

Netherlands

		High income	
Population, age 15+ (millions)	14.2	GNI per capita (\$)	46,610
	Country data	High income	
Account (% age 15+)			
All adults	99.6	93.7	
All adults, 2014	99.3	92.8	
All adults, 2011	98.7	88.3	
Financial institution account (% age 15+)			
All adults	99.6	93.7	
All adults, 2014	99.3	92.8	
All adults, 2011	98.7	88.3	
Mobile money account (% age 15+)			
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)			
Women	99.8	92.9	
Adults belonging to the poorest 40%	99.8	90.0	
Adults out of the labor force	99.3	89.9	
Adults living in rural areas	99.7	93.7	
Digital payments in the past year (% age 15+)			
Made or received digital payments	97.7	90.5	
Made or received digital payments, 2014	97.8	86.4	
Used an account to pay utility bills	67.2	59.7	
Used an account to receive private sector wages	49.4	38.9	
Used an account to receive government payments	41.2	34.3	
Used the internet to pay bills or to buy something online	84.9	67.6	
Used a mobile phone or the internet to access an account	75.8	51.8	
Used a debit or credit card to make a purchase	93.7	80.1	
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	3.7	3.8	
No deposit and no withdrawal from a financial institution account	3.7	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	59.3	54.8	
Saved at a financial institution, 2014	58.9	49.6	
Saved using a savings club or person outside the family	..	..
Saved any money	78.5	71.4	
Saved for old age	42.8	43.9	
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	37.4	55.1	
Borrowed from a financial institution or used a credit card, 2014	34.8	51.9	
Borrowed from family or friends	10.2	13.3	
Borrowed any money	45.4	64.4	
Outstanding housing loan	46.4	26.6	