

Net total <sup>1</sup> of loans (including bills of exchange <sup>3</sup>) sold to / bought from non-MFI-business partners <sup>2</sup> during the reporting period

€ million

Period	Loans to non-MFIs												Loans to banks domiciled outside the euro area	
	Non-banks (non-MFIs)										Other euro area member states (euro area)			
	Domestic										Total	of which		
	Total	of which	Households							Other sectors <sup>5</sup>				
			Non-financial corporations <sup>4</sup>	Total	of which by debtor group		of which by purpose of loan							
Total		Self-employed persons			Employees and other individuals	Housing loans	Consumer credit	Other loans	Enterprises	Outside the euro area				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>Off-balance true sale <sup>6</sup> of domestic banks (MFIs)</b>														
2022	-1,429	-890	-393	-172	-31	-141	50	-188	-34	-325	-200	-186	40	-379
2023	-3,310	-2,377	-1,442	-554	-56	-498	25	-524	-55	-381	-324	-320	-350	-259
2023 Apr.	-684	-283	-132	-267	-99	-168	41	-271	-37	116	-50	-51	-202	-149
May	-4,014	-2,435	-2,129	-243	-87	-156	34	-188	-89	-63	-653	-621	-370	-556
June	-2,387	-1,661	-1,460	-253	-48	-205	34	-230	-57	52	-430	-428	-33	-263
July	-2,122	-1,571	-1,346	-235	-73	-162	38	-190	-83	10	-79	-152	-88	-384
Aug.	-2,230	-1,804	-1,482	-283	-63	-220	27	-244	-66	-39	-309	-306	14	-131
Sep.	-2,087	-1,706	-1,401	-289	-46	-243	29	-268	-50	-16	-526	-572	448	-303
Oct.	-2,116	-1,702	-1,314	-420	-72	-348	24	-374	-70	32	-281	-295	120	-253
Nov.	-1,660	-1,353	-999	-482	-67	-415	25	-436	-71	128	-239	-234	284	-352
Dec.	-3,310	-2,377	-1,442	-554	-56	-498	25	-524	-55	-381	-324	-320	-350	-259
2024 Jan.	-1,375	-1,195	-810	-450	-82	-368	21	-385	-86	65	-232	-235	212	-160
Feb.	-2,043	-1,719	-1,201	-541	-41	-500	26	-524	-43	23	-226	-242	78	-176
Mar.	-2,095	-1,798	-1,295	-464	-72	-392	18	-407	-75	-39	-154	-145	-102	-41
Apr.	-2,237	-1,556	-1,301	-448	-56	-392	20	-410	-58	193	-144	-146	-282	-255
May	-1,632	-1,906	-1,350	-459	-55	-404	16	-412	-63	-97	-230	-225	625	-121
June	-2,551	-1,685	-1,245	-450	-51	-399	15	-398	-67	10	-204	-204	-260	-402
July	-1,149	-691	-1,233	555	-83	638	12	521	22	-13	-39	-77	-160	-259
Aug.	-2,234	-1,612	-1,252	-379	-57	-322	15	-322	-67	19	-313	-278	-278	-31
Sep.	-2,615	-1,828	-1,474	-335	-78	-257	13	-274	-74	-19	-334	-299	-185	-268
Oct.	-1,836	-1,525	-1,302	-309	-49	-260	12	-258	-63	86	-68	-137	105	-348
<b>On-balance true sale <sup>6</sup> of domestic banks (MFIs)</b>														
2022	5,003	4,838	3,286	1,379	302	1,077	433	848	98	173	144	144	21	-
2023	4,291	4,056	2,875	1,107	207	900	515	560	32	74	208	209	27	-
2023 Apr.	6,037	5,603	2,851	2,309	498	1,811	726	1,460	123	443	395	395	39	-
May	4,364	4,175	2,278	1,724	339	1,385	263	1,373	88	173	156	156	33	-
June	9,018	8,769	2,906	5,760	997	4,763	4,607	1,053	100	103	220	219	29	-
July	4,316	4,058	2,108	1,854	327	1,527	660	1,126	68	96	237	237	21	-
Aug.	-313	-374	1,355	-1,838	-475	-1,363	497	-2,379	44	109	50	50	11	-
Sep.	4,295	4,066	2,790	1,175	210	965	548	557	70	101	205	205	24	-
Oct.	3,843	3,781	2,300	1,361	363	998	430	770	161	120	54	54	8	-
Nov.	4,724	4,673	2,104	2,463	504	1,959	569	1,756	138	106	34	33	17	-
Dec.	4,291	4,056	2,875	1,107	207	900	515	560	32	74	208	209	27	-
2024 Jan.	2,657	2,600	1,354	1,180	204	976	555	578	47	66	41	40	16	-
Feb.	768	734	1,279	-615	-167	-448	687	-1,337	35	70	20	19	14	-
Mar.	4,624	4,433	2,653	1,743	368	1,375	467	1,014	262	37	148	148	43	-
Apr.	4,062	3,931	2,115	1,779	476	1,303	508	1,256	15	37	117	115	14	-
May	5,071	5,000	1,624	3,214	243	2,971	535	2,685	-6	162	50	49	21	-
June	4,481	4,264	2,687	1,451	217	1,234	519	846	86	126	193	192	24	-
July	3,887	3,877	2,139	1,722	376	1,346	579	1,018	125	16	-9	-13	19	-
Aug.	2,860	2,794	1,487	1,238	246	992	539	640	59	69	60	59	6	-
Sep.	3,921	3,846	1,963	1,792	311	1,481	525	1,194	73	91	67	66	8	-
Oct.	4,638	4,537	1,549	2,883	574	2,309	474	2,350	59	105	78	75	23	-

**1** Convention: Surplus of loan sales "+", Surplus of loan purchases "-". **2** Including true-sale-securitisations; excluding synthetic securitisations. **3** Holdings of bills of exchange (sectoral classification according to the drawee). **4** Including non-financial quasi-corporations. **5** Insurance corporations and pension funds, other financial

institutes (Non-monetary financial intermediaries; including enterprises with activities auxiliary to financial services and insurance activities), non-profit institutions serving households and general government. **6** According to the ruling of the Institute of External Auditors on accounting rule 'IDW RS HFA 8' or a comparable rule.