## Q3 2021 overview of creditors sector

The aggregate loan portfolio of creditors grew by 13% over the quarter to stand at 1.37 billion euros at the end of September.

There were 9% more loan contracts signed in the third quarter than in the second. A total of some 178,000 new contracts were signed in the third quarter, of which around 134,000 were for unsecured small loans.

Key indicators	Q2 2021	Change	Q3 2021
Stock of consumer loans	1 215 mln €	?	1 370 mln €
Number of contracts	526 948	?	554 083
of which new contracts	163 587	?	178 077
Net interest income	28,7 mln €	?	31,0 mln €

The quality of the aggregate loan portfolio of creditors improved in the third quarter and the share of loans overdue fell during the quarter from 8.9% to 8.6%. In total, some 54,000, or 9.8%, of the loan contracts issued were in difficulty in the third quarter as either overdue, written off or disposed of. There were over 70,000 such contracts, or 13.4%, in the previous quarter.

Quarterly reviews of the creditors sector