

Uruguay

High income

Population, age 15+ (millions) **2.7** GNI per capita (\$) **15,230**

	Country data	High income
Account (% age 15+)		
All adults	63.9	93.7
All adults, 2014	45.6	92.8
All adults, 2011	23.5	88.3
Financial institution account (% age 15+)		
All adults	63.9	93.7
All adults, 2014	45.4	92.8
All adults, 2011	23.5	88.3
Mobile money account (% age 15+)		
All adults
All adults, 2014	1.2	..
Account, by individual characteristics (% age 15+)		
Women	60.6	92.9
Adults belonging to the poorest 40%	48.6	90.0
Adults out of the labor force	55.1	89.9
Adults living in rural areas	57.0	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	59.3	90.5
Made or received digital payments, 2014	37.5	86.4
Used an account to pay utility bills	19.7	59.7
Used an account to receive private sector wages	18.5	38.9
Used an account to receive government payments	22.2	34.3
Used the internet to pay bills or to buy something online	30.9	67.6
Used a mobile phone or the internet to access an account	15.8	51.8
Used a debit or credit card to make a purchase	50.6	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	5.1	3.8
No deposit and no withdrawal from a financial institution account	5.1	3.8
Domestic remittances in the past year (% age 15+)		
Sent or received domestic remittances through an account	10.5	..
Sent or received domestic remittances through an OTC service	6.7	..
Sent or received domestic remittances through cash only	5.9	..
Saving in the past year (% age 15+)		
Saved at a financial institution	11.8	54.8
Saved at a financial institution, 2014	12.5	49.6
Saved using a savings club or person outside the family	3.0	..
Saved any money	37.3	71.4
Saved for old age	11.7	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	43.4	55.1
Borrowed from a financial institution or used a credit card, 2014	44.5	51.9
Borrowed from family or friends	12.3	13.3
Borrowed any money	53.7	64.4
Outstanding housing loan	6.9	26.6