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Eurozone Private Lending

Figure 1.

EUROZONE: PRIVATE SECTOR* LOANS OUTSTANDING AT MFIs**
(trillion euros, sa)
- Total Private Sector (11.3)
- Households (including non-profit institutions) (5.8)
- Nonfinancial Corporations (4.5)
- Others*** (1.0)

* Total Private Sector includes Households (including non-profit institutions), Nonfinancial corporations, Other financial intermediaries, insurance corporations, and pension funds.
** Monetary Financial Institutions (MFIs) exclude Euro System of Central Banks (ESCB) and Money Market Funds (MMFs).
*** Others include other financial intermediaries, insurance corporations, and pension funds.

Source: Haver Analytics and ECB.

Figure 2.

EUROZONE: PRIVATE SECTOR* LENDING BY MFIs**
(3-month change in outstanding loans, billion euros, saar)

* Total Private Sector includes Households (including non-profit institutions), Nonfinancial corporations, Other financial intermediaries, insurance corporations, and pension funds.
** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics and ECB.
**EUROZONE: LENDING TO HOUSEHOLDS* BY MFIs**
(3-month change in outstanding loans, billion euros, saar)

* Households include non-profit institutions. Lending to Households include consumer credit, mortgages and other types of credit.

** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics and ECB.

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**EUROZONE: LENDING TO NONFINANCIAL CORPORATIONS BY MFIs**
(3-month change in outstanding loans, billion euros, saar)

* Monetary Financial Institutions (MFIs) exclude Euro System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics and ECB.
**EUROZONE: LENDING TO OTHERS**
(3-month change in outstanding loans, billion euros, saar)

- **Lending to Others** (mostly financials) (79.7)

* Others include other financial intermediaries, insurance corporations and pension funds.
** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics and ECB.

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**EUROZONE: CONSUMER CREDIT LENDING BY MFIs**
(3-month change in outstanding loans, billion euros, saar)

- **Lending to Consumers** (60.4)

* Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics.
Figure 7.

**EUROZONE: HOUSEHOLD MORTGAGE LENDING BY MFIs***
(3-month change in outstanding loans, billion euros, saar)

* Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics.

Figure 8.

**EUROZONE: OTHER HOUSEHOLD LENDING BY MFIs***
(3-month change in outstanding loans, billion euros, saar)

* Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics.
Figure 9.

EUROZONE: PRIVATE SECTOR* LENDING BY MFIs**
(monthly change in outstanding loans, billion euros, saar)

* Private Sector includes Households, Non-Profit Institutions Serving Households (NPISHs), and Non-financial Corporations.
** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).
Source: Haver Analytics and ECB.

Figure 10.

EUROZONE: LENDING TO HOUSEHOLDS* BY MFIs**
(monthly change in outstanding loans, billion euros, saar)

* Households include Non-Profit Institutions Serving Households (NPISHs). Lending to Households include consumer credit, mortgages and other types of credit.
** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).
Source: Haver Analytics and ECB.
**EUROZONE: LENDING TO NONFINANCIAL CORPORATIONS BY MFIs**

(monthly change in outstanding loans, billion euros, saar)

Lending to Nonfinancial Corporations (296.4)

* Monetary Financial Institutions (MFIs) exclude Euro System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics and ECB.

**EUROZONE: LENDING TO OTHERS**

(monthly change in outstanding loans, billion euros, saar)

Lending to Others (mostly financials) (39.0)

* Others include other financial intermediaries, insurance corporations and pension funds.

** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics and ECB.
Figure 13.
EUROZONE: CONSUMER CREDIT LENDING BY MFIs*
(monthly change in outstanding loans, billion euros, saar)

* Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).
Source: Haver Analytics.

Figure 14.
EUROZONE: HOUSEHOLD MORTGAGE LENDING BY MFIs*
(monthly change in outstanding loans, billion euros, saar)

* Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).
Source: Haver Analytics.
**Eurozone Private Lending (Germany)**

**Figure 15.**

**EUROZONE: OTHER HOUSEHOLD LENDING BY MFIs***

(monthly change in outstanding loans, billion euros, saar)

* Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics.

**Figure 16.**

**GERMANY: PRIVATE SECTOR** *** LENDING BY MFIs** **

(quarterly change in outstanding loans, billion euros, saar)

** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics and ECB.
Figure 17.

FRANCE: PRIVATE SECTOR* LENDING BY MFIs**
(3-month change in outstanding loans, billion euros, saar)

* Private Sector includes Households, Non-Profit Institutions Serving Households (NPISHs), and Non-financial Corporations.
** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).
Source: Haver Analytics and ECB.

Figure 18.

SPAIN: PRIVATE SECTOR* LENDING BY MFIs**
(quarterly change in outstanding loans, billion euros, saar)

* Private Sector includes Households, Non-Profit Institutions Serving Households (NPISHs), and Non-financial Corporations.
** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).
Source: Haver Analytics and ECB.
Eurozone Private Lending (Italy & Netherlands)

**Figure 19.**

ITALY: PRIVATE SECTOR* LENDING BY MFIs**
(3-month change in outstanding loans, billion euros, saar)

* Private Sector includes Households, Non-Profit Institutions Serving Households (NPISHs), and Non-financial Corporations.
** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).
Source: Haver Analytics and ECB.

**Figure 20.**

NETHERLANDS: PRIVATE SECTOR* LENDING BY MFIs**
(3-month change in outstanding loans, billion euros, saar)

* Private Sector includes Households, Non-Profit Institutions Serving Households (NPISHs), and Non-financial Corporations.
** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).
Source: Haver Analytics and ECB.
**GREECE: PRIVATE SECTOR* LENDING BY MFIs**
(3-month change in outstanding loans, billion euros, saar)

* Private Sector includes Households, Non-Profit Institutions Serving Households (NPISHs), and Non-financial Corporations.

** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

Source: Haver Analytics and ECB.

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**IRELAND: PRIVATE SECTOR CREDIT**: ALL CREDIT INSTITUTIONS
(3-month change in outstanding loans, billion euros, saar)

* Private Sector includes Households, Non-Profit Institutions Serving Households (NPISHs), and Non-financial Corporations.

Source: Haver Analytics and ECB.
Eurozone Private Lending (Country Totals)

Figure 23.

PRIVATE SECTOR* LENDING BY MFIs**: TOTAL LENDING
(billion euros, sa)

- Germany (2811.0)
- France (2535.9)
- Italy (1505.9)
- Spain (1208.6)

** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

* Private Sector includes Households (including non-profit institutions) and Non-financial Corporations.

Source: Haver Analytics and ECB.

Figure 24.

PRIVATE SECTOR* LENDING BY MFIs**: TOTAL LENDING
(billion euros, sa)

- Greece (149.5)
- Ireland (170.8)
- Netherlands (1041.0)

** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).

* Private Sector includes Households (including non-profit institutions) and Non-financial Corporations.

Source: Haver Analytics and ECB.