

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