

Consumer credit market review 2023

Credit institutions

77 market participants

13

banks

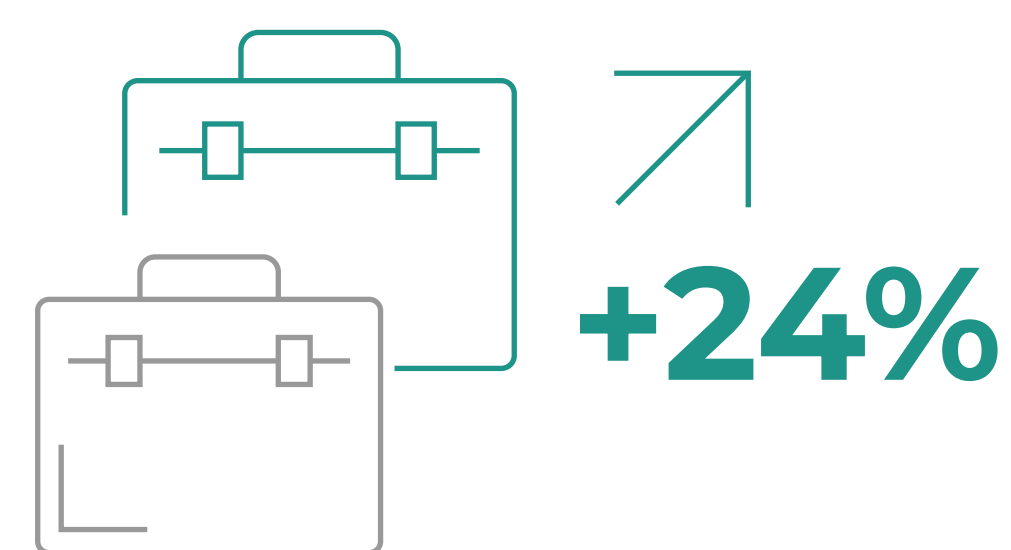
5

foreign bank branches

59

credit unions

Size of the portfolio



€1,509
million

Number of contracts



433,915

Non-credit institutions

62 market participants

54

consumer credit providers

8

operators of peer-to-peer lending platforms

Size of the portfolio



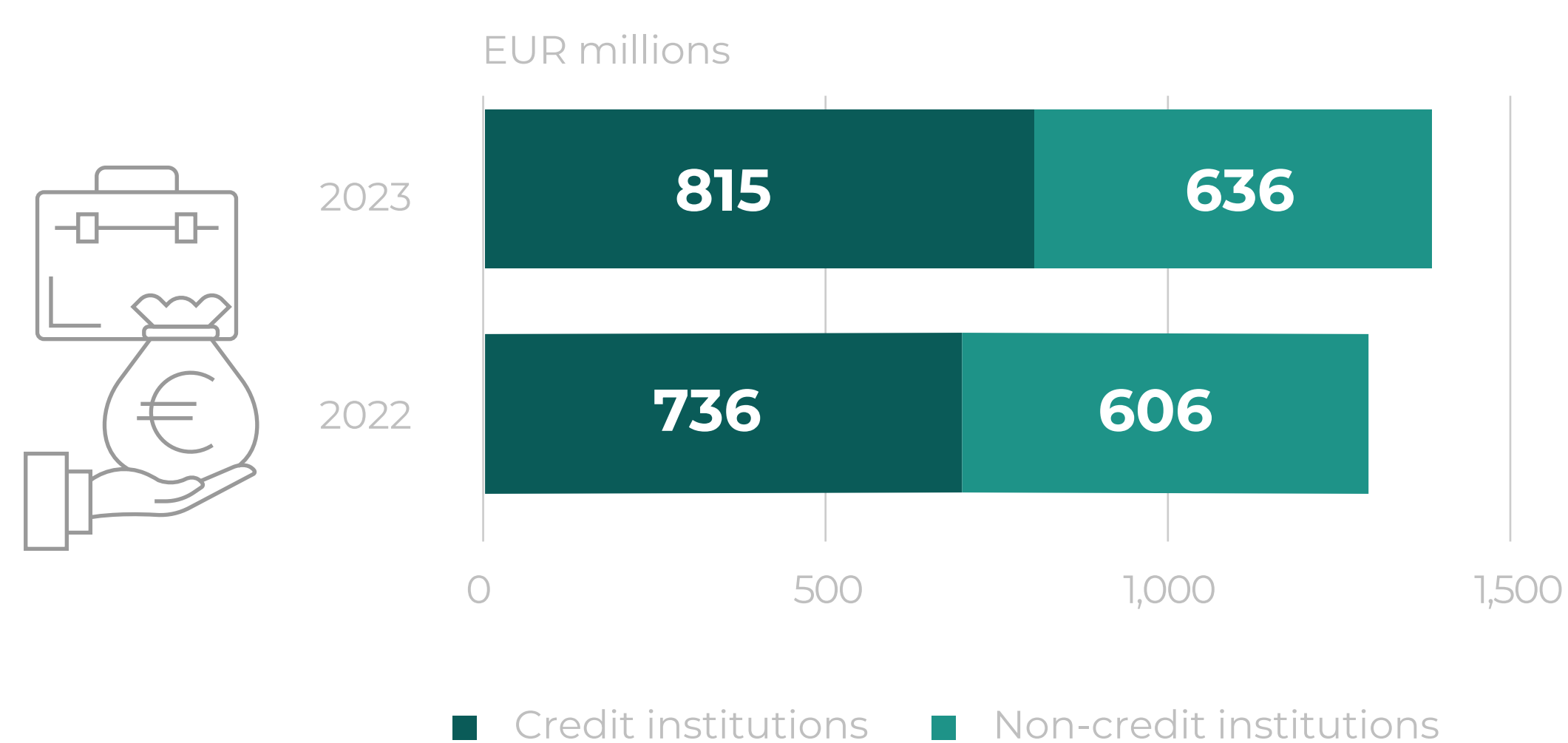
€1,073
million

Number of contracts

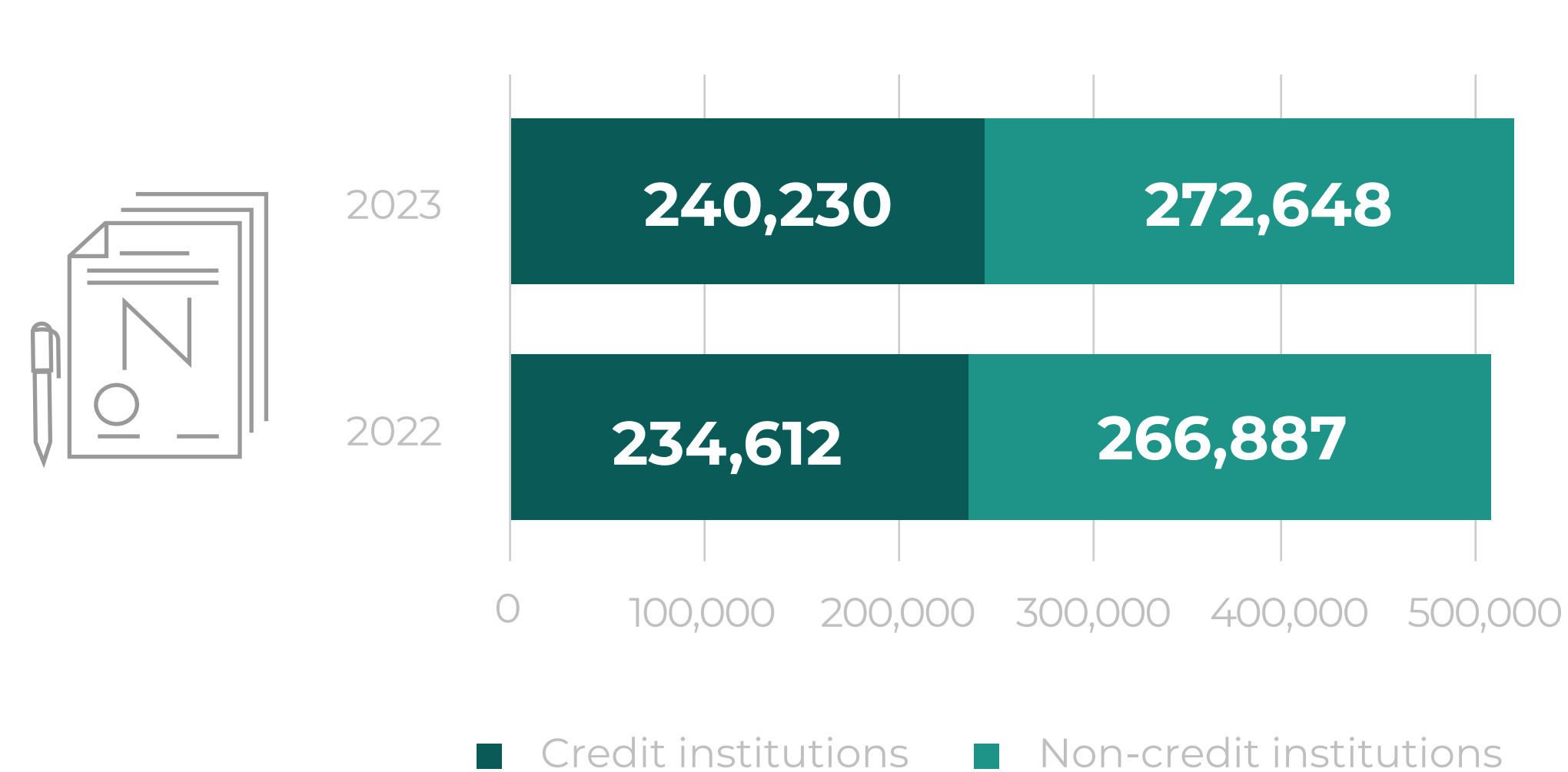


313,576

Annual amount borrowed by consumers

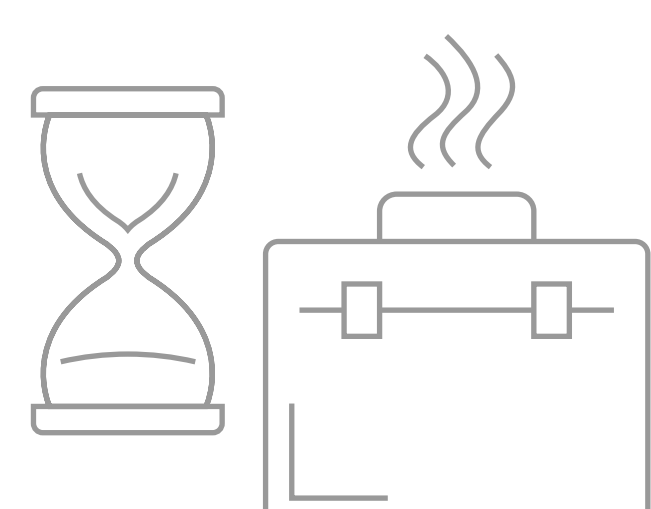


New contracts within a year



Activity of consumer credit providers (non-credit institutions)

	Linked consumer credit (leasing)	Other consumer credit
Average credit amount, EUR	2,972 ↘ -6%	2,040 ↗ 7%
Average annual interest rate, %	5.1 ↗ 46%	20.8 ↗ 9%
Annual percentage rate of charge, %	9.4 ↗ 35%	36.9 ↗ 3%
Average duration, months	51.9 ↘ -4%	41.3 ↗ 2%



Number of credits overdue for more than 90 days

7.4%
↘ **-0.29 pp**

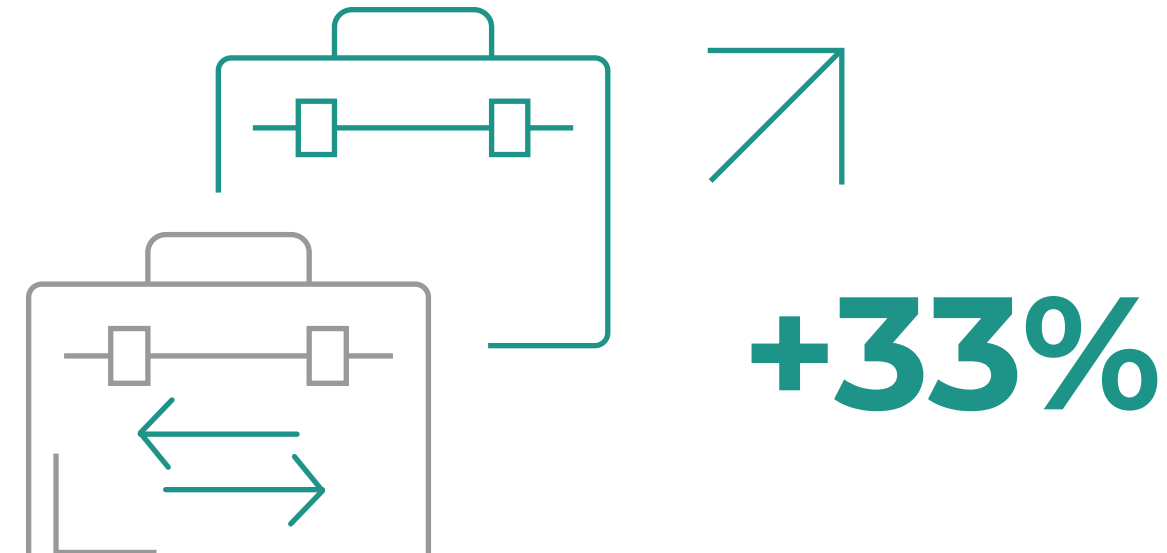
Activity of operators of peer-to-peer lending platforms

Number of investors



44,316

Consumer credit portfolio



€128.41
million

Number of contracts



34,717

*The change was due to the revised data of a peer-to-peer lending platform operator.