

Norway

High income

Population, age 15+ (millions) **4.3** GNI per capita (\$) **82,390**

	Country data	High income
Account (% age 15+)		
All adults	99.7	93.7
All adults, 2014	100.0	92.8
All adults, 2011	..	88.3
Financial institution account (% age 15+)		
All adults	99.7	93.7
All adults, 2014	100.0	92.8
All adults, 2011	..	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	100.0	92.9
Adults belonging to the poorest 40%	99.4	90.0
Adults out of the labor force	99.2	89.9
Adults living in rural areas	99.6	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	99.1	90.5
Made or received digital payments, 2014	98.4	86.4
Used an account to pay utility bills	76.6	59.7
Used an account to receive private sector wages	44.0	38.9
Used an account to receive government payments	66.3	34.3
Used the internet to pay bills or to buy something online	89.5	67.6
Used a mobile phone or the internet to access an account	85.1	51.8
Used a debit or credit card to make a purchase	95.7	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	0.9	3.8
No deposit and no withdrawal from a financial institution account	0.9	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	79.3	54.8
Saved at a financial institution, 2014	78.4	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	90.2	71.4
Saved for old age	61.4	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	69.5	55.1
Borrowed from a financial institution or used a credit card, 2014	62.5	51.9
Borrowed from family or friends	17.1	13.3
Borrowed any money	77.7	64.4
Outstanding housing loan	54.3	26.6