

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	Reverse repos to central counterparties	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
Outstanding amounts													
2021	148.7	120.2	12.3	16.2	1,077.3	136.8	488.6	256.3	332.5	4,852.4	875.4	1,003.6	2,973.4
2021 Q4	148.7	120.2	12.3	16.2	1,077.3	136.8	488.6	256.3	332.5	4,852.4	875.4	1,003.6	2,973.4
2022 Q1	155.1	127.6	11.5	16.0	1,184.6	164.4	577.4	268.0	339.2	4,919.1	913.5	997.8	3,007.8
2022 Mar.	155.1	127.6	11.5	16.0	1,184.6	164.4	577.4	268.0	339.2	4,919.1	913.5	997.8	3,007.8
Apr.	162.6	134.5	12.1	16.1	1,206.9	171.7	588.1	267.1	351.6	4,955.8	927.3	1,008.8	3,019.7
May ^(a)	163.3	136.7	10.9	15.7	1,217.7	175.4	596.1	265.8	355.8	4,985.0	934.4	1,016.1	3,034.4
Transactions													
2021	-6.5	-8.5	1.7	0.3	41.7	-2.3	26.7	4.3	10.7	176.6	-0.8	2.8	174.6
2021 Q4	2.5	0.5	2.0	0.0	-16.6	-9.2	-15.6	0.4	-1.4	98.2	44.2	35.6	18.5
2022 Q1	6.3	7.2	-0.2	-0.7	112.1	34.7	92.2	11.3	8.7	58.6	34.2	-6.3	30.6
2022 Mar.	-10.3	-10.4	0.4	-0.3	34.1	5.0	28.6	3.4	2.2	31.5	16.7	0.7	14.2
Apr.	7.3	6.7	0.6	0.1	18.1	7.3	7.6	-0.6	11.2	33.6	12.6	9.0	12.1
May ^(a)	1.0	2.3	-1.0	-0.3	18.7	3.6	11.6	2.6	4.5	29.2	8.8	7.8	12.5
Growth rates													
2021	-4.3	-6.7	16.1	1.9	4.0	-1.7	5.7	1.7	3.3	3.8	-0.1	0.3	6.2
2021 Q4	-4.3	-6.7	16.1	1.9	4.0	-1.7	5.7	1.7	3.3	3.8	-0.1	0.3	6.2
2022 Q1	-0.9	-2.8	31.6	-3.5	11.7	31.9	20.0	5.3	4.4	3.5	2.4	-0.8	5.4
2022 Mar.	-0.9	-2.8	31.6	-3.5	11.7	31.9	20.0	5.3	4.4	3.5	2.4	-0.8	5.4
Apr.	3.6	3.3	6.1	3.8	13.7	36.7	22.9	4.1	7.8	4.5	5.7	1.8	5.1
May ^(a)	0.5	1.0	1.4	-5.2	15.9	40.1	24.8	7.9	8.8	5.0	7.0	4.5	4.6

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 ¹⁾

(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	Sole proprietors 11	12	13	14
Outstanding amounts														
2021	6,380.4	699.6	104.5	221.0	374.1	4,979.6	12.1	57.0	4,910.5	701.2	369.3	104.7	73.3	523.3
2021 Q4	6,380.4	699.6	104.5	221.0	374.1	4,979.6	12.1	57.0	4,910.5	701.2	369.3	104.7	73.3	523.3
2022 Q1	6,459.9	698.5	101.2	215.1	382.2	5,056.5	12.2	57.8	4,986.4	705.0	376.2	107.3	73.4	524.3
2022 Mar.	6,459.9	698.5	101.2	215.1	382.2	5,056.5	12.2	57.8	4,986.4	705.0	376.2	107.3	73.4	524.3
Apr.	6,476.3	700.1	102.5	214.2	383.4	5,072.4	12.2	58.3	5,001.9	703.8	375.6	106.6	73.4	523.8
May ^(a)	6,509.2	704.5	104.4	214.9	385.2	5,099.3	12.3	58.7	5,028.4	705.3	376.6	106.7	73.7	524.9
Transactions														
2021	262.0	10.4	-0.2	-6.0	16.6	255.6	0.5	2.3	252.8	-3.9	-3.1	3.2	-3.3	-3.8
2021 Q4	63.4	6.2	3.1	-0.3	3.4	61.8	-0.1	0.7	61.1	-4.6	-1.4	2.1	-0.9	-5.8
2022 Q1	56.7	1.2	-1.8	-5.5	8.5	53.4	0.2	0.5	52.7	2.1	0.4	1.2	0.1	0.8
2022 Mar.	30.6	3.3	-0.9	-1.1	5.3	26.0	0.1	0.4	25.4	1.3	0.5	1.4	0.0	0.0
Apr.	17.4	2.2	1.4	-0.8	1.6	15.6	0.0	0.4	15.2	-0.4	-0.3	-0.6	0.3	0.0
May ^(a)	34.9	5.7	2.0	0.9	2.7	27.3	0.1	0.4	26.9	1.8	0.9	0.5	0.3	1.1
Growth rates														
2021	4.3	1.5	-0.1	-2.6	4.6	5.4	4.2	4.1	5.4	-0.6	-0.8	3.3	-4.3	-0.7
2021 Q4	4.3	1.5	-0.1	-2.6	4.6	5.4	4.2	4.1	5.4	-0.6	-0.8	3.3	-4.3	-0.7
2022 Q1	4.5	2.6	4.2	-4.1	6.2	5.4	4.6	5.3	5.5	-0.2	-0.7	4.6	-2.7	-0.7
2022 Mar.	4.5	2.6	4.2	-4.1	6.2	5.4	4.6	5.3	5.5	-0.2	-0.7	4.6	-2.7	-0.7
Apr.	4.4	3.0	6.5	-4.3	6.5	5.3	4.9	5.5	5.3	-0.3	-0.6	4.5	-2.0	-1.0
May ^(a)	4.5	3.5	6.8	-3.7	7.1	5.3	3.9	6.3	5.3	-0.2	-0.7	4.9	-0.5	-1.1

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) 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 ¹⁾	Non-banks		
			State government	Local government	Social security funds			Total	General government	Other
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
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
2021	978.1	276.3	171.4	497.9	32.5	3,611.9	2,084.6	1,527.3	99.9	1,427.4
2021 Q2	994.6	288.1	178.7	494.9	32.8	3,565.9	2,125.9	1,440.0	94.3	1,345.7
Q3	983.3	279.8	177.8	494.0	31.8	3,644.4	2,128.6	1,515.8	100.7	1,415.1
Q4	978.1	276.3	171.4	497.9	32.5	3,611.9	2,084.6	1,527.3	99.9	1,427.4
2022 Q1 ^(p)	990.8	279.7	171.6	508.2	31.4	3,869.3	2,224.1	1,645.2	107.8	1,537.4
Transactions										
2020	13.5	0.4	11.1	2.3	-0.4	149.4	120.5	29.1	9.2	19.9
2021	-0.2	-6.3	1.2	5.3	-0.5	63.5	-29.9	90.8	5.8	85.0
2021 Q2	11.8	2.3	4.8	2.8	1.8	-20.1	-20.2	0.1	-1.8	1.9
Q3	-11.4	-8.3	-1.0	-1.1	-1.0	37.8	-25.7	63.3	5.3	57.9
Q4	-4.3	-3.5	-5.3	3.8	0.7	-72.4	-65.6	-9.3	-2.1	-7.2
2022 Q1 ^(p)	12.2	3.0	0.2	10.1	-1.1	232.4	125.7	106.7	7.3	99.4
Growth rates										
2020	1.4	0.1	6.9	0.5	-0.2	4.2	6.0	2.1	10.8	1.5
2021	0.0	-2.2	-	-	-	1.9	-1.3	6.5	6.4	6.5
2021 Q2	0.6	2.4	5.9	-0.3	-23.4	1.7	2.2	1.2	7.3	0.8
Q3	0.1	0.1	7.0	-0.4	-22.8	0.8	-1.5	4.4	12.0	3.9
Q4	0.0	-2.2	-	-	-	1.9	-1.3	6.5	6.4	6.5
2022 Q1 ^(p)	0.8	-2.3	-	-	-	4.8	0.6	11.0	8.9	11.2

Source: ECB.

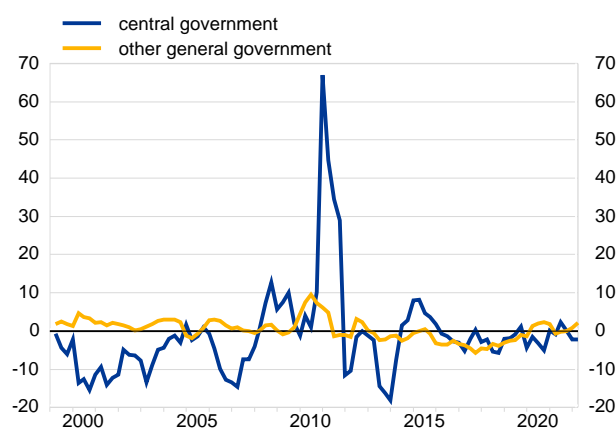
Note: MFI sector excluding the Eurosystem; sectoral classification is based on the ESA 2010.

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)



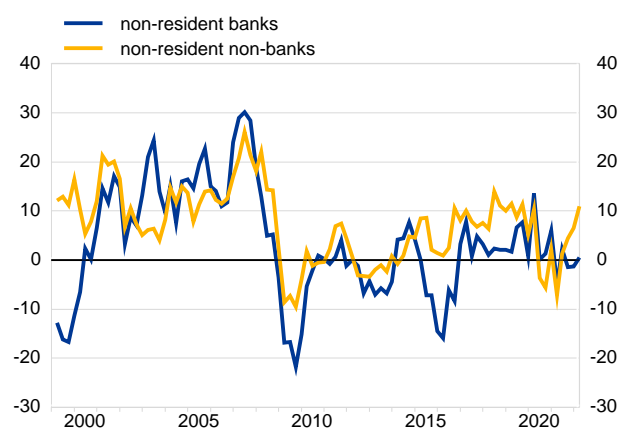
Source: ECB.

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.