

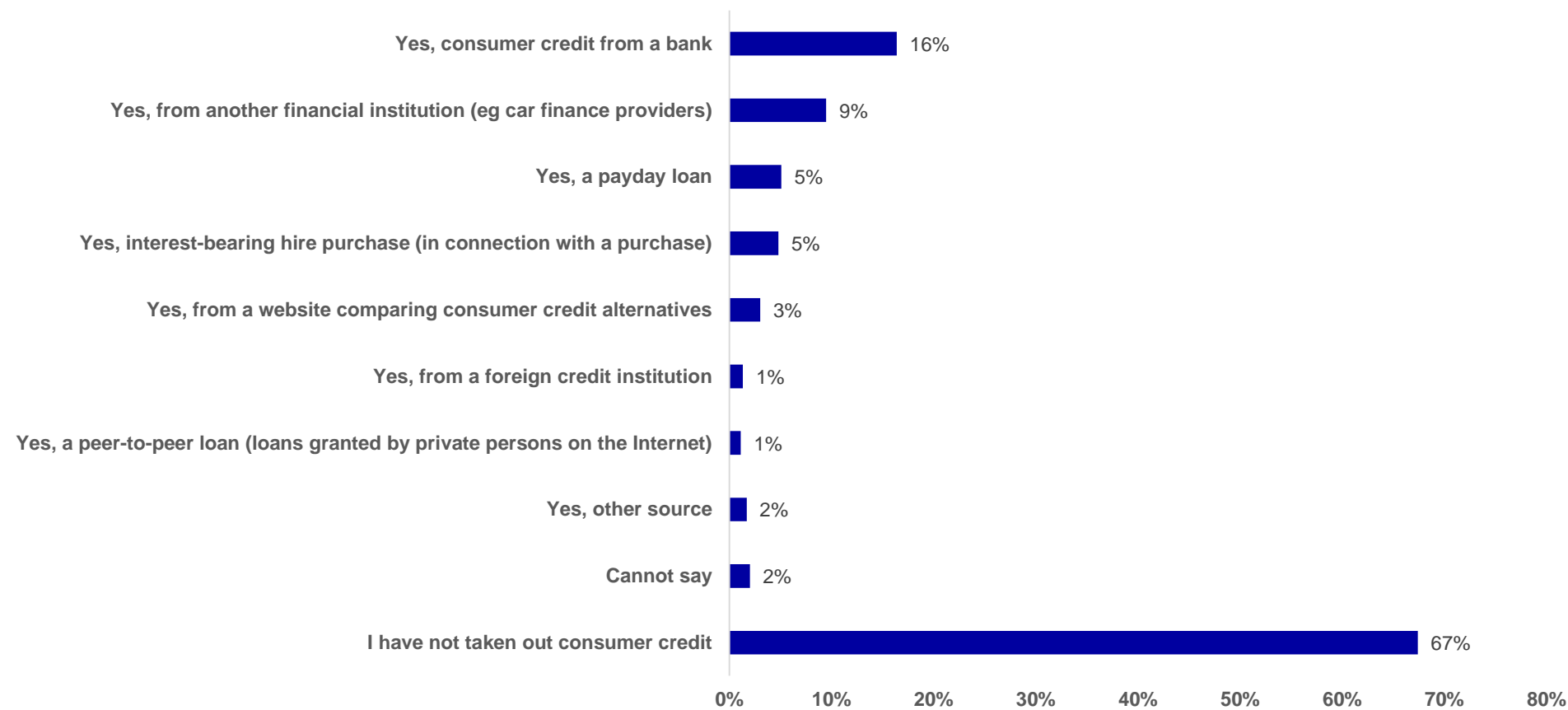
Nordea's survey on consumer credit

Results of the survey



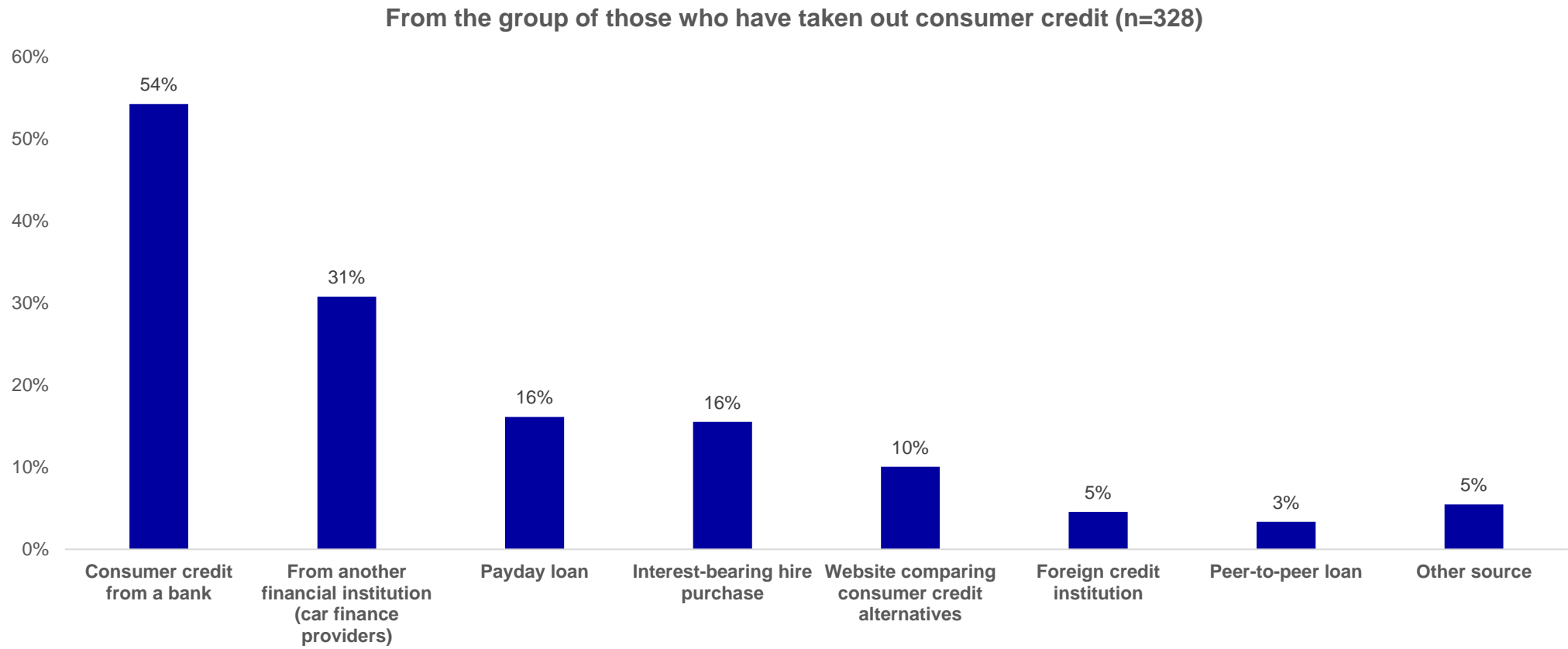
Approximately one out of three respondents had taken out consumer credit during the past five years

Have you taken out consumer credit during the past five years? If yes, please tick all the sources from which you have taken out consumer credit.



Banks are the most common source of consumer credit

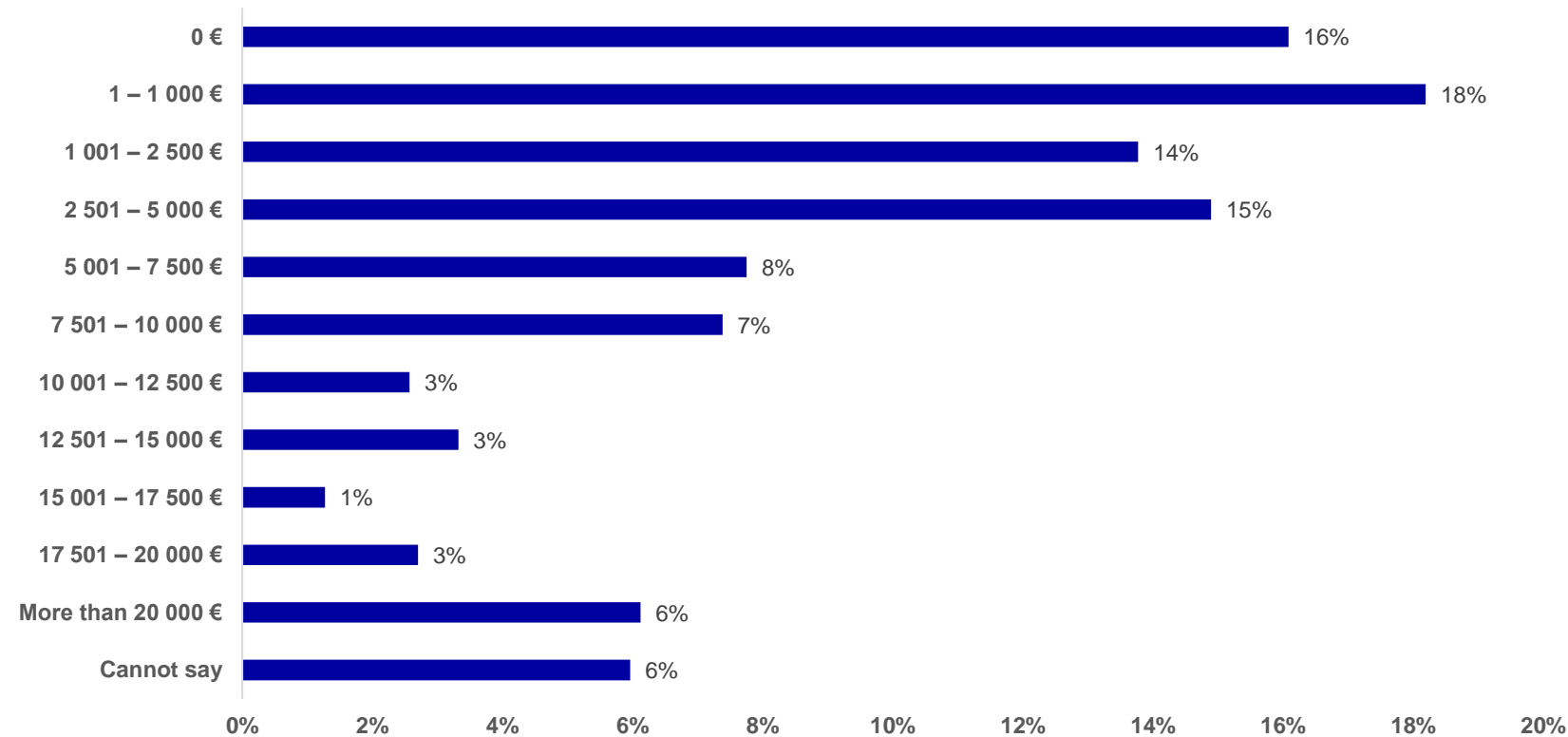
Have you taken out consumer credit during the past five years? If yes, please tick all the sources from which you have taken out consumer credit.



Base: Respondents that have consumer credit (n=328)

The average remaining debt amount of consumer credit borrowers was 5,000 euros

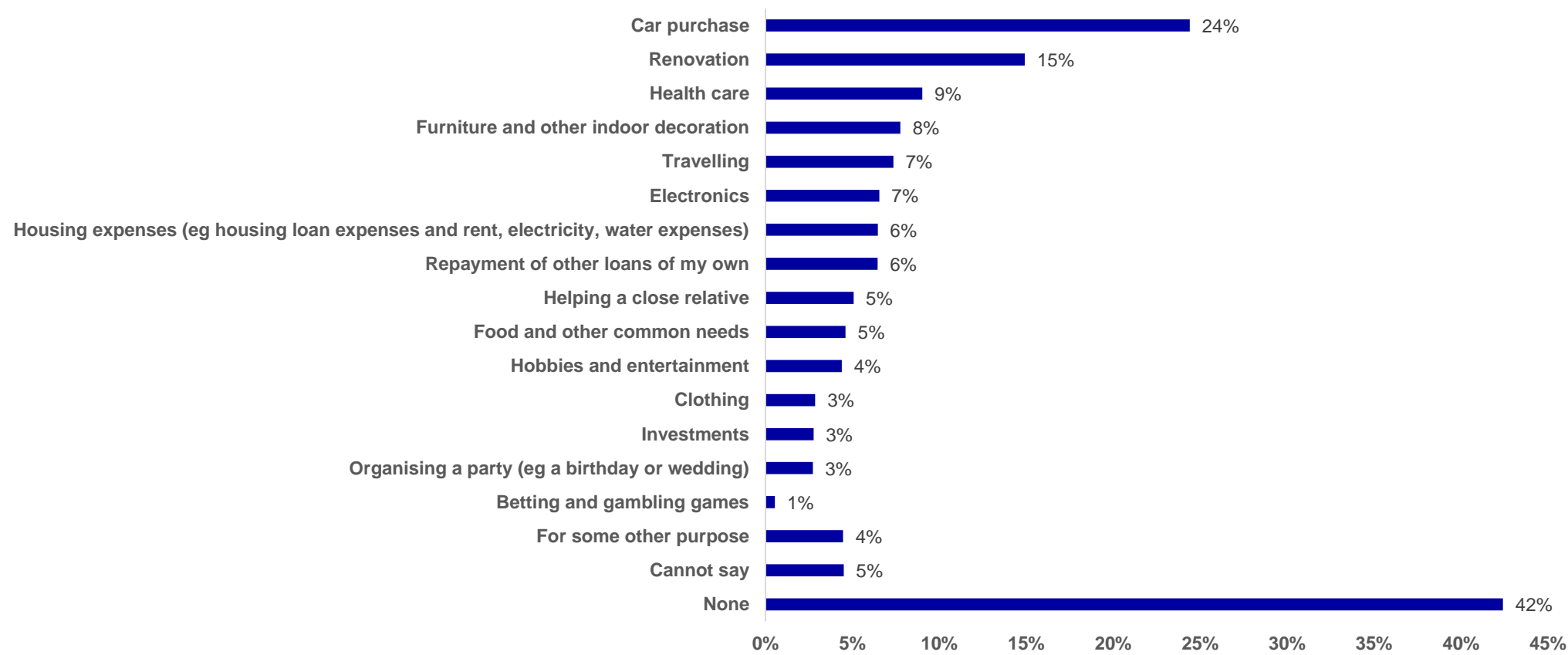
How much consumer credit do you have at the moment? Calculate the total amount of your consumer credit from different sources.



Base: Respondents that have consumer credit (n=328)

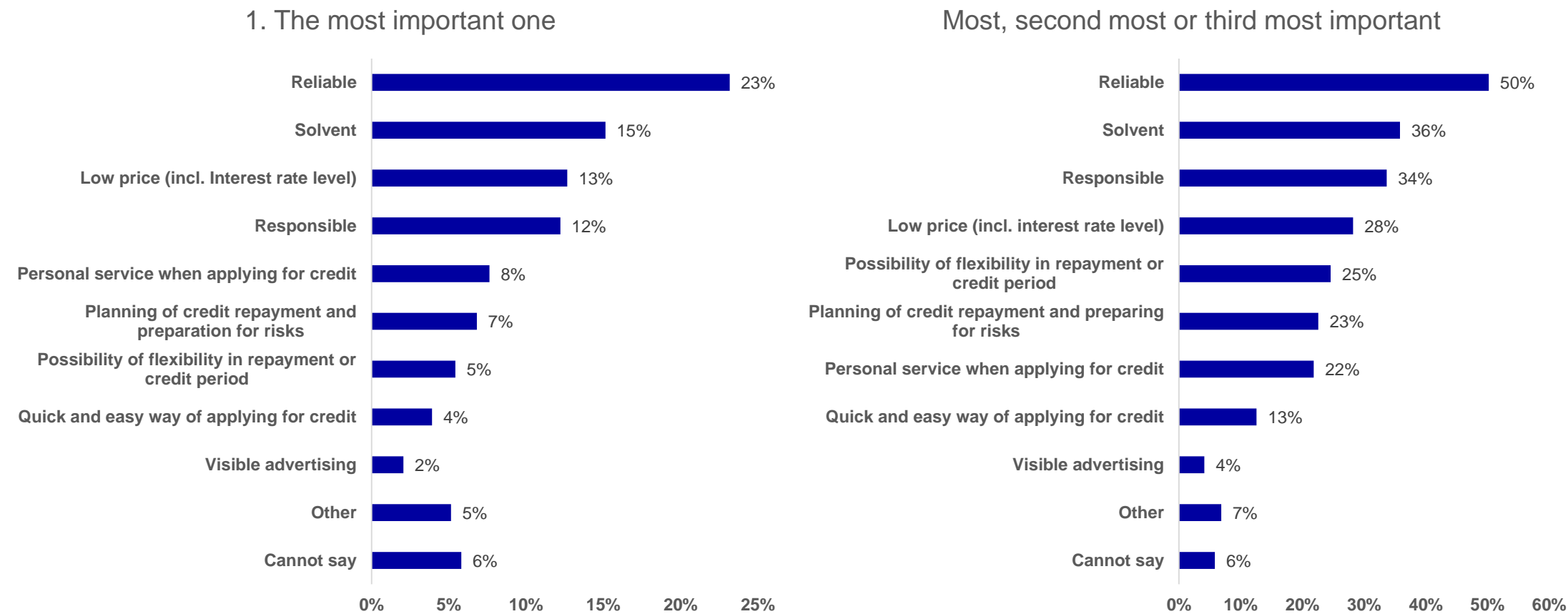
Car purchase and renovation are the most common reasons for taking out consumer credit

For which purposes have you taken out or could take out consumer credit? You can choose more than one alternative.



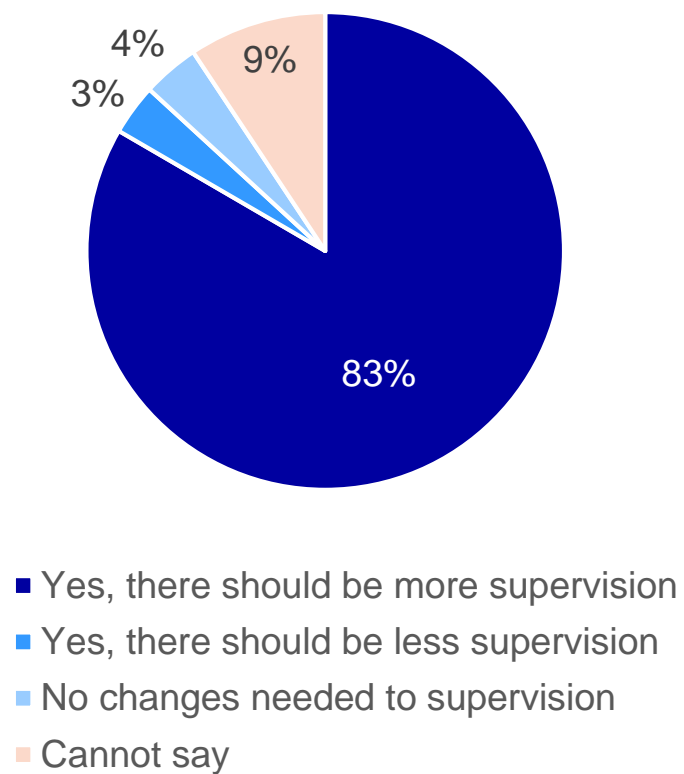
Banks are considered reliable, solvent and responsible consumer credit providers

Which of the following features best depict banks as consumer credit providers? Select three most important features starting from the most important one (1.).



The majority are in favour of increasing the supervision of payday loan providers

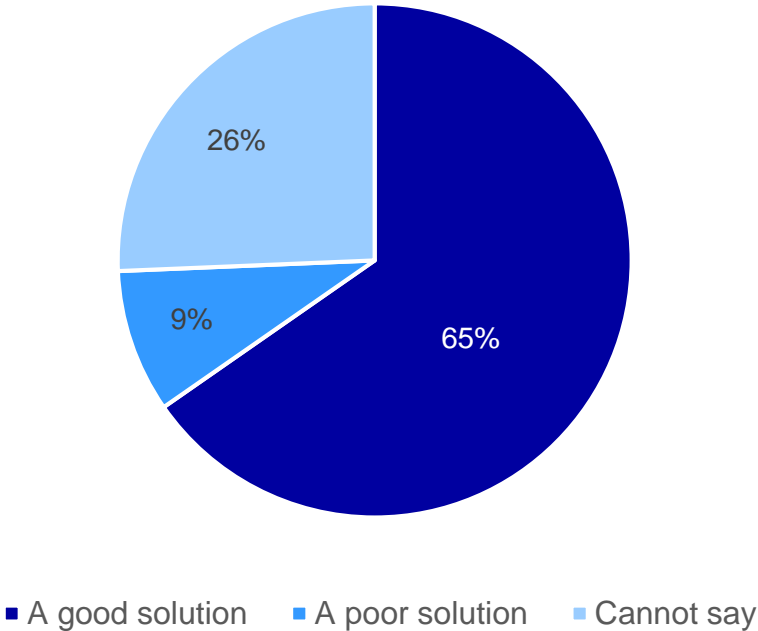
Do you feel that the supervision of the operations of payday loan providers should be changed?



Approximately two out of three respondents consider a positive credit register as an improvement

Do you consider a positive credit register a good or poor solution?

With a positive credit register, lenders could see credit applicants' credit in real time (eg credit amounts) and their income information. The register would offer lenders better possibilities of assessing credit applicants' creditworthiness.



Further information

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The survey was conducted as an Internet panel by Kantar TNS Gallup on commission by Nordea between 31 May and 10 June 2019. The responses have been weighted taking into account the respondent's age, sex and place of residence. The number of Finnish respondents between the ages of 18 and 79 was 1,070.

