## Germany

### High income

<table>
<thead>
<tr>
<th>Country data</th>
<th>High income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population, age 15+ (millions)</td>
<td>71.8</td>
</tr>
<tr>
<td>GNI per capita ($)</td>
<td>43,940</td>
</tr>
</tbody>
</table>

### Account (% age 15+)

<table>
<thead>
<tr>
<th></th>
<th>Country data</th>
<th>High income</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults</td>
<td>99.1</td>
<td>93.7</td>
</tr>
<tr>
<td>All adults, 2014</td>
<td>98.8</td>
<td>92.8</td>
</tr>
<tr>
<td>All adults, 2011</td>
<td>98.1</td>
<td>88.3</td>
</tr>
</tbody>
</table>

### Financial institution account (% age 15+)

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>All adults</td>
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<tr>
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<td>88.3</td>
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</tbody>
</table>

### Mobile money account (% age 15+)

<table>
<thead>
<tr>
<th></th>
<th>Country data</th>
<th>High income</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>All adults, 2014</td>
<td>..</td>
<td>..</td>
</tr>
</tbody>
</table>

### Account, by individual characteristics (% age 15+)

<table>
<thead>
<tr>
<th></th>
<th>Country data</th>
<th>High income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>99.2</td>
<td>92.9</td>
</tr>
<tr>
<td>Adults belonging to the poorest 40%</td>
<td>98.1</td>
<td>90.0</td>
</tr>
<tr>
<td>Adults out of the labor force</td>
<td>99.1</td>
<td>89.9</td>
</tr>
<tr>
<td>Adults living in rural areas</td>
<td>98.8</td>
<td>93.7</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>Country data</th>
<th>High income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Made or received digital payments</td>
<td>97.8</td>
<td>90.5</td>
</tr>
<tr>
<td>Made or received digital payments, 2014</td>
<td>95.7</td>
<td>86.4</td>
</tr>
<tr>
<td>Used an account to pay utility bills</td>
<td>80.9</td>
<td>59.7</td>
</tr>
<tr>
<td>Used an account to receive private sector wages</td>
<td>50.5</td>
<td>38.9</td>
</tr>
<tr>
<td>Used an account to receive government payments</td>
<td>28.7</td>
<td>34.3</td>
</tr>
<tr>
<td>Used the internet to pay bills or to buy something online</td>
<td>81.2</td>
<td>67.6</td>
</tr>
<tr>
<td>Used a mobile phone or the internet to access an account</td>
<td>60.6</td>
<td>51.8</td>
</tr>
<tr>
<td>Used a debit or credit card to make a purchase</td>
<td>86.7</td>
<td>80.1</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>Country data</th>
<th>High income</th>
</tr>
</thead>
<tbody>
<tr>
<td>No deposit and no withdrawal from an account</td>
<td>4.7</td>
<td>3.8</td>
</tr>
<tr>
<td>No deposit and no withdrawal from a financial institution account</td>
<td>4.7</td>
<td>3.8</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>Country data</th>
<th>High income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sent or received domestic remittances through an account</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Sent or received domestic remittances through an OTC service</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Sent or received domestic remittances through cash only</td>
<td>..</td>
<td>..</td>
</tr>
</tbody>
</table>

### Saving in the past year (% age 15+)

<table>
<thead>
<tr>
<th></th>
<th>Country data</th>
<th>High income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saved at a financial institution</td>
<td>55.4</td>
<td>54.8</td>
</tr>
<tr>
<td>Saved at a financial institution, 2014</td>
<td>57.9</td>
<td>49.6</td>
</tr>
<tr>
<td>Saved using a savings club or person outside the family</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Saved any money</td>
<td>75.7</td>
<td>71.4</td>
</tr>
<tr>
<td>Saved for old age</td>
<td>54.6</td>
<td>43.9</td>
</tr>
</tbody>
</table>

### Credit in the past year (% age 15+)

<table>
<thead>
<tr>
<th></th>
<th>Country data</th>
<th>High income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrowed from a financial institution or used a credit card</td>
<td>54.6</td>
<td>55.1</td>
</tr>
<tr>
<td>Borrowed from a financial institution or used a credit card, 2014</td>
<td>45.8</td>
<td>51.9</td>
</tr>
<tr>
<td>Borrowed from family or friends</td>
<td>8.4</td>
<td>13.3</td>
</tr>
<tr>
<td>Borrowed any money</td>
<td>64.1</td>
<td>64.4</td>
</tr>
<tr>
<td>Outstanding housing loan</td>
<td>21.1</td>
<td>26.6</td>
</tr>
</tbody>
</table>