

## 2.2 Sectoral breakdown of MFI loans vis-a-vis other euro area residents: May 2022

## 2.2.1 Loans to households and non-financial corporations

(EUR billions; not seasonally adjusted; outstanding amounts at end of period)

|           | Households <sup>1)</sup> |                              |                 |                          |             |       | Non-financial corporations <sup>2)</sup> |                              |              |                          |              |
|-----------|--------------------------|------------------------------|-----------------|--------------------------|-------------|-------|--|------------------------------|--------------|--------------------------|--------------|
|           | Total                    | Adjusted loans <sup>3)</sup> | Consumer credit | Loans for house purchase | Other loans |       | Total                                    | Adjusted loans <sup>3)</sup> | Up to 1 year | Over 1 and up to 5 years | Over 5 years |
|           | 1                        |                              |                 |                          | 2           | 3     | 4  |                              |              |                          |              |
| Euro area | 6,509.2                  | 6,709.9                      | 704.5           | 5,099.3                  | 705.3       | 376.6 | 4,985.0                                  | 4,956.0                      | 934.4        | 1,016.1                  | 3,034.4      |
| BE        | 247.7                    | 275.2                        | 11.6            | 222.2                    | 13.9        | 7.7   | 173.4                                    | 194.1                        | 45.8         | 35.4                     | 92.2         |
| DE        | 1,978.9                  | 1,979.7                      | 196.7           | 1,523.8                  | 258.4       | 189.1 | 1,266.2                                  | 1,264.8                      | 194.4        | 216.7                    | 855.1        |
| EE        | 10.8                     | 10.8                         | 0.6             | 9.9                      | 0.3         | 0.0   | 8.8                                      | 8.8                          | 0.4          | 4.7                      | 3.7          |
| IE        | 102.1                    | 102.9                        | 11.7            | 84.1                     | 6.3         | 5.5   | 59.2                                     | 61.0                         | 15.6         | 23.6                     | 19.9         |
| GR        | 43.9                     | 43.9                         | 8.7             | 30.0                     | 5.2         | 4.9   | 59.5                                     | 59.5                         | 12.6         | 16.4                     | 30.5         |
| ES        | 695.1                    | 702.8                        | 90.8            | 515.9                    | 88.5        | 40.2  | 492.7                                    | 493.8                        | 87.8         | 139.9                    | 265.1        |
| FR        | 1,556.5                  | 1,682.8                      | 188.6           | 1,289.0                  | 78.9        | 36.0  | 1,333.3                                  | 1,345.9                      | 197.9        | 231.8                    | 903.6        |
| IT        | 673.6                    | 684.2                        | 112.9           | 418.5                    | 142.1       | 57.4  | 681.9                                    | 708.2                        | 154.0        | 161.1                    | 366.8        |
| CY        | 11.3                     | 12.5                         | 1.3             | 8.5                      | 1.5         | 0.5   | 12.0                                     | 13.2                         | 2.4          | 1.2                      | 8.4          |
| LV        | 5.5                      | 5.5                          | 0.5             | 4.6                      | 0.4         | 0.0   | 5.4                                      | 5.4                          | 0.9          | 2.3                      | 2.2          |
| LT        | 12.9                     | 12.9                         | 0.9             | 10.7                     | 1.3         | 0.3   | 9.5                                      | 9.5                          | 1.4          | 4.2                      | 3.9          |
| LU        | 63.1                     | 63.1                         | 6.4             | 43.6                     | 13.0        | 0.8   | 74.6                                     | 72.1                         | 17.0         | 28.7                     | 28.9         |
| MT        | 7.8                      | 7.8                          | 0.5             | 6.8                      | 0.6         | 0.2   | 4.6                                      | 4.6                          | 1.0          | 0.8                      | 2.8          |
| NL        | 569.6                    | 593.3                        | 10.1            | 536.7                    | 22.8        | .     | 370.8                                    | 282.5                        | 139.1        | 52.1                     | 179.5        |
| AT        | 196.7                    | 196.6                        | 17.7            | 139.0                    | 39.9        | 27.1  | 218.7                                    | 218.2                        | 30.8         | 50.0                     | 137.9        |
| PT        | 129.1                    | 131.3                        | 20.2            | 100.1                    | 8.8         | 1.8   | 78.2                                     | 78.2                         | 14.3         | 14.6                     | 49.2         |
| SI        | 12.0                     | 12.0                         | 2.6             | 7.9                      | 1.5         | 0.4   | 10.8                                     | 10.8                         | 1.5          | 2.1                      | 7.1          |
| SK        | 47.9                     | 47.9                         | 5.8             | 39.5                     | 2.6         | 0.4   | 23.1                                     | 23.1                         | 7.0          | 4.9                      | 11.3         |
| FI        | 144.7                    | 144.7                        | 17.0            | 108.5                    | 19.3        | 4.3   | 102.4                                    | 102.4                        | 10.5         | 25.7                     | 66.2         |

Source: ECB.

1) Including non-profit institutions serving households.

2) In accordance with the ESA 2010, in December 2014 holding companies of non-financial groups were reclassified from the non-financial corporations sector to the financial corporations sector. These entities are included in MFI balance sheet statistics with financial corporations other than MFIs and insurance corporations and pension funds (ICPFs).

3) Adjusted for loan sales and securitisation (resulting in derecognition from the MFI statistical balance sheet).

For euro area and the Netherlands loans are also adjusted for positions arising from notional cash pooling services provided by MFIs.

## 2.2.2 Loans to financial corporations other than MFIs

(EUR billions; not seasonally adjusted; outstanding amounts at end of period)

|           | Financial corporations other than MFIs and ICPFs <sup>1)</sup> |                          |                              |       | Insurance corporations and pension funds |                        |               |
|-----------|--|--------------------------|------------------------------|-------|--|------------------------|---------------|
|           | Total  | Non-MMF investment funds | Other financial institutions |       | Total                                    | Insurance corporations | Pension funds |
|           | 1  |                          | 2                            | 3     |  |                        |               |
| Euro area | 1,217.7  | 164.2                    | 1,053.5                      | 175.4 | 163.3                                    | 151.8                  | 11.5          |
| BE        | 57.7   | 0.9                      | 56.8                         | 0.0   | 9.9                                      | 9.9                    | 0.0           |
| DE        | 247.0  | 72.1                     | 175.0                        | 0.0   | 17.1                                     | 12.4                   | 4.7           |
| EE        | 3.2  | 0.0                      | 3.2                          | 0.0   | 0.0                                      | 0.0                    | 0.0           |
| IE        | 38.5   | 3.1                      | 35.4                         | 7.3   | 6.0                                      | 5.9                    | 0.1           |
| GR        | 7.1  | 1.0                      | 6.1                          | 0.0   | 0.2                                      | 0.2                    | 0.0           |
| ES        | 44.7   | 3.9                      | 40.8                         | 5.3   | 11.5                                     | 11.5                   | 0.0           |
| FR        | 345.1  | -                        | -                            | 125.4 | 91.5                                     | -                      | -             |
| IT        | 182.5  | 17.7                     | 164.8                        | 37.4  | 4.9                                      | 4.9                    | 0.0           |
| CY        | 1.1  | 0.0                      | 1.1                          | 0.0   | 0.0                                      | 0.0                    | 0.0           |
| LV        | 2.3  | 0.0                      | 2.3                          | 0.0   | 0.0                                      | 0.0                    | 0.0           |
| LT        | 1.7  | 0.2                      | 1.5                          | 0.0   | 0.0                                      | 0.0                    | 0.0           |
| LU        | 60.7   | 9.9                      | 50.8                         | 0.0   | 3.8                                      | 3.8                    | 0.1           |
| MT        | 1.3  | 0.0                      | 1.3                          | 0.0   | 0.0                                      | 0.0                    | 0.0           |
| NL        | 176.1  | 7.2                      | 168.9                        | 0.0   | 18.2                                     | 13.1                   | 5.0           |
| AT        | 32.1   | 1.3                      | 30.8                         | 0.0   | 0.1                                      | 0.1                    | 0.0           |
| PT        | 5.1  | 1.2                      | 4.0                          | 0.0   | 0.0                                      | 0.0                    | 0.0           |
| SI        | 1.7  | 0.0                      | 1.7                          | 0.0   | 0.0                                      | 0.0                    | 0.0           |
| SK        | 1.4  | 0.0                      | 1.4                          | 0.0   | 0.0                                      | 0.0                    | 0.0           |
| FI        | 8.1  | 3.1                      | 4.9                          | 0.0   | 0.0                                      | 0.0                    | 0.0           |

Source: ECB.

1) In accordance with the ESA 2010, in December 2014 holding companies of non-financial groups were reclassified from the non-financial corporations sector to the financial corporations sector. These entities are included in MFI balance sheet statistics with financial corporations other than MFIs and insurance corporations and pension funds (ICPFs).