

## 2.4 MFI loans: breakdown

### 2.4.1 Loans to financial corporations other than MFIs and to non-financial corporations

(EUR billions and annual growth rates; not seasonally adjusted; outstanding amounts and growth rates at end of period; transactions during period)

	Insurance corporations and pension funds				Financial corporations other than MFIs and ICPFs					Non-financial corporations			
	Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	
													Reverse repos to central counterparties
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2020	152.1	126.1	10.1	15.9	1,049.2	139.2	471.6	249.6	328.0	4,710.1	884.3	1,008.4	2,817.5
2021 Q2	148.8	121.5	11.4	16.0	1,080.5	134.5	487.8	252.8	339.8	4,754.1	842.1	971.3	2,940.7
Q3	145.8	119.2	10.3	16.2	1,101.8	146.0	514.3	254.8	332.7	4,763.6	833.5	970.7	2,959.4
2021 Sep.	145.8	119.2	10.3	16.2	1,101.8	146.0	514.3	254.8	332.7	4,763.6	833.5	970.7	2,959.4
Oct.	155.1	128.0	9.8	17.2	1,092.7	147.6	504.9	256.3	331.6	4,786.8	855.8	974.3	2,956.7
Nov. <sup>(p)</sup>	163.5	135.0	11.0	17.5	1,116.5	149.9	524.5	258.9	333.2	4,826.8	868.3	987.8	2,970.8
Transactions													
2020	14.4	13.9	-0.9	1.3	-23.3	-48.0	-25.9	-2.3	4.9	287.9	-52.0	138.2	201.7
2021 Q2	-4.5	-7.0	2.7	-0.1	0.5	4.3	-5.7	0.6	5.6	-11.8	-50.5	-38.9	77.6
Q3	-5.6	-4.3	-1.6	0.2	30.2	11.5	25.9	2.7	1.6	21.3	-6.7	0.8	27.2
2021 Sep.	-7.6	-6.8	-0.6	-0.2	39.5	17.6	34.9	3.3	1.3	12.7	5.3	-0.6	8.0
Oct.	9.3	8.8	-0.5	1.0	-8.9	1.6	-9.5	1.5	-0.9	22.6	22.4	3.1	-2.9
Nov. <sup>(p)</sup>	8.0	6.5	1.2	0.3	21.6	2.2	19.0	2.2	0.4	39.5	15.2	13.0	11.2
Growth rates													
2020	10.5	12.3	-7.8	8.9	-2.2	-25.7	-5.1	-0.9	1.5	6.5	-5.6	15.9	7.7
2021 Q2	-3.6	-5.9	0.2	15.3	-1.0	-22.9	-4.3	0.1	3.3	1.4	-11.8	-2.2	7.3
Q3	-9.9	-12.9	-4.2	14.6	4.9	-0.9	7.3	1.8	3.5	1.6	-8.5	-3.6	6.8
2021 Sep.	-9.9	-12.9	-4.2	14.6	4.9	-0.9	7.3	1.8	3.5	1.6	-8.5	-3.6	6.8
Oct.	-5.7	-6.8	-15.5	10.0	4.2	-4.3	5.2	3.1	3.5	1.9	-5.0	-3.5	6.1
Nov. <sup>(p)</sup>	0.3	-1.0	2.2	10.4	5.6	1.9	7.7	2.3	4.8	2.4	-3.5	-2.2	6.0

Source: ECB.

Note: MFI sector excluding the Eurosystem; sectoral classification is based on the ESA 2010.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

### 2.4.2 Loans to households <sup>1)</sup>

(EUR billions and annual growth rates; not seasonally adjusted; outstanding amounts and growth rates at end of period; transactions during period)

	Total	Consumer credit				Loans for house purchase				Other loans				
		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2020	6,126.3	701.9	106.2	232.6	363.1	4,731.9	12.7	54.9	4,664.3	692.5	375.3	99.7	76.5	516.4
2021 Q2	6,245.6	696.4	104.6	225.2	366.7	4,847.8	12.8	55.3	4,779.7	701.4	374.7	107.7	73.8	519.9
Q3	6,315.9	698.3	101.8	223.5	372.9	4,917.1	13.0	56.3	4,847.8	700.6	371.9	99.9	74.0	526.7
2021 Sep.	6,315.9	698.3	101.8	223.5	372.9	4,917.1	13.0	56.3	4,847.8	700.6	371.9	99.9	74.0	526.7
Oct.	6,339.0	699.3	101.3	223.7	374.3	4,940.2	13.1	56.8	4,870.2	699.5	371.2	100.2	73.4	525.8
Nov. <sup>(p)</sup>	6,371.7	703.4	104.4	223.7	375.2	4,962.5	11.7	57.4	4,893.3	705.9	372.4	108.4	72.6	525.0
Transactions														
2020	209.2	-12.1	-6.2	-13.9	8.0	211.2	0.2	-1.5	212.4	10.2	9.7	-8.0	3.7	14.4
2021 Q2	91.9	7.2	5.6	-1.9	3.5	74.3	0.3	0.7	73.3	10.3	0.3	8.8	-1.0	2.6
Q3	64.9	3.0	-2.7	-1.4	7.1	70.6	0.2	0.9	69.6	-8.7	-2.1	-7.4	-0.4	-0.9
2021 Sep.	25.3	1.5	-2.6	-0.3	4.4	24.4	-0.1	0.5	24.0	-0.6	-0.6	0.6	-0.1	-1.0
Oct.	23.4	1.4	-0.4	0.3	1.6	22.7	0.1	0.6	22.0	-0.7	-0.7	0.3	-0.5	-0.6
Nov. <sup>(p)</sup>	32.0	5.1	3.2	0.6	1.3	19.1	0.0	0.4	18.8	7.8	1.5	8.8	-0.1	-0.9
Growth rates														
2020	3.5	-1.7	-5.4	-5.6	2.2	4.7	1.9	-2.6	4.8	1.5	2.6	-7.7	5.4	2.8
2021 Q2	4.5	0.6	0.4	-2.5	2.6	5.7	4.9	-0.1	5.7	0.6	0.7	-0.9	-0.8	1.1
Q3	4.3	0.5	-0.7	-3.5	3.4	5.5	5.3	1.3	5.6	-0.1	-0.6	0.1	-3.9	0.4
2021 Sep.	4.3	0.5	-0.7	-3.5	3.4	5.5	5.3	1.3	5.6	-0.1	-0.6	0.1	-3.9	0.4
Oct.	4.3	0.4	-0.7	-3.5	3.2	5.5	4.6	2.1	5.5	-0.1	-0.6	2.1	-4.8	0.2
Nov. <sup>(p)</sup>	4.4	1.7	1.8	-2.4	4.3	5.5	5.7	2.5	5.5	-0.1	-0.6	3.0	-5.3	0.0

Source: ECB.

Note: MFI sector excluding the Eurosystem; sectoral classification is based on the ESA 2010.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

1) Including non-profit institutions serving households.

## 2.4 MFI loans: breakdown

### 2.4.3 Loans to government and non-euro area residents

(EUR billions and annual growth rates; not seasonally adjusted; outstanding amounts and growth rates at end of period; transactions during period)

	General government					Non-euro area residents				
	Total	Central government	Other general government			Total	Banks <sup>1)</sup>	Non-banks		
			State government	Local government	Social security funds			Total	General government	Other
	1	2	3	4	5	6	7	8	9	10
<b>Outstanding amounts</b>										
2019	969.9	279.9	160.7	497.5	31.8	3,413.4	1,998.2	1,415.2	85.1	1,330.1
2020	979.5	282.1	171.7	492.7	33.0	3,416.8	2,034.5	1,382.3	90.6	1,291.7
2020 Q4	979.5	282.1	171.7	492.7	33.0	3,416.8	2,034.5	1,382.3	90.6	1,291.7
2021 Q1	982.7	285.7	173.9	492.1	31.0	3,607.8	2,158.5	1,449.3	96.7	1,352.6
Q2	994.6	288.1	178.7	494.9	32.8	3,565.9	2,125.8	1,440.2	94.3	1,345.9
Q3 <sup>(p)</sup>	983.3	279.8	177.8	494.0	31.8	3,644.4	2,126.2	1,518.2	100.7	1,417.5
<b>Transactions</b>										
2019	-23.0	-12.9	-4.7	-4.8	-0.7	76.8	10.7	66.1	3.4	62.6
2020	13.5	0.4	11.1	2.3	-0.4	149.4	121.5	28.1	9.2	18.9
2020 Q4	-3.5	3.1	5.1	-3.6	-8.2	-106.1	-68.9	-37.1	2.7	-39.8
2021 Q1	3.7	3.2	2.6	-0.2	-1.9	118.3	81.5	36.8	4.3	32.5
Q2	11.8	2.3	4.8	2.8	1.8	-20.1	-20.2	0.2	-1.8	2.0
Q3 <sup>(p)</sup>	-11.4	-8.3	-1.0	-1.1	-1.0	41.8	-23.9	65.7	5.3	60.4
<b>Growth rates</b>										
2019	-2.3	-4.4	-2.8	-1.0	-2.0	2.6	0.7	5.2	4.1	5.3
2020	1.4	0.1	6.9	0.5	-0.2	4.2	6.0	2.0	10.8	1.4
2020 Q4	1.4	0.1	6.9	0.5	-0.2	4.2	6.0	2.0	10.8	1.4
2021 Q1	-0.8	-0.9	1.6	-1.0	-8.4	-5.9	-4.8	-7.3	9.2	-8.3
Q2	0.6	2.4	5.9	-0.3	-23.4	1.7	2.2	1.3	7.3	0.9
Q3 <sup>(p)</sup>	0.1	0.1	7.0	-0.4	-22.8	0.9	-1.4	4.6	12.0	4.1

Source: ECB.

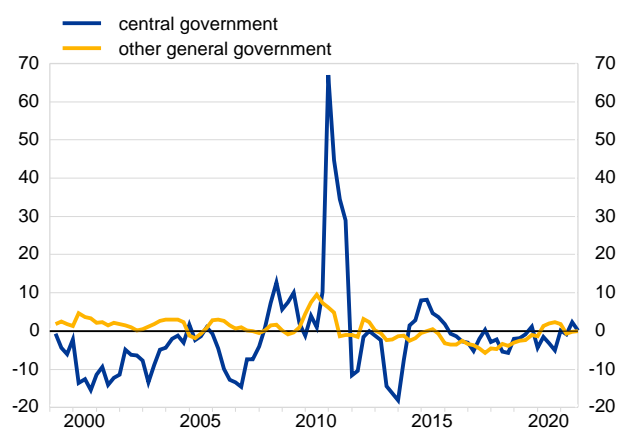
Note: MFI sector excluding the Eurosystem; sectoral classification is based on the ESA 2010.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

1) The term 'banks' is used in this table to indicate institutions similar to MFIs which are resident outside the euro area.

### 2.4.4 Loans to government

(annual growth rates; not seasonally adjusted)



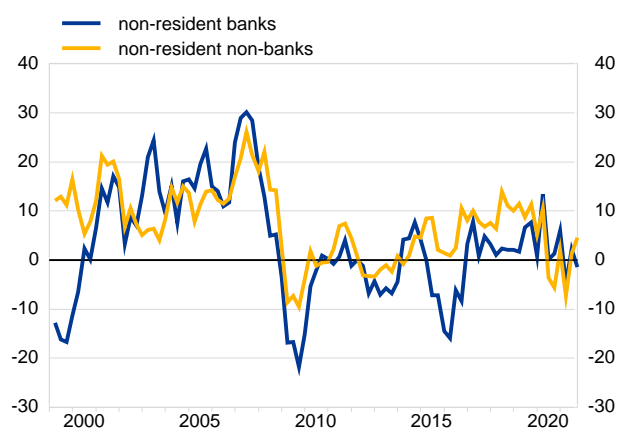
Source: ECB.

Note: MFI sector excluding the Eurosystem; sectoral classification is based on the ESA 2010.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

### 2.4.5 Loans to non-euro area residents

(annual growth rates; not seasonally adjusted)



Source: ECB.