

Sweden

High income			
Population, age 15+ (millions)	8.2	GNI per capita (\$)	54,480
	Country data		High income
Account (% age 15+)			
All adults	99.7		93.7
All adults, 2014	99.7		92.8
All adults, 2011	99.0		88.3
Financial institution account (% age 15+)			
All adults	99.7		93.7
All adults, 2014	99.7		92.8
All adults, 2011	99.0		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%	99.7		90.0
Adults out of the labor force	99.6		89.9
Adults living in rural areas	99.6		93.7
Digital payments in the past year (% age 15+)			
Made or received digital payments	98.3		90.5
Made or received digital payments, 2014	99.2		86.4
Used an account to pay utility bills	67.3		59.7
Used an account to receive private sector wages	41.6		38.9
Used an account to receive government payments	63.3		34.3
Used the internet to pay bills or to buy something online	84.4		67.6
Used a mobile phone or the internet to access an account	79.3		51.8
Used a debit or credit card to make a purchase	93.6		80.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	0.7		3.8
No deposit and no withdrawal from a financial institution account	0.7		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	75.4		54.8
Saved at a financial institution, 2014	75.1		49.6
Saved using a savings club or person outside the family
Saved any money	83.1		71.4
Saved for old age	57.0		43.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	43.7		55.1
Borrowed from a financial institution or used a credit card, 2014	49.6		51.9
Borrowed from family or friends	13.6		13.3
Borrowed any money	54.2		64.4
Outstanding housing loan	48.3		26.6