0	23.2	13.4
Financial institution account (% age 15+)			
All adults	8.8	32.8	24.5
All adults, 2014	7.7	28.8	16.9
All adults, 2011	9.0	23.2	13.4
Mobile money account (% age 15+)			
All adults	15.2	20.9	17.6
All adults, 2014	5.8	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	14.9	36.9	29.9
Adults belonging to the poorest 40%	14.1	31.9	25.5
Adults out of the labor force	15.7	31.4	23.4
Adults living in rural areas	20.8	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	19.0	34.4	25.6
Made or received digital payments, 2014	9.2	26.9	15.1
Used an account to pay utility bills	1.9	7.7	4.4
Used an account to receive private sector wages	..	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	2.5	7.6	4.8
Used a mobile phone or the internet to access an account	13.4	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	2.7	5.5	5.2
No deposit and no withdrawal from a financial institution account	..	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	12.4	22.7	16.0
Sent or received domestic remittances through an OTC service	10.2	11.0	9.6
Sent or received domestic remittances through cash only	4.8	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	2.5	14.9	11.1
Saved at a financial institution, 2014	4.6	15.8	8.9
Saved using a savings club or person outside the family	15.0	25.3	23.0
Saved any money	26.9	54.4	47.6
Saved for old age	5.4	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	3.9	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	2.4	7.5	6.1
Borrowed from family or friends	27.7	31.0	31.3
Borrowed any money	38.1	45.7	45.6
Outstanding housing loan	3.2	4.7	5.5

Chile

		High income	
Population, age 15+ (millions)	14.2	GNI per capita (\$)	13,540
	Country data	High income	
Account (% age 15+)			
All adults	74.3	93.7	
All adults, 2014	63.3	92.8	
All adults, 2011	42.2	88.3	
Financial institution account (% age 15+)			
All adults	73.8	93.7	
All adults, 2014	63.2	92.8	
All adults, 2011	42.2	88.3	
Mobile money account (% age 15+)			
All adults	18.7	..	
All adults, 2014	3.8	..	
Account, by individual characteristics (% age 15+)			
Women	71.3	92.9	
Adults belonging to the poorest 40%	66.9	90.0	
Adults out of the labor force	58.5	89.9	
Adults living in rural areas	71.5	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	65.4	90.5	
Made or received digital payments, 2014	52.6	86.4	
Used an account to pay utility bills	16.1	59.7	
Used an account to receive private sector wages	27.1	38.9	
Used an account to receive government payments	18.3	34.3	
Used the internet to pay bills or to buy something online	29.5	67.6	
Used a mobile phone or the internet to access an account	28.0	51.8	
Used a debit or credit card to make a purchase	53.4	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.7	3.8	
No deposit and no withdrawal from a financial institution account	8.7	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	16.7	..	
Sent or received domestic remittances through an OTC service	4.2	..	
Sent or received domestic remittances through cash only	5.3	..	
Saving in the past year (% age 15+)			
Saved at a financial institution	21.1	54.8	
Saved at a financial institution, 2014	15.0	49.6	
Saved using a savings club or person outside the family	7.8	..	
Saved any money	49.2	71.4	
Saved for old age	17.7	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	30.9	55.1	
Borrowed from a financial institution or used a credit card, 2014	31.3	51.9	
Borrowed from family or friends	15.2	13.3	
Borrowed any money	45.4	64.4	
Outstanding housing loan	10.4	26.6	

East Asia & Pacific		Upper middle income		
Population, age 15+ (millions)		1,134.6	GNI per capita (\$)	8,250
	Country data	East Asia & Pacific	Upper middle income	
Account (% age 15+)				
All adults	80.2	70.6	73.1	
All adults, 2014	78.9	69.1	71.6	
All adults, 2011	63.8	55.1	57.0	
Financial institution account (% age 15+)				
All adults	80.2	70.3	72.8	
All adults, 2014	78.9	68.9	71.5	
All adults, 2011	63.8	55.1	57.0	
Mobile money account (% age 15+)				
All adults	..	1.3	3.2	
All adults, 2014	..	0.4	0.8	
Account, by individual characteristics (% age 15+)				
Women	76.4	67.9	69.3	
Adults belonging to the poorest 40%	68.4	59.3	62.4	
Adults out of the labor force	69.5	59.8	61.6	
Adults living in rural areas	77.7	68.8	72.9	
Digital payments in the past year (% age 15+)				
Made or received digital payments	67.9	58.0	62.3	
Made or received digital payments, 2014	44.5	39.0	44.4	
Used an account to pay utility bills	25.8	20.8	22.6	
Used an account to receive private sector wages	19.3	15.9	17.8	
Used an account to receive government payments	12.8	12.2	17.9	
Used the internet to pay bills or to buy something online	48.8	38.6	37.5	
Used a mobile phone or the internet to access an account	39.8	31.0	30.6	
Used a debit or credit card to make a purchase	41.9	33.1	38.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	12.0	11.8	10.8	
No deposit and no withdrawal from a financial institution account	12.0	11.9	11.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	14.8	15.0	14.5	
Sent or received domestic remittances through an OTC service	6.3	7.3	6.4	
Sent or received domestic remittances through cash only	4.8	5.8	5.3	
Saving in the past year (% age 15+)				
Saved at a financial institution	34.8	30.6	26.9	
Saved at a financial institution, 2014	41.2	36.7	31.5	
Saved using a savings club or person outside the family	4.2	8.6	5.9	
Saved any money	51.1	53.1	46.4	
Saved for old age	21.6	23.2	19.1	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	22.7	21.5	22.4	
Borrowed from a financial institution or used a credit card, 2014	20.6	19.5	22.1	
Borrowed from family or friends	28.3	29.6	26.1	
Borrowed any money	44.7	46.8	44.4	
Outstanding housing loan	12.4	10.8	11.1	

Colombia

Latin America & Caribbean		Upper middle income	
Population, age 15+ (millions)	37.0	GNI per capita (\$)	6,310
	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults	45.8	54.4	73.1
All adults, 2014	39.0	51.4	71.6
All adults, 2011	30.4	39.3	57.0
Financial institution account (% age 15+)			
All adults	44.9	53.5	72.8
All adults, 2014	38.4	51.2	71.5
All adults, 2011	30.4	39.3	57.0
Mobile money account (% age 15+)			
All adults	4.7	5.3	3.2
All adults, 2014	2.2	1.7	0.8
Account, by individual characteristics (% age 15+)			
Women	42.5	51.3	69.3
Adults belonging to the poorest 40%	35.0	41.9	62.4
Adults out of the labor force	30.8	43.3	61.6
Adults living in rural areas	41.2	52.6	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	37.3	45.1	62.3
Made or received digital payments, 2014	29.6	37.7	44.4
Used an account to pay utility bills	13.8	14.0	22.6
Used an account to receive private sector wages	10.3	12.6	17.8
Used an account to receive government payments	12.5	15.9	17.9
Used the internet to pay bills or to buy something online	11.7	14.9	37.5
Used a mobile phone or the internet to access an account	8.5	11.1	30.6
Used a debit or credit card to make a purchase	17.5	27.6	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.1	9.0	10.8
No deposit and no withdrawal from a financial institution account	8.4	9.3	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	10.6	8.9	14.5
Sent or received domestic remittances through an OTC service	15.1	4.8	6.4
Sent or received domestic remittances through cash only	4.9	3.9	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	8.7	12.2	26.9
Saved at a financial institution, 2014	12.3	13.4	31.5
Saved using a savings club or person outside the family	5.2	7.5	5.9
Saved any money	38.8	37.2	46.4
Saved for old age	12.9	11.8	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	21.2	20.8	22.4
Borrowed from a financial institution or used a credit card, 2014	21.7	24.8	22.1
Borrowed from family or friends	20.5	15.2	26.1
Borrowed any money	41.3	37.6	44.4
Outstanding housing loan	6.9	5.2	11.1

Congo, Dem. Rep.

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	42.2	GNI per capita (\$)	430
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	25.8	42.6	34.9
All adults, 2014	17.5	34.2	22.9
All adults, 2011	3.7	23.2	13.4
Financial institution account (% age 15+)			
All adults	15.0	32.8	24.5
All adults, 2014	10.9	28.8	16.9
All adults, 2011	3.7	23.2	13.4
Mobile money account (% age 15+)			
All adults	16.1	20.9	17.6
All adults, 2014	9.2	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	24.2	36.9	29.9
Adults belonging to the poorest 40%	17.4	31.9	25.5
Adults out of the labor force	17.7	31.4	23.4
Adults living in rural areas	18.5	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	21.7	34.4	25.6
Made or received digital payments, 2014	14.7	26.9	15.1
Used an account to pay utility bills	1.9	7.7	4.4
Used an account to receive private sector wages	..	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	3.1	7.6	4.8
Used a mobile phone or the internet to access an account	17.2	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.9	5.5	5.2
No deposit and no withdrawal from a financial institution account	4.4	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	13.3	22.7	16.0
Sent or received domestic remittances through an OTC service	10.8	11.0	9.6
Sent or received domestic remittances through cash only	9.1	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	4.7	14.9	11.1
Saved at a financial institution, 2014	4.7	15.8	8.9
Saved using a savings club or person outside the family	10.6	25.3	23.0
Saved any money	38.9	54.4	47.6
Saved for old age	6.0	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	3.9	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	3.0	7.5	6.1
Borrowed from family or friends	23.2	31.0	31.3
Borrowed any money	34.8	45.7	45.6
Outstanding housing loan	1.9	4.7	5.5

Congo, Rep.

Sub-Saharan Africa		Lower middle income		
Population, age 15+ (millions)	3.0	GNI per capita (\$)		1,710
		Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)				
All adults		26.1	42.6	57.8
All adults, 2014		17.1	34.2	41.9
All adults, 2011		10.0	23.2	28.9
Financial institution account (% age 15+)				
All adults		23.3	32.8	56.1
All adults, 2014		16.7	28.8	40.6
All adults, 2011		10.0	23.2	28.9
Mobile money account (% age 15+)				
All adults		6.2	20.9	5.3
All adults, 2014		2.0	11.6	3.2
Account, by individual characteristics (% age 15+)				
Women		21.0	36.9	53.0
Adults belonging to the poorest 40%		18.2	31.9	50.7
Adults out of the labor force		21.3	31.4	50.8
Adults living in rural areas		16.4	39.5	57.6
Digital payments in the past year (% age 15+)				
Made or received digital payments		17.8	34.4	29.2
Made or received digital payments, 2014		9.2	26.9	19.7
Used an account to pay utility bills		2.4	7.7	7.5
Used an account to receive private sector wages		1.7	5.7	5.5
Used an account to receive government payments		..	7.3	8.3
Used the internet to pay bills or to buy something online		4.4	7.6	6.8
Used a mobile phone or the internet to access an account		5.7	20.8	8.3
Used a debit or credit card to make a purchase		4.1	7.5	10.0
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account		9.5	5.5	21.6
No deposit and no withdrawal from a financial institution account		10.3	7.1	22.0
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account		10.2	22.7	10.1
Sent or received domestic remittances through an OTC service		24.6	11.0	4.7
Sent or received domestic remittances through cash only		4.9	9.4	8.8
Saving in the past year (% age 15+)				
Saved at a financial institution		7.4	14.9	15.9
Saved at a financial institution, 2014		9.8	15.8	14.4
Saved using a savings club or person outside the family		15.7	25.3	13.0
Saved any money		45.7	54.4	39.7
Saved for old age		9.1	10.3	13.2
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card		5.2	8.4	9.8
Borrowed from a financial institution or used a credit card, 2014		5.1	7.5	10.0
Borrowed from family or friends		19.8	31.0	30.4
Borrowed any money		40.4	45.7	42.9
Outstanding housing loan		2.8	4.7	5.0

Costa Rica

Latin America & Caribbean		Upper middle income		
Population, age 15+ (millions)	3.8	GNI per capita (\$)		10,840
	Country data	Latin America & the Carib.	Upper middle income	
Account (% age 15+)				
All adults	67.8	54.4	73.1	
All adults, 2014	64.6	51.4	71.6	
All adults, 2011	50.4	39.3	57.0	
Financial institution account (% age 15+)				
All adults	67.8	53.5	72.8	
All adults, 2014	64.6	51.2	71.5	
All adults, 2011	50.4	39.3	57.0	
Mobile money account (% age 15+)				
All adults	..	5.3	3.2	
All adults, 2014	..	1.7	0.8	
Account, by individual characteristics (% age 15+)				
Women	60.9	51.3	69.3	
Adults belonging to the poorest 40%	58.0	41.9	62.4	
Adults out of the labor force	61.2	43.3	61.6	
Adults living in rural areas	63.5	52.6	72.9	
Digital payments in the past year (% age 15+)				
Made or received digital payments	59.2	45.1	62.3	
Made or received digital payments, 2014	49.2	37.7	44.4	
Used an account to pay utility bills	17.9	14.0	22.6	
Used an account to receive private sector wages	16.1	12.6	17.8	
Used an account to receive government payments	20.6	15.9	17.9	
Used the internet to pay bills or to buy something online	27.5	14.9	37.5	
Used a mobile phone or the internet to access an account	17.7	11.1	30.6	
Used a debit or credit card to make a purchase	34.8	27.6	38.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	8.5	9.0	10.8	
No deposit and no withdrawal from a financial institution account	8.5	9.3	11.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	16.1	8.9	14.5	
Sent or received domestic remittances through an OTC service	6.0	4.8	6.4	
Sent or received domestic remittances through cash only	7.9	3.9	5.3	
Saving in the past year (% age 15+)				
Saved at a financial institution	23.0	12.2	26.9	
Saved at a financial institution, 2014	24.2	13.4	31.5	
Saved using a savings club or person outside the family	7.6	7.5	5.9	
Saved any money	57.8	37.2	46.4	
Saved for old age	16.6	11.8	19.1	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	21.2	20.8	22.4	
Borrowed from a financial institution or used a credit card, 2014	20.4	24.8	22.1	
Borrowed from family or friends	14.8	15.2	26.1	
Borrowed any money	35.6	37.6	44.4	
Outstanding housing loan	8.2	5.2	11.1	

Côte d'Ivoire

Sub-Saharan Africa		Lower middle income	
Population, age 15+ (millions)	13.6	GNI per capita (\$)	1,520
	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults	41.3	42.6	57.8
All adults, 2014	34.3	34.2	41.9
All adults, 2011	..	23.2	28.9
Financial institution account (% age 15+)			
All adults	14.8	32.8	56.1
All adults, 2014	15.1	28.8	40.6
All adults, 2011	..	23.2	28.9
Mobile money account (% age 15+)			
All adults	34.1	20.9	5.3
All adults, 2014	24.3	11.6	3.2
Account, by individual characteristics (% age 15+)			
Women	35.6	36.9	53.0
Adults belonging to the poorest 40%	34.2	31.9	50.7
Adults out of the labor force	28.4	31.4	50.8
Adults living in rural areas	37.4	39.5	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	38.3	34.4	29.2
Made or received digital payments, 2014	29.6	26.9	19.7
Used an account to pay utility bills	7.5	7.7	7.5
Used an account to receive private sector wages	4.5	5.7	5.5
Used an account to receive government payments	..	7.3	8.3
Used the internet to pay bills or to buy something online	7.1	7.6	6.8
Used a mobile phone or the internet to access an account	33.3	20.8	8.3
Used a debit or credit card to make a purchase	..	7.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	2.3	5.5	21.6
No deposit and no withdrawal from a financial institution account	3.4	7.1	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	26.5	22.7	10.1
Sent or received domestic remittances through an OTC service	18.1	11.0	4.7
Sent or received domestic remittances through cash only	8.5	9.4	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	6.4	14.9	15.9
Saved at a financial institution, 2014	8.9	15.8	14.4
Saved using a savings club or person outside the family	20.7	25.3	13.0
Saved any money	49.0	54.4	39.7
Saved for old age	9.6	10.3	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	2.7	8.4	9.8
Borrowed from a financial institution or used a credit card, 2014	2.7	7.5	10.0
Borrowed from family or friends	25.1	31.0	30.4
Borrowed any money	39.2	45.7	42.9
Outstanding housing loan	2.7	4.7	5.0

Europe and Central Asia		Upper middle income	
Population, age 15+ (millions)	3.6	GNI per capita (\$)	12,130
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	86.1	65.3	73.1
All adults, 2014	86.0	57.8	71.6
All adults, 2011	88.4	44.8	57.0
Financial institution account (% age 15+)			
All adults	86.1	65.1	72.8
All adults, 2014	86.0	57.8	71.5
All adults, 2011	88.4	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	82.7	62.5	69.3
Adults belonging to the poorest 40%	81.0	56.3	62.4
Adults out of the labor force	76.8	52.8	61.6
Adults living in rural areas	88.2	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	83.1	60.4	62.3
Made or received digital payments, 2014	72.0	46.1	44.4
Used an account to pay utility bills	40.9	23.0	22.6
Used an account to receive private sector wages	26.7	21.2	17.8
Used an account to receive government payments	41.4	28.8	17.9
Used the internet to pay bills or to buy something online	54.3	30.6	37.5
Used a mobile phone or the internet to access an account	32.9	23.1	30.6
Used a debit or credit card to make a purchase	59.8	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.7	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.7	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	20.3	12.8	14.5
Sent or received domestic remittances through an OTC service	2.0	7.0	6.4
Sent or received domestic remittances through cash only	8.5	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	35.8	14.4	26.9
Saved at a financial institution, 2014	27.3	11.0	31.5
Saved using a savings club or person outside the family	7.9	5.0	5.9
Saved any money	46.9	37.0	46.4
Saved for old age	28.5	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	38.1	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	41.8	22.3	22.1
Borrowed from family or friends	16.6	24.5	26.1
Borrowed any money	51.2	44.0	44.4
Outstanding housing loan	9.9	11.6	11.1

Cyprus

		High income	
Population, age 15+ (millions)	1.0	GNI per capita (\$)	24,320
	Country data		High income
Account (% age 15+)			
All adults	88.7		93.7
All adults, 2014	90.2		92.8
All adults, 2011	85.2		88.3
Financial institution account (% age 15+)			
All adults	88.7		93.7
All adults, 2014	90.2		92.8
All adults, 2011	85.2		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	90.0		92.9
Adults belonging to the poorest 40%	83.8		90.0
Adults out of the labor force	85.0		89.9
Adults living in rural areas	87.3		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	80.1		90.5
Made or received digital payments, 2014	66.6		86.4
Used an account to pay utility bills	34.9		59.7
Used an account to receive private sector wages	25.7		38.9
Used an account to receive government payments	39.5		34.3
Used the internet to pay bills or to buy something online	39.0		67.6
Used a mobile phone or the internet to access an account	32.5		51.8
Used a debit or credit card to make a purchase	49.5		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.2		3.8
No deposit and no withdrawal from a financial institution account	7.2		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	26.0		54.8
Saved at a financial institution, 2014	22.0		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	43.6		71.4
Saved for old age	28.7		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	24.9		55.1
Borrowed from a financial institution or used a credit card, 2014	29.3		51.9
Borrowed from family or friends	19.1		13.3
Borrowed any money	43.9		64.4
Outstanding housing loan	21.3		26.6

Czech Republic

			High income	
Population, age 15+ (millions)	9.0	GNI per capita (\$)	17,530	
	Country data		High income	
Account (% age 15+)				
All adults	81.0		93.7	
All adults, 2014	82.2		92.8	
All adults, 2011	80.7		88.3	
Financial institution account (% age 15+)				
All adults	81.0		93.7	
All adults, 2014	82.2		92.8	
All adults, 2011	80.7		88.3	
Mobile money account (% age 15+)				
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)				
Women	78.6		92.9	
Adults belonging to the poorest 40%	70.6		90.0	
Adults out of the labor force	58.7		89.9	
Adults living in rural areas	78.9		93.7	
Digital payments in the past year (% age 15+)				
Made or received digital payments	79.6		90.5	
Made or received digital payments, 2014	78.2		86.4	
Used an account to pay utility bills	55.9		59.7	
Used an account to receive private sector wages	37.1		38.9	
Used an account to receive government payments	35.3		34.3	
Used the internet to pay bills or to buy something online	66.1		67.6	
Used a mobile phone or the internet to access an account	52.5		51.8	
Used a debit or credit card to make a purchase	66.5		80.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	1.0		3.8	
No deposit and no withdrawal from a financial institution account	1.0		3.8	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	11.6		..	
Sent or received domestic remittances through an OTC service	0.7		..	
Sent or received domestic remittances through cash only	13.2		..	
Saving in the past year (% age 15+)				
Saved at a financial institution	45.3		54.8	
Saved at a financial institution, 2014	37.6		49.6	
Saved using a savings club or person outside the family	5.7		..	
Saved any money	67.3		71.4	
Saved for old age	41.0		43.9	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	29.5		55.1	
Borrowed from a financial institution or used a credit card, 2014	28.5		51.9	
Borrowed from family or friends	13.5		13.3	
Borrowed any money	39.3		64.4	
Outstanding housing loan	19.6		26.6	

Denmark

		High income	
Population, age 15+ (millions)	4.8	GNI per capita (\$)	57,020
	Country data		High income
Account (% age 15+)			
All adults	99.9		93.7
All adults, 2014	100.0		92.8
All adults, 2011	99.7		88.3
Financial institution account (% age 15+)			
All adults	99.9		93.7
All adults, 2014	100.0		92.8
All adults, 2011	99.7		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	100.0		92.9
Adults belonging to the poorest 40%	100.0		90.0
Adults out of the labor force	99.8		89.9
Adults living in rural areas	100.0		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	99.4		90.5
Made or received digital payments, 2014	99.1		86.4
Used an account to pay utility bills	75.9		59.7
Used an account to receive private sector wages	40.0		38.9
Used an account to receive government payments	57.3		34.3
Used the internet to pay bills or to buy something online	88.1		67.6
Used a mobile phone or the internet to access an account	83.0		51.8
Used a debit or credit card to make a purchase	93.8		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	2.0		3.8
No deposit and no withdrawal from a financial institution account	2.0		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	63.1		54.8
Saved at a financial institution, 2014	64.7		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	79.9		71.4
Saved for old age	49.7		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	46.3		55.1
Borrowed from a financial institution or used a credit card, 2014	41.2		51.9
Borrowed from family or friends	15.8		13.3
Borrowed any money	53.5		64.4
Outstanding housing loan	41.1		26.6

Dominican Republic

Latin America & Caribbean		Upper middle income		
Population, age 15+ (millions)	7.5	GNI per capita (\$)		6,390
	Country data	Latin America & the Carib.	Upper middle income	
Account (% age 15+)				
All adults	56.2	54.4	73.1	
All adults, 2014	54.1	51.4	71.6	
All adults, 2011	38.2	39.3	57.0	
Financial institution account (% age 15+)				
All adults	54.8	53.5	72.8	
All adults, 2014	54.0	51.2	71.5	
All adults, 2011	38.2	39.3	57.0	
Mobile money account (% age 15+)				
All adults	3.9	5.3	3.2	
All adults, 2014	2.3	1.7	0.8	
Account, by individual characteristics (% age 15+)				
Women	54.1	51.3	69.3	
Adults belonging to the poorest 40%	42.1	41.9	62.4	
Adults out of the labor force	37.9	43.3	61.6	
Adults living in rural areas	51.6	52.6	72.9	
Digital payments in the past year (% age 15+)				
Made or received digital payments	44.4	45.1	62.3	
Made or received digital payments, 2014	32.3	37.7	44.4	
Used an account to pay utility bills	8.3	14.0	22.6	
Used an account to receive private sector wages	10.7	12.6	17.8	
Used an account to receive government payments	15.2	15.9	17.9	
Used the internet to pay bills or to buy something online	12.8	14.9	37.5	
Used a mobile phone or the internet to access an account	8.4	11.1	30.6	
Used a debit or credit card to make a purchase	22.8	27.6	38.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	8.6	9.0	10.8	
No deposit and no withdrawal from a financial institution account	8.7	9.3	11.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	15.4	8.9	14.5	
Sent or received domestic remittances through an OTC service	12.8	4.8	6.4	
Sent or received domestic remittances through cash only	11.5	3.9	5.3	
Saving in the past year (% age 15+)				
Saved at a financial institution	19.5	12.2	26.9	
Saved at a financial institution, 2014	26.5	13.4	31.5	
Saved using a savings club or person outside the family	19.1	7.5	5.9	
Saved any money	51.9	37.2	46.4	
Saved for old age	13.2	11.8	19.1	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	30.3	20.8	22.4	
Borrowed from a financial institution or used a credit card, 2014	24.0	24.8	22.1	
Borrowed from family or friends	19.3	15.2	26.1	
Borrowed any money	51.1	37.6	44.4	
Outstanding housing loan	8.6	5.2	11.1	

Ecuador

Latin America & Caribbean		Upper middle income		
Population, age 15+ (millions)	11.7	GNI per capita (\$)		5,800
	Country data	Latin America & the Carib.	Upper middle income	
Account (% age 15+)				
All adults	51.2	54.4	73.1	
All adults, 2014	46.2	51.4	71.6	
All adults, 2011	36.7	39.3	57.0	
Financial institution account (% age 15+)				
All adults	50.9	53.5	72.8	
All adults, 2014	46.2	51.2	71.5	
All adults, 2011	36.7	39.3	57.0	
Mobile money account (% age 15+)				
All adults	2.9	5.3	3.2	
All adults, 2014	..	1.7	0.8	
Account, by individual characteristics (% age 15+)				
Women	42.6	51.3	69.3	
Adults belonging to the poorest 40%	33.4	41.9	62.4	
Adults out of the labor force	33.1	43.3	61.6	
Adults living in rural areas	47.8	52.6	72.9	
Digital payments in the past year (% age 15+)				
Made or received digital payments	31.6	45.1	62.3	
Made or received digital payments, 2014	24.2	37.7	44.4	
Used an account to pay utility bills	8.5	14.0	22.6	
Used an account to receive private sector wages	8.0	12.6	17.8	
Used an account to receive government payments	8.1	15.9	17.9	
Used the internet to pay bills or to buy something online	9.7	14.9	37.5	
Used a mobile phone or the internet to access an account	5.5	11.1	30.6	
Used a debit or credit card to make a purchase	13.6	27.6	38.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	10.7	9.0	10.8	
No deposit and no withdrawal from a financial institution account	10.8	9.3	11.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	5.4	8.9	14.5	
Sent or received domestic remittances through an OTC service	5.1	4.8	6.4	
Sent or received domestic remittances through cash only	5.3	3.9	5.3	
Saving in the past year (% age 15+)				
Saved at a financial institution	12.2	12.2	26.9	
Saved at a financial institution, 2014	14.3	13.4	31.5	
Saved using a savings club or person outside the family	5.1	7.5	5.9	
Saved any money	33.9	37.2	46.4	
Saved for old age	11.2	11.8	19.1	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	16.7	20.8	22.4	
Borrowed from a financial institution or used a credit card, 2014	16.7	24.8	22.1	
Borrowed from family or friends	13.2	15.2	26.1	
Borrowed any money	31.9	37.6	44.4	
Outstanding housing loan	7.4	5.2	11.1	

Egypt, Arab Rep.

Middle East & North Africa		Lower middle income	
Population, age 15+ (millions)	63.7	GNI per capita (\$)	3,410
	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults	32.8	43.5	57.8
All adults, 2014	14.1	..	41.9
All adults, 2011	9.7	32.9	28.9
Financial institution account (% age 15+)			
All adults	32.1	43.0	56.1
All adults, 2014	13.7	..	40.6
All adults, 2011	9.7	32.9	28.9
Mobile money account (% age 15+)			
All adults	1.8	5.8	5.3
All adults, 2014	1.1	..	3.2
Account, by individual characteristics (% age 15+)			
Women	27.0	35.0	53.0
Adults belonging to the poorest 40%	20.3	35.3	50.7
Adults out of the labor force	28.5	35.0	50.8
Adults living in rural areas	29.3	36.9	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	22.8	33.3	29.2
Made or received digital payments, 2014	7.9	..	19.7
Used an account to pay utility bills	0.1	9.8	7.5
Used an account to receive private sector wages	3.0	5.9	5.5
Used an account to receive government payments	17.1	19.5	8.3
Used the internet to pay bills or to buy something online	3.5	12.2	6.8
Used a mobile phone or the internet to access an account	2.2	10.4	8.3
Used a debit or credit card to make a purchase	3.8	16.2	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.8	7.1	21.6
No deposit and no withdrawal from a financial institution account	7.0	7.2	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	2.8	5.0	10.1
Sent or received domestic remittances through an OTC service	2.4	4.9	4.7
Sent or received domestic remittances through cash only	13.3	11.1	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	6.2	10.8	15.9
Saved at a financial institution, 2014	4.1	..	14.4
Saved using a savings club or person outside the family	16.2	8.0	13.0
Saved any money	30.6	31.3	39.7
Saved for old age	4.2	8.1	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.8	9.6	9.8
Borrowed from a financial institution or used a credit card, 2014	7.7	..	10.0
Borrowed from family or friends	38.0	31.1	30.4
Borrowed any money	49.1	42.6	42.9
Outstanding housing loan	3.9	8.2	5.0

El Salvador

Latin America & Caribbean		Lower middle income		
Population, age 15+ (millions)		4.6	GNI per capita (\$)	
			3,920	
	Country data	Latin America & the Carib.	Lower middle income	
Account (% age 15+)				
All adults	30.4	54.4	57.8	
All adults, 2014	36.7	51.4	41.9	
All adults, 2011	13.8	39.3	28.9	
Financial institution account (% age 15+)				
All adults	29.3	53.5	56.1	
All adults, 2014	34.6	51.2	40.6	
All adults, 2011	13.8	39.3	28.9	
Mobile money account (% age 15+)				
All adults	3.5	5.3	5.3	
All adults, 2014	4.6	1.7	3.2	
Account, by individual characteristics (% age 15+)				
Women	24.4	51.3	53.0	
Adults belonging to the poorest 40%	19.3	41.9	50.7	
Adults out of the labor force	17.7	43.3	50.8	
Adults living in rural areas	27.2	52.6	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	23.6	45.1	29.2	
Made or received digital payments, 2014	28.3	37.7	19.7	
Used an account to pay utility bills	7.9	14.0	7.5	
Used an account to receive private sector wages	6.8	12.6	5.5	
Used an account to receive government payments	6.2	15.9	8.3	
Used the internet to pay bills or to buy something online	5.6	14.9	6.8	
Used a mobile phone or the internet to access an account	6.3	11.1	8.3	
Used a debit or credit card to make a purchase	11.7	27.6	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	5.2	9.0	21.6	
No deposit and no withdrawal from a financial institution account	5.3	9.3	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	3.7	8.9	10.1	
Sent or received domestic remittances through an OTC service	3.4	4.8	4.7	
Sent or received domestic remittances through cash only	3.8	3.9	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	10.9	12.2	15.9	
Saved at a financial institution, 2014	14.0	13.4	14.4	
Saved using a savings club or person outside the family	5.4	7.5	13.0	
Saved any money	37.9	37.2	39.7	
Saved for old age	9.8	11.8	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	11.5	20.8	9.8	
Borrowed from a financial institution or used a credit card, 2014	20.5	24.8	10.0	
Borrowed from family or friends	9.8	15.2	30.4	
Borrowed any money	22.6	37.6	42.9	
Outstanding housing loan	5.4	5.2	5.0	

High income			
Population, age 15+ (millions)	1.1	GNI per capita (\$)	17,760
	Country data	High income	
Account (% age 15+)			
All adults	98.0	93.7	
All adults, 2014	97.7	92.8	
All adults, 2011	96.8	88.3	
Financial institution account (% age 15+)			
All adults	98.0	93.7	
All adults, 2014	97.7	92.8	
All adults, 2011	96.8	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	98.4	92.9	
Adults belonging to the poorest 40%	96.2	90.0	
Adults out of the labor force	97.4	89.9	
Adults living in rural areas	98.2	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	96.8	90.5	
Made or received digital payments, 2014	95.4	86.4	
Used an account to pay utility bills	72.3	59.7	
Used an account to receive private sector wages	47.6	38.9	
Used an account to receive government payments	52.6	34.3	
Used the internet to pay bills or to buy something online	74.8	67.6	
Used a mobile phone or the internet to access an account	69.5	51.8	
Used a debit or credit card to make a purchase	85.5	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	2.4	3.8	
No deposit and no withdrawal from a financial institution account	2.4	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	22.0	..	
Sent or received domestic remittances through an OTC service	1.0	..	
Sent or received domestic remittances through cash only	5.6	..	
Saving in the past year (% age 15+)			
Saved at a financial institution	46.9	54.8	
Saved at a financial institution, 2014	31.6	49.6	
Saved using a savings club or person outside the family	3.8	..	
Saved any money	67.3	71.4	
Saved for old age	35.0	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	31.8	55.1	
Borrowed from a financial institution or used a credit card, 2014	32.4	51.9	
Borrowed from family or friends	9.0	13.3	
Borrowed any money	39.7	64.4	
Outstanding housing loan	25.0	26.6	

Ethiopia

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	60.3	GNI per capita (\$)	660
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	34.8	42.6	34.9
All adults, 2014	21.8	34.2	22.9
All adults, 2011	..	23.2	13.4
Financial institution account (% age 15+)			
All adults	34.8	32.8	24.5
All adults, 2014	21.8	28.8	16.9
All adults, 2011	..	23.2	13.4
Mobile money account (% age 15+)			
All adults	0.3	20.9	17.6
All adults, 2014	0.0	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	29.1	36.9	29.9
Adults belonging to the poorest 40%	22.4	31.9	25.5
Adults out of the labor force	23.4	31.4	23.4
Adults living in rural areas	32.4	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	11.9	34.4	25.6
Made or received digital payments, 2014	5.4	26.9	15.1
Used an account to pay utility bills	0.0	7.7	4.4
Used an account to receive private sector wages	0.7	5.7	3.3
Used an account to receive government payments	3.0	7.3	4.3
Used the internet to pay bills or to buy something online	0.6	7.6	4.8
Used a mobile phone or the internet to access an account	0.4	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.7	5.5	5.2
No deposit and no withdrawal from a financial institution account	5.7	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	9.7	22.7	16.0
Sent or received domestic remittances through an OTC service	4.7	11.0	9.6
Sent or received domestic remittances through cash only	9.3	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	26.3	14.9	11.1
Saved at a financial institution, 2014	13.6	15.8	8.9
Saved using a savings club or person outside the family	38.4	25.3	23.0
Saved any money	62.2	54.4	47.6
Saved for old age	9.0	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	10.7	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	7.4	7.5	6.1
Borrowed from family or friends	30.9	31.0	31.3
Borrowed any money	41.2	45.7	45.6
Outstanding housing loan	4.2	4.7	5.5

Finland

High income

Population, age 15+ (millions) **4.6** GNI per capita (\$) **45,050**

	Country data	High income
Account (% age 15+)		
All adults	99.8	93.7
All adults, 2014	100.0	92.8
All adults, 2011	99.7	88.3
Financial institution account (% age 15+)		
All adults	99.8	93.7
All adults, 2014	100.0	92.8
All adults, 2011	99.7	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	99.6	92.9
Adults belonging to the poorest 40%	99.5	90.0
Adults out of the labor force	99.4	89.9
Adults living in rural areas	99.6	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	98.3	90.5
Made or received digital payments, 2014	98.4	86.4
Used an account to pay utility bills	81.3	59.7
Used an account to receive private sector wages	41.6	38.9
Used an account to receive government payments	50.6	34.3
Used the internet to pay bills or to buy something online	87.6	67.6
Used a mobile phone or the internet to access an account	80.1	51.8
Used a debit or credit card to make a purchase	93.9	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	0.9	3.8
No deposit and no withdrawal from a financial institution account	0.9	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	54.5	54.8
Saved at a financial institution, 2014	57.0	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	72.3	71.4
Saved for old age	39.0	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	54.2	55.1
Borrowed from a financial institution or used a credit card, 2014	58.0	51.9
Borrowed from family or friends	13.0	13.3
Borrowed any money	61.4	64.4
Outstanding housing loan	35.5	26.6

France

		High income	
Population, age 15+ (millions)	54.7	GNI per capita (\$)	38,720
	Country data	High income	
Account (% age 15+)			
All adults	94.0	93.7	
All adults, 2014	96.6	92.8	
All adults, 2011	97.0	88.3	
Financial institution account (% age 15+)			
All adults	94.0	93.7	
All adults, 2014	96.6	92.8	
All adults, 2011	97.0	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	91.3	92.9	
Adults belonging to the poorest 40%	93.5	90.0	
Adults out of the labor force	89.2	89.9	
Adults living in rural areas	94.4	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	92.2	90.5	
Made or received digital payments, 2014	92.0	86.4	
Used an account to pay utility bills	68.1	59.7	
Used an account to receive private sector wages	43.3	38.9	
Used an account to receive government payments	30.7	34.3	
Used the internet to pay bills or to buy something online	67.4	67.6	
Used a mobile phone or the internet to access an account	49.1	51.8	
Used a debit or credit card to make a purchase	85.1	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.3	3.8	
No deposit and no withdrawal from a financial institution account	4.3	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	48.1	54.8	
Saved at a financial institution, 2014	52.2	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	63.3	71.4	
Saved for old age	31.9	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	45.2	55.1	
Borrowed from a financial institution or used a credit card, 2014	43.0	51.9	
Borrowed from family or friends	8.4	13.3	
Borrowed any money	51.6	64.4	
Outstanding housing loan	29.5	26.6	

Sub-Saharan Africa		Upper middle income	
Population, age 15+ (millions)	1.3	GNI per capita (\$)	7,210
	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults	58.6	42.6	73.1
All adults, 2014	33.0	34.2	71.6
All adults, 2011	18.9	23.2	57.0
Financial institution account (% age 15+)			
All adults	34.0	32.8	72.8
All adults, 2014	30.2	28.8	71.5
All adults, 2011	18.9	23.2	57.0
Mobile money account (% age 15+)			
All adults	43.6	20.9	3.2
All adults, 2014	6.6	11.6	0.8
Account, by individual characteristics (% age 15+)			
Women	53.7	36.9	69.3
Adults belonging to the poorest 40%	49.8	31.9	62.4
Adults out of the labor force	47.3	31.4	61.6
Adults living in rural areas	49.8	39.5	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	54.0	34.4	62.3
Made or received digital payments, 2014	23.0	26.9	44.4
Used an account to pay utility bills	17.3	7.7	22.6
Used an account to receive private sector wages	8.3	5.7	17.8
Used an account to receive government payments	10.3	7.3	17.9
Used the internet to pay bills or to buy something online	17.2	7.6	37.5
Used a mobile phone or the internet to access an account	43.8	20.8	30.6
Used a debit or credit card to make a purchase	7.7	7.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.9	5.5	10.8
No deposit and no withdrawal from a financial institution account	7.3	7.1	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	36.9	22.7	14.5
Sent or received domestic remittances through an OTC service	14.2	11.0	6.4
Sent or received domestic remittances through cash only	9.3	9.4	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	13.5	14.9	26.9
Saved at a financial institution, 2014	18.0	15.8	31.5
Saved using a savings club or person outside the family	28.4	25.3	5.9
Saved any money	59.6	54.4	46.4
Saved for old age	13.5	10.3	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	7.5	8.4	22.4
Borrowed from a financial institution or used a credit card, 2014	7.0	7.5	22.1
Borrowed from family or friends	38.9	31.0	26.1
Borrowed any money	56.0	45.7	44.4
Outstanding housing loan	6.5	4.7	11.1

Georgia

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	3.0	GNI per capita (\$)	3,830
	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults	61.2	65.3	57.8
All adults, 2014	39.7	57.8	41.9
All adults, 2011	33.0	44.8	28.9
Financial institution account (% age 15+)			
All adults	61.2	65.1	56.1
All adults, 2014	39.7	57.8	40.6
All adults, 2011	33.0	44.8	28.9
Mobile money account (% age 15+)			
All adults	2.2	3.2	5.3
All adults, 2014	..	0.2	3.2
Account, by individual characteristics (% age 15+)			
Women	63.6	62.5	53.0
Adults belonging to the poorest 40%	46.1	56.3	50.7
Adults out of the labor force	54.9	52.8	50.8
Adults living in rural areas	55.1	61.7	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	53.0	60.4	29.2
Made or received digital payments, 2014	20.8	46.1	19.7
Used an account to pay utility bills	16.3	23.0	7.5
Used an account to receive private sector wages	6.9	21.2	5.5
Used an account to receive government payments	38.2	28.8	8.3
Used the internet to pay bills or to buy something online	13.5	30.6	6.8
Used a mobile phone or the internet to access an account	9.4	23.1	8.3
Used a debit or credit card to make a purchase	18.5	38.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	9.5	6.6	21.6
No deposit and no withdrawal from a financial institution account	9.6	6.7	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	9.0	12.8	10.1
Sent or received domestic remittances through an OTC service	2.9	7.0	4.7
Sent or received domestic remittances through cash only	6.2	8.0	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	4.6	14.4	15.9
Saved at a financial institution, 2014	1.0	11.0	14.4
Saved using a savings club or person outside the family	2.5	5.0	13.0
Saved any money	15.0	37.0	39.7
Saved for old age	2.4	15.0	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	27.4	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	20.3	22.3	10.0
Borrowed from family or friends	20.7	24.5	30.4
Borrowed any money	44.9	44.0	42.9
Outstanding housing loan	16.3	11.6	5.0

Germany

High income

Population, age 15+ (millions)	71.8	GNI per capita (\$)	43,940
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	Country data	High income
Account (% age 15+)		
All adults	99.1	93.7
All adults, 2014	98.8	92.8
All adults, 2011	98.1	88.3
Financial institution account (% age 15+)		
All adults	99.1	93.7
All adults, 2014	98.8	92.8
All adults, 2011	98.1	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	99.2	92.9
Adults belonging to the poorest 40%	98.1	90.0
Adults out of the labor force	99.1	89.9
Adults living in rural areas	98.8	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	97.8	90.5
Made or received digital payments, 2014	95.7	86.4
Used an account to pay utility bills	80.9	59.7
Used an account to receive private sector wages	50.5	38.9
Used an account to receive government payments	28.7	34.3
Used the internet to pay bills or to buy something online	81.2	67.6
Used a mobile phone or the internet to access an account	60.6	51.8
Used a debit or credit card to make a purchase	86.7	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	4.7	3.8
No deposit and no withdrawal from a financial institution account	4.7	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	55.4	54.8
Saved at a financial institution, 2014	57.9	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	75.7	71.4
Saved for old age	54.6	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	54.6	55.1
Borrowed from a financial institution or used a credit card, 2014	45.8	51.9
Borrowed from family or friends	8.4	13.3
Borrowed any money	64.1	64.4
Outstanding housing loan	21.1	26.6

Ghana

Sub-Saharan Africa		Lower middle income	
Population, age 15+ (millions)	17.3	GNI per capita (\$)	1,380
	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults	57.7	42.6	57.8
All adults, 2014	40.5	34.2	41.9
All adults, 2011	29.4	23.2	28.9
Financial institution account (% age 15+)			
All adults	42.3	32.8	56.1
All adults, 2014	34.6	28.8	40.6
All adults, 2011	29.4	23.2	28.9
Mobile money account (% age 15+)			
All adults	38.9	20.9	5.3
All adults, 2014	13.0	11.6	3.2
Account, by individual characteristics (% age 15+)			
Women	53.7	36.9	53.0
Adults belonging to the poorest 40%	48.3	31.9	50.7
Adults out of the labor force	48.4	31.4	50.8
Adults living in rural areas	52.5	39.5	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	49.5	34.4	29.2
Made or received digital payments, 2014	25.1	26.9	19.7
Used an account to pay utility bills	8.6	7.7	7.5
Used an account to receive private sector wages	9.0	5.7	5.5
Used an account to receive government payments	10.8	7.3	8.3
Used the internet to pay bills or to buy something online	7.8	7.6	6.8
Used a mobile phone or the internet to access an account	35.5	20.8	8.3
Used a debit or credit card to make a purchase	6.3	7.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.7	5.5	21.6
No deposit and no withdrawal from a financial institution account	11.3	7.1	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	32.2	22.7	10.1
Sent or received domestic remittances through an OTC service	17.8	11.0	4.7
Sent or received domestic remittances through cash only	5.6	9.4	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	16.2	14.9	15.9
Saved at a financial institution, 2014	18.6	15.8	14.4
Saved using a savings club or person outside the family	19.0	25.3	13.0
Saved any money	50.2	54.4	39.7
Saved for old age	15.1	10.3	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	11.6	8.4	9.8
Borrowed from a financial institution or used a credit card, 2014	8.3	7.5	10.0
Borrowed from family or friends	22.8	31.0	30.4
Borrowed any money	40.3	45.7	42.9
Outstanding housing loan	7.5	4.7	5.0

Greece

High income			
Population, age 15+ (millions)	9.2	GNI per capita (\$)	19,050
	Country data	High income	
Account (% age 15+)			
All adults	85.5	93.7	
All adults, 2014	87.5	92.8	
All adults, 2011	77.9	88.3	
Financial institution account (% age 15+)			
All adults	85.5	93.7	
All adults, 2014	87.5	92.8	
All adults, 2011	77.9	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	84.5	92.9	
Adults belonging to the poorest 40%	81.5	90.0	
Adults out of the labor force	78.8	89.9	
Adults living in rural areas	83.1	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	73.7	90.5	
Made or received digital payments, 2014	39.0	86.4	
Used an account to pay utility bills	22.3	59.7	
Used an account to receive private sector wages	24.1	38.9	
Used an account to receive government payments	37.6	34.3	
Used the internet to pay bills or to buy something online	25.7	67.6	
Used a mobile phone or the internet to access an account	17.8	51.8	
Used a debit or credit card to make a purchase	50.0	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	9.3	3.8	
No deposit and no withdrawal from a financial institution account	9.3	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	12.0	..	
Sent or received domestic remittances through an OTC service	1.0	..	
Sent or received domestic remittances through cash only	10.0	..	
Saving in the past year (% age 15+)			
Saved at a financial institution	12.7	54.8	
Saved at a financial institution, 2014	12.6	49.6	
Saved using a savings club or person outside the family	1.4	..	
Saved any money	21.0	71.4	
Saved for old age	8.4	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	11.2	55.1	
Borrowed from a financial institution or used a credit card, 2014	16.5	51.9	
Borrowed from family or friends	14.7	13.3	
Borrowed any money	26.6	64.4	
Outstanding housing loan	10.0	26.6	

Guatemala

Latin America & Caribbean		Lower middle income		
Population, age 15+ (millions)		10.7	GNI per capita (\$)	
			3,790	
	Country data	Latin America & the Carib.	Lower middle income	
Account (% age 15+)				
All adults	44.1	54.4	57.8	
All adults, 2014	41.3	51.4	41.9	
All adults, 2011	22.3	39.3	28.9	
Financial institution account (% age 15+)				
All adults	43.5	53.5	56.1	
All adults, 2014	40.8	51.2	40.6	
All adults, 2011	22.3	39.3	28.9	
Mobile money account (% age 15+)				
All adults	2.1	5.3	5.3	
All adults, 2014	1.8	1.7	3.2	
Account, by individual characteristics (% age 15+)				
Women	42.1	51.3	53.0	
Adults belonging to the poorest 40%	30.4	41.9	50.7	
Adults out of the labor force	30.7	43.3	50.8	
Adults living in rural areas	41.3	52.6	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	33.3	45.1	29.2	
Made or received digital payments, 2014	26.3	37.7	19.7	
Used an account to pay utility bills	17.3	14.0	7.5	
Used an account to receive private sector wages	3.5	12.6	5.5	
Used an account to receive government payments	6.6	15.9	8.3	
Used the internet to pay bills or to buy something online	7.6	14.9	6.8	
Used a mobile phone or the internet to access an account	4.5	11.1	8.3	
Used a debit or credit card to make a purchase	10.3	27.6	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	7.8	9.0	21.6	
No deposit and no withdrawal from a financial institution account	7.8	9.3	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	8.7	8.9	10.1	
Sent or received domestic remittances through an OTC service	4.6	4.8	4.7	
Sent or received domestic remittances through cash only	4.3	3.9	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	12.1	12.2	15.9	
Saved at a financial institution, 2014	15.1	13.4	14.4	
Saved using a savings club or person outside the family	9.7	7.5	13.0	
Saved any money	42.3	37.2	39.7	
Saved for old age	16.5	11.8	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	12.7	20.8	9.8	
Borrowed from a financial institution or used a credit card, 2014	15.1	24.8	10.0	
Borrowed from family or friends	13.1	15.2	30.4	
Borrowed any money	32.4	37.6	42.9	
Outstanding housing loan	7.7	5.2	5.0	

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	7.1	GNI per capita (\$)	670
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	23.5	42.6	34.9
All adults, 2014	7.0	34.2	22.9
All adults, 2011	3.7	23.2	13.4
Financial institution account (% age 15+)			
All adults	14.6	32.8	24.5
All adults, 2014	6.2	28.8	16.9
All adults, 2011	3.7	23.2	13.4
Mobile money account (% age 15+)			
All adults	13.8	20.9	17.6
All adults, 2014	1.5	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	19.7	36.9	29.9
Adults belonging to the poorest 40%	19.9	31.9	25.5
Adults out of the labor force	15.1	31.4	23.4
Adults living in rural areas	18.2	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	20.2	34.4	25.6
Made or received digital payments, 2014	5.8	26.9	15.1
Used an account to pay utility bills	2.8	7.7	4.4
Used an account to receive private sector wages	3.4	5.7	3.3
Used an account to receive government payments	4.5	7.3	4.3
Used the internet to pay bills or to buy something online	4.5	7.6	4.8
Used a mobile phone or the internet to access an account	11.3	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.0	5.5	5.2
No deposit and no withdrawal from a financial institution account	5.0	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	9.6	22.7	16.0
Sent or received domestic remittances through an OTC service	18.5	11.0	9.6
Sent or received domestic remittances through cash only	7.3	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	6.5	14.9	11.1
Saved at a financial institution, 2014	2.9	15.8	8.9
Saved using a savings club or person outside the family	19.6	25.3	23.0
Saved any money	39.1	54.4	47.6
Saved for old age	7.4	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	5.8	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	2.6	7.5	6.1
Borrowed from family or friends	24.1	31.0	31.3
Borrowed any money	39.6	45.7	45.6
Outstanding housing loan	3.4	4.7	5.5

Haiti

Latin America & Caribbean		Low income	
Population, age 15+ (millions)	7.2	GNI per capita (\$)	780
	Country data	Latin America & the Carib.	Low income
Account (% age 15+)			
All adults	32.6	54.4	34.9
All adults, 2014	18.9	51.4	22.9
All adults, 2011	22.0	39.3	13.4
Financial institution account (% age 15+)			
All adults	28.2	53.5	24.5
All adults, 2014	17.5	51.2	16.9
All adults, 2011	22.0	39.3	13.4
Mobile money account (% age 15+)			
All adults	13.5	5.3	17.6
All adults, 2014	3.8	1.7	9.9
Account, by individual characteristics (% age 15+)			
Women	30.0	51.3	29.9
Adults belonging to the poorest 40%	17.9	41.9	25.5
Adults out of the labor force	21.3	43.3	23.4
Adults living in rural areas	30.5	52.6	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	27.5	45.1	25.6
Made or received digital payments, 2014	10.4	37.7	15.1
Used an account to pay utility bills	5.2	14.0	4.4
Used an account to receive private sector wages	..	12.6	3.3
Used an account to receive government payments	6.5	15.9	4.3
Used the internet to pay bills or to buy something online	8.5	14.9	4.8
Used a mobile phone or the internet to access an account	14.7	11.1	17.1
Used a debit or credit card to make a purchase	6.0	27.6	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.7	9.0	5.2
No deposit and no withdrawal from a financial institution account	9.6	9.3	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	14.7	8.9	16.0
Sent or received domestic remittances through an OTC service	14.3	4.8	9.6
Sent or received domestic remittances through cash only	6.6	3.9	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	12.2	12.2	11.1
Saved at a financial institution, 2014	9.4	13.4	8.9
Saved using a savings club or person outside the family	22.9	7.5	23.0
Saved any money	44.1	37.2	47.6
Saved for old age	9.7	11.8	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	12.9	20.8	7.9
Borrowed from a financial institution or used a credit card, 2014	5.9	24.8	6.1
Borrowed from family or friends	21.3	15.2	31.3
Borrowed any money	39.7	37.6	45.6
Outstanding housing loan	11.0	5.2	5.5

Honduras

Latin America & Caribbean		Lower middle income		
Population, age 15+ (millions)		6.2	GNI per capita (\$)	
			2,150	
	Country data	Latin America & the Carib.	Lower middle income	
Account (% age 15+)				
All adults	45.3	54.4	57.8	
All adults, 2014	31.5	51.4	41.9	
All adults, 2011	20.5	39.3	28.9	
Financial institution account (% age 15+)				
All adults	42.9	53.5	56.1	
All adults, 2014	30.0	51.2	40.6	
All adults, 2011	20.5	39.3	28.9	
Mobile money account (% age 15+)				
All adults	6.2	5.3	5.3	
All adults, 2014	3.4	1.7	3.2	
Account, by individual characteristics (% age 15+)				
Women	41.0	51.3	53.0	
Adults belonging to the poorest 40%	33.1	41.9	50.7	
Adults out of the labor force	30.9	43.3	50.8	
Adults living in rural areas	39.0	52.6	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	37.2	45.1	29.2	
Made or received digital payments, 2014	21.9	37.7	19.7	
Used an account to pay utility bills	19.9	14.0	7.5	
Used an account to receive private sector wages	6.3	12.6	5.5	
Used an account to receive government payments	7.9	15.9	8.3	
Used the internet to pay bills or to buy something online	6.0	14.9	6.8	
Used a mobile phone or the internet to access an account	8.1	11.1	8.3	
Used a debit or credit card to make a purchase	9.8	27.6	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	8.6	9.0	21.6	
No deposit and no withdrawal from a financial institution account	9.0	9.3	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	13.1	8.9	10.1	
Sent or received domestic remittances through an OTC service	5.9	4.8	4.7	
Sent or received domestic remittances through cash only	5.1	3.9	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	14.6	12.2	15.9	
Saved at a financial institution, 2014	14.5	13.4	14.4	
Saved using a savings club or person outside the family	6.0	7.5	13.0	
Saved any money	41.7	37.2	39.7	
Saved for old age	12.8	11.8	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	14.2	20.8	9.8	
Borrowed from a financial institution or used a credit card, 2014	13.4	24.8	10.0	
Borrowed from family or friends	14.9	15.2	30.4	
Borrowed any money	33.6	37.6	42.9	
Outstanding housing loan	6.4	5.2	5.0	

Hong Kong SAR, China

			High income
Population, age 15+ (millions)	6.5	GNI per capita (\$)	42,940
	Country data		High income
Account (% age 15+)			
All adults	95.3		93.7
All adults, 2014	96.1		92.8
All adults, 2011	88.7		88.3
Financial institution account (% age 15+)			
All adults	95.3		93.7
All adults, 2014	96.1		92.8
All adults, 2011	88.7		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	94.7		92.9
Adults belonging to the poorest 40%	92.4		90.0
Adults out of the labor force	91.2		89.9
Adults living in rural areas	93.7		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	84.5		90.5
Made or received digital payments, 2014	81.0		86.4
Used an account to pay utility bills	36.9		59.7
Used an account to receive private sector wages	40.9		38.9
Used an account to receive government payments	18.9		34.3
Used the internet to pay bills or to buy something online	53.2		67.6
Used a mobile phone or the internet to access an account	43.4		51.8
Used a debit or credit card to make a purchase	72.2		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.6		3.8
No deposit and no withdrawal from a financial institution account	3.6		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	50.9		54.8
Saved at a financial institution, 2014	50.0		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	60.8		71.4
Saved for old age	36.8		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	62.1		55.1
Borrowed from a financial institution or used a credit card, 2014	60.0		51.9
Borrowed from family or friends	7.0		13.3
Borrowed any money	66.4		64.4
Outstanding housing loan	11.7		26.6

Hungary

High income

Population, age 15+ (millions)	8.4	GNI per capita (\$)	12,570
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	Country data	High income
Account (% age 15+)		
All adults	74.9	93.7
All adults, 2014	72.3	92.8
All adults, 2011	72.7	88.3
Financial institution account (% age 15+)		
All adults	74.9	93.7
All adults, 2014	72.3	92.8
All adults, 2011	72.7	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	72.2	92.9
Adults belonging to the poorest 40%	67.7	90.0
Adults out of the labor force	56.5	89.9
Adults living in rural areas	68.8	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	71.5	90.5
Made or received digital payments, 2014	63.7	86.4
Used an account to pay utility bills	26.5	59.7
Used an account to receive private sector wages	33.4	38.9
Used an account to receive government payments	23.7	34.3
Used the internet to pay bills or to buy something online	38.3	67.6
Used a mobile phone or the internet to access an account	28.5	51.8
Used a debit or credit card to make a purchase	55.2	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	2.6	3.8
No deposit and no withdrawal from a financial institution account	2.6	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	4.2	..
Sent or received domestic remittances through an OTC service	1.6	..
Sent or received domestic remittances through cash only	5.2	..
Saving in the past year (% age 15+)		
Saved at a financial institution	23.6	54.8
Saved at a financial institution, 2014	19.3	49.6
Saved using a savings club or person outside the family	3.1	..
Saved any money	36.8	71.4
Saved for old age	21.1	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	15.9	55.1
Borrowed from a financial institution or used a credit card, 2014	16.0	51.9
Borrowed from family or friends	10.6	13.3
Borrowed any money	24.8	64.4
Outstanding housing loan	14.4	26.6

India

South Asia		Lower middle income		
Population, age 15+ (millions)	950.8	GNI per capita (\$)		1,670
		Country data	South Asia	Lower middle income
Account (% age 15+)				
All adults		79.9	69.6	57.8
All adults, 2014		53.1	46.5	41.9
All adults, 2011		35.2	32.4	28.9
Financial institution account (% age 15+)				
All adults		79.8	68.4	56.1
All adults, 2014		52.8	45.6	40.6
All adults, 2011		35.2	32.4	28.9
Mobile money account (% age 15+)				
All adults		2.0	4.2	5.3
All adults, 2014		2.4	2.6	3.2
Account, by individual characteristics (% age 15+)				
Women		76.6	64.1	53.0
Adults belonging to the poorest 40%		77.1	65.6	50.7
Adults out of the labor force		75.1	61.7	50.8
Adults living in rural areas		79.3	69.2	57.6
Digital payments in the past year (% age 15+)				
Made or received digital payments		28.7	27.8	29.2
Made or received digital payments, 2014		19.3	16.7	19.7
Used an account to pay utility bills		6.5	7.1	7.5
Used an account to receive private sector wages		5.4	4.8	5.5
Used an account to receive government payments		8.1	7.1	8.3
Used the internet to pay bills or to buy something online		4.3	4.5	6.8
Used a mobile phone or the internet to access an account		5.3	7.1	8.3
Used a debit or credit card to make a purchase		12.3	10.0	10.0
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account		38.5	31.2	21.6
No deposit and no withdrawal from a financial institution account		38.7	31.6	22.0
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account		7.4	7.6	10.1
Sent or received domestic remittances through an OTC service		0.8	1.9	4.7
Sent or received domestic remittances through cash only		8.3	8.3	8.8
Saving in the past year (% age 15+)				
Saved at a financial institution		19.6	17.2	15.9
Saved at a financial institution, 2014		14.4	12.7	14.4
Saved using a savings club or person outside the family		8.4	10.2	13.0
Saved any money		33.6	33.2	39.7
Saved for old age		11.2	11.4	13.2
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card		8.1	7.8	9.8
Borrowed from a financial institution or used a credit card, 2014		9.1	8.6	10.0
Borrowed from family or friends		32.7	31.3	30.4
Borrowed any money		42.4	41.5	42.9
Outstanding housing loan		4.6	5.1	5.0

Indonesia

East Asia & Pacific		Lower middle income		
Population, age 15+ (millions)	188.9	GNI per capita (\$)	3,400	
		Country data	East Asia & Pacific	Lower middle income
Account (% age 15+)				
All adults		48.9	70.6	57.8
All adults, 2014		36.1	69.1	41.9
All adults, 2011		19.6	55.1	28.9
Financial institution account (% age 15+)				
All adults		48.4	70.3	56.1
All adults, 2014		35.9	68.9	40.6
All adults, 2011		19.6	55.1	28.9
Mobile money account (% age 15+)				
All adults		3.1	1.3	5.3
All adults, 2014		0.4	0.4	3.2
Account, by individual characteristics (% age 15+)				
Women		51.4	67.9	53.0
Adults belonging to the poorest 40%		36.6	59.3	50.7
Adults out of the labor force		42.1	59.8	50.8
Adults living in rural areas		47.0	68.8	57.6
Digital payments in the past year (% age 15+)				
Made or received digital payments		34.6	58.0	29.2
Made or received digital payments, 2014		22.4	39.0	19.7
Used an account to pay utility bills		12.0	20.8	7.5
Used an account to receive private sector wages		5.9	15.9	5.5
Used an account to receive government payments		8.9	12.2	8.3
Used the internet to pay bills or to buy something online		11.2	38.6	6.8
Used a mobile phone or the internet to access an account		7.7	31.0	8.3
Used a debit or credit card to make a purchase		12.3	33.1	10.0
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account		14.7	11.8	21.6
No deposit and no withdrawal from a financial institution account		14.7	11.9	22.0
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account		15.3	15.0	10.1
Sent or received domestic remittances through an OTC service		5.3	7.3	4.7
Sent or received domestic remittances through cash only		9.3	5.8	8.8
Saving in the past year (% age 15+)				
Saved at a financial institution		21.5	30.6	15.9
Saved at a financial institution, 2014		26.6	36.7	14.4
Saved using a savings club or person outside the family		29.9	8.6	13.0
Saved any money		61.8	53.1	39.7
Saved for old age		27.4	23.2	13.2
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card		18.4	21.5	9.8
Borrowed from a financial institution or used a credit card, 2014		13.7	19.5	10.0
Borrowed from family or friends		35.7	29.6	30.4
Borrowed any money		54.8	46.8	42.9
Outstanding housing loan		6.0	10.8	5.0

Iran, Islamic Rep.

Middle East & North Africa		Upper middle income	
Population, age 15+ (millions)	61.3	GNI per capita (\$)	5,470
	Country data	Middle East & North Africa	Upper middle income
Account (% age 15+)			
All adults	94.0	43.5	73.1
All adults, 2014	92.3	..	71.6
All adults, 2011	73.7	32.9	57.0
Financial institution account (% age 15+)			
All adults	93.4	43.0	72.8
All adults, 2014	92.2	..	71.5
All adults, 2011	73.7	32.9	57.0
Mobile money account (% age 15+)			
All adults	26.3	5.8	3.2
All adults, 2014	4.5	..	0.8
Account, by individual characteristics (% age 15+)			
Women	91.6	35.0	69.3
Adults belonging to the poorest 40%	93.2	35.3	62.4
Adults out of the labor force	91.6	35.0	61.6
Adults living in rural areas	94.7	36.9	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	89.8	33.3	62.3
Made or received digital payments, 2014	75.8	..	44.4
Used an account to pay utility bills	42.9	9.8	22.6
Used an account to receive private sector wages	15.3	5.9	17.8
Used an account to receive government payments	61.0	19.5	17.9
Used the internet to pay bills or to buy something online	46.5	12.2	37.5
Used a mobile phone or the internet to access an account	45.5	10.4	30.6
Used a debit or credit card to make a purchase	64.8	16.2	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.8	7.1	10.8
No deposit and no withdrawal from a financial institution account	9.5	7.2	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	5.0	14.5
Sent or received domestic remittances through an OTC service	..	4.9	6.4
Sent or received domestic remittances through cash only	..	11.1	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	26.2	10.8	26.9
Saved at a financial institution, 2014	21.6	..	31.5
Saved using a savings club or person outside the family	..	8.0	5.9
Saved any money	43.4	31.3	46.4
Saved for old age	15.2	8.1	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	27.8	9.6	22.4
Borrowed from a financial institution or used a credit card, 2014	37.8	..	22.1
Borrowed from family or friends	50.9	31.1	26.1
Borrowed any money	68.2	42.6	44.4
Outstanding housing loan	26.7	8.2	11.1

Middle East & North Africa		Upper middle income	
Population, age 15+ (millions)	22.1	GNI per capita (\$)	5,420
	Country data	Middle East & North Africa	Upper middle income
Account (% age 15+)			
All adults	22.7	43.5	73.1
All adults, 2014	11.0	..	71.6
All adults, 2011	10.6	32.9	57.0
Financial institution account (% age 15+)			
All adults	20.3	43.0	72.8
All adults, 2014	11.0	..	71.5
All adults, 2011	10.6	32.9	57.0
Mobile money account (% age 15+)			
All adults	4.2	5.8	3.2
All adults, 2014	..	..	0.8
Account, by individual characteristics (% age 15+)			
Women	19.5	35.0	69.3
Adults belonging to the poorest 40%	18.7	35.3	62.4
Adults out of the labor force	21.1	35.0	61.6
Adults living in rural areas	20.5	36.9	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	19.1	33.3	62.3
Made or received digital payments, 2014	3.8	..	44.4
Used an account to pay utility bills	5.4	9.8	22.6
Used an account to receive private sector wages	1.7	5.9	17.8
Used an account to receive government payments	9.3	19.5	17.9
Used the internet to pay bills or to buy something online	13.5	12.2	37.5
Used a mobile phone or the internet to access an account	6.0	10.4	30.6
Used a debit or credit card to make a purchase	..	16.2	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.4	7.1	10.8
No deposit and no withdrawal from a financial institution account	4.7	7.2	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	5.0	14.5
Sent or received domestic remittances through an OTC service	..	4.9	6.4
Sent or received domestic remittances through cash only	..	11.1	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	1.6	10.8	26.9
Saved at a financial institution, 2014	3.5	..	31.5
Saved using a savings club or person outside the family	..	8.0	5.9
Saved any money	31.0	31.3	46.4
Saved for old age	7.4	8.1	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	3.1	9.6	22.4
Borrowed from a financial institution or used a credit card, 2014	5.0	..	22.1
Borrowed from family or friends	52.1	31.1	26.1
Borrowed any money	63.4	42.6	44.4
Outstanding housing loan	4.1	8.2	11.1

Ireland

		High income	
Population, age 15+ (millions)	3.7	GNI per capita (\$)	52,010
	Country data		High income
Account (% age 15+)			
All adults	95.3		93.7
All adults, 2014	94.7		92.8
All adults, 2011	93.9		88.3
Financial institution account (% age 15+)			
All adults	95.3		93.7
All adults, 2014	94.7		92.8
All adults, 2011	93.9		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	95.3		92.9
Adults belonging to the poorest 40%	92.9		90.0
Adults out of the labor force	92.8		89.9
Adults living in rural areas	95.0		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	93.5		90.5
Made or received digital payments, 2014	87.4		86.4
Used an account to pay utility bills	68.0		59.7
Used an account to receive private sector wages	29.4		38.9
Used an account to receive government payments	44.8		34.3
Used the internet to pay bills or to buy something online	69.1		67.6
Used a mobile phone or the internet to access an account	42.0		51.8
Used a debit or credit card to make a purchase	81.8		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.3		3.8
No deposit and no withdrawal from a financial institution account	3.3		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	47.5		54.8
Saved at a financial institution, 2014	49.4		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	71.8		71.4
Saved for old age	40.3		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	50.6		55.1
Borrowed from a financial institution or used a credit card, 2014	50.4		51.9
Borrowed from family or friends	14.5		13.3
Borrowed any money	63.6		64.4
Outstanding housing loan	27.6		26.6

High income

Population, age 15+ (millions) **6.2** GNI per capita (\$) ..

	Country data	High income
Account (% age 15+)		
All adults	92.8	93.7
All adults, 2014	90.0	92.8
All adults, 2011	90.5	88.3
Financial institution account (% age 15+)		
All adults	92.8	93.7
All adults, 2014	90.0	92.8
All adults, 2011	90.5	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	93.7	92.9
Adults belonging to the poorest 40%	85.7	90.0
Adults out of the labor force	76.8	89.9
Adults living in rural areas	89.1	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	90.8	90.5
Made or received digital payments, 2014	83.6	86.4
Used an account to pay utility bills	51.9	59.7
Used an account to receive private sector wages	40.9	38.9
Used an account to receive government payments	47.6	34.3
Used the internet to pay bills or to buy something online	50.4	67.6
Used a mobile phone or the internet to access an account	46.8	51.8
Used a debit or credit card to make a purchase	80.1	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	2.2	3.8
No deposit and no withdrawal from a financial institution account	2.2	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	11.5	..
Sent or received domestic remittances through an OTC service	1.8	..
Sent or received domestic remittances through cash only	16.9	..
Saving in the past year (% age 15+)		
Saved at a financial institution	53.4	54.8
Saved at a financial institution, 2014	53.5	49.6
Saved using a savings club or person outside the family	7.5	..
Saved any money	63.7	71.4
Saved for old age	42.6	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	78.8	55.1
Borrowed from a financial institution or used a credit card, 2014	78.9	51.9
Borrowed from family or friends	17.1	13.3
Borrowed any money	83.2	64.4
Outstanding housing loan	35.7	26.6

Italy

		High income	
Population, age 15+ (millions)	52.4	GNI per capita (\$)	31,720
	Country data	High income	
Account (% age 15+)			
All adults	93.8	93.7	
All adults, 2014	87.3	92.8	
All adults, 2011	71.0	88.3	
Financial institution account (% age 15+)			
All adults	93.8	93.7	
All adults, 2014	87.3	92.8	
All adults, 2011	71.0	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	91.6	92.9	
Adults belonging to the poorest 40%	90.6	90.0	
Adults out of the labor force	90.0	89.9	
Adults living in rural areas	95.0	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	89.7	90.5	
Made or received digital payments, 2014	72.9	86.4	
Used an account to pay utility bills	51.6	59.7	
Used an account to receive private sector wages	34.8	38.9	
Used an account to receive government payments	22.3	34.3	
Used the internet to pay bills or to buy something online	65.2	67.6	
Used a mobile phone or the internet to access an account	22.2	51.8	
Used a debit or credit card to make a purchase	78.2	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.0	3.8	
No deposit and no withdrawal from a financial institution account	3.0	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	45.3	54.8	
Saved at a financial institution, 2014	34.0	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	62.4	71.4	
Saved for old age	30.8	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	45.7	55.1	
Borrowed from a financial institution or used a credit card, 2014	39.3	51.9	
Borrowed from family or friends	16.3	13.3	
Borrowed any money	56.0	64.4	
Outstanding housing loan	16.7	26.6	

High income

Population, age 15+ (millions)	110.6	GNI per capita (\$)	37,930
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	Country data	High income
Account (% age 15+)		
All adults	98.2	93.7
All adults, 2014	96.6	92.8
All adults, 2011	96.4	88.3
Financial institution account (% age 15+)		
All adults	98.2	93.7
All adults, 2014	96.6	92.8
All adults, 2011	96.4	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	98.1	92.9
Adults belonging to the poorest 40%	97.5	90.0
Adults out of the labor force	96.6	89.9
Adults living in rural areas	97.3	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	95.3	90.5
Made or received digital payments, 2014	88.7	86.4
Used an account to pay utility bills	64.5	59.7
Used an account to receive private sector wages	47.3	38.9
Used an account to receive government payments	43.4	34.3
Used the internet to pay bills or to buy something online	48.1	67.6
Used a mobile phone or the internet to access an account	33.3	51.8
Used a debit or credit card to make a purchase	68.7	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	4.1	3.8
No deposit and no withdrawal from a financial institution account	4.1	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	64.5	54.8
Saved at a financial institution, 2014	60.4	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	77.7	71.4
Saved for old age	51.1	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	54.1	55.1
Borrowed from a financial institution or used a credit card, 2014	54.4	51.9
Borrowed from family or friends	3.7	13.3
Borrowed any money	56.6	64.4
Outstanding housing loan	17.1	26.6

Jordan

Middle East & North Africa		Lower middle income	
Population, age 15+ (millions)	6.1	GNI per capita (\$)	3,920
	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults	42.5	43.5	57.8
All adults, 2014	24.6	..	41.9
All adults, 2011	25.5	32.9	28.9
Financial institution account (% age 15+)			
All adults	42.1	43.0	56.1
All adults, 2014	24.6	..	40.6
All adults, 2011	25.5	32.9	28.9
Mobile money account (% age 15+)			
All adults	1.1	5.8	5.3
All adults, 2014	0.5	..	3.2
Account, by individual characteristics (% age 15+)			
Women	26.6	35.0	53.0
Adults belonging to the poorest 40%	32.9	35.3	50.7
Adults out of the labor force	31.2	35.0	50.8
Adults living in rural areas	46.1	36.9	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	32.5	33.3	29.2
Made or received digital payments, 2014	13.0	..	19.7
Used an account to pay utility bills	3.9	9.8	7.5
Used an account to receive private sector wages	4.2	5.9	5.5
Used an account to receive government payments	21.3	19.5	8.3
Used the internet to pay bills or to buy something online	8.0	12.2	6.8
Used a mobile phone or the internet to access an account	4.3	10.4	8.3
Used a debit or credit card to make a purchase	7.9	16.2	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.0	7.1	21.6
No deposit and no withdrawal from a financial institution account	5.0	7.2	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	2.9	5.0	10.1
Sent or received domestic remittances through an OTC service	3.6	4.9	4.7
Sent or received domestic remittances through cash only	17.3	11.1	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	10.1	10.8	15.9
Saved at a financial institution, 2014	3.8	..	14.4
Saved using a savings club or person outside the family	19.2	8.0	13.0
Saved any money	45.2	31.3	39.7
Saved for old age	11.3	8.1	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	17.8	9.6	9.8
Borrowed from a financial institution or used a credit card, 2014	14.5	..	10.0
Borrowed from family or friends	31.0	31.1	30.4
Borrowed any money	47.7	42.6	42.9
Outstanding housing loan	14.2	8.2	5.0

Kazakhstan

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	12.9	GNI per capita (\$)	8,810
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	58.7	65.3	73.1
All adults, 2014	53.9	57.8	71.6
All adults, 2011	42.1	44.8	57.0
Financial institution account (% age 15+)			
All adults	58.7	65.1	72.8
All adults, 2014	53.9	57.8	71.5
All adults, 2011	42.1	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	60.3	62.5	69.3
Adults belonging to the poorest 40%	48.8	56.3	62.4
Adults out of the labor force	45.8	52.8	61.6
Adults living in rural areas	56.7	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	53.9	60.4	62.3
Made or received digital payments, 2014	40.2	46.1	44.4
Used an account to pay utility bills	20.5	23.0	22.6
Used an account to receive private sector wages	16.3	21.2	17.8
Used an account to receive government payments	26.9	28.8	17.9
Used the internet to pay bills or to buy something online	24.3	30.6	37.5
Used a mobile phone or the internet to access an account	18.2	23.1	30.6
Used a debit or credit card to make a purchase	25.5	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.4	6.6	10.8
No deposit and no withdrawal from a financial institution account	5.4	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	11.3	12.8	14.5
Sent or received domestic remittances through an OTC service	2.5	7.0	6.4
Sent or received domestic remittances through cash only	10.4	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	13.9	14.4	26.9
Saved at a financial institution, 2014	8.0	11.0	31.5
Saved using a savings club or person outside the family	4.0	5.0	5.9
Saved any money	35.9	37.0	46.4
Saved for old age	18.5	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	28.2	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	19.7	22.3	22.1
Borrowed from family or friends	22.5	24.5	26.1
Borrowed any money	45.6	44.0	44.4
Outstanding housing loan	20.5	11.6	11.1

Kenya

Sub-Saharan Africa		Lower middle income	
Population, age 15+ (millions)	28.6	GNI per capita (\$)	1,380
	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults	81.6	42.6	57.8
All adults, 2014	74.7	34.2	41.9
All adults, 2011	42.3	23.2	28.9
Financial institution account (% age 15+)			
All adults	55.7	32.8	56.1
All adults, 2014	55.2	28.8	40.6
All adults, 2011	42.3	23.2	28.9
Mobile money account (% age 15+)			
All adults	72.9	20.9	5.3
All adults, 2014	58.4	11.6	3.2
Account, by individual characteristics (% age 15+)			
Women	77.7	36.9	53.0
Adults belonging to the poorest 40%	70.5	31.9	50.7
Adults out of the labor force	58.7	31.4	50.8
Adults living in rural areas	81.2	39.5	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	79.0	34.4	29.2
Made or received digital payments, 2014	69.1	26.9	19.7
Used an account to pay utility bills	35.5	7.7	7.5
Used an account to receive private sector wages	17.2	5.7	5.5
Used an account to receive government payments	14.7	7.3	8.3
Used the internet to pay bills or to buy something online	26.1	7.6	6.8
Used a mobile phone or the internet to access an account	71.8	20.8	8.3
Used a debit or credit card to make a purchase	12.7	7.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.6	5.5	21.6
No deposit and no withdrawal from a financial institution account	9.0	7.1	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	59.0	22.7	10.1
Sent or received domestic remittances through an OTC service	6.6	11.0	4.7
Sent or received domestic remittances through cash only	1.3	9.4	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	26.8	14.9	15.9
Saved at a financial institution, 2014	30.2	15.8	14.4
Saved using a savings club or person outside the family	34.7	25.3	13.0
Saved any money	70.3	54.4	39.7
Saved for old age	14.7	10.3	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	19.2	8.4	9.8
Borrowed from a financial institution or used a credit card, 2014	16.0	7.5	10.0
Borrowed from family or friends	45.2	31.0	30.4
Borrowed any money	64.4	45.7	42.9
Outstanding housing loan	8.4	4.7	5.0

Korea, Rep.

		High income	
Population, age 15+ (millions)	44.3	GNI per capita (\$)	27,600
	Country data	High income	
Account (% age 15+)			
All adults	94.9	93.7	
All adults, 2014	94.4	92.8	
All adults, 2011	93.0	88.3	
Financial institution account (% age 15+)			
All adults	94.9	93.7	
All adults, 2014	94.4	92.8	
All adults, 2011	93.0	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	94.7	92.9	
Adults belonging to the poorest 40%	92.1	90.0	
Adults out of the labor force	89.4	89.9	
Adults living in rural areas	90.4	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	92.4	90.5	
Made or received digital payments, 2014	86.1	86.4	
Used an account to pay utility bills	66.5	59.7	
Used an account to receive private sector wages	41.9	38.9	
Used an account to receive government payments	29.7	34.3	
Used the internet to pay bills or to buy something online	76.0	67.6	
Used a mobile phone or the internet to access an account	67.1	51.8	
Used a debit or credit card to make a purchase	83.9	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	2.0	3.8	
No deposit and no withdrawal from a financial institution account	2.0	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	55.3	54.8	
Saved at a financial institution, 2014	52.7	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	68.8	71.4	
Saved for old age	41.8	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	63.2	55.1	
Borrowed from a financial institution or used a credit card, 2014	56.9	51.9	
Borrowed from family or friends	12.0	13.3	
Borrowed any money	72.6	64.4	
Outstanding housing loan	26.1	26.6	

Kosovo

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	1.3	GNI per capita (\$)	3,850
	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults	52.3	65.3	57.8
All adults, 2014	47.8	57.8	41.9
All adults, 2011	44.3	44.8	28.9
Financial institution account (% age 15+)			
All adults	52.3	65.1	56.1
All adults, 2014	47.8	57.8	40.6
All adults, 2011	44.3	44.8	28.9
Mobile money account (% age 15+)			
All adults	..	3.2	5.3
All adults, 2014	..	0.2	3.2
Account, by individual characteristics (% age 15+)			
Women	43.7	62.5	53.0
Adults belonging to the poorest 40%	44.3	56.3	50.7
Adults out of the labor force	44.0	52.8	50.8
Adults living in rural areas	50.2	61.7	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	38.6	60.4	29.2
Made or received digital payments, 2014	28.4	46.1	19.7
Used an account to pay utility bills	7.6	23.0	7.5
Used an account to receive private sector wages	6.4	21.2	5.5
Used an account to receive government payments	19.9	28.8	8.3
Used the internet to pay bills or to buy something online	15.1	30.6	6.8
Used a mobile phone or the internet to access an account	5.3	23.1	8.3
Used a debit or credit card to make a purchase	16.5	38.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.5	6.6	21.6
No deposit and no withdrawal from a financial institution account	8.5	6.7	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	5.9	12.8	10.1
Sent or received domestic remittances through an OTC service	4.3	7.0	4.7
Sent or received domestic remittances through cash only	22.9	8.0	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	8.7	14.4	15.9
Saved at a financial institution, 2014	7.2	11.0	14.4
Saved using a savings club or person outside the family	3.7	5.0	13.0
Saved any money	39.3	37.0	39.7
Saved for old age	11.8	15.0	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	14.7	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	16.8	22.3	10.0
Borrowed from family or friends	25.3	24.5	30.4
Borrowed any money	44.2	44.0	42.9
Outstanding housing loan	8.4	11.6	5.0

High income			
Population, age 15+ (millions)	3.2	GNI per capita (\$)	34,890
	Country data	High income	
Account (% age 15+)			
All adults	79.8	93.7	
All adults, 2014	72.9	92.8	
All adults, 2011	86.8	88.3	
Financial institution account (% age 15+)			
All adults	79.8	93.7	
All adults, 2014	72.9	92.8	
All adults, 2011	86.8	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	73.5	92.9	
Adults belonging to the poorest 40%	70.8	90.0	
Adults out of the labor force	64.2	89.9	
Adults living in rural areas	60.9	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	74.8	90.5	
Made or received digital payments, 2014	63.8	86.4	
Used an account to pay utility bills	6.4	59.7	
Used an account to receive private sector wages	34.9	38.9	
Used an account to receive government payments	24.1	34.3	
Used the internet to pay bills or to buy something online	35.9	67.6	
Used a mobile phone or the internet to access an account	23.8	51.8	
Used a debit or credit card to make a purchase	58.3	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.2	3.8	
No deposit and no withdrawal from a financial institution account	5.2	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	26.6	54.8	
Saved at a financial institution, 2014	25.5	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	47.1	71.4	
Saved for old age	15.9	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	28.5	55.1	
Borrowed from a financial institution or used a credit card, 2014	30.3	51.9	
Borrowed from family or friends	21.0	13.3	
Borrowed any money	46.1	64.4	
Outstanding housing loan	14.6	26.6	

Kyrgyz Republic

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	4.2	GNI per capita (\$)	1,100
	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults	39.9	65.3	57.8
All adults, 2014	18.5	57.8	41.9
All adults, 2011	3.8	44.8	28.9
Financial institution account (% age 15+)			
All adults	38.3	65.1	56.1
All adults, 2014	18.5	57.8	40.6
All adults, 2011	3.8	44.8	28.9
Mobile money account (% age 15+)			
All adults	3.1	3.2	5.3
All adults, 2014	..	0.2	3.2
Account, by individual characteristics (% age 15+)			
Women	38.9	62.5	53.0
Adults belonging to the poorest 40%	35.7	56.3	50.7
Adults out of the labor force	32.8	52.8	50.8
Adults living in rural areas	39.1	61.7	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	36.1	60.4	29.2
Made or received digital payments, 2014	14.5	46.1	19.7
Used an account to pay utility bills	18.1	23.0	7.5
Used an account to receive private sector wages	5.2	21.2	5.5
Used an account to receive government payments	13.5	28.8	8.3
Used the internet to pay bills or to buy something online	5.0	30.6	6.8
Used a mobile phone or the internet to access an account	5.8	23.1	8.3
Used a debit or credit card to make a purchase	6.8	38.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.0	6.6	21.6
No deposit and no withdrawal from a financial institution account	6.1	6.7	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	12.1	12.8	10.1
Sent or received domestic remittances through an OTC service	12.2	7.0	4.7
Sent or received domestic remittances through cash only	8.5	8.0	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	3.0	14.4	15.9
Saved at a financial institution, 2014	4.9	11.0	14.4
Saved using a savings club or person outside the family	6.0	5.0	13.0
Saved any money	23.7	37.0	39.7
Saved for old age	3.3	15.0	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	10.2	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	14.7	22.3	10.0
Borrowed from family or friends	16.9	24.5	30.4
Borrowed any money	32.2	44.0	42.9
Outstanding housing loan	8.8	11.6	5.0

East Asia & Pacific		Lower middle income		
Population, age 15+ (millions)		4.5	GNI per capita (\$)	2,150
	Country data	East Asia & Pacific	Lower middle income	
Account (% age 15+)				
All adults	29.1	70.6	57.8	
All adults, 2014	..	69.1	41.9	
All adults, 2011	26.8	55.1	28.9	
Financial institution account (% age 15+)				
All adults	29.1	70.3	56.1	
All adults, 2014	..	68.9	40.6	
All adults, 2011	26.8	55.1	28.9	
Mobile money account (% age 15+)				
All adults	..	1.3	5.3	
All adults, 2014	..	0.4	3.2	
Account, by individual characteristics (% age 15+)				
Women	31.9	67.9	53.0	
Adults belonging to the poorest 40%	17.4	59.3	50.7	
Adults out of the labor force	20.7	59.8	50.8	
Adults living in rural areas	22.4	68.8	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	13.3	58.0	29.2	
Made or received digital payments, 2014	..	39.0	19.7	
Used an account to pay utility bills	0.6	20.8	7.5	
Used an account to receive private sector wages	2.6	15.9	5.5	
Used an account to receive government payments	..	12.2	8.3	
Used the internet to pay bills or to buy something online	7.1	38.6	6.8	
Used a mobile phone or the internet to access an account	1.6	31.0	8.3	
Used a debit or credit card to make a purchase	2.4	33.1	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	8.8	11.8	21.6	
No deposit and no withdrawal from a financial institution account	8.8	11.9	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	7.0	15.0	10.1	
Sent or received domestic remittances through an OTC service	6.8	7.3	4.7	
Sent or received domestic remittances through cash only	13.8	5.8	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	18.0	30.6	15.9	
Saved at a financial institution, 2014	..	36.7	14.4	
Saved using a savings club or person outside the family	13.5	8.6	13.0	
Saved any money	60.2	53.1	39.7	
Saved for old age	27.2	23.2	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	8.6	21.5	9.8	
Borrowed from a financial institution or used a credit card, 2014	..	19.5	10.0	
Borrowed from family or friends	31.2	29.6	30.4	
Borrowed any money	42.4	46.8	42.9	
Outstanding housing loan	5.8	10.8	5.0	

Latvia

		High income	
Population, age 15+ (millions)	1.7	GNI per capita (\$)	14,570
	Country data		High income
Account (% age 15+)			
All adults	93.2		93.7
All adults, 2014	90.2		92.8
All adults, 2011	89.7		88.3
Financial institution account (% age 15+)			
All adults	93.2		93.7
All adults, 2014	90.2		92.8
All adults, 2011	89.7		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	92.5		92.9
Adults belonging to the poorest 40%	88.5		90.0
Adults out of the labor force	85.2		89.9
Adults living in rural areas	92.2		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	90.9		90.5
Made or received digital payments, 2014	83.9		86.4
Used an account to pay utility bills	57.6		59.7
Used an account to receive private sector wages	32.6		38.9
Used an account to receive government payments	64.3		34.3
Used the internet to pay bills or to buy something online	60.7		67.6
Used a mobile phone or the internet to access an account	55.5		51.8
Used a debit or credit card to make a purchase	73.6		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.7		3.8
No deposit and no withdrawal from a financial institution account	3.7		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	17.5		..
Sent or received domestic remittances through an OTC service	2.1		..
Sent or received domestic remittances through cash only	12.5		..
Saving in the past year (% age 15+)			
Saved at a financial institution	27.5		54.8
Saved at a financial institution, 2014	25.3		49.6
Saved using a savings club or person outside the family	6.8		..
Saved any money	53.8		71.4
Saved for old age	21.1		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	19.0		55.1
Borrowed from a financial institution or used a credit card, 2014	28.8		51.9
Borrowed from family or friends	20.8		13.3
Borrowed any money	37.3		64.4
Outstanding housing loan	7.4		26.6

Middle East & North Africa		Upper middle income	
Population, age 15+ (millions)	4.6	GNI per capita (\$)	7,980
	Country data	Middle East & North Africa	Upper middle income
Account (% age 15+)			
All adults	44.8	43.5	73.1
All adults, 2014	46.9	..	71.6
All adults, 2011	37.0	32.9	57.0
Financial institution account (% age 15+)			
All adults	44.8	43.0	72.8
All adults, 2014	46.9	..	71.5
All adults, 2011	37.0	32.9	57.0
Mobile money account (% age 15+)			
All adults	..	5.8	3.2
All adults, 2014	0.7	..	0.8
Account, by individual characteristics (% age 15+)			
Women	32.9	35.0	69.3
Adults belonging to the poorest 40%	29.9	35.3	62.4
Adults out of the labor force	20.8	35.0	61.6
Adults living in rural areas	44.4	36.9	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	33.1	33.3	62.3
Made or received digital payments, 2014	31.9	..	44.4
Used an account to pay utility bills	3.8	9.8	22.6
Used an account to receive private sector wages	11.2	5.9	17.8
Used an account to receive government payments	..	19.5	17.9
Used the internet to pay bills or to buy something online	16.4	12.2	37.5
Used a mobile phone or the internet to access an account	5.4	10.4	30.6
Used a debit or credit card to make a purchase	23.9	16.2	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.8	7.1	10.8
No deposit and no withdrawal from a financial institution account	4.8	7.2	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	6.2	5.0	14.5
Sent or received domestic remittances through an OTC service	4.3	4.9	6.4
Sent or received domestic remittances through cash only	11.7	11.1	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	21.2	10.8	26.9
Saved at a financial institution, 2014	17.5	..	31.5
Saved using a savings club or person outside the family	10.3	8.0	5.9
Saved any money	51.8	31.3	46.4
Saved for old age	14.1	8.1	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	22.6	9.6	22.4
Borrowed from a financial institution or used a credit card, 2014	20.8	..	22.1
Borrowed from family or friends	13.4	31.1	26.1
Borrowed any money	36.2	42.6	44.4
Outstanding housing loan	12.8	8.2	11.1

Lesotho

Sub-Saharan Africa		Lower middle income	
Population, age 15+ (millions)	1.4	GNI per capita (\$)	1,270
	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults	45.6	42.6	57.8
All adults, 2014	..	34.2	41.9
All adults, 2011	18.5	23.2	28.9
Financial institution account (% age 15+)			
All adults	33.3	32.8	56.1
All adults, 2014	..	28.8	40.6
All adults, 2011	18.5	23.2	28.9
Mobile money account (% age 15+)			
All adults	27.6	20.9	5.3
All adults, 2014	..	11.6	3.2
Account, by individual characteristics (% age 15+)			
Women	46.5	36.9	53.0
Adults belonging to the poorest 40%	32.4	31.9	50.7
Adults out of the labor force	37.0	31.4	50.8
Adults living in rural areas	45.0	39.5	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	37.8	34.4	29.2
Made or received digital payments, 2014	..	26.9	19.7
Used an account to pay utility bills	11.4	7.7	7.5
Used an account to receive private sector wages	6.1	5.7	5.5
Used an account to receive government payments	8.4	7.3	8.3
Used the internet to pay bills or to buy something online	9.6	7.6	6.8
Used a mobile phone or the internet to access an account	26.2	20.8	8.3
Used a debit or credit card to make a purchase	10.7	7.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.3	5.5	21.6
No deposit and no withdrawal from a financial institution account	12.1	7.1	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	21.2	22.7	10.1
Sent or received domestic remittances through an OTC service	11.4	11.0	4.7
Sent or received domestic remittances through cash only	9.2	9.4	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	8.8	14.9	15.9
Saved at a financial institution, 2014	..	15.8	14.4
Saved using a savings club or person outside the family	15.3	25.3	13.0
Saved any money	39.5	54.4	39.7
Saved for old age	8.0	10.3	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	5.6	8.4	9.8
Borrowed from a financial institution or used a credit card, 2014	..	7.5	10.0
Borrowed from family or friends	33.3	31.0	30.4
Borrowed any money	48.0	45.7	42.9
Outstanding housing loan	3.9	4.7	5.0

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	2.7	GNI per capita (\$)	370
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	35.7	42.6	34.9
All adults, 2014	..	34.2	22.9
All adults, 2011	18.8	23.2	13.4
Financial institution account (% age 15+)			
All adults	21.6	32.8	24.5
All adults, 2014	..	28.8	16.9
All adults, 2011	18.8	23.2	13.4
Mobile money account (% age 15+)			
All adults	20.8	20.9	17.6
All adults, 2014	..	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	28.2	36.9	29.9
Adults belonging to the poorest 40%	26.6	31.9	25.5
Adults out of the labor force	28.1	31.4	23.4
Adults living in rural areas	32.9	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	27.6	34.4	25.6
Made or received digital payments, 2014	..	26.9	15.1
Used an account to pay utility bills	2.5	7.7	4.4
Used an account to receive private sector wages	2.6	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	2.4	7.6	4.8
Used a mobile phone or the internet to access an account	21.1	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.1	5.5	5.2
No deposit and no withdrawal from a financial institution account	6.0	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	16.7	22.7	16.0
Sent or received domestic remittances through an OTC service	12.3	11.0	9.6
Sent or received domestic remittances through cash only	23.8	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	10.9	14.9	11.1
Saved at a financial institution, 2014	..	15.8	8.9
Saved using a savings club or person outside the family	42.9	25.3	23.0
Saved any money	68.1	54.4	47.6
Saved for old age	10.8	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.1	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	..	7.5	6.1
Borrowed from family or friends	35.9	31.0	31.3
Borrowed any money	55.6	45.7	45.6
Outstanding housing loan	6.1	4.7	5.5

Libya

Middle East & North Africa		Upper middle income	
Population, age 15+ (millions)	4.5	GNI per capita (\$)	4,730
	Country data	Middle East & North Africa	Upper middle income
Account (% age 15+)			
All adults	65.7	43.5	73.1
All adults, 2014	..	..	71.6
All adults, 2011	..	32.9	57.0
Financial institution account (% age 15+)			
All adults	65.7	43.0	72.8
All adults, 2014	..	..	71.5
All adults, 2011	..	32.9	57.0
Mobile money account (% age 15+)			
All adults	..	5.8	3.2
All adults, 2014	..	..	0.8
Account, by individual characteristics (% age 15+)			
Women	59.6	35.0	69.3
Adults belonging to the poorest 40%	58.3	35.3	62.4
Adults out of the labor force	53.4	35.0	61.6
Adults living in rural areas	71.8	36.9	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	31.8	33.3	62.3
Made or received digital payments, 2014	..	..	44.4
Used an account to pay utility bills	7.2	9.8	22.6
Used an account to receive private sector wages	3.6	5.9	17.8
Used an account to receive government payments	14.6	19.5	17.9
Used the internet to pay bills or to buy something online	21.0	12.2	37.5
Used a mobile phone or the internet to access an account	7.9	10.4	30.6
Used a debit or credit card to make a purchase	9.8	16.2	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	18.4	7.1	10.8
No deposit and no withdrawal from a financial institution account	18.4	7.2	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	5.0	14.5
Sent or received domestic remittances through an OTC service	..	4.9	6.4
Sent or received domestic remittances through cash only	..	11.1	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	17.1	10.8	26.9
Saved at a financial institution, 2014	..	..	31.5
Saved using a savings club or person outside the family	..	8.0	5.9
Saved any money	61.3	31.3	46.4
Saved for old age	12.6	8.1	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.4	9.6	22.4
Borrowed from a financial institution or used a credit card, 2014	..	..	22.1
Borrowed from family or friends	44.2	31.1	26.1
Borrowed any money	58.0	42.6	44.4
Outstanding housing loan	4.9	8.2	11.1

Lithuania

High income

Population, age 15+ (millions)	2.5	GNI per capita (\$)	14,770
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	Country data	High income
Account (% age 15+)		
All adults	82.9	93.7
All adults, 2014	77.9	92.8
All adults, 2011	73.8	88.3
Financial institution account (% age 15+)		
All adults	82.9	93.7
All adults, 2014	77.9	92.8
All adults, 2011	73.8	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	81.0	92.9
Adults belonging to the poorest 40%	77.9	90.0
Adults out of the labor force	63.6	89.9
Adults living in rural areas	84.8	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	77.6	90.5
Made or received digital payments, 2014	65.6	86.4
Used an account to pay utility bills	33.2	59.7
Used an account to receive private sector wages	40.4	38.9
Used an account to receive government payments	32.9	34.3
Used the internet to pay bills or to buy something online	55.9	67.6
Used a mobile phone or the internet to access an account	43.3	51.8
Used a debit or credit card to make a purchase	49.3	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	5.2	3.8
No deposit and no withdrawal from a financial institution account	5.2	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	20.1	..
Sent or received domestic remittances through an OTC service	2.0	..
Sent or received domestic remittances through cash only	15.6	..
Saving in the past year (% age 15+)		
Saved at a financial institution	34.0	54.8
Saved at a financial institution, 2014	28.3	49.6
Saved using a savings club or person outside the family	7.6	..
Saved any money	63.5	71.4
Saved for old age	33.4	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	20.7	55.1
Borrowed from a financial institution or used a credit card, 2014	14.8	51.9
Borrowed from family or friends	21.9	13.3
Borrowed any money	45.8	64.4
Outstanding housing loan	12.7	26.6

Luxembourg

		High income	
Population, age 15+ (millions)	0.5	GNI per capita (\$)	71,590
	Country data		High income
Account (% age 15+)			
All adults	98.8		93.7
All adults, 2014	96.2		92.8
All adults, 2011	94.6		88.3
Financial institution account (% age 15+)			
All adults	98.8		93.7
All adults, 2014	96.2		92.8
All adults, 2011	94.6		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	98.2		92.9
Adults belonging to the poorest 40%	98.3		90.0
Adults out of the labor force	96.8		89.9
Adults living in rural areas	98.9		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	98.3		90.5
Made or received digital payments, 2014	92.6		86.4
Used an account to pay utility bills	72.4		59.7
Used an account to receive private sector wages	42.1		38.9
Used an account to receive government payments	45.1		34.3
Used the internet to pay bills or to buy something online	76.0		67.6
Used a mobile phone or the internet to access an account	56.5		51.8
Used a debit or credit card to make a purchase	92.4		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.4		3.8
No deposit and no withdrawal from a financial institution account	3.4		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	61.6		54.8
Saved at a financial institution, 2014	59.9		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	76.9		71.4
Saved for old age	44.4		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	72.2		55.1
Borrowed from a financial institution or used a credit card, 2014	68.4		51.9
Borrowed from family or friends	8.0		13.3
Borrowed any money	79.3		64.4
Outstanding housing loan	38.1		26.6

Macedonia, FYR

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	1.7	GNI per capita (\$)	4,980
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	76.6	65.3	73.1
All adults, 2014	71.8	57.8	71.6
All adults, 2011	73.7	44.8	57.0
Financial institution account (% age 15+)			
All adults	76.6	65.1	72.8
All adults, 2014	71.8	57.8	71.5
All adults, 2011	73.7	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	72.9	62.5	69.3
Adults belonging to the poorest 40%	66.7	56.3	62.4
Adults out of the labor force	65.6	52.8	61.6
Adults living in rural areas	72.9	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	65.8	60.4	62.3
Made or received digital payments, 2014	51.9	46.1	44.4
Used an account to pay utility bills	25.0	23.0	22.6
Used an account to receive private sector wages	24.7	21.2	17.8
Used an account to receive government payments	24.9	28.8	17.9
Used the internet to pay bills or to buy something online	20.0	30.6	37.5
Used a mobile phone or the internet to access an account	11.8	23.1	30.6
Used a debit or credit card to make a purchase	36.8	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	13.4	6.6	10.8
No deposit and no withdrawal from a financial institution account	13.4	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	4.0	12.8	14.5
Sent or received domestic remittances through an OTC service	0.7	7.0	6.4
Sent or received domestic remittances through cash only	7.7	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	17.3	14.4	26.9
Saved at a financial institution, 2014	13.7	11.0	31.5
Saved using a savings club or person outside the family	0.4	5.0	5.9
Saved any money	35.8	37.0	46.4
Saved for old age	15.6	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	20.5	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	25.1	22.3	22.1
Borrowed from family or friends	20.6	24.5	26.1
Borrowed any money	38.3	44.0	44.4
Outstanding housing loan	10.7	11.6	11.1

Madagascar

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	14.6	GNI per capita (\$)	400
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	17.9	42.6	34.9
All adults, 2014	8.6	34.2	22.9
All adults, 2011	5.5	23.2	13.4
Financial institution account (% age 15+)			
All adults	9.6	32.8	24.5
All adults, 2014	5.7	28.8	16.9
All adults, 2011	5.5	23.2	13.4
Mobile money account (% age 15+)			
All adults	12.1	20.9	17.6
All adults, 2014	4.4	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	16.3	36.9	29.9
Adults belonging to the poorest 40%	12.3	31.9	25.5
Adults out of the labor force	13.4	31.4	23.4
Adults living in rural areas	13.7	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	15.0	34.4	25.6
Made or received digital payments, 2014	5.4	26.9	15.1
Used an account to pay utility bills	1.0	7.7	4.4
Used an account to receive private sector wages	2.6	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	1.7	7.6	4.8
Used a mobile phone or the internet to access an account	10.7	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	1.4	5.5	5.2
No deposit and no withdrawal from a financial institution account	..	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	7.5	22.7	16.0
Sent or received domestic remittances through an OTC service	6.9	11.0	9.6
Sent or received domestic remittances through cash only	12.3	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	4.0	14.9	11.1
Saved at a financial institution, 2014	3.3	15.8	8.9
Saved using a savings club or person outside the family	3.6	25.3	23.0
Saved any money	44.3	54.4	47.6
Saved for old age	16.2	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	3.8	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	2.0	7.5	6.1
Borrowed from family or friends	36.9	31.0	31.3
Borrowed any money	47.9	45.7	45.6
Outstanding housing loan	2.4	4.7	5.5

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	10.1	GNI per capita (\$)	320
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	33.7	42.6	34.9
All adults, 2014	18.1	34.2	22.9
All adults, 2011	16.5	23.2	13.4
Financial institution account (% age 15+)			
All adults	23.0	32.8	24.5
All adults, 2014	16.1	28.8	16.9
All adults, 2011	16.5	23.2	13.4
Mobile money account (% age 15+)			
All adults	20.3	20.9	17.6
All adults, 2014	3.8	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	29.8	36.9	29.9
Adults belonging to the poorest 40%	21.2	31.9	25.5
Adults out of the labor force	19.5	31.4	23.4
Adults living in rural areas	31.8	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	27.6	34.4	25.6
Made or received digital payments, 2014	11.4	26.9	15.1
Used an account to pay utility bills	4.5	7.7	4.4
Used an account to receive private sector wages	4.9	5.7	3.3
Used an account to receive government payments	4.4	7.3	4.3
Used the internet to pay bills or to buy something online	8.3	7.6	4.8
Used a mobile phone or the internet to access an account	20.1	20.8	17.1
Used a debit or credit card to make a purchase	2.0	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.4	5.5	5.2
No deposit and no withdrawal from a financial institution account	5.9	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	15.1	22.7	16.0
Sent or received domestic remittances through an OTC service	8.9	11.0	9.6
Sent or received domestic remittances through cash only	3.3	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	8.7	14.9	11.1
Saved at a financial institution, 2014	7.1	15.8	8.9
Saved using a savings club or person outside the family	31.0	25.3	23.0
Saved any money	51.8	54.4	47.6
Saved for old age	4.0	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.6	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	6.9	7.5	6.1
Borrowed from family or friends	25.3	31.0	31.3
Borrowed any money	52.0	45.7	45.6
Outstanding housing loan	5.6	4.7	5.5

Malaysia

East Asia & Pacific		Upper middle income		
Population, age 15+ (millions)	23.5	GNI per capita (\$)		9,860
		Country data	East Asia & Pacific	Upper middle income
Account (% age 15+)				
All adults		85.3	70.6	73.1
All adults, 2014		80.7	69.1	71.6
All adults, 2011		66.2	55.1	57.0
Financial institution account (% age 15+)				
All adults		85.1	70.3	72.8
All adults, 2014		80.7	68.9	71.5
All adults, 2011		66.2	55.1	57.0
Mobile money account (% age 15+)				
All adults		10.9	1.3	3.2
All adults, 2014		2.8	0.4	0.8
Account, by individual characteristics (% age 15+)				
Women		82.5	67.9	69.3
Adults belonging to the poorest 40%		80.5	59.3	62.4
Adults out of the labor force		76.1	59.8	61.6
Adults living in rural areas		81.0	68.8	72.9
Digital payments in the past year (% age 15+)				
Made or received digital payments		70.4	58.0	62.3
Made or received digital payments, 2014		57.8	39.0	44.4
Used an account to pay utility bills		25.3	20.8	22.6
Used an account to receive private sector wages		20.5	15.9	17.8
Used an account to receive government payments		25.1	12.2	17.9
Used the internet to pay bills or to buy something online		38.8	38.6	37.5
Used a mobile phone or the internet to access an account		32.6	31.0	30.6
Used a debit or credit card to make a purchase		39.4	33.1	38.1
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account		16.1	11.8	10.8
No deposit and no withdrawal from a financial institution account		16.5	11.9	11.0
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account		25.3	15.0	14.5
Sent or received domestic remittances through an OTC service		4.9	7.3	6.4
Sent or received domestic remittances through cash only		2.9	5.8	5.3
Saving in the past year (% age 15+)				
Saved at a financial institution		37.8	30.6	26.9
Saved at a financial institution, 2014		33.8	36.7	31.5
Saved using a savings club or person outside the family		10.3	8.6	5.9
Saved any money		63.3	53.1	46.4
Saved for old age		41.8	23.2	19.1
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card		23.4	21.5	22.4
Borrowed from a financial institution or used a credit card, 2014		30.7	19.5	22.1
Borrowed from family or friends		15.4	29.6	26.1
Borrowed any money		39.7	46.8	44.4
Outstanding housing loan		10.5	10.8	11.1

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	9.4	GNI per capita (\$)	770
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	35.4	42.6	34.9
All adults, 2014	20.1	34.2	22.9
All adults, 2011	8.2	23.2	13.4
Financial institution account (% age 15+)			
All adults	18.2	32.8	24.5
All adults, 2014	13.3	28.8	16.9
All adults, 2011	8.2	23.2	13.4
Mobile money account (% age 15+)			
All adults	24.4	20.9	17.6
All adults, 2014	11.6	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	25.7	36.9	29.9
Adults belonging to the poorest 40%	31.3	31.9	25.5
Adults out of the labor force	22.9	31.4	23.4
Adults living in rural areas	30.7	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	31.0	34.4	25.6
Made or received digital payments, 2014	15.2	26.9	15.1
Used an account to pay utility bills	4.2	7.7	4.4
Used an account to receive private sector wages	3.1	5.7	3.3
Used an account to receive government payments	5.8	7.3	4.3
Used the internet to pay bills or to buy something online	5.7	7.6	4.8
Used a mobile phone or the internet to access an account	23.5	20.8	17.1
Used a debit or credit card to make a purchase	4.7	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.6	5.5	5.2
No deposit and no withdrawal from a financial institution account	4.7	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	17.5	22.7	16.0
Sent or received domestic remittances through an OTC service	15.4	11.0	9.6
Sent or received domestic remittances through cash only	6.1	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	6.1	14.9	11.1
Saved at a financial institution, 2014	2.9	15.8	8.9
Saved using a savings club or person outside the family	28.1	25.3	23.0
Saved any money	53.8	54.4	47.6
Saved for old age	15.7	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.0	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	3.1	7.5	6.1
Borrowed from family or friends	24.8	31.0	31.3
Borrowed any money	43.5	45.7	45.6
Outstanding housing loan	3.9	4.7	5.5

Malta

		High income	
Population, age 15+ (millions)	0.4	GNI per capita (\$)	24,190
	Country data	High income	
Account (% age 15+)			
All adults	97.4	93.7	
All adults, 2014	96.3	92.8	
All adults, 2011	95.3	88.3	
Financial institution account (% age 15+)			
All adults	97.4	93.7	
All adults, 2014	96.3	92.8	
All adults, 2011	95.3	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	97.0	92.9	
Adults belonging to the poorest 40%	94.7	90.0	
Adults out of the labor force	96.0	89.9	
Adults living in rural areas	97.1	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	88.8	90.5	
Made or received digital payments, 2014	74.5	86.4	
Used an account to pay utility bills	31.5	59.7	
Used an account to receive private sector wages	30.9	38.9	
Used an account to receive government payments	46.8	34.3	
Used the internet to pay bills or to buy something online	53.1	67.6	
Used a mobile phone or the internet to access an account	43.1	51.8	
Used a debit or credit card to make a purchase	72.3	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.3	3.8	
No deposit and no withdrawal from a financial institution account	7.3	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	46.6	54.8	
Saved at a financial institution, 2014	41.6	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	73.2	71.4	
Saved for old age	49.5	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	43.2	55.1	
Borrowed from a financial institution or used a credit card, 2014	36.9	51.9	
Borrowed from family or friends	7.9	13.3	
Borrowed any money	47.5	64.4	
Outstanding housing loan	22.5	26.6	

Mauritania

Sub-Saharan Africa		Lower middle income		
Population, age 15+ (millions)		2.6	GNI per capita (\$)	
			1,130	
	Country data	Sub-Saharan Africa	Lower middle income	
Account (% age 15+)				
All adults	20.9	42.6	57.8	
All adults, 2014	22.9	34.2	41.9	
All adults, 2011	17.5	23.2	28.9	
Financial institution account (% age 15+)				
All adults	19.0	32.8	56.1	
All adults, 2014	20.4	28.8	40.6	
All adults, 2011	17.5	23.2	28.9	
Mobile money account (% age 15+)				
All adults	4.0	20.9	5.3	
All adults, 2014	6.5	11.6	3.2	
Account, by individual characteristics (% age 15+)				
Women	15.5	36.9	53.0	
Adults belonging to the poorest 40%	12.8	31.9	50.7	
Adults out of the labor force	12.4	31.4	50.8	
Adults living in rural areas	15.0	39.5	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	15.7	34.4	29.2	
Made or received digital payments, 2014	17.3	26.9	19.7	
Used an account to pay utility bills	2.1	7.7	7.5	
Used an account to receive private sector wages	4.0	5.7	5.5	
Used an account to receive government payments	5.3	7.3	8.3	
Used the internet to pay bills or to buy something online	3.8	7.6	6.8	
Used a mobile phone or the internet to access an account	2.7	20.8	8.3	
Used a debit or credit card to make a purchase	4.3	7.5	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	3.3	5.5	21.6	
No deposit and no withdrawal from a financial institution account	4.3	7.1	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	7.1	22.7	10.1	
Sent or received domestic remittances through an OTC service	26.5	11.0	4.7	
Sent or received domestic remittances through cash only	11.1	9.4	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	9.1	14.9	15.9	
Saved at a financial institution, 2014	10.6	15.8	14.4	
Saved using a savings club or person outside the family	16.9	25.3	13.0	
Saved any money	41.7	54.4	39.7	
Saved for old age	10.1	10.3	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	9.2	8.4	9.8	
Borrowed from a financial institution or used a credit card, 2014	9.1	7.5	10.0	
Borrowed from family or friends	30.9	31.0	30.4	
Borrowed any money	44.2	45.7	42.9	
Outstanding housing loan	5.5	4.7	5.0	

Mauritius

Sub-Saharan Africa		Upper middle income	
Population, age 15+ (millions)	1.0	GNI per capita (\$)	9,770
	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults	89.8	42.6	73.1
All adults, 2014	82.2	34.2	71.6
All adults, 2011	80.1	23.2	57.0
Financial institution account (% age 15+)			
All adults	89.5	32.8	72.8
All adults, 2014	82.2	28.8	71.5
All adults, 2011	80.1	23.2	57.0
Mobile money account (% age 15+)			
All adults	5.6	20.9	3.2
All adults, 2014	0.9	11.6	0.8
Account, by individual characteristics (% age 15+)			
Women	87.1	36.9	69.3
Adults belonging to the poorest 40%	86.3	31.9	62.4
Adults out of the labor force	80.6	31.4	61.6
Adults living in rural areas	89.5	39.5	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	68.5	34.4	62.3
Made or received digital payments, 2014	47.5	26.9	44.4
Used an account to pay utility bills	11.7	7.7	22.6
Used an account to receive private sector wages	22.2	5.7	17.8
Used an account to receive government payments	30.0	7.3	17.9
Used the internet to pay bills or to buy something online	16.4	7.6	37.5
Used a mobile phone or the internet to access an account	15.2	20.8	30.6
Used a debit or credit card to make a purchase	48.3	7.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	12.2	5.5	10.8
No deposit and no withdrawal from a financial institution account	12.6	7.1	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	22.7	14.5
Sent or received domestic remittances through an OTC service	..	11.0	6.4
Sent or received domestic remittances through cash only	..	9.4	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	24.4	14.9	26.9
Saved at a financial institution, 2014	35.5	15.8	31.5
Saved using a savings club or person outside the family	..	25.3	5.9
Saved any money	60.2	54.4	46.4
Saved for old age	32.1	10.3	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	22.9	8.4	22.4
Borrowed from a financial institution or used a credit card, 2014	25.2	7.5	22.1
Borrowed from family or friends	14.3	31.0	26.1
Borrowed any money	37.5	45.7	44.4
Outstanding housing loan	12.9	4.7	11.1

Mexico

Latin America & Caribbean		Upper middle income		
Population, age 15+ (millions)	93.0	GNI per capita (\$)		9,040
	Country data	Latin America & the Carib.	Upper middle income	
Account (% age 15+)				
All adults	36.9	54.4	73.1	
All adults, 2014	39.1	51.4	71.6	
All adults, 2011	27.4	39.3	57.0	
Financial institution account (% age 15+)				
All adults	35.4	53.5	72.8	
All adults, 2014	38.7	51.2	71.5	
All adults, 2011	27.4	39.3	57.0	
Mobile money account (% age 15+)				
All adults	5.6	5.3	3.2	
All adults, 2014	3.4	1.7	0.8	
Account, by individual characteristics (% age 15+)				
Women	33.3	51.3	69.3	
Adults belonging to the poorest 40%	25.8	41.9	62.4	
Adults out of the labor force	26.0	43.3	61.6	
Adults living in rural areas	29.3	52.6	72.9	
Digital payments in the past year (% age 15+)				
Made or received digital payments	31.7	45.1	62.3	
Made or received digital payments, 2014	29.4	37.7	44.4	
Used an account to pay utility bills	6.3	14.0	22.6	
Used an account to receive private sector wages	10.1	12.6	17.8	
Used an account to receive government payments	9.6	15.9	17.9	
Used the internet to pay bills or to buy something online	13.2	14.9	37.5	
Used a mobile phone or the internet to access an account	7.4	11.1	30.6	
Used a debit or credit card to make a purchase	16.4	27.6	38.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	7.5	9.0	10.8	
No deposit and no withdrawal from a financial institution account	7.9	9.3	11.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	6.4	8.9	14.5	
Sent or received domestic remittances through an OTC service	5.3	4.8	6.4	
Sent or received domestic remittances through cash only	2.1	3.9	5.3	
Saving in the past year (% age 15+)				
Saved at a financial institution	9.8	12.2	26.9	
Saved at a financial institution, 2014	14.5	13.4	31.5	
Saved using a savings club or person outside the family	12.7	7.5	5.9	
Saved any money	40.6	37.2	46.4	
Saved for old age	13.5	11.8	19.1	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	11.8	20.8	22.4	
Borrowed from a financial institution or used a credit card, 2014	18.3	24.8	22.1	
Borrowed from family or friends	14.0	15.2	26.1	
Borrowed any money	31.8	37.6	44.4	
Outstanding housing loan	4.3	5.2	11.1	

Moldova

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	3.0	GNI per capita (\$)	2,120
	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults	43.8	65.3	57.8
All adults, 2014	17.8	57.8	41.9
All adults, 2011	18.1	44.8	28.9
Financial institution account (% age 15+)			
All adults	43.8	65.1	56.1
All adults, 2014	17.8	57.8	40.6
All adults, 2011	18.1	44.8	28.9
Mobile money account (% age 15+)			
All adults	..	3.2	5.3
All adults, 2014	..	0.2	3.2
Account, by individual characteristics (% age 15+)			
Women	44.6	62.5	53.0
Adults belonging to the poorest 40%	31.5	56.3	50.7
Adults out of the labor force	..	52.8	50.8
Adults living in rural areas	41.9	61.7	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	40.4	60.4	29.2
Made or received digital payments, 2014	14.9	46.1	19.7
Used an account to pay utility bills	12.4	23.0	7.5
Used an account to receive private sector wages	18.5	21.2	5.5
Used an account to receive government payments	15.3	28.8	8.3
Used the internet to pay bills or to buy something online	37.1	30.6	6.8
Used a mobile phone or the internet to access an account	10.0	23.1	8.3
Used a debit or credit card to make a purchase	22.4	38.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.5	6.6	21.6
No deposit and no withdrawal from a financial institution account	5.5	6.7	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	7.1	12.8	10.1
Sent or received domestic remittances through an OTC service	5.8	7.0	4.7
Sent or received domestic remittances through cash only	11.8	8.0	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	8.8	14.4	15.9
Saved at a financial institution, 2014	6.8	11.0	14.4
Saved using a savings club or person outside the family	18.9	5.0	13.0
Saved any money	54.6	37.0	39.7
Saved for old age	16.6	15.0	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	20.3	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	10.1	22.3	10.0
Borrowed from family or friends	38.2	24.5	30.4
Borrowed any money	54.2	44.0	42.9
Outstanding housing loan	9.2	11.6	5.0

Mongolia

East Asia & Pacific		Lower middle income		
Population, age 15+ (millions)		2.1	GNI per capita (\$)	3,590
	Country data	East Asia & Pacific	Lower middle income	
Account (% age 15+)				
All adults	93.0	70.6	57.8	
All adults, 2014	91.8	69.1	41.9	
All adults, 2011	77.7	55.1	28.9	
Financial institution account (% age 15+)				
All adults	93.0	70.3	56.1	
All adults, 2014	91.8	68.9	40.6	
All adults, 2011	77.7	55.1	28.9	
Mobile money account (% age 15+)				
All adults	21.9	1.3	5.3	
All adults, 2014	5.0	0.4	3.2	
Account, by individual characteristics (% age 15+)				
Women	95.0	67.9	53.0	
Adults belonging to the poorest 40%	90.6	59.3	50.7	
Adults out of the labor force	88.6	59.8	50.8	
Adults living in rural areas	93.9	68.8	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	85.3	58.0	29.2	
Made or received digital payments, 2014	62.8	39.0	19.7	
Used an account to pay utility bills	48.3	20.8	7.5	
Used an account to receive private sector wages	26.9	15.9	5.5	
Used an account to receive government payments	27.0	12.2	8.3	
Used the internet to pay bills or to buy something online	17.1	38.6	6.8	
Used a mobile phone or the internet to access an account	38.4	31.0	8.3	
Used a debit or credit card to make a purchase	60.8	33.1	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	8.0	11.8	21.6	
No deposit and no withdrawal from a financial institution account	8.4	11.9	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	38.2	15.0	10.1	
Sent or received domestic remittances through an OTC service	3.6	7.3	4.7	
Sent or received domestic remittances through cash only	7.3	5.8	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	19.3	30.6	15.9	
Saved at a financial institution, 2014	33.2	36.7	14.4	
Saved using a savings club or person outside the family	2.7	8.6	13.0	
Saved any money	31.3	53.1	39.7	
Saved for old age	9.3	23.2	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	30.4	21.5	9.8	
Borrowed from a financial institution or used a credit card, 2014	36.2	19.5	10.0	
Borrowed from family or friends	27.0	29.6	30.4	
Borrowed any money	50.5	46.8	42.9	
Outstanding housing loan	15.6	10.8	5.0	

Montenegro

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	0.5	GNI per capita (\$)	7,120
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	68.4	65.3	73.1
All adults, 2014	59.8	57.8	71.6
All adults, 2011	50.4	44.8	57.0
Financial institution account (% age 15+)			
All adults	68.4	65.1	72.8
All adults, 2014	59.8	57.8	71.5
All adults, 2011	50.4	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	67.6	62.5	69.3
Adults belonging to the poorest 40%	60.3	56.3	62.4
Adults out of the labor force	58.4	52.8	61.6
Adults living in rural areas	68.4	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	59.8	60.4	62.3
Made or received digital payments, 2014	40.0	46.1	44.4
Used an account to pay utility bills	23.5	23.0	22.6
Used an account to receive private sector wages	18.9	21.2	17.8
Used an account to receive government payments	29.4	28.8	17.9
Used the internet to pay bills or to buy something online	15.4	30.6	37.5
Used a mobile phone or the internet to access an account	10.2	23.1	30.6
Used a debit or credit card to make a purchase	31.0	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.1	6.6	10.8
No deposit and no withdrawal from a financial institution account	8.1	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	15.1	12.8	14.5
Sent or received domestic remittances through an OTC service	2.5	7.0	6.4
Sent or received domestic remittances through cash only	10.7	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	10.1	14.4	26.9
Saved at a financial institution, 2014	5.3	11.0	31.5
Saved using a savings club or person outside the family	1.6	5.0	5.9
Saved any money	29.1	37.0	46.4
Saved for old age	9.8	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	23.7	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	29.5	22.3	22.1
Borrowed from family or friends	23.4	24.5	26.1
Borrowed any money	45.2	44.0	44.4
Outstanding housing loan	13.4	11.6	11.1

Morocco

Middle East & North Africa		Lower middle income	
Population, age 15+ (millions)	25.6	GNI per capita (\$)	2,880
	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults	28.6	43.5	57.8
All adults, 2014	..	..	41.9
All adults, 2011	..	32.9	28.9
Financial institution account (% age 15+)			
All adults	28.4	43.0	56.1
All adults, 2014	..	..	40.6
All adults, 2011	..	32.9	28.9
Mobile money account (% age 15+)			
All adults	0.6	5.8	5.3
All adults, 2014	..	..	3.2
Account, by individual characteristics (% age 15+)			
Women	16.8	35.0	53.0
Adults belonging to the poorest 40%	19.3	35.3	50.7
Adults out of the labor force	18.2	35.0	50.8
Adults living in rural areas	20.0	36.9	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	16.7	33.3	29.2
Made or received digital payments, 2014	..	..	19.7
Used an account to pay utility bills	1.1	9.8	7.5
Used an account to receive private sector wages	4.3	5.9	5.5
Used an account to receive government payments	..	19.5	8.3
Used the internet to pay bills or to buy something online	2.0	12.2	6.8
Used a mobile phone or the internet to access an account	1.5	10.4	8.3
Used a debit or credit card to make a purchase	5.2	16.2	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.4	7.1	21.6
No deposit and no withdrawal from a financial institution account	5.4	7.2	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	5.7	5.0	10.1
Sent or received domestic remittances through an OTC service	7.2	4.9	4.7
Sent or received domestic remittances through cash only	7.6	11.1	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	6.3	10.8	15.9
Saved at a financial institution, 2014	..	..	14.4
Saved using a savings club or person outside the family	4.4	8.0	13.0
Saved any money	21.4	31.3	39.7
Saved for old age	4.9	8.1	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	2.6	9.6	9.8
Borrowed from a financial institution or used a credit card, 2014	..	..	10.0
Borrowed from family or friends	18.0	31.1	30.4
Borrowed any money	26.5	42.6	42.9
Outstanding housing loan	2.8	8.2	5.0

Mozambique

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	15.9	GNI per capita (\$)	480
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	41.7	42.6	34.9
All adults, 2014	..	34.2	22.9
All adults, 2011	..	23.2	13.4
Financial institution account (% age 15+)			
All adults	33.0	32.8	24.5
All adults, 2014	..	28.8	16.9
All adults, 2011	..	23.2	13.4
Mobile money account (% age 15+)			
All adults	21.9	20.9	17.6
All adults, 2014	..	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	32.9	36.9	29.9
Adults belonging to the poorest 40%	26.8	31.9	25.5
Adults out of the labor force	29.0	31.4	23.4
Adults living in rural areas	38.6	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	34.1	34.4	25.6
Made or received digital payments, 2014	..	26.9	15.1
Used an account to pay utility bills	11.2	7.7	4.4
Used an account to receive private sector wages	5.4	5.7	3.3
Used an account to receive government payments	7.8	7.3	4.3
Used the internet to pay bills or to buy something online	9.5	7.6	4.8
Used a mobile phone or the internet to access an account	22.1	20.8	17.1
Used a debit or credit card to make a purchase	13.0	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.1	5.5	5.2
No deposit and no withdrawal from a financial institution account	10.1	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	19.3	22.7	16.0
Sent or received domestic remittances through an OTC service	8.4	11.0	9.6
Sent or received domestic remittances through cash only	6.6	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	10.8	14.9	11.1
Saved at a financial institution, 2014	..	15.8	8.9
Saved using a savings club or person outside the family	19.3	25.3	23.0
Saved any money	42.9	54.4	47.6
Saved for old age	6.8	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	11.0	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	..	7.5	6.1
Borrowed from family or friends	29.8	31.0	31.3
Borrowed any money	50.2	45.7	45.6
Outstanding housing loan	8.0	4.7	5.5

Myanmar

East Asia & Pacific		Lower middle income		
Population, age 15+ (millions)	38.4	GNI per capita (\$)	1,190	
	Country data	East Asia & Pacific	Lower middle income	
Account (% age 15+)				
All adults	26.0	70.6	57.8	
All adults, 2014	22.8	69.1	41.9	
All adults, 2011	..	55.1	28.9	
Financial institution account (% age 15+)				
All adults	25.6	70.3	56.1	
All adults, 2014	22.6	68.9	40.6	
All adults, 2011	..	55.1	28.9	
Mobile money account (% age 15+)				
All adults	0.7	1.3	5.3	
All adults, 2014	0.2	0.4	3.2	
Account, by individual characteristics (% age 15+)				
Women	26.0	67.9	53.0	
Adults belonging to the poorest 40%	22.5	59.3	50.7	
Adults out of the labor force	26.1	59.8	50.8	
Adults living in rural areas	25.0	68.8	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	7.7	58.0	29.2	
Made or received digital payments, 2014	3.9	39.0	19.7	
Used an account to pay utility bills	0.4	20.8	7.5	
Used an account to receive private sector wages	1.4	15.9	5.5	
Used an account to receive government payments	..	12.2	8.3	
Used the internet to pay bills or to buy something online	3.6	38.6	6.8	
Used a mobile phone or the internet to access an account	1.1	31.0	8.3	
Used a debit or credit card to make a purchase	..	33.1	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	10.0	11.8	21.6	
No deposit and no withdrawal from a financial institution account	10.1	11.9	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	3.8	15.0	10.1	
Sent or received domestic remittances through an OTC service	6.1	7.3	4.7	
Sent or received domestic remittances through cash only	4.6	5.8	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	8.1	30.6	15.9	
Saved at a financial institution, 2014	12.8	36.7	14.4	
Saved using a savings club or person outside the family	8.4	8.6	13.0	
Saved any money	36.2	53.1	39.7	
Saved for old age	12.8	23.2	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	19.1	21.5	9.8	
Borrowed from a financial institution or used a credit card, 2014	15.5	19.5	10.0	
Borrowed from family or friends	22.2	29.6	30.4	
Borrowed any money	43.9	46.8	42.9	
Outstanding housing loan	2.0	10.8	5.0	

Namibia

Sub-Saharan Africa		Upper middle income	
Population, age 15+ (millions)	1.6	GNI per capita (\$)	4,640
	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults	80.6	42.6	73.1
All adults, 2014	58.8	34.2	71.6
All adults, 2011	..	23.2	57.0
Financial institution account (% age 15+)			
All adults	77.3	32.8	72.8
All adults, 2014	58.1	28.8	71.5
All adults, 2011	..	23.2	57.0
Mobile money account (% age 15+)			
All adults	43.4	20.9	3.2
All adults, 2014	10.4	11.6	0.8
Account, by individual characteristics (% age 15+)			
Women	80.7	36.9	69.3
Adults belonging to the poorest 40%	70.4	31.9	62.4
Adults out of the labor force	73.7	31.4	61.6
Adults living in rural areas	78.2	39.5	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	71.4	34.4	62.3
Made or received digital payments, 2014	43.9	26.9	44.4
Used an account to pay utility bills	20.6	7.7	22.6
Used an account to receive private sector wages	17.4	5.7	17.8
Used an account to receive government payments	26.9	7.3	17.9
Used the internet to pay bills or to buy something online	18.3	7.6	37.5
Used a mobile phone or the internet to access an account	46.2	20.8	30.6
Used a debit or credit card to make a purchase	37.6	7.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.8	5.5	10.8
No deposit and no withdrawal from a financial institution account	10.7	7.1	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	51.3	22.7	14.5
Sent or received domestic remittances through an OTC service	10.0	11.0	6.4
Sent or received domestic remittances through cash only	9.0	9.4	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	34.4	14.9	26.9
Saved at a financial institution, 2014	26.7	15.8	31.5
Saved using a savings club or person outside the family	12.1	25.3	5.9
Saved any money	62.7	54.4	46.4
Saved for old age	13.9	10.3	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	16.9	8.4	22.4
Borrowed from a financial institution or used a credit card, 2014	11.8	7.5	22.1
Borrowed from family or friends	48.0	31.0	26.1
Borrowed any money	63.3	45.7	44.4
Outstanding housing loan	9.4	4.7	11.1

South Asia

Low income

Population, age 15+ (millions) **19.8** GNI per capita (\$) **730**

	Country data	South Asia	Low income
Account (% age 15+)			
All adults	45.4	69.6	34.9
All adults, 2014	33.8	46.5	22.9
All adults, 2011	25.3	32.4	13.4
Financial institution account (% age 15+)			
All adults	45.4	68.4	24.5
All adults, 2014	33.8	45.6	16.9
All adults, 2011	25.3	32.4	13.4
Mobile money account (% age 15+)			
All adults	..	4.2	17.6
All adults, 2014	0.3	2.6	9.9
Account, by individual characteristics (% age 15+)			
Women	41.6	64.1	29.9
Adults belonging to the poorest 40%	37.9	65.6	25.5
Adults out of the labor force	45.2	61.7	23.4
Adults living in rural areas	43.0	69.2	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	16.3	27.8	25.6
Made or received digital payments, 2014	9.4	16.7	15.1
Used an account to pay utility bills	1.8	7.1	4.4
Used an account to receive private sector wages	2.3	4.8	3.3
Used an account to receive government payments	5.1	7.1	4.3
Used the internet to pay bills or to buy something online	2.2	4.5	4.8
Used a mobile phone or the internet to access an account	4.0	7.1	17.1
Used a debit or credit card to make a purchase	..	10.0	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	14.5	31.2	5.2
No deposit and no withdrawal from a financial institution account	14.5	31.6	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	7.3	7.6	16.0
Sent or received domestic remittances through an OTC service	7.1	1.9	9.6
Sent or received domestic remittances through cash only	11.1	8.3	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	17.1	17.2	11.1
Saved at a financial institution, 2014	16.4	12.7	8.9
Saved using a savings club or person outside the family	23.7	10.2	23.0
Saved any money	46.3	33.2	47.6
Saved for old age	12.4	11.4	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	13.6	7.8	7.9
Borrowed from a financial institution or used a credit card, 2014	12.0	8.6	6.1
Borrowed from family or friends	52.6	31.3	31.3
Borrowed any money	66.1	41.5	45.6
Outstanding housing loan	13.9	5.1	5.5

Netherlands

		High income	
Population, age 15+ (millions)	14.2	GNI per capita (\$)	46,610
	Country data	High income	
Account (% age 15+)			
All adults	99.6	93.7	
All adults, 2014	99.3	92.8	
All adults, 2011	98.7	88.3	
Financial institution account (% age 15+)			
All adults	99.6	93.7	
All adults, 2014	99.3	92.8	
All adults, 2011	98.7	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	99.8	92.9	
Adults belonging to the poorest 40%	99.8	90.0	
Adults out of the labor force	99.3	89.9	
Adults living in rural areas	99.7	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	97.7	90.5	
Made or received digital payments, 2014	97.8	86.4	
Used an account to pay utility bills	67.2	59.7	
Used an account to receive private sector wages	49.4	38.9	
Used an account to receive government payments	41.2	34.3	
Used the internet to pay bills or to buy something online	84.9	67.6	
Used a mobile phone or the internet to access an account	75.8	51.8	
Used a debit or credit card to make a purchase	93.7	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.7	3.8	
No deposit and no withdrawal from a financial institution account	3.7	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	59.3	54.8	
Saved at a financial institution, 2014	58.9	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	78.5	71.4	
Saved for old age	42.8	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	37.4	55.1	
Borrowed from a financial institution or used a credit card, 2014	34.8	51.9	
Borrowed from family or friends	10.2	13.3	
Borrowed any money	45.4	64.4	
Outstanding housing loan	46.4	26.6	

New Zealand

		High income	
Population, age 15+ (millions)	3.8	GNI per capita (\$)	38,740
	Country data	High income	
Account (% age 15+)			
All adults	99.2	93.7	
All adults, 2014	99.5	92.8	
All adults, 2011	99.4	88.3	
Financial institution account (% age 15+)			
All adults	99.2	93.7	
All adults, 2014	99.5	92.8	
All adults, 2011	99.4	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	99.3	92.9	
Adults belonging to the poorest 40%	99.0	90.0	
Adults out of the labor force	98.1	89.9	
Adults living in rural areas	98.7	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	97.3	90.5	
Made or received digital payments, 2014	97.6	86.4	
Used an account to pay utility bills	64.7	59.7	
Used an account to receive private sector wages	44.3	38.9	
Used an account to receive government payments	50.2	34.3	
Used the internet to pay bills or to buy something online	80.2	67.6	
Used a mobile phone or the internet to access an account	73.6	51.8	
Used a debit or credit card to make a purchase	94.6	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	1.8	3.8	
No deposit and no withdrawal from a financial institution account	1.8	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	69.4	54.8	
Saved at a financial institution, 2014	70.6	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	86.3	71.4	
Saved for old age	60.0	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	66.5	55.1	
Borrowed from a financial institution or used a credit card, 2014	68.9	51.9	
Borrowed from family or friends	17.3	13.3	
Borrowed any money	78.5	64.4	
Outstanding housing loan	32.5	26.6	

Nicaragua

Latin America & Caribbean		Lower middle income		
Population, age 15+ (millions)		4.3	GNI per capita (\$)	
			2,100	
	Country data	Latin America & the Carib.	Lower middle income	
Account (% age 15+)				
All adults	30.9	54.4	57.8	
All adults, 2014	19.4	51.4	41.9	
All adults, 2011	14.2	39.3	28.9	
Financial institution account (% age 15+)				
All adults	28.4	53.5	56.1	
All adults, 2014	18.9	51.2	40.6	
All adults, 2011	14.2	39.3	28.9	
Mobile money account (% age 15+)				
All adults	3.9	5.3	5.3	
All adults, 2014	1.1	1.7	3.2	
Account, by individual characteristics (% age 15+)				
Women	24.8	51.3	53.0	
Adults belonging to the poorest 40%	19.9	41.9	50.7	
Adults out of the labor force	20.9	43.3	50.8	
Adults living in rural areas	33.8	52.6	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	24.6	45.1	29.2	
Made or received digital payments, 2014	13.4	37.7	19.7	
Used an account to pay utility bills	7.2	14.0	7.5	
Used an account to receive private sector wages	5.9	12.6	5.5	
Used an account to receive government payments	7.1	15.9	8.3	
Used the internet to pay bills or to buy something online	6.7	14.9	6.8	
Used a mobile phone or the internet to access an account	4.5	11.1	8.3	
Used a debit or credit card to make a purchase	8.6	27.6	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	5.8	9.0	21.6	
No deposit and no withdrawal from a financial institution account	5.8	9.3	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	6.1	8.9	10.1	
Sent or received domestic remittances through an OTC service	8.7	4.8	4.7	
Sent or received domestic remittances through cash only	5.0	3.9	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	8.1	12.2	15.9	
Saved at a financial institution, 2014	8.1	13.4	14.4	
Saved using a savings club or person outside the family	6.8	7.5	13.0	
Saved any money	44.8	37.2	39.7	
Saved for old age	14.1	11.8	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	13.4	20.8	9.8	
Borrowed from a financial institution or used a credit card, 2014	15.5	24.8	10.0	
Borrowed from family or friends	10.2	15.2	30.4	
Borrowed any money	29.7	37.6	42.9	
Outstanding housing loan	4.8	5.2	5.0	

Sub-Saharan Africa

Low income

Population, age 15+ (millions) **10.3** GNI per capita (\$) ..

	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	15.5	42.6	34.9
All adults, 2014	6.7	34.2	22.9
All adults, 2011	1.5	23.2	13.4
Financial institution account (% age 15+)			
All adults	9.5	32.8	24.5
All adults, 2014	3.5	28.8	16.9
All adults, 2011	1.5	23.2	13.4
Mobile money account (% age 15+)			
All adults	8.7	20.9	17.6
All adults, 2014	3.9	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	10.9	36.9	29.9
Adults belonging to the poorest 40%	10.5	31.9	25.5
Adults out of the labor force	6.3	31.4	23.4
Adults living in rural areas	13.8	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	13.0	34.4	25.6
Made or received digital payments, 2014	5.4	26.9	15.1
Used an account to pay utility bills	1.6	7.7	4.4
Used an account to receive private sector wages	..	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	4.0	7.6	4.8
Used a mobile phone or the internet to access an account	7.5	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	2.2	5.5	5.2
No deposit and no withdrawal from a financial institution account	..	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	6.5	22.7	16.0
Sent or received domestic remittances through an OTC service	9.7	11.0	9.6
Sent or received domestic remittances through cash only	6.8	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	1.9	14.9	11.1
Saved at a financial institution, 2014	2.0	15.8	8.9
Saved using a savings club or person outside the family	11.9	25.3	23.0
Saved any money	25.0	54.4	47.6
Saved for old age	4.2	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	3.8	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	2.2	7.5	6.1
Borrowed from family or friends	37.6	31.0	31.3
Borrowed any money	52.1	45.7	45.6
Outstanding housing loan	1.1	4.7	5.5

Nigeria

Sub-Saharan Africa		Lower middle income		
Population, age 15+ (millions)	104.0	GNI per capita (\$)	2,450	
		Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)				
All adults		39.7	42.6	57.8
All adults, 2014		44.4	34.2	41.9
All adults, 2011		29.7	23.2	28.9
Financial institution account (% age 15+)				
All adults		39.4	32.8	56.1
All adults, 2014		44.2	28.8	40.6
All adults, 2011		29.7	23.2	28.9
Mobile money account (% age 15+)				
All adults		5.6	20.9	5.3
All adults, 2014		2.3	11.6	3.2
Account, by individual characteristics (% age 15+)				
Women		27.3	36.9	53.0
Adults belonging to the poorest 40%		24.5	31.9	50.7
Adults out of the labor force		30.2	31.4	50.8
Adults living in rural areas		33.3	39.5	57.6
Digital payments in the past year (% age 15+)				
Made or received digital payments		29.7	34.4	29.2
Made or received digital payments, 2014		36.9	26.9	19.7
Used an account to pay utility bills		5.7	7.7	7.5
Used an account to receive private sector wages		4.2	5.7	5.5
Used an account to receive government payments		..	7.3	8.3
Used the internet to pay bills or to buy something online		6.3	7.6	6.8
Used a mobile phone or the internet to access an account		7.7	20.8	8.3
Used a debit or credit card to make a purchase		9.9	7.5	10.0
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account		6.2	5.5	21.6
No deposit and no withdrawal from a financial institution account		6.3	7.1	22.0
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account		23.5	22.7	10.1
Sent or received domestic remittances through an OTC service		8.2	11.0	4.7
Sent or received domestic remittances through cash only		18.6	9.4	8.8
Saving in the past year (% age 15+)				
Saved at a financial institution		20.6	14.9	15.9
Saved at a financial institution, 2014		27.1	15.8	14.4
Saved using a savings club or person outside the family		25.4	25.3	13.0
Saved any money		62.0	54.4	39.7
Saved for old age		12.5	10.3	13.2
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card		5.3	8.4	9.8
Borrowed from a financial institution or used a credit card, 2014		7.0	7.5	10.0
Borrowed from family or friends		28.3	31.0	30.4
Borrowed any money		39.6	45.7	42.9
Outstanding housing loan		2.6	4.7	5.0

Norway

High income

Population, age 15+ (millions) **4.3** GNI per capita (\$) **82,390**

	Country data	High income
Account (% age 15+)		
All adults	99.7	93.7
All adults, 2014	100.0	92.8
All adults, 2011	..	88.3
Financial institution account (% age 15+)		
All adults	99.7	93.7
All adults, 2014	100.0	92.8
All adults, 2011	..	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	100.0	92.9
Adults belonging to the poorest 40%	99.4	90.0
Adults out of the labor force	99.2	89.9
Adults living in rural areas	99.6	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	99.1	90.5
Made or received digital payments, 2014	98.4	86.4
Used an account to pay utility bills	76.6	59.7
Used an account to receive private sector wages	44.0	38.9
Used an account to receive government payments	66.3	34.3
Used the internet to pay bills or to buy something online	89.5	67.6
Used a mobile phone or the internet to access an account	85.1	51.8
Used a debit or credit card to make a purchase	95.7	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	0.9	3.8
No deposit and no withdrawal from a financial institution account	0.9	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	79.3	54.8
Saved at a financial institution, 2014	78.4	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	90.2	71.4
Saved for old age	61.4	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	69.5	55.1
Borrowed from a financial institution or used a credit card, 2014	62.5	51.9
Borrowed from family or friends	17.1	13.3
Borrowed any money	77.7	64.4
Outstanding housing loan	54.3	26.6

Pakistan

South Asia		Lower middle income		
Population, age 15+ (millions)	125.8	GNI per capita (\$)		1,500
		Country data	South Asia	Lower middle income
Account (% age 15+)				
All adults		21.3	69.6	57.8
All adults, 2014		13.0	46.5	41.9
All adults, 2011		10.3	32.4	28.9
Financial institution account (% age 15+)				
All adults		18.0	68.4	56.1
All adults, 2014		8.7	45.6	40.6
All adults, 2011		10.3	32.4	28.9
Mobile money account (% age 15+)				
All adults		6.9	4.2	5.3
All adults, 2014		5.8	2.6	3.2
Account, by individual characteristics (% age 15+)				
Women		7.0	64.1	53.0
Adults belonging to the poorest 40%		14.2	65.6	50.7
Adults out of the labor force		12.7	61.7	50.8
Adults living in rural areas		18.8	69.2	57.6
Digital payments in the past year (% age 15+)				
Made or received digital payments		17.7	27.8	29.2
Made or received digital payments, 2014		7.8	16.7	19.7
Used an account to pay utility bills		8.4	7.1	7.5
Used an account to receive private sector wages		2.3	4.8	5.5
Used an account to receive government payments		..	7.1	8.3
Used the internet to pay bills or to buy something online		8.0	4.5	6.8
Used a mobile phone or the internet to access an account		7.6	7.1	8.3
Used a debit or credit card to make a purchase		..	10.0	10.0
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account		2.7	31.2	21.6
No deposit and no withdrawal from a financial institution account		3.3	31.6	22.0
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account		5.1	7.6	10.1
Sent or received domestic remittances through an OTC service		2.8	1.9	4.7
Sent or received domestic remittances through cash only		9.0	8.3	8.8
Saving in the past year (% age 15+)				
Saved at a financial institution		6.1	17.2	15.9
Saved at a financial institution, 2014		3.3	12.7	14.4
Saved using a savings club or person outside the family		21.1	10.2	13.0
Saved any money		35.1	33.2	39.7
Saved for old age		14.5	11.4	13.2
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card		2.6	7.8	9.8
Borrowed from a financial institution or used a credit card, 2014		1.6	8.6	10.0
Borrowed from family or friends		28.6	31.3	30.4
Borrowed any money		37.4	41.5	42.9
Outstanding housing loan		1.1	5.1	5.0

Latin America & Caribbean		Upper middle income	
Population, age 15+ (millions)	2.9	GNI per capita (\$)	12,140
	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults	46.5	54.4	73.1
All adults, 2014	43.7	51.4	71.6
All adults, 2011	24.9	39.3	57.0
Financial institution account (% age 15+)			
All adults	45.8	53.5	72.8
All adults, 2014	43.4	51.2	71.5
All adults, 2011	24.9	39.3	57.0
Mobile money account (% age 15+)			
All adults	3.5	5.3	3.2
All adults, 2014	1.6	1.7	0.8
Account, by individual characteristics (% age 15+)			
Women	42.3	51.3	69.3
Adults belonging to the poorest 40%	32.9	41.9	62.4
Adults out of the labor force	39.3	43.3	61.6
Adults living in rural areas	39.3	52.6	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	35.0	45.1	62.3
Made or received digital payments, 2014	31.0	37.7	44.4
Used an account to pay utility bills	8.3	14.0	22.6
Used an account to receive private sector wages	8.3	12.6	17.8
Used an account to receive government payments	10.9	15.9	17.9
Used the internet to pay bills or to buy something online	9.3	14.9	37.5
Used a mobile phone or the internet to access an account	6.3	11.1	30.6
Used a debit or credit card to make a purchase	17.2	27.6	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	9.0	9.0	10.8
No deposit and no withdrawal from a financial institution account	9.1	9.3	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	10.4	8.9	14.5
Sent or received domestic remittances through an OTC service	10.4	4.8	6.4
Sent or received domestic remittances through cash only	7.2	3.9	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	14.5	12.2	26.9
Saved at a financial institution, 2014	20.4	13.4	31.5
Saved using a savings club or person outside the family	13.0	7.5	5.9
Saved any money	48.4	37.2	46.4
Saved for old age	14.6	11.8	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	13.3	20.8	22.4
Borrowed from a financial institution or used a credit card, 2014	17.5	24.8	22.1
Borrowed from family or friends	10.4	15.2	26.1
Borrowed any money	30.8	37.6	44.4
Outstanding housing loan	9.2	5.2	11.1

Paraguay

Latin America & Caribbean		Upper middle income	
Population, age 15+ (millions)	4.7	GNI per capita (\$)	4,060
	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults	48.6	54.4	73.1
All adults, 2014	..	51.4	71.6
All adults, 2011	21.7	39.3	57.0
Financial institution account (% age 15+)			
All adults	31.1	53.5	72.8
All adults, 2014	..	51.2	71.5
All adults, 2011	21.7	39.3	57.0
Mobile money account (% age 15+)			
All adults	28.9	5.3	3.2
All adults, 2014	..	1.7	0.8
Account, by individual characteristics (% age 15+)			
Women	46.0	51.3	69.3
Adults belonging to the poorest 40%	38.3	41.9	62.4
Adults out of the labor force	43.6	43.3	61.6
Adults living in rural areas	47.8	52.6	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	44.6	45.1	62.3
Made or received digital payments, 2014	..	37.7	44.4
Used an account to pay utility bills	9.2	14.0	22.6
Used an account to receive private sector wages	6.0	12.6	17.8
Used an account to receive government payments	12.3	15.9	17.9
Used the internet to pay bills or to buy something online	5.7	14.9	37.5
Used a mobile phone or the internet to access an account	28.4	11.1	30.6
Used a debit or credit card to make a purchase	9.2	27.6	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.0	9.0	10.8
No deposit and no withdrawal from a financial institution account	4.6	9.3	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	19.5	8.9	14.5
Sent or received domestic remittances through an OTC service	7.8	4.8	6.4
Sent or received domestic remittances through cash only	4.3	3.9	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	6.3	12.2	26.9
Saved at a financial institution, 2014	..	13.4	31.5
Saved using a savings club or person outside the family	2.0	7.5	5.9
Saved any money	27.1	37.2	46.4
Saved for old age	8.2	11.8	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	15.4	20.8	22.4
Borrowed from a financial institution or used a credit card, 2014	..	24.8	22.1
Borrowed from family or friends	19.1	15.2	26.1
Borrowed any money	35.7	37.6	44.4
Outstanding housing loan	7.1	5.2	11.1

Latin America & Caribbean		Upper middle income	
Population, age 15+ (millions)	23.0	GNI per capita (\$)	5,950
	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults	42.6	54.4	73.1
All adults, 2014	29.0	51.4	71.6
All adults, 2011	20.5	39.3	57.0
Financial institution account (% age 15+)			
All adults	42.2	53.5	72.8
All adults, 2014	29.0	51.2	71.5
All adults, 2011	20.5	39.3	57.0
Mobile money account (% age 15+)			
All adults	2.6	5.3	3.2
All adults, 2014	0.0	1.7	0.8
Account, by individual characteristics (% age 15+)			
Women	34.4	51.3	69.3
Adults belonging to the poorest 40%	27.0	41.9	62.4
Adults out of the labor force	25.3	43.3	61.6
Adults living in rural areas	41.4	52.6	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	33.9	45.1	62.3
Made or received digital payments, 2014	22.0	37.7	44.4
Used an account to pay utility bills	9.3	14.0	22.6
Used an account to receive private sector wages	8.0	12.6	17.8
Used an account to receive government payments	12.0	15.9	17.9
Used the internet to pay bills or to buy something online	7.0	14.9	37.5
Used a mobile phone or the internet to access an account	5.3	11.1	30.6
Used a debit or credit card to make a purchase	14.5	27.6	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.4	9.0	10.8
No deposit and no withdrawal from a financial institution account	7.5	9.3	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	11.4	8.9	14.5
Sent or received domestic remittances through an OTC service	6.1	4.8	6.4
Sent or received domestic remittances through cash only	5.5	3.9	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	8.2	12.2	26.9
Saved at a financial institution, 2014	12.3	13.4	31.5
Saved using a savings club or person outside the family	8.3	7.5	5.9
Saved any money	40.1	37.2	46.4
Saved for old age	14.7	11.8	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	19.1	20.8	22.4
Borrowed from a financial institution or used a credit card, 2014	18.0	24.8	22.1
Borrowed from family or friends	16.0	15.2	26.1
Borrowed any money	36.5	37.6	44.4
Outstanding housing loan	6.2	5.2	11.1

Philippines

East Asia & Pacific		Lower middle income		
Population, age 15+ (millions)	70.3	GNI per capita (\$)	3,580	
	Country data	East Asia & Pacific	Lower middle income	
Account (% age 15+)				
All adults	34.5	70.6	57.8	
All adults, 2014	31.3	69.1	41.9	
All adults, 2011	26.6	55.1	28.9	
Financial institution account (% age 15+)				
All adults	31.8	70.3	56.1	
All adults, 2014	28.1	68.9	40.6	
All adults, 2011	26.6	55.1	28.9	
Mobile money account (% age 15+)				
All adults	4.5	1.3	5.3	
All adults, 2014	4.2	0.4	3.2	
Account, by individual characteristics (% age 15+)				
Women	38.9	67.9	53.0	
Adults belonging to the poorest 40%	18.0	59.3	50.7	
Adults out of the labor force	27.2	59.8	50.8	
Adults living in rural areas	27.4	68.8	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	25.1	58.0	29.2	
Made or received digital payments, 2014	19.5	39.0	19.7	
Used an account to pay utility bills	2.3	20.8	7.5	
Used an account to receive private sector wages	6.6	15.9	5.5	
Used an account to receive government payments	10.0	12.2	8.3	
Used the internet to pay bills or to buy something online	9.9	38.6	6.8	
Used a mobile phone or the internet to access an account	7.0	31.0	8.3	
Used a debit or credit card to make a purchase	5.1	33.1	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	4.6	11.8	21.6	
No deposit and no withdrawal from a financial institution account	4.8	11.9	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	10.3	15.0	10.1	
Sent or received domestic remittances through an OTC service	25.7	7.3	4.7	
Sent or received domestic remittances through cash only	9.0	5.8	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	11.9	30.6	15.9	
Saved at a financial institution, 2014	14.8	36.7	14.4	
Saved using a savings club or person outside the family	8.0	8.6	13.0	
Saved any money	58.7	53.1	39.7	
Saved for old age	26.3	23.2	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	10.7	21.5	9.8	
Borrowed from a financial institution or used a credit card, 2014	12.9	19.5	10.0	
Borrowed from family or friends	41.2	29.6	30.4	
Borrowed any money	58.6	46.8	42.9	
Outstanding housing loan	4.2	10.8	5.0	

Poland

High income

Population, age 15+ (millions)	32.3	GNI per capita (\$)	12,680
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	Country data	High income
Account (% age 15+)		
All adults	86.7	93.7
All adults, 2014	77.9	92.8
All adults, 2011	70.2	88.3
Financial institution account (% age 15+)		
All adults	86.7	93.7
All adults, 2014	77.9	92.8
All adults, 2011	70.2	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	88.0	92.9
Adults belonging to the poorest 40%	84.2	90.0
Adults out of the labor force	67.1	89.9
Adults living in rural areas	86.6	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	81.9	90.5
Made or received digital payments, 2014	62.5	86.4
Used an account to pay utility bills	50.1	59.7
Used an account to receive private sector wages	47.5	38.9
Used an account to receive government payments	19.6	34.3
Used the internet to pay bills or to buy something online	64.6	67.6
Used a mobile phone or the internet to access an account	52.4	51.8
Used a debit or credit card to make a purchase	73.7	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	2.4	3.8
No deposit and no withdrawal from a financial institution account	2.4	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	17.4	..
Sent or received domestic remittances through an OTC service	1.9	..
Sent or received domestic remittances through cash only	4.3	..
Saving in the past year (% age 15+)		
Saved at a financial institution	32.6	54.8
Saved at a financial institution, 2014	20.8	49.6
Saved using a savings club or person outside the family	3.9	..
Saved any money	51.9	71.4
Saved for old age	20.1	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	30.5	55.1
Borrowed from a financial institution or used a credit card, 2014	26.8	51.9
Borrowed from family or friends	25.1	13.3
Borrowed any money	50.4	64.4
Outstanding housing loan	15.4	26.6

Portugal

		High income	
Population, age 15+ (millions)	8.9	GNI per capita (\$)	19,880
	Country data	High income	
Account (% age 15+)			
All adults	92.3	93.7	
All adults, 2014	87.4	92.8	
All adults, 2011	81.2	88.3	
Financial institution account (% age 15+)			
All adults	92.3	93.7	
All adults, 2014	87.4	92.8	
All adults, 2011	81.2	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	90.6	92.9	
Adults belonging to the poorest 40%	87.5	90.0	
Adults out of the labor force	87.7	89.9	
Adults living in rural areas	93.3	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	86.3	90.5	
Made or received digital payments, 2014	72.9	86.4	
Used an account to pay utility bills	55.6	59.7	
Used an account to receive private sector wages	31.5	38.9	
Used an account to receive government payments	31.4	34.3	
Used the internet to pay bills or to buy something online	35.2	67.6	
Used a mobile phone or the internet to access an account	28.0	51.8	
Used a debit or credit card to make a purchase	73.6	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.6	3.8	
No deposit and no withdrawal from a financial institution account	6.6	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	31.6	54.8	
Saved at a financial institution, 2014	24.9	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	54.8	71.4	
Saved for old age	32.5	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	28.9	55.1	
Borrowed from a financial institution or used a credit card, 2014	25.9	51.9	
Borrowed from family or friends	15.4	13.3	
Borrowed any money	41.3	64.4	
Outstanding housing loan	24.2	26.6	

Romania

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	16.7	GNI per capita (\$)	9,480
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	57.8	65.3	73.1
All adults, 2014	60.8	57.8	71.6
All adults, 2011	44.6	44.8	57.0
Financial institution account (% age 15+)			
All adults	57.6	65.1	72.8
All adults, 2014	60.8	57.8	71.5
All adults, 2011	44.6	44.8	57.0
Mobile money account (% age 15+)			
All adults	3.0	3.2	3.2
All adults, 2014	0.5	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	53.6	62.5	69.3
Adults belonging to the poorest 40%	37.8	56.3	62.4
Adults out of the labor force	47.8	52.8	61.6
Adults living in rural areas	53.9	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	47.2	60.4	62.3
Made or received digital payments, 2014	40.7	46.1	44.4
Used an account to pay utility bills	8.8	23.0	22.6
Used an account to receive private sector wages	14.2	21.2	17.8
Used an account to receive government payments	25.0	28.8	17.9
Used the internet to pay bills or to buy something online	19.2	30.6	37.5
Used a mobile phone or the internet to access an account	12.3	23.1	30.6
Used a debit or credit card to make a purchase	25.9	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.3	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.3	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	9.2	12.8	14.5
Sent or received domestic remittances through an OTC service	4.6	7.0	6.4
Sent or received domestic remittances through cash only	8.8	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	13.6	14.4	26.9
Saved at a financial institution, 2014	13.3	11.0	31.5
Saved using a savings club or person outside the family	5.4	5.0	5.9
Saved any money	33.5	37.0	46.4
Saved for old age	19.1	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	19.9	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	18.7	22.3	22.1
Borrowed from family or friends	20.7	24.5	26.1
Borrowed any money	39.5	44.0	44.4
Outstanding housing loan	16.1	11.6	11.1

Russian Federation

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	119.4	GNI per capita (\$)	9,720
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	75.8	65.3	73.1
All adults, 2014	67.4	57.8	71.6
All adults, 2011	48.2	44.8	57.0
Financial institution account (% age 15+)			
All adults	75.8	65.1	72.8
All adults, 2014	67.4	57.8	71.5
All adults, 2011	48.2	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	76.1	62.5	69.3
Adults belonging to the poorest 40%	70.2	56.3	62.4
Adults out of the labor force	66.6	52.8	61.6
Adults living in rural areas	75.7	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	70.5	60.4	62.3
Made or received digital payments, 2014	53.4	46.1	44.4
Used an account to pay utility bills	27.9	23.0	22.6
Used an account to receive private sector wages	25.7	21.2	17.8
Used an account to receive government payments	33.4	28.8	17.9
Used the internet to pay bills or to buy something online	39.6	30.6	37.5
Used a mobile phone or the internet to access an account	33.2	23.1	30.6
Used a debit or credit card to make a purchase	45.6	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.5	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.5	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	17.7	12.8	14.5
Sent or received domestic remittances through an OTC service	12.1	7.0	6.4
Sent or received domestic remittances through cash only	5.0	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	13.5	14.4	26.9
Saved at a financial institution, 2014	15.5	11.0	31.5
Saved using a savings club or person outside the family	1.7	5.0	5.9
Saved any money	36.2	37.0	46.4
Saved for old age	14.4	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	23.0	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	21.9	22.3	22.1
Borrowed from family or friends	22.7	24.5	26.1
Borrowed any money	41.3	44.0	44.4
Outstanding housing loan	15.0	11.6	11.1

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	7.1	GNI per capita (\$)	700
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	50.0	42.6	34.9
All adults, 2014	42.1	34.2	22.9
All adults, 2011	32.8	23.2	13.4
Financial institution account (% age 15+)			
All adults	36.7	32.8	24.5
All adults, 2014	38.1	28.8	16.9
All adults, 2011	32.8	23.2	13.4
Mobile money account (% age 15+)			
All adults	31.1	20.9	17.6
All adults, 2014	18.1	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	45.0	36.9	29.9
Adults belonging to the poorest 40%	38.7	31.9	25.5
Adults out of the labor force	42.5	31.4	23.4
Adults living in rural areas	48.8	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	38.9	34.4	25.6
Made or received digital payments, 2014	27.4	26.9	15.1
Used an account to pay utility bills	7.2	7.7	4.4
Used an account to receive private sector wages	9.1	5.7	3.3
Used an account to receive government payments	7.0	7.3	4.3
Used the internet to pay bills or to buy something online	4.6	7.6	4.8
Used a mobile phone or the internet to access an account	28.8	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.2	5.5	5.2
No deposit and no withdrawal from a financial institution account	9.8	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	24.2	22.7	16.0
Sent or received domestic remittances through an OTC service	10.7	11.0	9.6
Sent or received domestic remittances through cash only	10.2	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	18.9	14.9	11.1
Saved at a financial institution, 2014	25.5	15.8	8.9
Saved using a savings club or person outside the family	46.1	25.3	23.0
Saved any money	63.8	54.4	47.6
Saved for old age	10.7	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.1	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	8.4	7.5	6.1
Borrowed from family or friends	42.9	31.0	31.3
Borrowed any money	65.7	45.7	45.6
Outstanding housing loan	6.6	4.7	5.5

Saudi Arabia

		High income	
Population, age 15+ (millions)	24.0	GNI per capita (\$)	21,720
	Country data		High income
Account (% age 15+)			
All adults	71.7		93.7
All adults, 2014	69.4		92.8
All adults, 2011	46.4		88.3
Financial institution account (% age 15+)			
All adults	71.7		93.7
All adults, 2014	69.4		92.8
All adults, 2011	46.4		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	58.2		92.9
Adults belonging to the poorest 40%	64.6		90.0
Adults out of the labor force	49.6		89.9
Adults living in rural areas	78.8		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	61.2		90.5
Made or received digital payments, 2014	49.1		86.4
Used an account to pay utility bills	32.4		59.7
Used an account to receive private sector wages	19.2		38.9
Used an account to receive government payments	15.4		34.3
Used the internet to pay bills or to buy something online	38.5		67.6
Used a mobile phone or the internet to access an account	25.7		51.8
Used a debit or credit card to make a purchase	48.2		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	9.6		3.8
No deposit and no withdrawal from a financial institution account	9.6		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	14.3		54.8
Saved at a financial institution, 2014	15.5		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	44.2		71.4
Saved for old age	12.8		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	21.1		55.1
Borrowed from a financial institution or used a credit card, 2014	17.4		51.9
Borrowed from family or friends	33.5		13.3
Borrowed any money	54.3		64.4
Outstanding housing loan	15.2		26.6

Senegal

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	8.8	GNI per capita (\$)	950
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	42.3	42.6	34.9
All adults, 2014	15.4	34.2	22.9
All adults, 2011	5.8	23.2	13.4
Financial institution account (% age 15+)			
All adults	20.4	32.8	24.5
All adults, 2014	11.9	28.8	16.9
All adults, 2011	5.8	23.2	13.4
Mobile money account (% age 15+)			
All adults	31.8	20.9	17.6
All adults, 2014	6.2	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	38.4	36.9	29.9
Adults belonging to the poorest 40%	34.5	31.9	25.5
Adults out of the labor force	29.8	31.4	23.4
Adults living in rural areas	38.8	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	39.5	34.4	25.6
Made or received digital payments, 2014	11.7	26.9	15.1
Used an account to pay utility bills	7.4	7.7	4.4
Used an account to receive private sector wages	3.8	5.7	3.3
Used an account to receive government payments	7.0	7.3	4.3
Used the internet to pay bills or to buy something online	10.4	7.6	4.8
Used a mobile phone or the internet to access an account	29.4	20.8	17.1
Used a debit or credit card to make a purchase	5.1	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.7	5.5	5.2
No deposit and no withdrawal from a financial institution account	6.7	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	23.9	22.7	16.0
Sent or received domestic remittances through an OTC service	17.5	11.0	9.6
Sent or received domestic remittances through cash only	4.3	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	7.3	14.9	11.1
Saved at a financial institution, 2014	6.6	15.8	8.9
Saved using a savings club or person outside the family	23.8	25.3	23.0
Saved any money	45.1	54.4	47.6
Saved for old age	7.2	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	7.8	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	4.0	7.5	6.1
Borrowed from family or friends	29.9	31.0	31.3
Borrowed any money	45.0	45.7	45.6
Outstanding housing loan	4.3	4.7	5.5

Serbia

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	5.9	GNI per capita (\$)	5,310
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	71.4	65.3	73.1
All adults, 2014	83.1	57.8	71.6
All adults, 2011	62.2	44.8	57.0
Financial institution account (% age 15+)			
All adults	71.4	65.1	72.8
All adults, 2014	83.1	57.8	71.5
All adults, 2011	62.2	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	70.1	62.5	69.3
Adults belonging to the poorest 40%	64.5	56.3	62.4
Adults out of the labor force	58.8	52.8	61.6
Adults living in rural areas	67.5	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	66.1	60.4	62.3
Made or received digital payments, 2014	60.5	46.1	44.4
Used an account to pay utility bills	25.6	23.0	22.6
Used an account to receive private sector wages	20.6	21.2	17.8
Used an account to receive government payments	34.9	28.8	17.9
Used the internet to pay bills or to buy something online	23.3	30.6	37.5
Used a mobile phone or the internet to access an account	12.1	23.1	30.6
Used a debit or credit card to make a purchase	39.4	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.0	6.6	10.8
No deposit and no withdrawal from a financial institution account	4.0	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	7.8	12.8	14.5
Sent or received domestic remittances through an OTC service	3.1	7.0	6.4
Sent or received domestic remittances through cash only	10.2	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	12.0	14.4	26.9
Saved at a financial institution, 2014	8.7	11.0	31.5
Saved using a savings club or person outside the family	3.4	5.0	5.9
Saved any money	30.1	37.0	46.4
Saved for old age	18.0	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	19.7	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	19.7	22.3	22.1
Borrowed from family or friends	23.6	24.5	26.1
Borrowed any money	40.5	44.0	44.4
Outstanding housing loan	8.9	11.6	11.1

Sierra Leone

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	4.3	GNI per capita (\$)	490
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	19.8	42.6	34.9
All adults, 2014	15.6	34.2	22.9
All adults, 2011	15.3	23.2	13.4
Financial institution account (% age 15+)			
All adults	12.4	32.8	24.5
All adults, 2014	14.1	28.8	16.9
All adults, 2011	15.3	23.2	13.4
Mobile money account (% age 15+)			
All adults	11.0	20.9	17.6
All adults, 2014	4.5	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	15.4	36.9	29.9
Adults belonging to the poorest 40%	12.9	31.9	25.5
Adults out of the labor force	20.0	31.4	23.4
Adults living in rural areas	14.4	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	15.6	34.4	25.6
Made or received digital payments, 2014	12.7	26.9	15.1
Used an account to pay utility bills	3.1	7.7	4.4
Used an account to receive private sector wages	..	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	4.1	7.6	4.8
Used a mobile phone or the internet to access an account	9.8	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.6	5.5	5.2
No deposit and no withdrawal from a financial institution account	4.5	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	10.0	22.7	16.0
Sent or received domestic remittances through an OTC service	7.7	11.0	9.6
Sent or received domestic remittances through cash only	14.5	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	5.2	14.9	11.1
Saved at a financial institution, 2014	10.9	15.8	8.9
Saved using a savings club or person outside the family	33.6	25.3	23.0
Saved any money	54.2	54.4	47.6
Saved for old age	8.8	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	5.2	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	4.1	7.5	6.1
Borrowed from family or friends	29.1	31.0	31.3
Borrowed any money	49.0	45.7	45.6
Outstanding housing loan	5.0	4.7	5.5

Singapore

		High income	
Population, age 15+ (millions)	4.8	GNI per capita (\$)	51,880
	Country data		High income
Account (% age 15+)			
All adults	97.9		93.7
All adults, 2014	96.4		92.8
All adults, 2011	98.2		88.3
Financial institution account (% age 15+)			
All adults	97.8		93.7
All adults, 2014	96.4		92.8
All adults, 2011	98.2		88.3
Mobile money account (% age 15+)			
All adults	9.5		..
All adults, 2014	6.1		..
Account, by individual characteristics (% age 15+)			
Women	96.3		92.9
Adults belonging to the poorest 40%	96.4		90.0
Adults out of the labor force	95.4		89.9
Adults living in rural areas	100.0		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	90.1		90.5
Made or received digital payments, 2014	87.0		86.4
Used an account to pay utility bills	44.5		59.7
Used an account to receive private sector wages	44.1		38.9
Used an account to receive government payments	31.7		34.3
Used the internet to pay bills or to buy something online	56.6		67.6
Used a mobile phone or the internet to access an account	48.7		51.8
Used a debit or credit card to make a purchase	77.0		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.2		3.8
No deposit and no withdrawal from a financial institution account	4.2		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	13.0		..
Sent or received domestic remittances through an OTC service	1.3		..
Sent or received domestic remittances through cash only	8.5		..
Saving in the past year (% age 15+)			
Saved at a financial institution	66.9		54.8
Saved at a financial institution, 2014	46.2		49.6
Saved using a savings club or person outside the family	2.1		..
Saved any money	76.9		71.4
Saved for old age	50.6		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	46.9		55.1
Borrowed from a financial institution or used a credit card, 2014	37.8		51.9
Borrowed from family or friends	3.7		13.3
Borrowed any money	50.4		64.4
Outstanding housing loan	20.5		26.6

Slovak Republic

			High income	
Population, age 15+ (millions)	4.6	GNI per capita (\$)	16,800	
	Country data		High income	
Account (% age 15+)				
All adults	84.2		93.7	
All adults, 2014	77.2		92.8	
All adults, 2011	79.6		88.3	
Financial institution account (% age 15+)				
All adults	84.2		93.7	
All adults, 2014	77.2		92.8	
All adults, 2011	79.6		88.3	
Mobile money account (% age 15+)				
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)				
Women	83.1		92.9	
Adults belonging to the poorest 40%	77.9		90.0	
Adults out of the labor force	65.4		89.9	
Adults living in rural areas	83.9		93.7	
Digital payments in the past year (% age 15+)				
Made or received digital payments	81.5		90.5	
Made or received digital payments, 2014	72.3		86.4	
Used an account to pay utility bills	49.1		59.7	
Used an account to receive private sector wages	35.0		38.9	
Used an account to receive government payments	40.8		34.3	
Used the internet to pay bills or to buy something online	56.8		67.6	
Used a mobile phone or the internet to access an account	42.8		51.8	
Used a debit or credit card to make a purchase	67.8		80.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	2.1		3.8	
No deposit and no withdrawal from a financial institution account	2.1		3.8	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	15.4		..	
Sent or received domestic remittances through an OTC service	1.0		..	
Sent or received domestic remittances through cash only	11.0		..	
Saving in the past year (% age 15+)				
Saved at a financial institution	49.9		54.8	
Saved at a financial institution, 2014	44.0		49.6	
Saved using a savings club or person outside the family	4.3		..	
Saved any money	64.7		71.4	
Saved for old age	42.1		43.9	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	29.6		55.1	
Borrowed from a financial institution or used a credit card, 2014	26.0		51.9	
Borrowed from family or friends	13.1		13.3	
Borrowed any money	39.8		64.4	
Outstanding housing loan	26.8		26.6	

Slovenia

		High income	
Population, age 15+ (millions)	1.8	GNI per capita (\$)	21,620
	Country data	High income	
Account (% age 15+)			
All adults	97.5	93.7	
All adults, 2014	97.2	92.8	
All adults, 2011	97.1	88.3	
Financial institution account (% age 15+)			
All adults	97.5	93.7	
All adults, 2014	97.2	92.8	
All adults, 2011	97.1	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	96.9	92.9	
Adults belonging to the poorest 40%	95.5	90.0	
Adults out of the labor force	94.0	89.9	
Adults living in rural areas	97.1	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	95.7	90.5	
Made or received digital payments, 2014	86.0	86.4	
Used an account to pay utility bills	58.4	59.7	
Used an account to receive private sector wages	37.7	38.9	
Used an account to receive government payments	49.2	34.3	
Used the internet to pay bills or to buy something online	54.5	67.6	
Used a mobile phone or the internet to access an account	44.1	51.8	
Used a debit or credit card to make a purchase	81.9	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.9	3.8	
No deposit and no withdrawal from a financial institution account	7.9	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	31.2	54.8	
Saved at a financial institution, 2014	32.5	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	67.4	71.4	
Saved for old age	41.1	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	40.2	55.1	
Borrowed from a financial institution or used a credit card, 2014	34.9	51.9	
Borrowed from family or friends	12.2	13.3	
Borrowed any money	48.1	64.4	
Outstanding housing loan	16.8	26.6	

South Africa

Sub-Saharan Africa		Upper middle income	
Population, age 15+ (millions)	39.6	GNI per capita (\$)	5,480
	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults	69.2	42.6	73.1
All adults, 2014	70.3	34.2	71.6
All adults, 2011	53.6	23.2	57.0
Financial institution account (% age 15+)			
All adults	67.4	32.8	72.8
All adults, 2014	68.8	28.8	71.5
All adults, 2011	53.6	23.2	57.0
Mobile money account (% age 15+)			
All adults	19.0	20.9	3.2
All adults, 2014	14.4	11.6	0.8
Account, by individual characteristics (% age 15+)			
Women	70.0	36.9	69.3
Adults belonging to the poorest 40%	62.6	31.9	62.4
Adults out of the labor force	59.1	31.4	61.6
Adults living in rural areas	68.7	39.5	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	60.1	34.4	62.3
Made or received digital payments, 2014	58.8	26.9	44.4
Used an account to pay utility bills	13.5	7.7	22.6
Used an account to receive private sector wages	15.3	5.7	17.8
Used an account to receive government payments	27.8	7.3	17.9
Used the internet to pay bills or to buy something online	14.1	7.6	37.5
Used a mobile phone or the internet to access an account	20.6	20.8	30.6
Used a debit or credit card to make a purchase	25.3	7.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	12.2	5.5	10.8
No deposit and no withdrawal from a financial institution account	13.3	7.1	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	28.3	22.7	14.5
Sent or received domestic remittances through an OTC service	16.1	11.0	6.4
Sent or received domestic remittances through cash only	8.0	9.4	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	22.1	14.9	26.9
Saved at a financial institution, 2014	32.7	15.8	31.5
Saved using a savings club or person outside the family	29.5	25.3	5.9
Saved any money	59.3	54.4	46.4
Saved for old age	10.4	10.3	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	13.5	8.4	22.4
Borrowed from a financial institution or used a credit card, 2014	18.9	7.5	22.1
Borrowed from family or friends	37.4	31.0	26.1
Borrowed any money	53.1	45.7	44.4
Outstanding housing loan	5.7	4.7	11.1

South Sudan

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	7.1	GNI per capita (\$)	820
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	8.6	42.6	34.9
All adults, 2014	..	34.2	22.9
All adults, 2011	..	23.2	13.4
Financial institution account (% age 15+)			
All adults	8.6	32.8	24.5
All adults, 2014	..	28.8	16.9
All adults, 2011	..	23.2	13.4
Mobile money account (% age 15+)			
All adults	..	20.9	17.6
All adults, 2014	..	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	4.7	36.9	29.9
Adults belonging to the poorest 40%	3.9	31.9	25.5
Adults out of the labor force	5.2	31.4	23.4
Adults living in rural areas	8.1	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	7.3	34.4	25.6
Made or received digital payments, 2014	..	26.9	15.1
Used an account to pay utility bills	0.7	7.7	4.4
Used an account to receive private sector wages	..	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	3.6	7.6	4.8
Used a mobile phone or the internet to access an account	0.5	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	..	5.5	5.2
No deposit and no withdrawal from a financial institution account	..	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	4.0	22.7	16.0
Sent or received domestic remittances through an OTC service	15.5	11.0	9.6
Sent or received domestic remittances through cash only	3.9	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	3.7	14.9	11.1
Saved at a financial institution, 2014	..	15.8	8.9
Saved using a savings club or person outside the family	13.9	25.3	23.0
Saved any money	33.7	54.4	47.6
Saved for old age	13.1	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	3.4	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	..	7.5	6.1
Borrowed from family or friends	24.5	31.0	31.3
Borrowed any money	38.5	45.7	45.6
Outstanding housing loan	4.5	4.7	5.5

Population, age 15+ (millions)	39.6	GNI per capita (\$)	27,580
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	Country data	High income
Account (% age 15+)		
All adults	93.8	93.7
All adults, 2014	97.6	92.8
All adults, 2011	93.3	88.3
Financial institution account (% age 15+)		
All adults	93.8	93.7
All adults, 2014	97.6	92.8
All adults, 2011	93.3	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	91.6	92.9
Adults belonging to the poorest 40%	93.1	90.0
Adults out of the labor force	83.9	89.9
Adults living in rural areas	94.5	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	90.5	90.5
Made or received digital payments, 2014	93.3	86.4
Used an account to pay utility bills	61.1	59.7
Used an account to receive private sector wages	30.3	38.9
Used an account to receive government payments	30.9	34.3
Used the internet to pay bills or to buy something online	65.4	67.6
Used a mobile phone or the internet to access an account	30.3	51.8
Used a debit or credit card to make a purchase	80.8	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	5.6	3.8
No deposit and no withdrawal from a financial institution account	5.6	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	50.8	54.8
Saved at a financial institution, 2014	48.1	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	68.3	71.4
Saved for old age	26.4	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	50.2	55.1
Borrowed from a financial institution or used a credit card, 2014	50.6	51.9
Borrowed from family or friends	16.8	13.3
Borrowed any money	59.6	64.4
Outstanding housing loan	35.8	26.6

Sri Lanka

South Asia		Lower middle income		
Population, age 15+ (millions)	16.1	GNI per capita (\$)		3,850
		Country data	South Asia	Lower middle income
Account (% age 15+)				
All adults		73.6	69.6	57.8
All adults, 2014		82.7	46.5	41.9
All adults, 2011		68.5	32.4	28.9
Financial institution account (% age 15+)				
All adults		73.6	68.4	56.1
All adults, 2014		82.7	45.6	40.6
All adults, 2011		68.5	32.4	28.9
Mobile money account (% age 15+)				
All adults		2.4	4.2	5.3
All adults, 2014		0.1	2.6	3.2
Account, by individual characteristics (% age 15+)				
Women		73.4	64.1	53.0
Adults belonging to the poorest 40%		70.6	65.6	50.7
Adults out of the labor force		65.6	61.7	50.8
Adults living in rural areas		72.8	69.2	57.6
Digital payments in the past year (% age 15+)				
Made or received digital payments		47.2	27.8	29.2
Made or received digital payments, 2014		20.8	16.7	19.7
Used an account to pay utility bills		21.2	7.1	7.5
Used an account to receive private sector wages		4.9	4.8	5.5
Used an account to receive government payments		13.0	7.1	8.3
Used the internet to pay bills or to buy something online		6.2	4.5	6.8
Used a mobile phone or the internet to access an account		7.7	7.1	8.3
Used a debit or credit card to make a purchase		16.6	10.0	10.0
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account		25.4	31.2	21.6
No deposit and no withdrawal from a financial institution account		25.7	31.6	22.0
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account		6.9	7.6	10.1
Sent or received domestic remittances through an OTC service		3.0	1.9	4.7
Sent or received domestic remittances through cash only		5.3	8.3	8.8
Saving in the past year (% age 15+)				
Saved at a financial institution		28.8	17.2	15.9
Saved at a financial institution, 2014		30.9	12.7	14.4
Saved using a savings club or person outside the family		12.4	10.2	13.0
Saved any money		42.9	33.2	39.7
Saved for old age		18.9	11.4	13.2
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card		17.4	7.8	9.8
Borrowed from a financial institution or used a credit card, 2014		19.7	8.6	10.0
Borrowed from family or friends		15.9	31.3	30.4
Borrowed any money		34.6	41.5	42.9
Outstanding housing loan		11.0	5.1	5.0

Sweden

			High income	
Population, age 15+ (millions)	8.2	GNI per capita (\$)	54,480	
	Country data		High income	
Account (% age 15+)				
All adults	99.7		93.7	
All adults, 2014	99.7		92.8	
All adults, 2011	99.0		88.3	
Financial institution account (% age 15+)				
All adults	99.7		93.7	
All adults, 2014	99.7		92.8	
All adults, 2011	99.0		88.3	
Mobile money account (% age 15+)				
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)				
Women	100.0		92.9	
Adults belonging to the poorest 40%	99.7		90.0	
Adults out of the labor force	99.6		89.9	
Adults living in rural areas	99.6		93.7	
Digital payments in the past year (% age 15+)				
Made or received digital payments	98.3		90.5	
Made or received digital payments, 2014	99.2		86.4	
Used an account to pay utility bills	67.3		59.7	
Used an account to receive private sector wages	41.6		38.9	
Used an account to receive government payments	63.3		34.3	
Used the internet to pay bills or to buy something online	84.4		67.6	
Used a mobile phone or the internet to access an account	79.3		51.8	
Used a debit or credit card to make a purchase	93.6		80.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	0.7		3.8	
No deposit and no withdrawal from a financial institution account	0.7		3.8	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)				
Saved at a financial institution	75.4		54.8	
Saved at a financial institution, 2014	75.1		49.6	
Saved using a savings club or person outside the family	..		..
Saved any money	83.1		71.4	
Saved for old age	57.0		43.9	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	43.7		55.1	
Borrowed from a financial institution or used a credit card, 2014	49.6		51.9	
Borrowed from family or friends	13.6		13.3	
Borrowed any money	54.2		64.4	
Outstanding housing loan	48.3		26.6	

Switzerland

		High income	
Population, age 15+ (millions)	7.1	GNI per capita (\$)	81,240
	Country data		High income
Account (% age 15+)			
All adults	98.4		93.7
All adults, 2014	98.0		92.8
All adults, 2011	..		88.3
Financial institution account (% age 15+)			
All adults	98.4		93.7
All adults, 2014	98.0		92.8
All adults, 2011	..		88.3
Mobile money account (% age 15+)			
All adults	..		..
All adults, 2014	..		..
Account, by individual characteristics (% age 15+)			
Women	98.9		92.9
Adults belonging to the poorest 40%	97.4		90.0
Adults out of the labor force	97.2		89.9
Adults living in rural areas	98.4		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	96.5		90.5
Made or received digital payments, 2014	90.8		86.4
Used an account to pay utility bills	67.9		59.7
Used an account to receive private sector wages	35.7		38.9
Used an account to receive government payments	36.9		34.3
Used the internet to pay bills or to buy something online	72.5		67.6
Used a mobile phone or the internet to access an account	56.0		51.8
Used a debit or credit card to make a purchase	88.7		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.7		3.8
No deposit and no withdrawal from a financial institution account	4.7		3.8
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
Saving in the past year (% age 15+)			
Saved at a financial institution	59.5		54.8
Saved at a financial institution, 2014	55.4		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	81.6		71.4
Saved for old age	61.4		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	62.4		55.1
Borrowed from a financial institution or used a credit card, 2014	51.7		51.9
Borrowed from family or friends	5.0		13.3
Borrowed any money	66.9		64.4
Outstanding housing loan	29.8		26.6

Taiwan, China

High income

Population, age 15+ (millions) **20.3** GNI per capita (\$) ..

	Country data	High income
Account (% age 15+)		
All adults	94.2	93.7
All adults, 2014	91.4	92.8
All adults, 2011	87.3	88.3
Financial institution account (% age 15+)		
All adults	94.2	93.7
All adults, 2014	91.4	92.8
All adults, 2011	87.3	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	93.7	92.9
Adults belonging to the poorest 40%	91.1	90.0
Adults out of the labor force	90.2	89.9
Adults living in rural areas	92.8	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	77.1	90.5
Made or received digital payments, 2014	78.0	86.4
Used an account to pay utility bills	30.6	59.7
Used an account to receive private sector wages	33.7	38.9
Used an account to receive government payments	20.8	34.3
Used the internet to pay bills or to buy something online	45.9	67.6
Used a mobile phone or the internet to access an account	32.6	51.8
Used a debit or credit card to make a purchase	56.5	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	9.4	3.8
No deposit and no withdrawal from a financial institution account	9.4	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	66.9	54.8
Saved at a financial institution, 2014	39.3	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	73.8	71.4
Saved for old age	40.3	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	52.1	55.1
Borrowed from a financial institution or used a credit card, 2014	55.5	51.9
Borrowed from family or friends	8.4	13.3
Borrowed any money	58.6	64.4
Outstanding housing loan	16.0	26.6

Tajikistan

Europe & Central Asia		Lower middle income		
Population, age 15+ (millions)	5.7	GNI per capita (\$)		1,110
	Country data	Europe & Central Asia	Lower middle income	
Account (% age 15+)				
All adults	47.0	65.3	57.8	
All adults, 2014	11.5	57.8	41.9	
All adults, 2011	2.5	44.8	28.9	
Financial institution account (% age 15+)				
All adults	47.0	65.1	56.1	
All adults, 2014	11.5	57.8	40.6	
All adults, 2011	2.5	44.8	28.9	
Mobile money account (% age 15+)				
All adults	..	3.2	5.3	
All adults, 2014	0.0	0.2	3.2	
Account, by individual characteristics (% age 15+)				
Women	42.1	62.5	53.0	
Adults belonging to the poorest 40%	38.5	56.3	50.7	
Adults out of the labor force	37.3	52.8	50.8	
Adults living in rural areas	46.3	61.7	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	43.9	60.4	29.2	
Made or received digital payments, 2014	8.3	46.1	19.7	
Used an account to pay utility bills	21.7	23.0	7.5	
Used an account to receive private sector wages	6.3	21.2	5.5	
Used an account to receive government payments	22.7	28.8	8.3	
Used the internet to pay bills or to buy something online	12.8	30.6	6.8	
Used a mobile phone or the internet to access an account	8.3	23.1	8.3	
Used a debit or credit card to make a purchase	10.8	38.5	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	9.4	6.6	21.6	
No deposit and no withdrawal from a financial institution account	9.4	6.7	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	11.7	12.8	10.1	
Sent or received domestic remittances through an OTC service	7.8	7.0	4.7	
Sent or received domestic remittances through cash only	10.2	8.0	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	11.3	14.4	15.9	
Saved at a financial institution, 2014	1.5	11.0	14.4	
Saved using a savings club or person outside the family	8.8	5.0	13.0	
Saved any money	32.8	37.0	39.7	
Saved for old age	11.2	15.0	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	15.5	24.2	9.8	
Borrowed from a financial institution or used a credit card, 2014	4.2	22.3	10.0	
Borrowed from family or friends	21.6	24.5	30.4	
Borrowed any money	33.7	44.0	42.9	
Outstanding housing loan	12.6	11.6	5.0	

Tanzania

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	30.5	GNI per capita (\$)	900
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	46.8	42.6	34.9
All adults, 2014	39.8	34.2	22.9
All adults, 2011	17.3	23.2	13.4
Financial institution account (% age 15+)			
All adults	21.0	32.8	24.5
All adults, 2014	19.0	28.8	16.9
All adults, 2011	17.3	23.2	13.4
Mobile money account (% age 15+)			
All adults	38.5	20.9	17.6
All adults, 2014	32.4	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	42.2	36.9	29.9
Adults belonging to the poorest 40%	37.3	31.9	25.5
Adults out of the labor force	31.0	31.4	23.4
Adults living in rural areas	45.4	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	43.0	34.4	25.6
Made or received digital payments, 2014	35.2	26.9	15.1
Used an account to pay utility bills	13.1	7.7	4.4
Used an account to receive private sector wages	3.3	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	11.6	7.6	4.8
Used a mobile phone or the internet to access an account	36.5	20.8	17.1
Used a debit or credit card to make a purchase	4.4	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.2	5.5	5.2
No deposit and no withdrawal from a financial institution account	7.2	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	29.0	22.7	16.0
Sent or received domestic remittances through an OTC service	13.8	11.0	9.6
Sent or received domestic remittances through cash only	3.0	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	6.1	14.9	11.1
Saved at a financial institution, 2014	9.0	15.8	8.9
Saved using a savings club or person outside the family	18.1	25.3	23.0
Saved any money	48.4	54.4	47.6
Saved for old age	5.8	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	5.3	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	6.7	7.5	6.1
Borrowed from family or friends	27.3	31.0	31.3
Borrowed any money	41.2	45.7	45.6
Outstanding housing loan	4.5	4.7	5.5

Thailand

East Asia & Pacific		Upper middle income		
Population, age 15+ (millions)	56.7	GNI per capita (\$)	5,640	
	Country data	East Asia & Pacific	Upper middle income	
Account (% age 15+)				
All adults	81.6	70.6	73.1	
All adults, 2014	78.1	69.1	71.6	
All adults, 2011	72.7	55.1	57.0	
Financial institution account (% age 15+)				
All adults	81.0	70.3	72.8	
All adults, 2014	78.1	68.9	71.5	
All adults, 2011	72.7	55.1	57.0	
Mobile money account (% age 15+)				
All adults	8.3	1.3	3.2	
All adults, 2014	1.3	0.4	0.8	
Account, by individual characteristics (% age 15+)				
Women	79.8	67.9	69.3	
Adults belonging to the poorest 40%	77.5	59.3	62.4	
Adults out of the labor force	73.9	59.8	61.6	
Adults living in rural areas	80.7	68.8	72.9	
Digital payments in the past year (% age 15+)				
Made or received digital payments	62.3	58.0	62.3	
Made or received digital payments, 2014	33.2	39.0	44.4	
Used an account to pay utility bills	10.5	20.8	22.6	
Used an account to receive private sector wages	12.0	15.9	17.8	
Used an account to receive government payments	27.9	12.2	17.9	
Used the internet to pay bills or to buy something online	18.7	38.6	37.5	
Used a mobile phone or the internet to access an account	17.4	31.0	30.6	
Used a debit or credit card to make a purchase	21.3	33.1	38.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	16.4	11.8	10.8	
No deposit and no withdrawal from a financial institution account	16.4	11.9	11.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	36.8	15.0	14.5	
Sent or received domestic remittances through an OTC service	7.8	7.3	6.4	
Sent or received domestic remittances through cash only	8.8	5.8	5.3	
Saving in the past year (% age 15+)				
Saved at a financial institution	38.8	30.6	26.9	
Saved at a financial institution, 2014	40.6	36.7	31.5	
Saved using a savings club or person outside the family	17.3	8.6	5.9	
Saved any money	61.8	53.1	46.4	
Saved for old age	44.8	23.2	19.1	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	20.4	21.5	22.4	
Borrowed from a financial institution or used a credit card, 2014	17.9	19.5	22.1	
Borrowed from family or friends	29.4	29.6	26.1	
Borrowed any money	47.5	46.8	44.4	
Outstanding housing loan	11.0	10.8	11.1	

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	4.4	GNI per capita (\$)	540
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	45.3	42.6	34.9
All adults, 2014	18.3	34.2	22.9
All adults, 2011	10.2	23.2	13.4
Financial institution account (% age 15+)			
All adults	34.1	32.8	24.5
All adults, 2014	17.6	28.8	16.9
All adults, 2011	10.2	23.2	13.4
Mobile money account (% age 15+)			
All adults	21.5	20.9	17.6
All adults, 2014	1.4	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	37.6	36.9	29.9
Adults belonging to the poorest 40%	34.7	31.9	25.5
Adults out of the labor force	35.3	31.4	23.4
Adults living in rural areas	45.0	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	31.3	34.4	25.6
Made or received digital payments, 2014	6.9	26.9	15.1
Used an account to pay utility bills	5.6	7.7	4.4
Used an account to receive private sector wages	3.6	5.7	3.3
Used an account to receive government payments	6.5	7.3	4.3
Used the internet to pay bills or to buy something online	6.6	7.6	4.8
Used a mobile phone or the internet to access an account	20.7	20.8	17.1
Used a debit or credit card to make a purchase	5.3	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	10.8	5.5	5.2
No deposit and no withdrawal from a financial institution account	12.1	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	17.3	22.7	16.0
Sent or received domestic remittances through an OTC service	13.6	11.0	9.6
Sent or received domestic remittances through cash only	8.0	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	11.8	14.9	11.1
Saved at a financial institution, 2014	6.7	15.8	8.9
Saved using a savings club or person outside the family	23.1	25.3	23.0
Saved any money	45.2	54.4	47.6
Saved for old age	8.4	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	9.1	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	4.0	7.5	6.1
Borrowed from family or friends	22.0	31.0	31.3
Borrowed any money	40.3	45.7	45.6
Outstanding housing loan	4.9	4.7	5.5

Trinidad and Tobago

		High income	
Population, age 15+ (millions)	1.1	GNI per capita (\$)	16,240
	Country data	High income	
Account (% age 15+)			
All adults	80.8	93.7	
All adults, 2014	..	92.8	
All adults, 2011	75.9	88.3	
Financial institution account (% age 15+)			
All adults	80.8	93.7	
All adults, 2014	..	92.8	
All adults, 2011	75.9	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	73.6	92.9	
Adults belonging to the poorest 40%	77.1	90.0	
Adults out of the labor force	72.7	89.9	
Adults living in rural areas	80.1	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	64.1	90.5	
Made or received digital payments, 2014	..	86.4	
Used an account to pay utility bills	17.2	59.7	
Used an account to receive private sector wages	16.8	38.9	
Used an account to receive government payments	27.9	34.3	
Used the internet to pay bills or to buy something online	20.1	67.6	
Used a mobile phone or the internet to access an account	13.0	51.8	
Used a debit or credit card to make a purchase	40.9	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	15.1	3.8	
No deposit and no withdrawal from a financial institution account	15.1	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	7.2	..	
Sent or received domestic remittances through an OTC service	4.1	..	
Sent or received domestic remittances through cash only	13.4	..	
Saving in the past year (% age 15+)			
Saved at a financial institution	36.2	54.8	
Saved at a financial institution, 2014	..	49.6	
Saved using a savings club or person outside the family	20.6	..	
Saved any money	70.7	71.4	
Saved for old age	37.9	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	27.5	55.1	
Borrowed from a financial institution or used a credit card, 2014	..	51.9	
Borrowed from family or friends	19.9	13.3	
Borrowed any money	46.6	64.4	
Outstanding housing loan	13.5	26.6	

Middle East & North Africa		Lower middle income	
Population, age 15+ (millions)	8.7	GNI per capita (\$)	3,690
	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults	36.9	43.5	57.8
All adults, 2014	27.4	..	41.9
All adults, 2011	..	32.9	28.9
Financial institution account (% age 15+)			
All adults	36.8	43.0	56.1
All adults, 2014	27.3	..	40.6
All adults, 2011	..	32.9	28.9
Mobile money account (% age 15+)			
All adults	2.0	5.8	5.3
All adults, 2014	0.6	..	3.2
Account, by individual characteristics (% age 15+)			
Women	28.4	35.0	53.0
Adults belonging to the poorest 40%	21.0	35.3	50.7
Adults out of the labor force	21.5	35.0	50.8
Adults living in rural areas	28.1	36.9	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	29.4	33.3	29.2
Made or received digital payments, 2014	17.0	..	19.7
Used an account to pay utility bills	3.6	9.8	7.5
Used an account to receive private sector wages	6.3	5.9	5.5
Used an account to receive government payments	12.3	19.5	8.3
Used the internet to pay bills or to buy something online	6.6	12.2	6.8
Used a mobile phone or the internet to access an account	4.1	10.4	8.3
Used a debit or credit card to make a purchase	13.1	16.2	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.3	7.1	21.6
No deposit and no withdrawal from a financial institution account	4.9	7.2	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	11.4	5.0	10.1
Sent or received domestic remittances through an OTC service	5.5	4.9	4.7
Sent or received domestic remittances through cash only	13.7	11.1	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	18.3	10.8	15.9
Saved at a financial institution, 2014	10.3	..	14.4
Saved using a savings club or person outside the family	3.1	8.0	13.0
Saved any money	39.4	31.3	39.7
Saved for old age	13.6	8.1	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	11.7	9.6	9.8
Borrowed from a financial institution or used a credit card, 2014	12.0	..	10.0
Borrowed from family or friends	31.7	31.1	30.4
Borrowed any money	45.1	42.6	42.9
Outstanding housing loan	8.0	8.2	5.0

Turkey

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	59.4	GNI per capita (\$)	11,230
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	68.6	65.3	73.1
All adults, 2014	56.7	57.8	71.6
All adults, 2011	57.6	44.8	57.0
Financial institution account (% age 15+)			
All adults	67.7	65.1	72.8
All adults, 2014	56.5	57.8	71.5
All adults, 2011	57.6	44.8	57.0
Mobile money account (% age 15+)			
All adults	16.4	3.2	3.2
All adults, 2014	0.8	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	54.3	62.5	69.3
Adults belonging to the poorest 40%	56.4	56.3	62.4
Adults out of the labor force	43.9	52.8	61.6
Adults living in rural areas	65.4	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	63.8	60.4	62.3
Made or received digital payments, 2014	48.3	46.1	44.4
Used an account to pay utility bills	26.3	23.0	22.6
Used an account to receive private sector wages	26.9	21.2	17.8
Used an account to receive government payments	22.1	28.8	17.9
Used the internet to pay bills or to buy something online	36.2	30.6	37.5
Used a mobile phone or the internet to access an account	28.0	23.1	30.6
Used a debit or credit card to make a purchase	47.6	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.3	6.6	10.8
No deposit and no withdrawal from a financial institution account	8.8	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	16.6	12.8	14.5
Sent or received domestic remittances through an OTC service	5.1	7.0	6.4
Sent or received domestic remittances through cash only	6.6	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	22.9	14.4	26.9
Saved at a financial institution, 2014	9.1	11.0	31.5
Saved using a savings club or person outside the family	10.9	5.0	5.9
Saved any money	39.1	37.0	46.4
Saved for old age	20.0	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	42.8	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	35.9	22.3	22.1
Borrowed from family or friends	28.4	24.5	26.1
Borrowed any money	59.2	44.0	44.4
Outstanding housing loan	11.0	11.6	11.1

Turkmenistan

Europe & Central Asia

Upper middle income

Population, age 15+ (millions) **3.9** GNI per capita (\$) **6,670**

	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	40.6	65.3	73.1
All adults, 2014	..	57.8	71.6
All adults, 2011	0.4	44.8	57.0
Financial institution account (% age 15+)			
All adults	40.6	65.1	72.8
All adults, 2014	..	57.8	71.5
All adults, 2011	0.4	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	35.5	62.5	69.3
Adults belonging to the poorest 40%	39.7	56.3	62.4
Adults out of the labor force	10.2	52.8	61.6
Adults living in rural areas	38.1	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	34.3	60.4	62.3
Made or received digital payments, 2014	..	46.1	44.4
Used an account to pay utility bills	0.0	23.0	22.6
Used an account to receive private sector wages	7.5	21.2	17.8
Used an account to receive government payments	23.9	28.8	17.9
Used the internet to pay bills or to buy something online	2.0	30.6	37.5
Used a mobile phone or the internet to access an account	2.2	23.1	30.6
Used a debit or credit card to make a purchase	5.6	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.2	6.6	10.8
No deposit and no withdrawal from a financial institution account	6.2	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	4.2	12.8	14.5
Sent or received domestic remittances through an OTC service	13.0	7.0	6.4
Sent or received domestic remittances through cash only	12.7	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	4.8	14.4	26.9
Saved at a financial institution, 2014	..	11.0	31.5
Saved using a savings club or person outside the family	4.2	5.0	5.9
Saved any money	51.0	37.0	46.4
Saved for old age	18.8	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	6.8	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	..	22.3	22.1
Borrowed from family or friends	21.1	24.5	26.1
Borrowed any money	36.9	44.0	44.4
Outstanding housing loan	8.0	11.6	11.1

Uganda

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	21.6	GNI per capita (\$)	630
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	59.2	42.6	34.9
All adults, 2014	44.4	34.2	22.9
All adults, 2011	20.5	23.2	13.4
Financial institution account (% age 15+)			
All adults	32.8	32.8	24.5
All adults, 2014	27.8	28.8	16.9
All adults, 2011	20.5	23.2	13.4
Mobile money account (% age 15+)			
All adults	50.6	20.9	17.6
All adults, 2014	35.1	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	52.7	36.9	29.9
Adults belonging to the poorest 40%	47.3	31.9	25.5
Adults out of the labor force	44.2	31.4	23.4
Adults living in rural areas	58.2	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	54.7	34.4	25.6
Made or received digital payments, 2014	40.5	26.9	15.1
Used an account to pay utility bills	10.4	7.7	4.4
Used an account to receive private sector wages	7.9	5.7	3.3
Used an account to receive government payments	7.3	7.3	4.3
Used the internet to pay bills or to buy something online	9.5	7.6	4.8
Used a mobile phone or the internet to access an account	47.2	20.8	17.1
Used a debit or credit card to make a purchase	5.4	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.8	5.5	5.2
No deposit and no withdrawal from a financial institution account	9.6	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	38.1	22.7	16.0
Sent or received domestic remittances through an OTC service	10.9	11.0	9.6
Sent or received domestic remittances through cash only	6.3	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	12.7	14.9	11.1
Saved at a financial institution, 2014	16.8	15.8	8.9
Saved using a savings club or person outside the family	37.5	25.3	23.0
Saved any money	68.6	54.4	47.6
Saved for old age	14.0	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	14.7	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	16.1	7.5	6.1
Borrowed from family or friends	46.5	31.0	31.3
Borrowed any money	66.1	45.7	45.6
Outstanding housing loan	13.0	4.7	5.5

Ukraine

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	38.1	GNI per capita (\$)	2,310
	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults	62.9	65.3	57.8
All adults, 2014	52.7	57.8	41.9
All adults, 2011	41.3	44.8	28.9
Financial institution account (% age 15+)			
All adults	62.9	65.1	56.1
All adults, 2014	52.7	57.8	40.6
All adults, 2011	41.3	44.8	28.9
Mobile money account (% age 15+)			
All adults	..	3.2	5.3
All adults, 2014	..	0.2	3.2
Account, by individual characteristics (% age 15+)			
Women	61.3	62.5	53.0
Adults belonging to the poorest 40%	53.3	56.3	50.7
Adults out of the labor force	54.8	52.8	50.8
Adults living in rural areas	55.5	61.7	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	60.7	60.4	29.2
Made or received digital payments, 2014	44.1	46.1	19.7
Used an account to pay utility bills	20.0	23.0	7.5
Used an account to receive private sector wages	20.7	21.2	5.5
Used an account to receive government payments	34.3	28.8	8.3
Used the internet to pay bills or to buy something online	29.5	30.6	6.8
Used a mobile phone or the internet to access an account	18.1	23.1	8.3
Used a debit or credit card to make a purchase	39.1	38.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.9	6.6	21.6
No deposit and no withdrawal from a financial institution account	4.9	6.7	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	8.1	12.8	10.1
Sent or received domestic remittances through an OTC service	2.8	7.0	4.7
Sent or received domestic remittances through cash only	10.1	8.0	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	12.9	14.4	15.9
Saved at a financial institution, 2014	7.8	11.0	14.4
Saved using a savings club or person outside the family	2.2	5.0	13.0
Saved any money	39.6	37.0	39.7
Saved for old age	11.2	15.0	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	21.8	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	21.7	22.3	10.0
Borrowed from family or friends	30.8	24.5	30.4
Borrowed any money	46.9	44.0	42.9
Outstanding housing loan	4.6	11.6	5.0

United Arab Emirates

		High income	
Population, age 15+ (millions)	8.0	GNI per capita (\$)	40,480
	Country data	High income	
Account (% age 15+)			
All adults	88.2	93.7	
All adults, 2014	83.7	92.8	
All adults, 2011	59.7	88.3	
Financial institution account (% age 15+)			
All adults	87.4	93.7	
All adults, 2014	83.2	92.8	
All adults, 2011	59.7	88.3	
Mobile money account (% age 15+)			
All adults	21.3	..	
All adults, 2014	11.5	..	
Account, by individual characteristics (% age 15+)			
Women	76.4	92.9	
Adults belonging to the poorest 40%	83.0	90.0	
Adults out of the labor force	56.7	89.9	
Adults living in rural areas	80.2	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	84.0	90.5	
Made or received digital payments, 2014	76.1	86.4	
Used an account to pay utility bills	29.3	59.7	
Used an account to receive private sector wages	51.6	38.9	
Used an account to receive government payments	16.1	34.3	
Used the internet to pay bills or to buy something online	59.7	67.6	
Used a mobile phone or the internet to access an account	46.6	51.8	
Used a debit or credit card to make a purchase	70.8	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.3	3.8	
No deposit and no withdrawal from a financial institution account	7.0	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	28.7	54.8	
Saved at a financial institution, 2014	32.1	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	56.8	71.4	
Saved for old age	24.0	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	46.1	55.1	
Borrowed from a financial institution or used a credit card, 2014	39.4	51.9	
Borrowed from family or friends	25.7	13.3	
Borrowed any money	63.9	64.4	
Outstanding housing loan	18.0	26.6	

United Kingdom

High income

Population, age 15+ (millions)	54.1	GNI per capita (\$)	42,360
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	Country data	High income
Account (% age 15+)		
All adults	96.4	93.7
All adults, 2014	98.9	92.8
All adults, 2011	97.2	88.3
Financial institution account (% age 15+)		
All adults	96.4	93.7
All adults, 2014	98.9	92.8
All adults, 2011	97.2	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	96.1	92.9
Adults belonging to the poorest 40%	94.5	90.0
Adults out of the labor force	94.1	89.9
Adults living in rural areas	95.8	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	95.6	90.5
Made or received digital payments, 2014	97.0	86.4
Used an account to pay utility bills	73.7	59.7
Used an account to receive private sector wages	44.9	38.9
Used an account to receive government payments	40.1	34.3
Used the internet to pay bills or to buy something online	80.7	67.6
Used a mobile phone or the internet to access an account	46.7	51.8
Used a debit or credit card to make a purchase	89.2	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	2.7	3.8
No deposit and no withdrawal from a financial institution account	2.7	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	63.7	54.8
Saved at a financial institution, 2014	52.3	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	74.0	71.4
Saved for old age	42.6	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	64.7	55.1
Borrowed from a financial institution or used a credit card, 2014	62.4	51.9
Borrowed from family or friends	14.0	13.3
Borrowed any money	74.6	64.4
Outstanding housing loan	26.7	26.6

United States

		High income	
Population, age 15+ (millions)	261.6	GNI per capita (\$)	56,810
	Country data	High income	
Account (% age 15+)			
All adults	93.1	93.7	
All adults, 2014	93.6	92.8	
All adults, 2011	88.0	88.3	
Financial institution account (% age 15+)			
All adults	93.1	93.7	
All adults, 2014	93.6	92.8	
All adults, 2011	88.0	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	92.7	92.9	
Adults belonging to the poorest 40%	85.2	90.0	
Adults out of the labor force	94.0	89.9	
Adults living in rural areas	92.6	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	91.1	90.5	
Made or received digital payments, 2014	91.2	86.4	
Used an account to pay utility bills	58.2	59.7	
Used an account to receive private sector wages	34.0	38.9	
Used an account to receive government payments	34.8	34.3	
Used the internet to pay bills or to buy something online	77.2	67.6	
Used a mobile phone or the internet to access an account	67.3	51.8	
Used a debit or credit card to make a purchase	85.9	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	2.9	3.8	
No deposit and no withdrawal from a financial institution account	2.9	3.8	
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	..
Sent or received domestic remittances through an OTC service	..	..
Sent or received domestic remittances through cash only	..	..
Saving in the past year (% age 15+)			
Saved at a financial institution	62.2	54.8	
Saved at a financial institution, 2014	54.1	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	79.3	71.4	
Saved for old age	54.0	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	68.4	55.1	
Borrowed from a financial institution or used a credit card, 2014	64.6	51.9	
Borrowed from family or friends	15.2	13.3	
Borrowed any money	77.4	64.4	
Outstanding housing loan	34.0	26.6	

Uruguay

High income

Population, age 15+ (millions) **2.7** GNI per capita (\$) **15,230**

	Country data	High income
Account (% age 15+)		
All adults	63.9	93.7
All adults, 2014	45.6	92.8
All adults, 2011	23.5	88.3
Financial institution account (% age 15+)		
All adults	63.9	93.7
All adults, 2014	45.4	92.8
All adults, 2011	23.5	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	1.2	..
Account, by individual characteristics (% age 15+)		
Women	60.6	92.9
Adults belonging to the poorest 40%	48.6	90.0
Adults out of the labor force	55.1	89.9
Adults living in rural areas	57.0	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	59.3	90.5
Made or received digital payments, 2014	37.5	86.4
Used an account to pay utility bills	19.7	59.7
Used an account to receive private sector wages	18.5	38.9
Used an account to receive government payments	22.2	34.3
Used the internet to pay bills or to buy something online	30.9	67.6
Used a mobile phone or the internet to access an account	15.8	51.8
Used a debit or credit card to make a purchase	50.6	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	5.1	3.8
No deposit and no withdrawal from a financial institution account	5.1	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	10.5	..
Sent or received domestic remittances through an OTC service	6.7	..
Sent or received domestic remittances through cash only	5.9	..
Saving in the past year (% age 15+)		
Saved at a financial institution	11.8	54.8
Saved at a financial institution, 2014	12.5	49.6
Saved using a savings club or person outside the family	3.0	..
Saved any money	37.3	71.4
Saved for old age	11.7	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	43.4	55.1
Borrowed from a financial institution or used a credit card, 2014	44.5	51.9
Borrowed from family or friends	12.3	13.3
Borrowed any money	53.7	64.4
Outstanding housing loan	6.9	26.6

Uzbekistan

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	22.9	GNI per capita (\$)	2,220
	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults	37.1	65.3	57.8
All adults, 2014	40.7	57.8	41.9
All adults, 2011	22.5	44.8	28.9
Financial institution account (% age 15+)			
All adults	37.1	65.1	56.1
All adults, 2014	40.7	57.8	40.6
All adults, 2011	22.5	44.8	28.9
Mobile money account (% age 15+)			
All adults	..	3.2	5.3
All adults, 2014	..	0.2	3.2
Account, by individual characteristics (% age 15+)			
Women	36.0	62.5	53.0
Adults belonging to the poorest 40%	29.7	56.3	50.7
Adults out of the labor force	34.3	52.8	50.8
Adults living in rural areas	34.4	61.7	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	34.2	60.4	29.2
Made or received digital payments, 2014	37.8	46.1	19.7
Used an account to pay utility bills	19.2	23.0	7.5
Used an account to receive private sector wages	3.0	21.2	5.5
Used an account to receive government payments	22.8	28.8	8.3
Used the internet to pay bills or to buy something online	7.1	30.6	6.8
Used a mobile phone or the internet to access an account	6.7	23.1	8.3
Used a debit or credit card to make a purchase	25.0	38.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.3	6.6	21.6
No deposit and no withdrawal from a financial institution account	3.3	6.7	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	1.2	12.8	10.1
Sent or received domestic remittances through an OTC service	1.8	7.0	4.7
Sent or received domestic remittances through cash only	8.2	8.0	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	2.3	14.4	15.9
Saved at a financial institution, 2014	1.8	11.0	14.4
Saved using a savings club or person outside the family	12.8	5.0	13.0
Saved any money	38.5	37.0	39.7
Saved for old age	9.3	15.0	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	2.4	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	2.2	22.3	10.0
Borrowed from family or friends	12.9	24.5	30.4
Borrowed any money	20.0	44.0	42.9
Outstanding housing loan	1.3	11.6	5.0

Venezuela, RB

Latin America & Caribbean		Upper middle income		
Population, age 15+ (millions)		22.8	GNI per capita (\$)	
				11,760
	Country data	Latin America & the Carib.	Upper middle income	
Account (% age 15+)				
All adults	73.5	54.4	73.1	
All adults, 2014	57.0	51.4	71.6	
All adults, 2011	44.1	39.3	57.0	
Financial institution account (% age 15+)				
All adults	73.2	53.5	72.8	
All adults, 2014	56.9	51.2	71.5	
All adults, 2011	44.1	39.3	57.0	
Mobile money account (% age 15+)				
All adults	11.0	5.3	3.2	
All adults, 2014	3.0	1.7	0.8	
Account, by individual characteristics (% age 15+)				
Women	70.0	51.3	69.3	
Adults belonging to the poorest 40%	60.2	41.9	62.4	
Adults out of the labor force	57.6	43.3	61.6	
Adults living in rural areas	73.2	52.6	72.9	
Digital payments in the past year (% age 15+)				
Made or received digital payments	68.8	45.1	62.3	
Made or received digital payments, 2014	49.1	37.7	44.4	
Used an account to pay utility bills	14.0	14.0	22.6	
Used an account to receive private sector wages	19.7	12.6	17.8	
Used an account to receive government payments	20.6	15.9	17.9	
Used the internet to pay bills or to buy something online	28.8	14.9	37.5	
Used a mobile phone or the internet to access an account	29.7	11.1	30.6	
Used a debit or credit card to make a purchase	61.3	27.6	38.1	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	5.1	9.0	10.8	
No deposit and no withdrawal from a financial institution account	5.2	9.3	11.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	19.7	8.9	14.5	
Sent or received domestic remittances through an OTC service	3.5	4.8	6.4	
Sent or received domestic remittances through cash only	3.3	3.9	5.3	
Saving in the past year (% age 15+)				
Saved at a financial institution	19.4	12.2	26.9	
Saved at a financial institution, 2014	22.8	13.4	31.5	
Saved using a savings club or person outside the family	12.6	7.5	5.9	
Saved any money	41.5	37.2	46.4	
Saved for old age	8.8	11.8	19.1	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	27.7	20.8	22.4	
Borrowed from a financial institution or used a credit card, 2014	20.0	24.8	22.1	
Borrowed from family or friends	17.7	15.2	26.1	
Borrowed any money	44.3	37.6	44.4	
Outstanding housing loan	2.6	5.2	11.1	

Vietnam

East Asia & Pacific		Lower middle income		
Population, age 15+ (millions)		71.3	GNI per capita (\$)	
			2,060	
	Country data	East Asia & Pacific	Lower middle income	
Account (% age 15+)				
All adults	30.8	70.6	57.8	
All adults, 2014	31.0	69.1	41.9	
All adults, 2011	21.4	55.1	28.9	
Financial institution account (% age 15+)				
All adults	30.0	70.3	56.1	
All adults, 2014	30.9	68.9	40.6	
All adults, 2011	21.4	55.1	28.9	
Mobile money account (% age 15+)				
All adults	3.5	1.3	5.3	
All adults, 2014	0.5	0.4	3.2	
Account, by individual characteristics (% age 15+)				
Women	30.4	67.9	53.0	
Adults belonging to the poorest 40%	20.3	59.3	50.7	
Adults out of the labor force	19.8	59.8	50.8	
Adults living in rural areas	25.2	68.8	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	22.7	58.0	29.2	
Made or received digital payments, 2014	18.1	39.0	19.7	
Used an account to pay utility bills	2.9	20.8	7.5	
Used an account to receive private sector wages	8.9	15.9	5.5	
Used an account to receive government payments	3.0	12.2	8.3	
Used the internet to pay bills or to buy something online	20.5	38.6	6.8	
Used a mobile phone or the internet to access an account	9.2	31.0	8.3	
Used a debit or credit card to make a purchase	6.2	33.1	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	5.7	11.8	21.6	
No deposit and no withdrawal from a financial institution account	5.9	11.9	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	9.6	15.0	10.1	
Sent or received domestic remittances through an OTC service	7.9	7.3	4.7	
Sent or received domestic remittances through cash only	6.6	5.8	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	14.5	30.6	15.9	
Saved at a financial institution, 2014	14.6	36.7	14.4	
Saved using a savings club or person outside the family	14.4	8.6	13.0	
Saved any money	57.4	53.1	39.7	
Saved for old age	18.0	23.2	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	21.7	21.5	9.8	
Borrowed from a financial institution or used a credit card, 2014	19.5	19.5	10.0	
Borrowed from family or friends	29.5	29.6	30.4	
Borrowed any money	49.0	46.8	42.9	
Outstanding housing loan	9.2	10.8	5.0	

West Bank and Gaza

Middle East & North Africa		Lower middle income	
Population, age 15+ (millions)	2.7	GNI per capita (\$)	3,230
	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults	25.0	43.5	57.8
All adults, 2014	24.2	..	41.9
All adults, 2011	19.4	32.9	28.9
Financial institution account (% age 15+)			
All adults	25.0	43.0	56.1
All adults, 2014	24.2	..	40.6
All adults, 2011	19.4	32.9	28.9
Mobile money account (% age 15+)			
All adults	..	5.8	5.3
All adults, 2014	..	..	3.2
Account, by individual characteristics (% age 15+)			
Women	15.9	35.0	53.0
Adults belonging to the poorest 40%	12.0	35.3	50.7
Adults out of the labor force	12.5	35.0	50.8
Adults living in rural areas	31.4	36.9	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	14.2	33.3	29.2
Made or received digital payments, 2014	12.1	..	19.7
Used an account to pay utility bills	3.9	9.8	7.5
Used an account to receive private sector wages	3.7	5.9	5.5
Used an account to receive government payments	..	19.5	8.3
Used the internet to pay bills or to buy something online	7.1	12.2	6.8
Used a mobile phone or the internet to access an account	2.0	10.4	8.3
Used a debit or credit card to make a purchase	5.1	16.2	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.6	7.1	21.6
No deposit and no withdrawal from a financial institution account	5.6	7.2	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	1.6	5.0	10.1
Sent or received domestic remittances through an OTC service	1.4	4.9	4.7
Sent or received domestic remittances through cash only	10.9	11.1	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	6.0	10.8	15.9
Saved at a financial institution, 2014	5.1	..	14.4
Saved using a savings club or person outside the family	12.3	8.0	13.0
Saved any money	26.9	31.3	39.7
Saved for old age	3.6	8.1	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	7.2	9.6	9.8
Borrowed from a financial institution or used a credit card, 2014	4.7	..	10.0
Borrowed from family or friends	19.6	31.1	30.4
Borrowed any money	28.7	42.6	42.9
Outstanding housing loan	5.4	8.2	5.0

Zambia

Sub-Saharan Africa		Lower middle income		
Population, age 15+ (millions)		9.1	GNI per capita (\$)	
			1,360	
	Country data	Sub-Saharan Africa	Lower middle income	
Account (% age 15+)				
All adults	45.9	42.6	57.8	
All adults, 2014	35.6	34.2	41.9	
All adults, 2011	21.4	23.2	28.9	
Financial institution account (% age 15+)				
All adults	35.8	32.8	56.1	
All adults, 2014	31.3	28.8	40.6	
All adults, 2011	21.4	23.2	28.9	
Mobile money account (% age 15+)				
All adults	27.8	20.9	5.3	
All adults, 2014	12.1	11.6	3.2	
Account, by individual characteristics (% age 15+)				
Women	40.3	36.9	53.0	
Adults belonging to the poorest 40%	31.2	31.9	50.7	
Adults out of the labor force	33.4	31.4	50.8	
Adults living in rural areas	40.9	39.5	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	38.7	34.4	29.2	
Made or received digital payments, 2014	28.6	26.9	19.7	
Used an account to pay utility bills	12.8	7.7	7.5	
Used an account to receive private sector wages	8.1	5.7	5.5	
Used an account to receive government payments	9.8	7.3	8.3	
Used the internet to pay bills or to buy something online	11.3	7.6	6.8	
Used a mobile phone or the internet to access an account	26.2	20.8	8.3	
Used a debit or credit card to make a purchase	9.0	7.5	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	6.5	5.5	21.6	
No deposit and no withdrawal from a financial institution account	8.8	7.1	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	21.8	22.7	10.1	
Sent or received domestic remittances through an OTC service	15.2	11.0	4.7	
Sent or received domestic remittances through cash only	4.5	9.4	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	13.6	14.9	15.9	
Saved at a financial institution, 2014	16.8	15.8	14.4	
Saved using a savings club or person outside the family	23.5	25.3	13.0	
Saved any money	58.7	54.4	39.7	
Saved for old age	8.1	10.3	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	10.4	8.4	9.8	
Borrowed from a financial institution or used a credit card, 2014	5.7	7.5	10.0	
Borrowed from family or friends	31.0	31.0	30.4	
Borrowed any money	48.7	45.7	42.9	
Outstanding housing loan	7.8	4.7	5.0	

Zimbabwe

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	9.5	GNI per capita (\$)	890
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	55.3	42.6	34.9
All adults, 2014	32.4	34.2	22.9
All adults, 2011	39.7	23.2	13.4
Financial institution account (% age 15+)			
All adults	28.2	32.8	24.5
All adults, 2014	17.2	28.8	16.9
All adults, 2011	39.7	23.2	13.4
Mobile money account (% age 15+)			
All adults	48.6	20.9	17.6
All adults, 2014	21.6	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	51.7	36.9	29.9
Adults belonging to the poorest 40%	43.6	31.9	25.5
Adults out of the labor force	47.5	31.4	23.4
Adults living in rural areas	47.6	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	52.5	34.4	25.6
Made or received digital payments, 2014	30.0	26.9	15.1
Used an account to pay utility bills	13.4	7.7	4.4
Used an account to receive private sector wages	10.1	5.7	3.3
Used an account to receive government payments	7.4	7.3	4.3
Used the internet to pay bills or to buy something online	9.5	7.6	4.8
Used a mobile phone or the internet to access an account	45.5	20.8	17.1
Used a debit or credit card to make a purchase	13.9	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	1.7	5.5	5.2
No deposit and no withdrawal from a financial institution account	5.0	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	36.7	22.7	16.0
Sent or received domestic remittances through an OTC service	9.3	11.0	9.6
Sent or received domestic remittances through cash only	8.6	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	5.3	14.9	11.1
Saved at a financial institution, 2014	5.2	15.8	8.9
Saved using a savings club or person outside the family	21.3	25.3	23.0
Saved any money	53.6	54.4	47.6
Saved for old age	4.7	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	4.7	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	4.3	7.5	6.1
Borrowed from family or friends	37.9	31.0	31.3
Borrowed any money	47.5	45.7	45.6
Outstanding housing loan	2.9	4.7	5.5

Glossary

Account denotes the percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for *financial institution account*) or report personally using a mobile money service in the past 12 months (see definition for *mobile money account*).

Borrowed any money denotes the percentage of respondents who report borrowing any money (by themselves or together with someone else) for any reason and from any source in the past 12 months.

Borrowed from a financial institution or used a credit card denotes the percentage of respondents who report borrowing any money from a bank or another type of financial institution, or using a credit card, in the past 12 months.

Borrowed from family or friends denotes the percentage of respondents who report borrowing any money from family, relatives, or friends in the past 12 months.

Financial institution account denotes the percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution.¹

GNI per capita (\$) is gross national income (GNI) converted to U.S. dollars using the World Bank Atlas method, divided by total midyear population. GNI 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. GNI, calculated in national currency, is usually converted to U.S. dollars at official exchange rates for comparisons across economies. The World Bank Atlas method is used to smooth fluctuations in prices and exchange rates. It averages the exchange rate for a given year and the two preceding years, adjusted for differences in rates of inflation between the country and the euro area, Japan, the United Kingdom, and the United States. Data are for 2016. Aggregates include economies not shown in this book. (World Bank)

Made or received digital payments denotes the percentage of respondents who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account, or report using the internet to pay bills or to buy something online, in the past 12 months. It also includes respondents who report paying bills, sending or receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension through a financial institution account or through a mobile money account in the past 12 months.

Mobile money account denotes the percentage of respondents who report personally using a mobile money service in the past 12 months.²

No deposit and no withdrawal from a financial institution account denotes the percentage of respondents who report neither a deposit into nor a withdrawal from their financial institution account in the past 12 months.

No deposit and no withdrawal from an account denotes the percentage of respondents who report neither a deposit into nor a withdrawal from their account in the past 12 months.

Outstanding housing loan denotes the percentage of respondents who report having an outstanding loan from a bank or another type of financial institution to purchase a home, an apartment, or land.

Population, age 15+ is the midyear estimate of all adult residents age 15 and above 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. Data are for 2016. Aggregates include economies not shown in this book. (Eurostat, United Nations Population Division, and World Bank)

Saved any money denotes the percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past 12 months.

Saved at a financial institution denotes the percentage of respondents who report saving or setting aside any money in the past 12 months by using an account at a bank or another type of financial institution.

Saved for old age denotes the percentage of respondents who report saving or setting aside any money in the past 12 months for old age.

Saved using a savings club or person outside the family denotes the percentage of respondents who report saving or setting aside any money in the past 12 months by using an informal savings club or a person outside the family.

Sent or received domestic remittances through an account denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country using a financial institution account or a mobile money account.

Sent or received domestic remittances through an OTC service denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country over the counter in a branch of their financial institution, through a mobile banking agent, or through a money transfer service.

Sent or received domestic remittances through cash only denotes the percentage of respondents who report personally sending any of their money in the past 12 months to, or receiving any of it from, a relative or friend living in a different area of their country *only* by handing cash to or receiving cash from that person, or by sending or receiving it through someone they know.

Used a debit or credit card to make a purchase denotes the percentage of respondents who report using their own debit or credit card to make a purchase in the past 12 months.

Glossary

Used a mobile phone or the internet to access an account denotes the percentage of respondents who report using a mobile phone or the internet to make a payment, to make a purchase, or to send or receive money through their account at a bank or another type of financial institution or through the use of a mobile money service in the past 12 months.

Used an account to pay utility bills denotes the percentage of respondents who report making a payment for water, electricity, or trash collection directly from a financial institution account or through a mobile money account in the past 12 months.

Used an account to receive government payments denotes the percentage of respondents who report personally receiving any payment from the government (public sector wages, a public sector pension, or government transfers of financial support) directly into a financial institution account, into a card, or into a mobile money account in the past 12 months.

Used an account to receive private sector wages denotes the percentage of respondents who report receiving a private sector salary or private sector wages directly into a financial institution account, into a card, or into a mobile money account in the past 12 months.

Used the internet to pay bills or to buy something online denotes the percentage of respondents who report making bill payments or online purchases using the internet, whether through a mobile phone, a computer, or some other device, in the past 12 months.

Notes

For indicators for which the source of data is other than the 2017 edition of the Global Findex database, the source is given at the end of the definition or is as follows:

For 2011 Global Findex data, the source is Asli Demirguc-Kunt and Leora Klapper, "Measuring Financial Inclusion: Explaining Variation in Use of Financial Services across and within Countries," *Brookings Papers on Economic Activity* (Spring 2013).

For 2014 Global Findex data, the source is Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, and Peter van Oudheusden. Forthcoming. "The Global Findex Database 2014: Measuring Financial Inclusion and Opportunities to Expand Access to and Use of Financial Services." *World Bank Economic Review*.

1. *Financial institution account* includes respondents who report having an account at a bank or at another type of financial institution, such as a credit union, a microfinance institution, a cooperative, or the post office (if applicable), or having a debit card in their own name. It includes an additional 3.93 percent of respondents in 2017 who report receiving wages, government transfers, a public sector pension (included in 2017 data), or payments for agricultural products into a financial institution account in the past 12 months; paying utility bills or school fees from a financial institution account in the past 12 months; or receiving wages or government transfers into a card in the past 12 months.

Glossary

2. *Mobile money account* includes respondents who report personally using services included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database to pay bills or to send or receive money in the past 12 months. It includes an additional 0.60 percent of respondents in 2017 who report receiving wages, government transfers, a public sector pension (included in 2017 data), or payments for agricultural products through a mobile phone in the past 12 months.

Reference

The reference citation for the 2017 Global Findex data provided in this book is as follows:

Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar, and Jake Hess. 2018. *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. World Bank: Washington, DC.



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