

Consumer credit market review.

H1 2024

Credit institutions

80 market participants

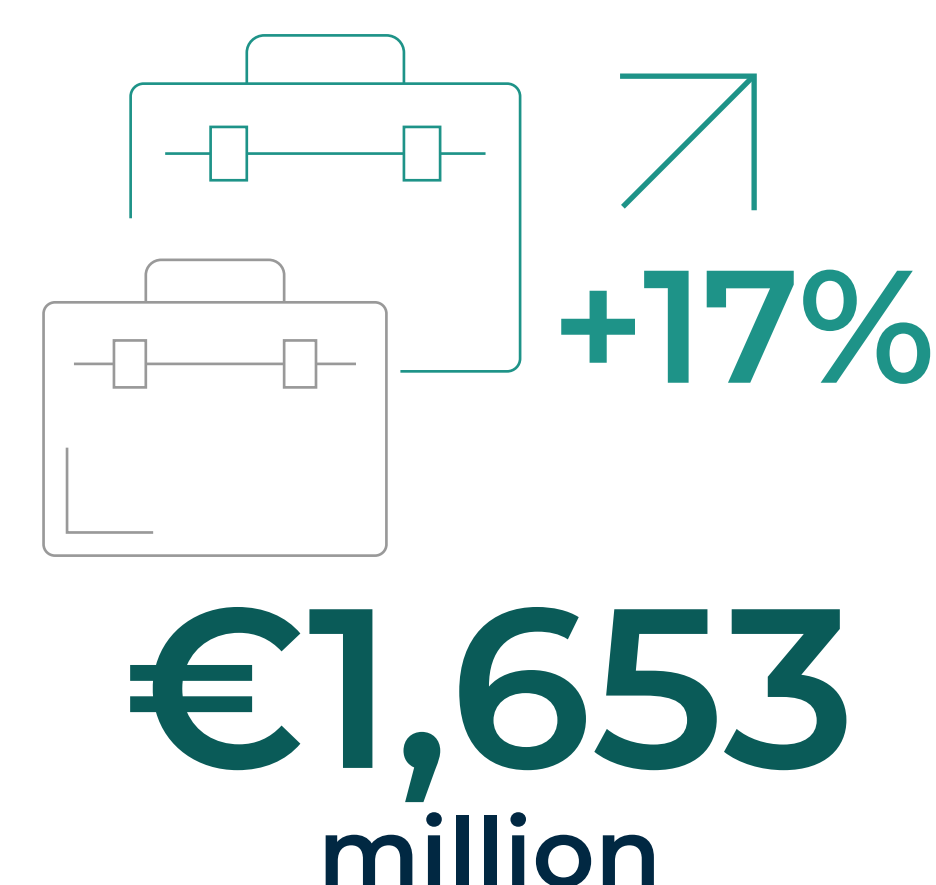
13
banks

6
foreign bank branches*

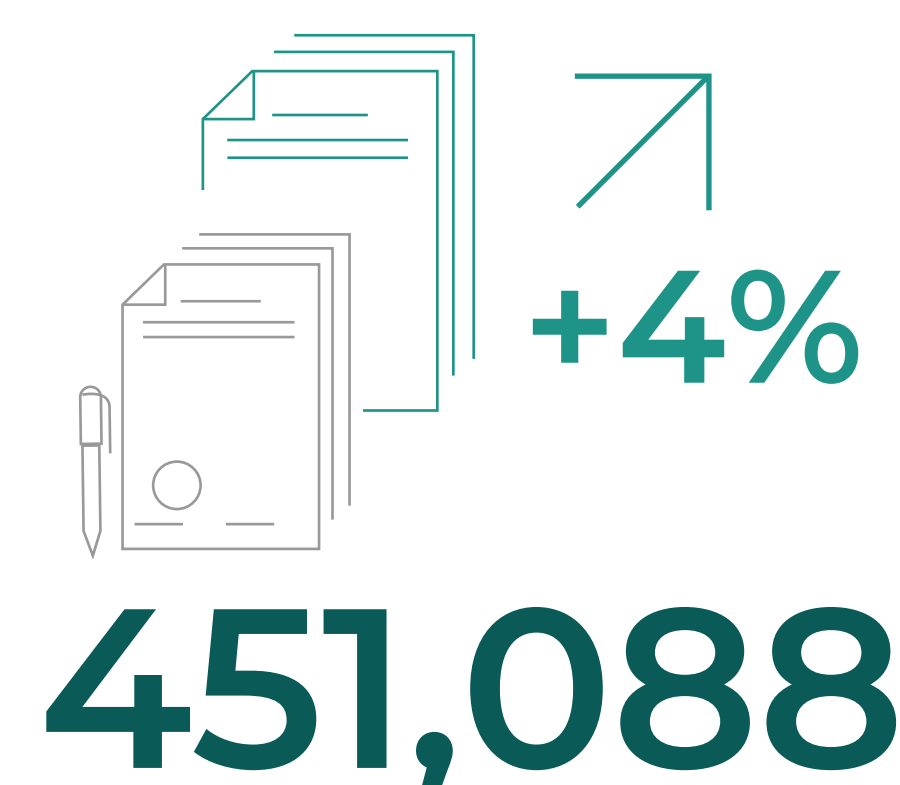
59
credit unions

2
central credit unions

Size of the portfolio



Number of contracts



* Including European Union (European Economic Area) banks providing services in the Republic of Lithuania without establishment.

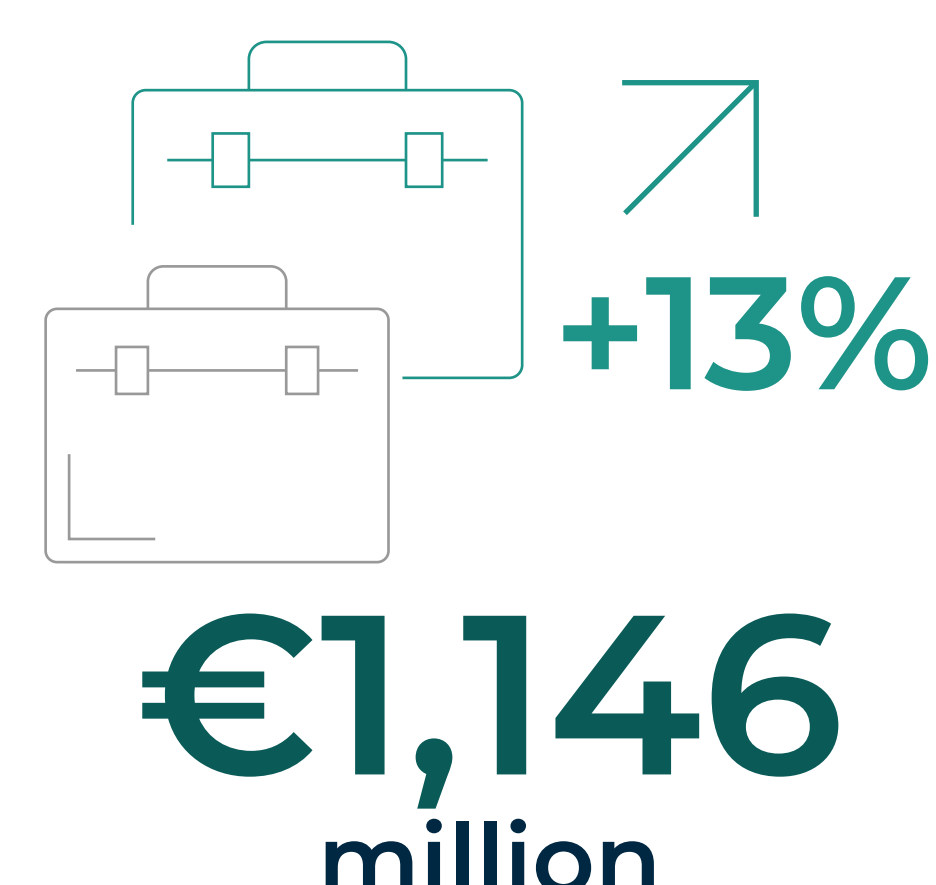
Non-credit institutions

58 market participants

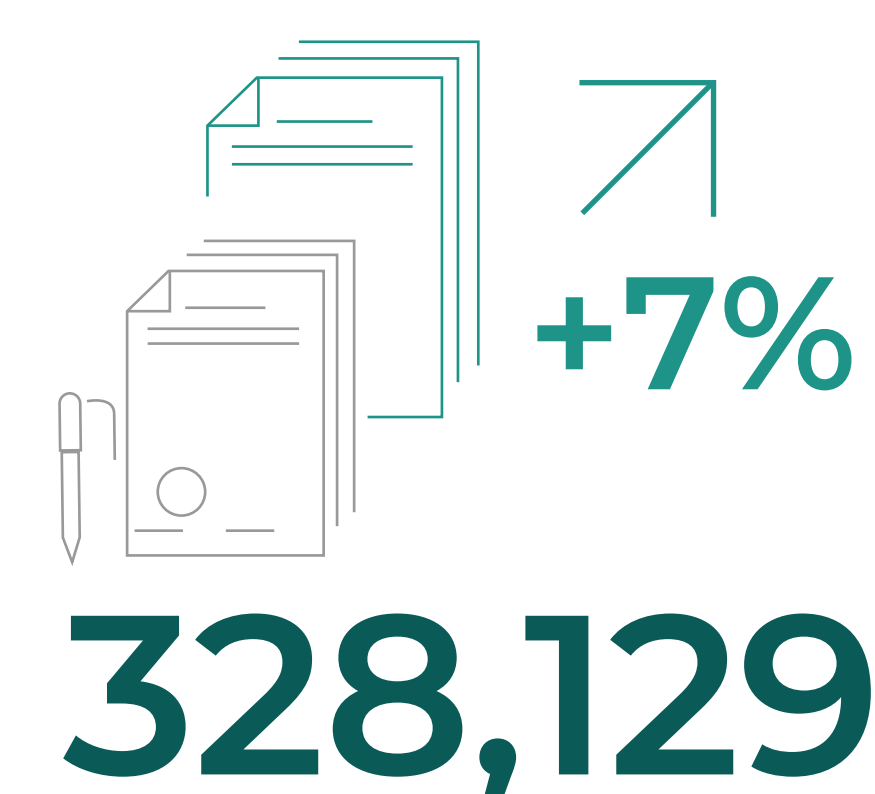
53
consumer credit providers

5
operators of P2P lending platforms

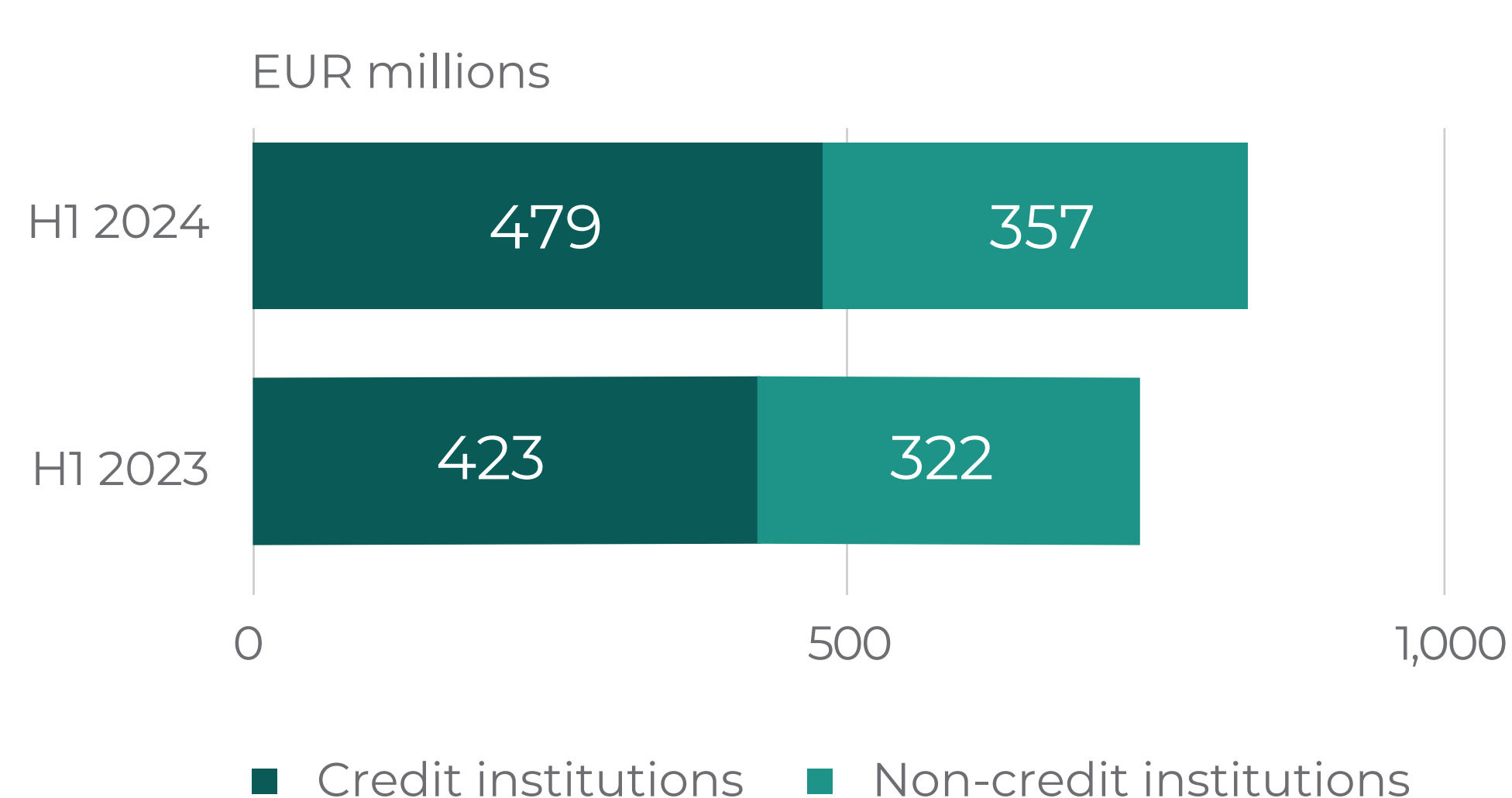
Size of the portfolio



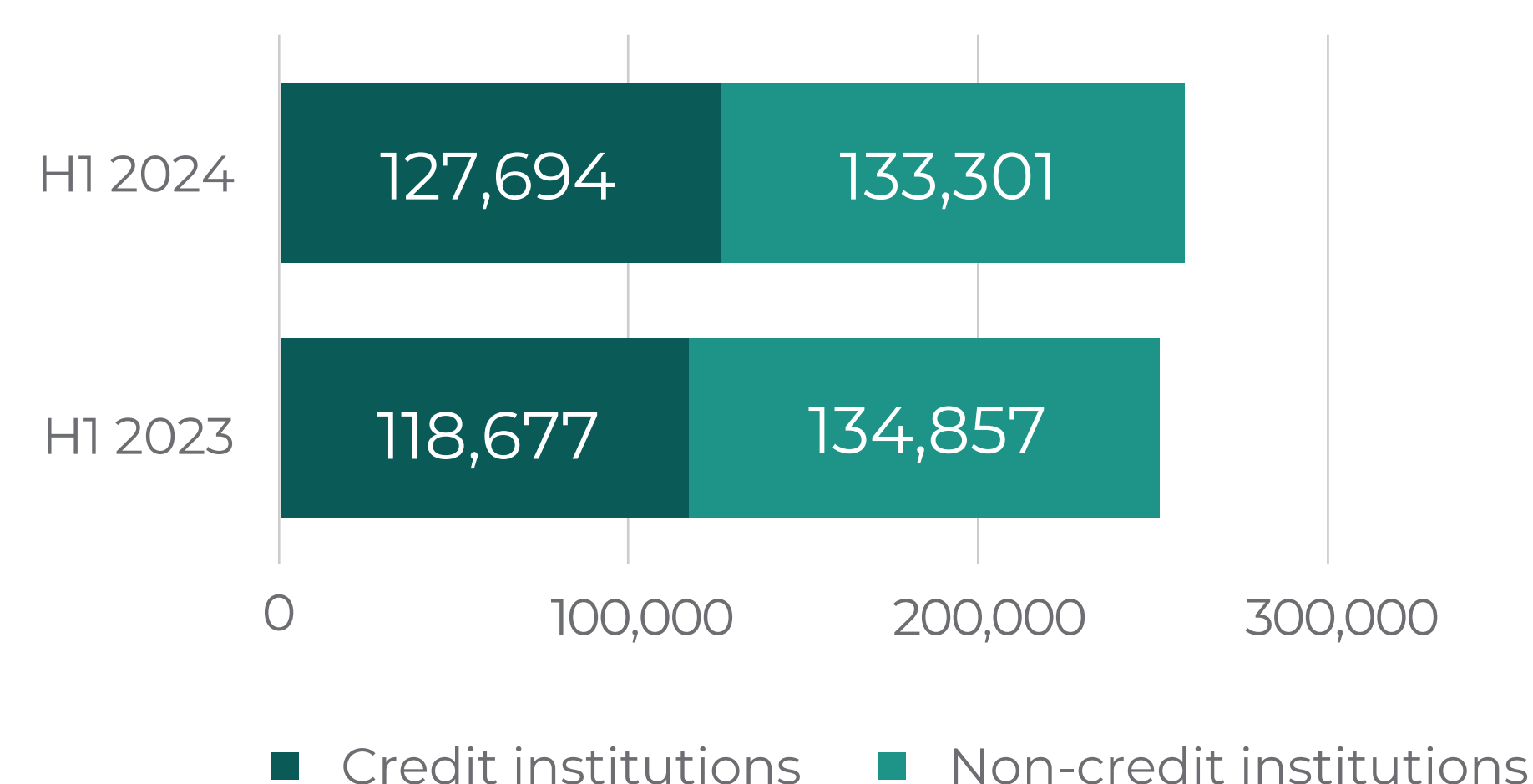
Number of contracts



Amount borrowed by consumers in half a year



New contracts in half a year



Activity of consumer credit providers (non-credit institutions)

Average credit amount, EUR

Linked consumer credit (leasing)

4,128 ↗ **33%**

Other consumer credit

2,130 ↗ **2%**

Average annual interest rate, %

4.9 ↗ **2%**

21.2 ↗ **5%**

Annual percentage rate of charge, %

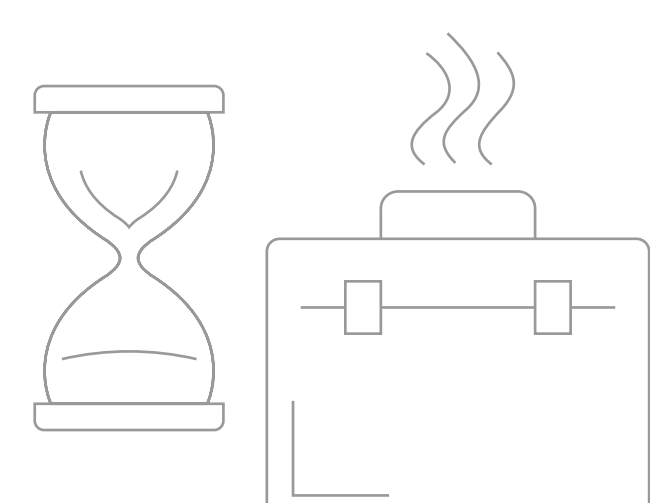
9.3 ↗ **6%**

36.7 ↗ **3%**

Average duration, months

55 ↗ **4%**

40 ↘ **-5%**



Number of credit overdue for over 90 days

7.3% ↘ **-0.3 pp**

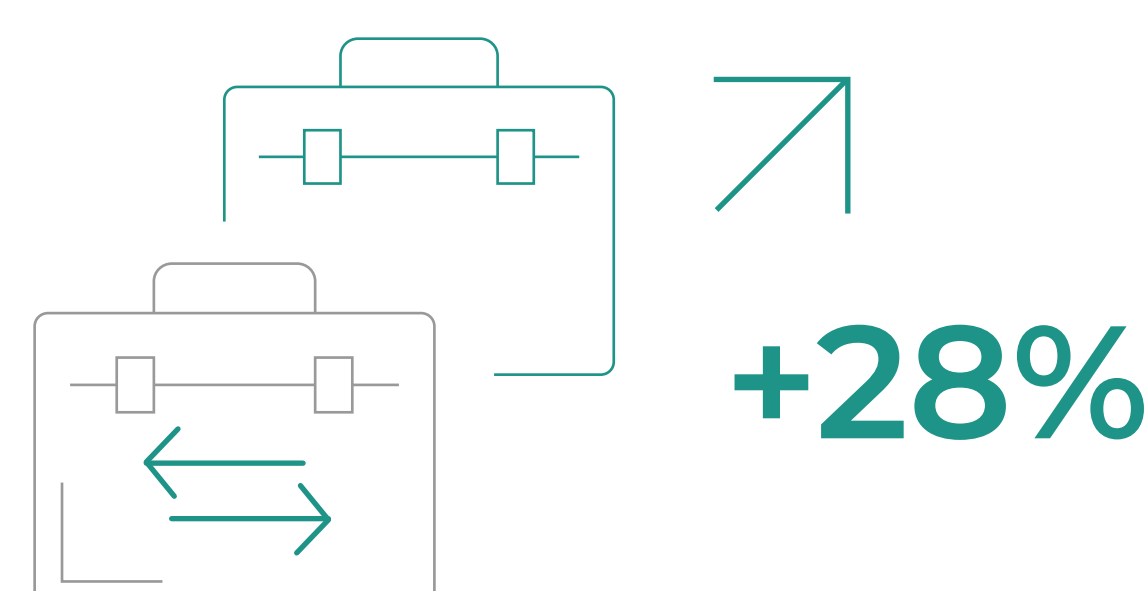
Activity of operators of P2P lending platforms

Number of investors



46,772

Consumer credit portfolio



€141.98
million

Number of contracts



36,890