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Eurozone Private Lending

**Figure 1.**
EUROZONE: PRIVATE SECTOR* LOANS OUTSTANDING AT MFIs**
(trillion euros, sa)

- Total Private Sector (11.5)
- Households (including non-profit institutions) (6.0)
- Nonfinancial Corporations (4.5)
- Others*** (1.1)

* 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 Lending (351.2)

* 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.
Figure 5.

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

Lending to Others
(mostly financials) (159.2)

Jan
-450 -300 -150 0 150 300 450

Source: Haver Analytics and ECB.

* 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).

Figure 6.

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

Lending to Consumers (43.2)

Jan
-60 -40 -20 0 20 40 60 80 100 120

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

Source: Haver Analytics.
Eurozone Private Lending (1-month)

Figure 9.

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

Total Lending (707.6)

* 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)

Lending to Households (380.4)

* 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 Private Lending (1-month)

Figure 11.

EUROZONE: LENDING TO NONFINANCIAL CORPORATIONS BY MFIs*
(monthly 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.

Figure 12.

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

* 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.
**Eurozone Private Lending (1-month)**

**Figure 13.**

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

![Graph showing consumer credit lending by MFIs from 2004 to 2020.](image)

*L 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)

![Graph showing mortgage lending by MFIs from 2004 to 2020.](image)

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

Source: Haver Analytics.
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)

* 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 (France & Spain)

**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)

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.
** Monetary Financial Institutions (MFIs) exclude European System of Central Banks (ESCB) and Money Market Funds (MMFs).
Source: Haver Analytics and ECB.
* Private Sector includes Households (including non-profit institutions) 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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