

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