

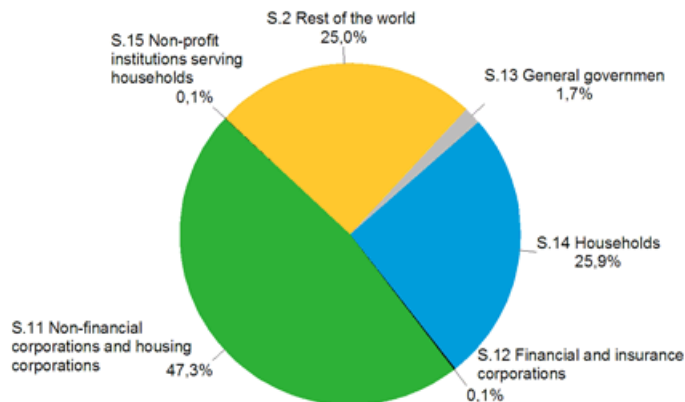
# Financial activities 2013

## Credit stock of other financial intermediaries, 1st quarter

### Stock of lending stood at nearly EUR 7 billion at the end of March 2013

The stock of lending by other Finnish financial corporations amounted to nearly EUR 7 billion at the end of the first quarter of 2013. The stock of lending grew by nearly 17 per cent from one year ago and growth from the previous quarter was almost three per cent. This is indicated by Statistics Finland's statistics on the outstanding credit.

#### Other financial intermediaries' lending by borrower sector at the end of the 1st quarter in 2013, R%



### Business credits totalled EUR 3 billion

Outstanding credits granted by other Finnish financial corporations to businesses, i.e. loans to non-financial corporations and households of own-account workers amounted to good EUR 3 billion at the end of March 2013, where the share of lending was 95 per cent. Credit granting to businesses grew by a total of 7 per cent from the corresponding quarter of the year before, and the stock of lending grew by 5 per cent.

### Households' outstanding credit nearly one-quarter of all lending

Credit granted by other financial corporations to households amounted to nearly EUR 2 billion at the end of March, which was almost 2 per cent more than at the end of the corresponding quarter last year. Compared to the previous quarter, households' outstanding credit decreased by nearly one per cent.

The share of households in other financial corporations' total lending was nearly 25 per cent, the share of non-financial corporations and housing corporations was almost 48 per cent, that of the rest of the world was some 24 per cent and that of other borrower sectors was nearly 3 per cent.

### ***EUR 96 million were granted in small loans***

During the first quarter of 2013, EUR 96 million in small loans, or so-called quick loans, were granted to households (altogether 350 190 loans). Measured in euros, 8 per cent more new loans were granted during the quarter than in the corresponding quarter last year and good 7 per cent more than in the previous quarter. The average quick loan in the first quarter of the year amounted to EUR 275 and the average repayment period was 38,7 days.

In total, borrowers of small loans paid over EUR 20 million in different types of costs on small loans taken out in January to March. Thus, the costs directed at small loans were nearly 21 per cent of the granted loan capital. In the first quarter of 2013, there were a total of 80 registered small loan companies of which one was new.

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**Appendix table 1. Outstanding credit of other financial institutions by financial asset in 2011-2013, EUR million**

	Year/Quartal								
	2011/Q1	2011/Q2	2011/Q3	2011/Q4	2012/Q1	2012/Q2	2012/Q3	2012/Q4	2013/Q1
Stock of loans and advances total	5469	5423	5549	5756	5792	6015	6191	6578	6762
Annual change,%	.	-19.8	-7.8	-7.0	5.9	10.9	11.6	14.3	16.7
New loans and advances total	646	688	741	1028	731	958	830	1216	1031
Annual change,%	.	-33.3	-22.6	23.7	13.1	39.2	12.0	18.3	41.1
Stock of bonds total	4	4	4	4	4	3	3	3	3
Annual change,%	.	32.7	12.0	12.0	-12.7	-10.7	-10.7	-24.6	-24.6
Stock of money market instruments total	169	153	130	132	107	97	83	294	299
Annual change,%	.	-48.6	34.3	59.4	-36.7	-37.0	-36.0	122.1	179.9
Assets total, stock	5642	5580	5683	5892	5902	6115	6278	6875	7063
Annual change,%	.	-21.0	-7.1	-6.1	4.6	9.6	10.5	16.7	19.7

**Appendix table 2. Credit granted by other financial corporations to households by purpose of use in 2011-2013, EUR million**

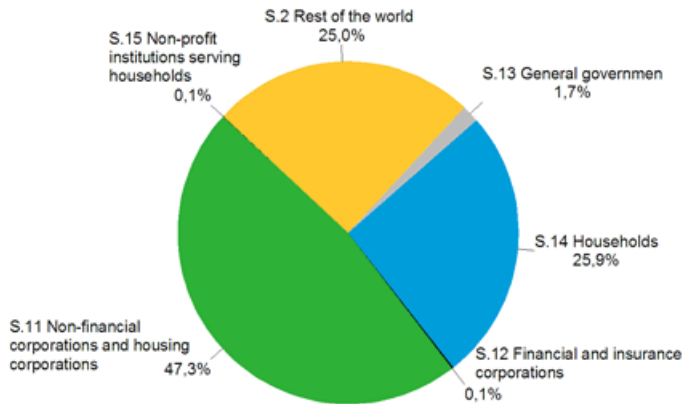
Year		Quartal			
		Q1	Q2	Q3	Q4
2011	Stock of consumer credits	994	991	988	1702
	Other lending, stock	754	761	763	55
	Stock of lending, total	1748	1752	1752	1757
2012	Stock of consumer credits	1676	1683	1707	1706
	Other lending, stock	50	48	47	53
	Stock of lending, total	1727	1731	1755	1759
2013	Stock of consumer credits	1698	.	.	.
	Other lending, stock	50	.	.	.
	Stock of lending, total	1749	.	.	.

**Appendix table 3. Key figures of small loan companies in 2011-2013**

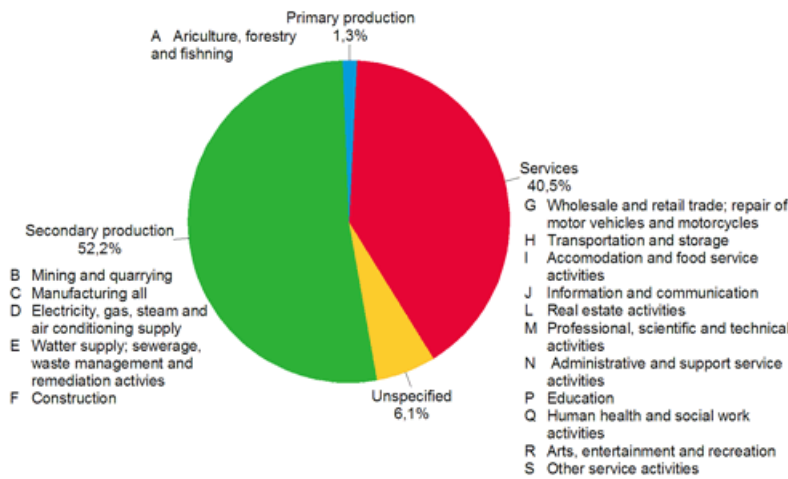
	Year/Quartal								
	2011/Q1	2011/Q2	2011/Q3	2011/Q4	2012/Q1	2012/Q2	2012/Q3	2012/Q4	2013/Q1
New credits granted, EUR 1,000	69820	79464	82541	90363	89026	94487	106683	104163	96327
Costs of new credits, EUR 1,000	17702	20189	20435	20753	21541	22182	23146	24004	20510
Costs / new credits, %	25.4	25.4	24.8	23.0	24.2	23.5	21.7	23.0	21.3
Average repayment period of new credits, days	33	34	32	33	34	34	37	38	39
Outstanding credit, EUR 1,000	66236	69822	90121	98447	109150	118097	129728	134067	142097
Number of new credits	321344	357003	359863	372094	371471	383767	385991	411357	350190
Average size of new loans, EUR	217	223	229	243	240	246	276	253	275

# Appendix figures

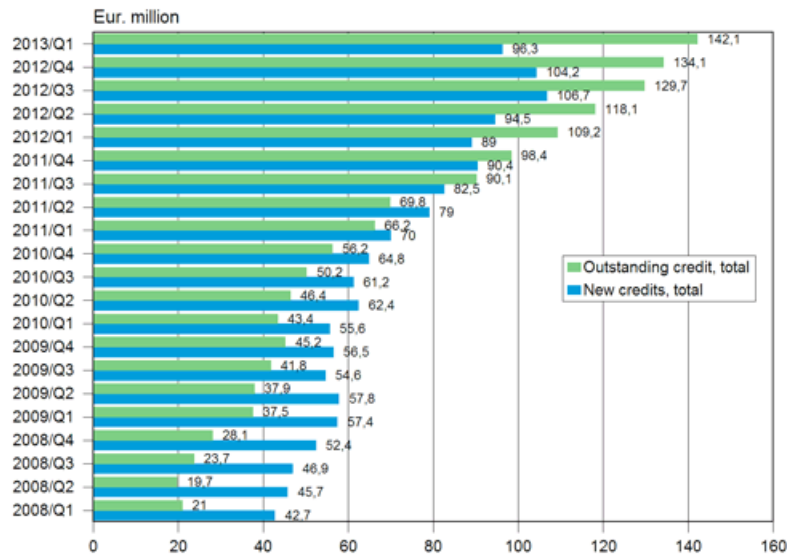
**Appendix figure 1. Other financial intermediaries' lending by borrower sector at the end of the 1st quarter in 2013, R%**



**Appendix figure 2. Business loans of other financial intermediaries, R%**



**Appendix figure 3. New credits and credit stock of small loan companies in 2008 to 2013**



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Financing and insurance 2013

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Source: Financial activities, Credit stock of other financial intermediaries, 1st quarter 2013, Statistics Finland