

# Poland

## High income

Population, age 15+ (millions)	32.3	GNI per capita (\$)	12,680
--------------------------------	------	---------------------	--------

	Country data	High income
<b>Account (% age 15+)</b>		
All adults	86.7	93.7
All adults, 2014	77.9	92.8
All adults, 2011	70.2	88.3
<b>Financial institution account (% age 15+)</b>		
All adults	86.7	93.7
All adults, 2014	77.9	92.8
All adults, 2011	70.2	88.3
<b>Mobile money account (% age 15+)</b>		
All adults	..	..
All adults, 2014	..	..
<b>Account, by individual characteristics (% age 15+)</b>		
Women	88.0	92.9
Adults belonging to the poorest 40%	84.2	90.0
Adults out of the labor force	67.1	89.9
Adults living in rural areas	86.6	93.7
<b>Digital payments in the past year (% age 15+)</b>		
Made or received digital payments	81.9	90.5
Made or received digital payments, 2014	62.5	86.4
Used an account to pay utility bills	50.1	59.7
Used an account to receive private sector wages	47.5	38.9
Used an account to receive government payments	19.6	34.3
Used the internet to pay bills or to buy something online	64.6	67.6
Used a mobile phone or the internet to access an account	52.4	51.8
Used a debit or credit card to make a purchase	73.7	80.1
<b>Inactive account in the past year (% age 15+)</b>		
No deposit and no withdrawal from an account	2.4	3.8
No deposit and no withdrawal from a financial institution account	2.4	3.8
<b>Domestic remittances in the past year (% age 15+)</b>		
Sent or received domestic remittances through an account	17.4	..
Sent or received domestic remittances through an OTC service	1.9	..
Sent or received domestic remittances through cash only	4.3	..
<b>Saving in the past year (% age 15+)</b>		
Saved at a financial institution	32.6	54.8
Saved at a financial institution, 2014	20.8	49.6
Saved using a savings club or person outside the family	3.9	..
Saved any money	51.9	71.4
Saved for old age	20.1	43.9
<b>Credit in the past year (% age 15+)</b>		
Borrowed from a financial institution or used a credit card	30.5	55.1
Borrowed from a financial institution or used a credit card, 2014	26.8	51.9
Borrowed from family or friends	25.1	13.3
Borrowed any money	50.4	64.4
Outstanding housing loan	15.4	26.6