

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