

5.3. CREDIT MONITOR: HOUSEHOLD CREDIT GROWTH ACCELERATES ON THE BACK OF MONETARY EASING

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Table 5.5 / Indicators of financial sector developments, December 2019

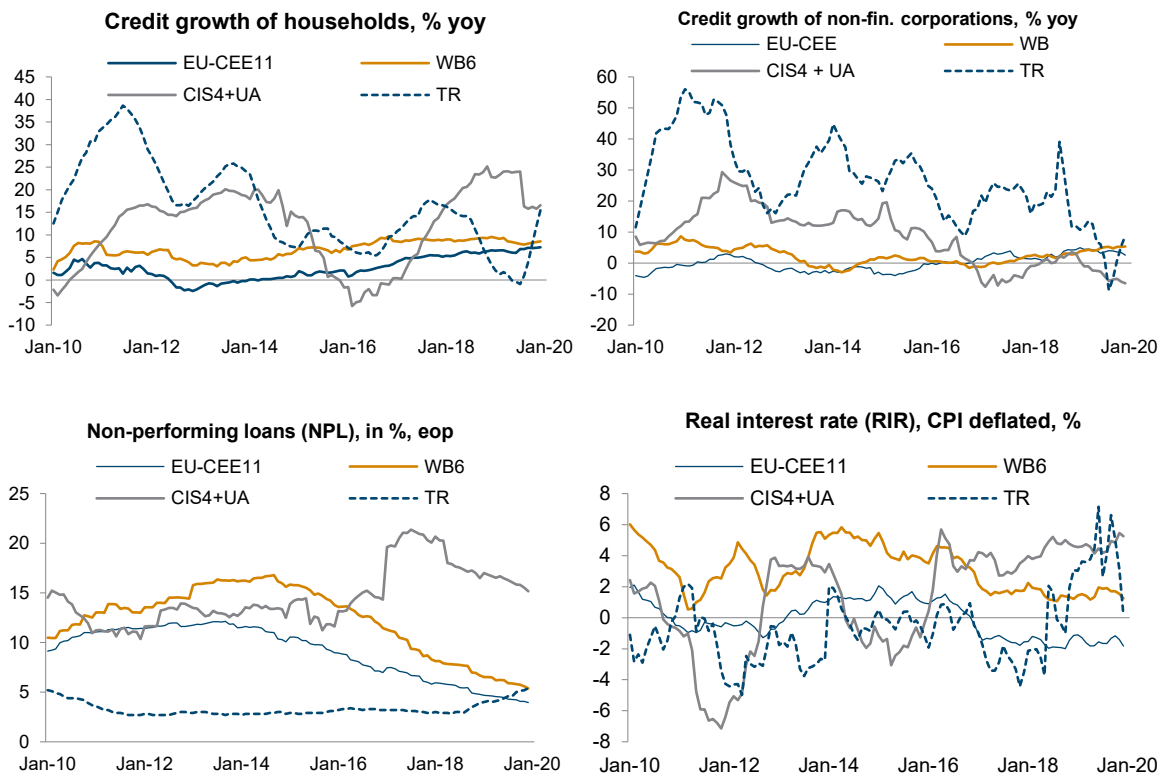
	AL	BA	BG	BY	CZ	EE	HR	HU	KZ	LT	LV	MD	ME	MK	PL	RO	RS	RU	SI	SK	TR	UA	XK
Loans to non-fin.corp., % yoy	6.6	5.2	5.9	5.4	3.7	-0.6	-0.8	11.3	-7.5	-1.8	-3.3	3.0	4.1	1.9	2.1	6.3	8.6	1.2	1.0	3.8	8.8	-13.4	9.8
Loans to households, % yoy	6.7	7.9	9.5	22.0	6.2	6.5	6.9	15.6	25.6	6.8	0.8	40.2	8.6	10.5	6.0	7.6	9.3	18.5	5.9	8.0	15.5	5.7	10.4
Real interest rate, CPI defl., %	-0.1	-0.2	-3.0	4.1	-1.2	-1.8	1.7	-3.1	3.6	-2.7	-2.1	-2.0	4.4	1.8	-1.5	-1.5	0.4	3.1	-1.9	-3.1	0.1	9.1	5.2
Non-perf. loans (NPL), in %, eop	8.4	7.5	6.5	5.5	2.5	0.5	6.0	4.5	8.1	2.0	5.8	8.5	5.0	4.6	6.4	4.0	4.8	5.4	3.4	2.8	5.4	48.0	2.0

potential overheating/instability relative to regional peers underheating/stability relative to regional peers

Note: The deeper the orange shading, the greater the potential instability/overheating relative to regional peers; the deeper the grey shading, the greater the stability/under-heating.

Source: wiiw Monthly Database incorporating national statistics.

Figure 5.4 / Indicators of financial sector developments over time



Note: Simple averages for country aggregates.

Source: wiiw Monthly Database incorporating national statistics.