

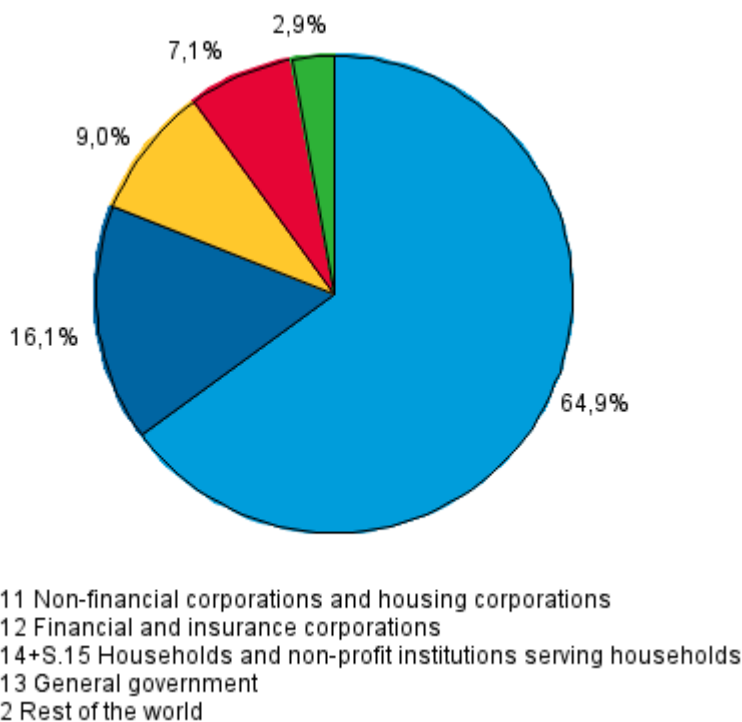
Outstanding credit 2015, 2nd quarter

Other financial institutions, insurance corporations and general government

Outstanding credit stood at EUR 96 billion at the end of June 2015

Outstanding credits granted by other Finnish financial and insurance corporations and general government amounted to EUR 96 billion at the end of June 2015. Finnish companies granted a total of EUR three billion in new credits during the quarter. In outstanding credit, the total stock of lending in euros and other currencies amounted to EUR 29 billion, bonds at nominal prices to EUR 63 billion, and money market instruments to EUR four billion. This is indicated by Statistics Finland's statistics on outstanding credit.

Lending by financial asset category at the end of the 2nd quarter of 2015, per cent



Lender sector: Other financial and insurance corporations and general government

Among lenders, other financial corporations granted EUR four billion in credits to business activities

Credits granted by other Finnish financial corporations, excluding insurance corporations and general government, to businesses, non-financial corporations and households of own-account workers amounted to EUR four billion, of which the largest share, 23 per cent, was directed to manufacturing.

Households' outstanding credit remained at EUR two billion

The credit stock granted by other Finnish financial corporations (including microloan companies and pawn brokers, excl. insurance corporations and general government) to households remained unchanged at EUR two billion in the second quarter. The share of consumption credits also remained unchanged at 95 per cent.

During the quarter, 104,260 new small loans were granted

During the second quarter of 2015, a total of 104,260 new small loans, or so-called quick loans, were granted to households, amounting to EUR 54 million. During the quarter, close on 26 per cent more new euro-denominated loans were granted than in the corresponding quarter of the year before, and 109 per cent more than in the previous quarter. The average quick loan in the second quarter of the year amounted to EUR 520 and the average repayment period was 153 days.

In total, borrowers of small loans paid EUR seven million in different types of costs on small loans taken out in April to June. This was 59 per cent more than in the year before. The costs directed at small loans were 14 per cent of the granted new loans during the quarter. In the second quarter of 2015, the statistics included 46 small loan companies.

The changes in the small loans are the result of a legislation amendment that came into force on 1 June 2013 based on which a 51 per cent interest rate ceiling was placed on small loans. As a result of this, some small loan companies closed down their operation and some renewed their services more towards so-called flexible credits.

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Appendix tables

Appendix table 1. Outstanding credit by financial asset in 2014-2015, EUR million

| | Stock of loans and advances total | New loans and advances total | Stock of bonds total | Stock of money market instruments total | Outstanding credit total ¹⁾ |
|-----------------------|-----------------------------------|------------------------------|----------------------|---|--|
| 2014/Q1 ²⁾ | 26 699 | .. ³⁾ | 58 260 | 7 351 | 92 310 |
| 2014/Q2 | 26 799 | 2 017 | 58 435 | 7 606 | 92 841 |
| 2014/Q3 | 27 282 | 2 242 | 58 888 | 6 181 | 92 351 |
| 2014/Q4 | 27 195 | 1 938 | 58 568 | 6 045 | 91 808 |
| 2015/Q1 | 28 060 | 1 986 | 61 389 | 4 980 | 94 429 |
| 2015/Q2 | 28 615 | 2 915 | 62 953 | 4 280 | 95 848 |

1) Inc. other financial institutions, insurance corporations and general government

2) Due to the Classification of Sectors 2012, the data for 2014 are not fully comparable with earlier years

3) “..”data not available

Appendix table 2. Credit granted by other financial corporations to households by purpose of use in 2014-2015, EUR million

| | 2015/Q2 | 2015/Q1 | 2014/Q4 | 2014/Q3 | 2014/Q2 | 2014/Q1 ²⁾ |
|---------------------------------------|---------|---------|---------|---------|---------|-----------------------|
| Stock of consumer credits | 2 150 | 2 061 | 2 043 | 1 972 | 1 935 | 1 915 |
| Other purpose of use, stock | 112 | 102 | 111 | 118 | 124 | 127 |
| Stock of lending, total ¹⁾ | 2 261 | 2 163 | 2 154 | 2 090 | 2 059 | 2 042 |

1) Inc. other financial institutions, small loan companies and pawn brokers

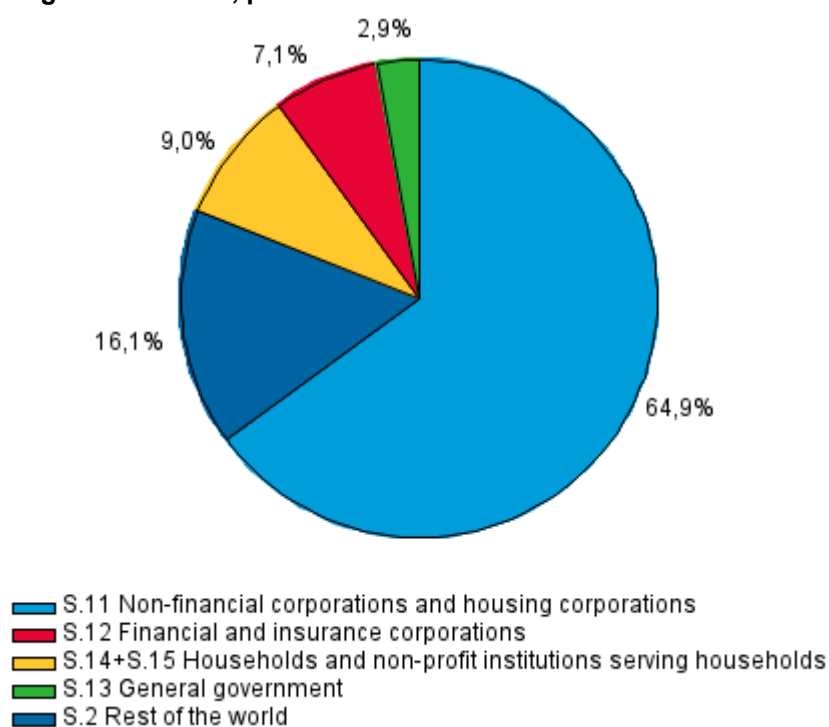
2) Due to the Classification of Sectors 2012, the data for 2014 are not fully comparable with earlier years

Appendix table 3. Key figures of small loan companies in 2014-2015

| | 2015/Q2 | 2015/Q1 | 2014/Q4 | 2014/Q3 | 2014/Q2 | 2014/Q1 |
|---|---------|---------|---------|---------|---------|---------|
| New credits granted, EUR 1,000 | 54 256 | 25 978 | 40 533 | 38 665 | 43 109 | 44 088 |
| Costs of new credits, EUR 1,000 | 7 339 | 3 969 | 6 634 | 6 176 | 4 610 | 5 983 |
| Costs / new credits, % | 13,5 | 15,3 | 16,4 | 16,0 | 10,7 | 13,6 |
| Average repayment period of new credits, days | 153 | 93 | 81 | 84 | 66 | 84 |
| Outstanding credit, EUR 1,000 | 102 786 | 68 968 | 76 111 | 77 982 | 71 114 | 83 540 |
| Number of new credits | 104 260 | 135 804 | 131 636 | 100 581 | 108 909 | 69 145 |
| Average loan amount of new credits, EUR | 520 | 191 | 308 | 384 | 396 | 638 |

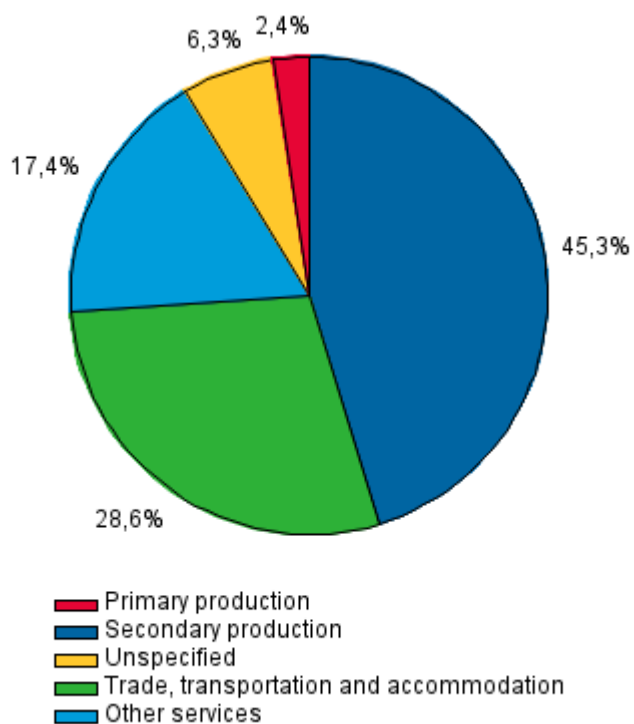
Appendix figures

Appendix figure 1. Lending by financial asset category at the end of the 2nd quarter of 2015, per cent

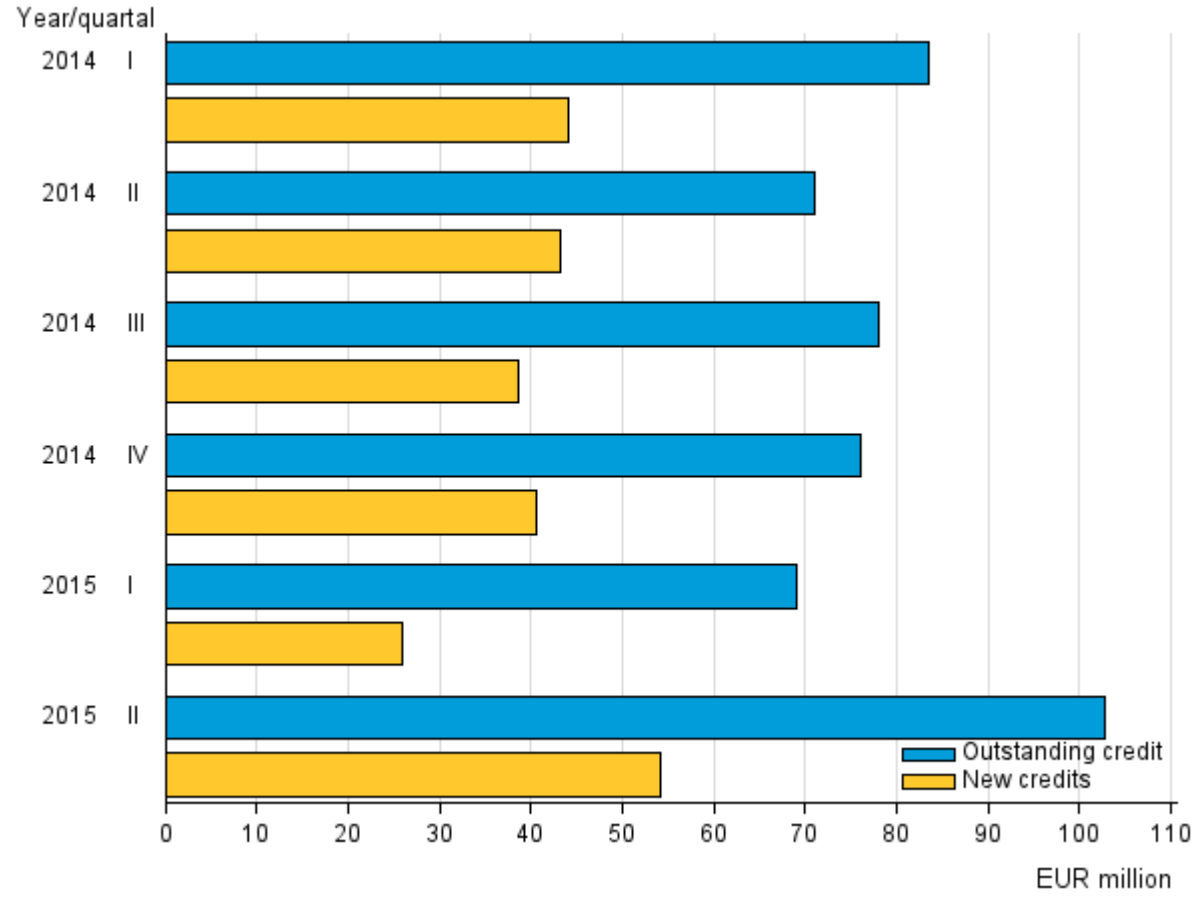


Lender sector: Other financial and insurance corporations and general government

Appendix figure 2. Business loans of other financial intermediaries, percent



Appendix figure 3. New credits and credit stock of small loan companies in 2014 to 2015



Inquiries

Jan Klavus 029 551 3391

Kerttu Helin 029 551 3330

Director in charge:

Ville Vertanen

rahoitusmarkkinat@tilastokeskus.fi

www.stat.fi

Source: Outstanding credit, Statistics Finland