
[Q1 2022 overview of creditors sector](#)

There were no major changes in the creditor sector in the first quarter. The stock of the loan portfolio grew by 2% to reach 1.4 billion euros at the end of March with around 564,000 contracts. More than half of the aggregate portfolio at the end of March consisted of vehicle leases worth 851 million euros in total, while one third of the portfolio at 434 million euros was unsecured small loans.

Key indicators	Q4 2021	Change	Q1 2022
Stock of consumer loans	1 405 mln €	?	1 432 mln €
Number of contracts	569 367	?	564 317
of which new contracts	175 020	?	174 128
Net interest income	29.6 mln €	?	36.5 mln €

The average annual percentage rates are different at creditors associated with banks and at other creditors. The loans from creditors not associated with banks are typically more expensive than those from creditors associated with banks. The average annual percentage rate on car leases in the first quarter from creditors associated with banks was 5%, and from creditors not associated with banks it was 25%. The average annual percentage rate on other monetary credit from creditors associated with banks was 15%, and from creditors not associated with banks it was 44%. The average annual percentage rate was similar for instalment loans at creditors associated with banks and at creditors not associated with banks, as it averaged 17%.

The share of overdue loans in the credit portfolio also varies across creditors. While less than 2% of contracts at creditors associated with banks were overdue, 16% of loans from creditors not associated with banks were. The share of loans overdue at creditors not associated with banks is boosted by unsecured small loans. In total, 57,000 client contracts were in difficulty in the first quarter as either overdue, written off or disposed of.

[Quarterly reviews of the creditors sector](#)

