

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 | |