

Statistics Denmark

Quarter

Quarterly statistics on consumer credits

		DKK
1.	Credit cards (all sorts of loans with attached credit card, with or without guarantees)	
2.	Loans without guarantee (cash loans without security, not attached to credit cards)	
3.	Loans with guarantee (loans with security, e.g. through buying other goods, bails etc, but not financial leasing (cf. 4))	
4.	Financial leasing (loans attached to financing of a long-term consumer asset, see explanation below)	
5.	Loans total	

Remarks:

Definitions on financial leasing

The financing company acquires an asset according to the user's specifications, after which the user through payment of a leasing fee can use the asset for a time period that has been specified and typically will be equal to the expected life time of this asset. If the user of the asset is a company, the asset will be depreciated in the accounts of the company, using the same practice as for the company's other assets. All major risks and advantages connected to the legal property right are transferred to the leaser.

Possible questions to:

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