

Finance and Insurance in Spain

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Abstracts

The finance and insurance industry posted moderate growth in 2019. The European Central Bank (ECB) Asset Purchase Programme helped to improve banks' liquidity and increase capital ratios over the year. Spain's Bank Nonperforming Loan (NPL) ratio continued to decline and reached the lowest level in a decade; however, demand for consumer credit declined slightly, as credit standards tightened due to lower creditworthiness among potential borrowers. Although credit standards for lending to househol...

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