

### **Selected types of loans granted to households (S.14+S.15)**

**Current account overdraft** – is the whole volume of debit balances (as of the end of the reference period) regardless whether it is within or beyond the limit agreed-upon between the bank and the client. Fines for accounts overdraft in the form of extraordinary fees are not included in agreed-upon average annual interest rate.

**Consumer loans** – are loans for the purpose of personal use in the consumption of goods and services.

**Loans for house purchases** - are loans for the purpose of investment into a home construction, including renovation of buildings and houses.

**Other loans** – are loans other than consumer loans, loans for house purchases or bank overdraft. These loans granted for purposes such as business, debt consolidation, education etc.