

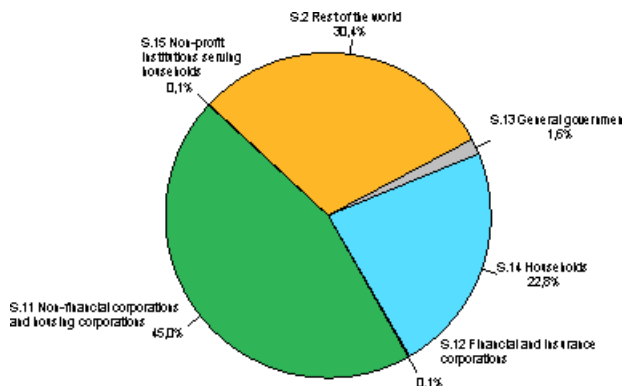
Financial activities 2013

Credit stock of other financial intermediaries, 2nd quarter

Other financial corporations' stock of lending was EUR 7 billion at the end of June 2013

The stock of lending by other Finnish financial corporations amounted to EUR seven billion at the end of the second quarter of 2013. The stock of lending grew by 16 per cent from one year ago and growth from the previous quarter was almost four per cent. This is indicated by Statistics Finland's statistics on the outstanding credit.

Other financial corporations' lending by borrower sector at the end of the 2nd quarter of 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 EUR three billion at the end of June 2013, where the share of lending was nearly 96 per cent. Credit granting to businesses grew by a total of almost eight per cent from the corresponding quarter of the year before, and the stock of lending grew by five per cent.

Households' outstanding credit nearly EUR 2 billion of all lending

Credit granted by other financial corporations to households amounted to nearly EUR two billion at the end of June, which was eight per cent less than at the end of the corresponding quarter last year. Compared to the previous quarter, households' outstanding credit was almost nine per cent lower.

The share of households in other financial corporations' total lending was nearly 22 per cent, the share of nonfinancial corporations and housing corporations was 45 per cent, that of the rest of the world was 29 per cent and that of other borrower sectors was nearly four per cent.

EUR 105 million were granted in small loans

During the second quarter of 2013, EUR 105 million in small loans, or so-called quick loans, were granted to households (altogether 284,240 loans). Measured in euros, 11 per cent more new loans were granted during the quarter than in the corresponding quarter last year and nine per cent more than in the previous quarter. The average quick loan in the second quarter of the year amounted to EUR 368 and the average repayment period was 40.1 days.

In total, borrowers of small loans paid EUR 20 million in different types of costs on small loans taken out in April to June. Thus, the costs directed at small loans were nearly 19 per cent of the granted loan capital. In the second quarter of 2013, there were 79 registered small loan companies.

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

	Year/Quartal								
	2011/Q2	2011/Q3	2011/Q4	2012/Q1	2012/Q2	2012/Q3	2012/Q4	2013/Q1	2013/Q2
Stock of loans and advances total	5423	5549	5756	5792	6015	6191	6578	6762	7005
Annual change,%	-19.8	-20.8	-7.0	.	10.9	11.6	14.3	16.7	16.5
New loans and advances total	688	741	1028	731	958	830	1216	1031	1290
Annual change,%	-33.3	-42.5	23.7	.	39.2	12.0	18.3	41.1	34.7
Stock of bonds total	4	4	4	4	3	3	3	3	3
Annual change,%	32.7	32.7	12.0	.	-10.7	-10.7	-24.6	-24.6	-15.6
Stock of money market instruments total	153	130	132	107	97	83	294	299	269
Annual change,%	-48.6	-51.7	59.4	.	-37.0	-36.0	122.1	179.9	178.0
Assets total, stock	5580	5683	5892	5902	6115	6278	6875	7063	7277
Annual change,%	-21.0	-21.9	-6.1	.	9.6	10.5	16.7	19.7	19.0

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

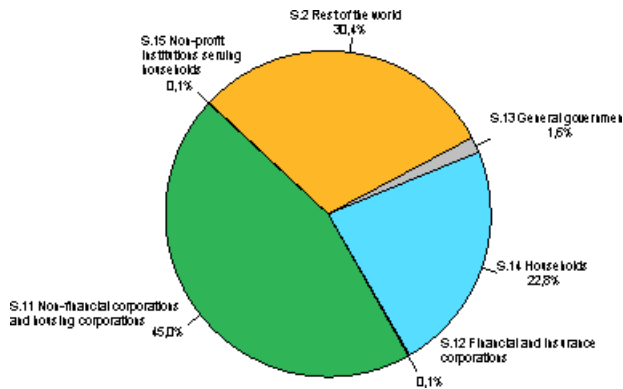
	Year/Quartal								
	2011/Q2	2011/Q3	2011/Q4	2012/Q1	2012/Q2	2012/Q3	2012/Q4	2013/Q1	2013/Q2
Stock of consumer credits	991	988	1702	1676	1683	1707	1706	1698	1550
Other lending, stock	761	763	55	50	48	47	53	50	48
Stock of lending, total	1752	1752	1757	1727	1731	1755	1759	1749	1599

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

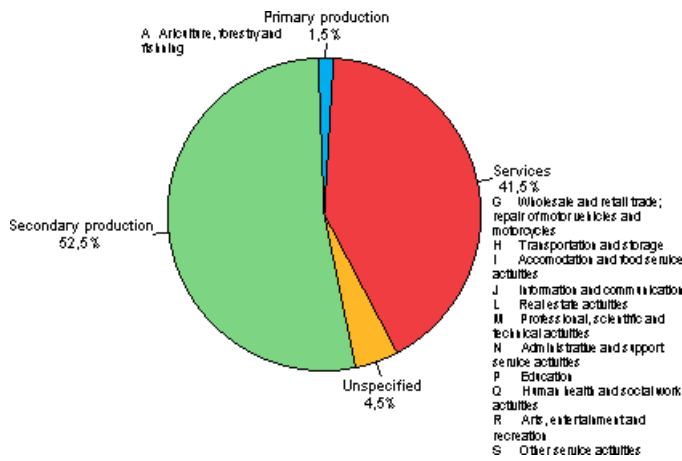
	Year/Quartal								
	2011/Q2	2011/Q3	2011/Q4	2012/Q1	2012/Q2	2012/Q3	2012/Q4	2013/Q1	2013/Q2
New credits granted, EUR 1,000	79464	82541	90363	89026	94487	106683	104163	96327	104713
Costs of new credits, EUR 1,000	20189	20435	20753	21541	22182	23146	24004	20510	19817
Costs / new credits, %	25.4	24.8	23.0	24.2	23.5	21.7	23.0	21.3	18.9
Average repayment period of new credits, days	34	32	33	34	34	37	38	39	40
Outstanding credit, EUR 1,000	69822	90121	98447	109150	118097	129728	134067	142097	124064
Number of new credits	357003	359863	372094	371471	383767	385991	411357	350190	284240
Average size of new loans, EUR	223	229	243	240	246	276	253	275	368

Appendix figures

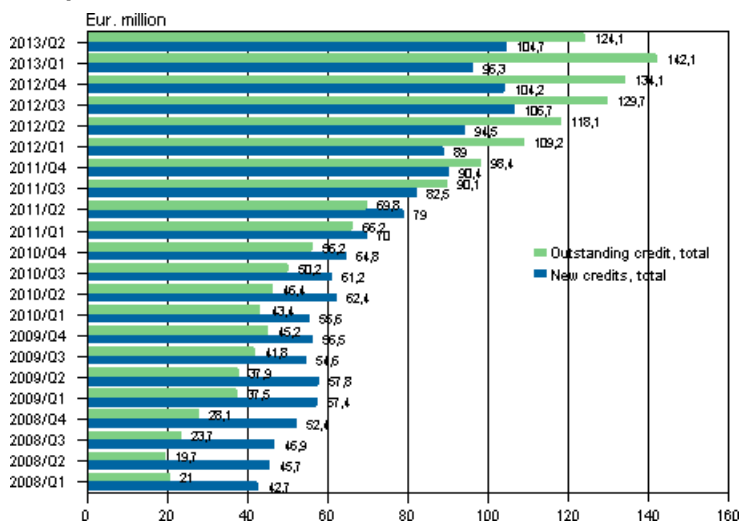
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Appendix figure 2. Business loans of other financial intermediaries, R%



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, 2st quarter 2013, Statistics Finland