

Portugal

		High income	
Population, age 15+ (millions)	8.9	GNI per capita (\$)	19,880
	Country data		High income
Account (% age 15+)			
All adults	92.3		93.7
All adults, 2014	87.4		92.8
All adults, 2011	81.2		88.3
Financial institution account (% age 15+)			
All adults	92.3		93.7
All adults, 2014	87.4		92.8
All adults, 2011	81.2		88.3
Mobile money account (% age 15+)			
All adults
All adults, 2014
Account, by individual characteristics (% age 15+)			
Women	90.6		92.9
Adults belonging to the poorest 40%	87.5		90.0
Adults out of the labor force	87.7		89.9
Adults living in rural areas	93.3		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	86.3		90.5
Made or received digital payments, 2014	72.9		86.4
Used an account to pay utility bills	55.6		59.7
Used an account to receive private sector wages	31.5		38.9
Used an account to receive government payments	31.4		34.3
Used the internet to pay bills or to buy something online	35.2		67.6
Used a mobile phone or the internet to access an account	28.0		51.8
Used a debit or credit card to make a purchase	73.6		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.6		3.8
No deposit and no withdrawal from a financial institution account	6.6		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	31.6		54.8
Saved at a financial institution, 2014	24.9		49.6
Saved using a savings club or person outside the family
Saved any money	54.8		71.4
Saved for old age	32.5		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	28.9		55.1
Borrowed from a financial institution or used a credit card, 2014	25.9		51.9
Borrowed from family or friends	15.4		13.3
Borrowed any money	41.3		64.4
Outstanding housing loan	24.2		26.6