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The conditions for applying for payment holidays could vary between banks from the start of October as the principles issued by Finantsinspeksioon in April regulating payment moratoriums applied until the end of September. The volume of loans with payment holidays fell substantially when the payment moratorium was ended. At the end of September, 9.8% of all the loans issued by Estonian banks were subject to a payment holiday, but in October 7.5% were.

The total value of loans with a payment holiday by the end of October was 2.1 billion euros, which was 23% less than at the end of September. There were 24,224 loan contracts with a payment holiday in October, which was 20.3% fewer than a month earlier. Corporate loans with a payment holiday totalled 1.5 billion euros at the end of October, which was 26% less than in September. The branch of the economy where the largest amount of payment holidays were to be found was again real estate.

There were 535 million euros of housing loans with a payment holiday at the end of October, which was 12% less than at the end of September. The total value of consumption loans with a payment holiday fell by 20% over the month to 58 million euros at the end of October.

The statistics on payment holidays compiled by Finantsinspeksioon cover data from all the Estonian banks and their branches.