

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 | Non-financial corporations <sup>4</sup> | Households               |                             |                                 | Other sectors <sup>5</sup> |               |                 |             |   |                       |  |
|        |                      |          |   | Total                    | Self-employed persons       | Employees and other individuals |                            | Housing loans | Consumer credit | Other loans |   |                       |  |
|        |                      |          |   | of which by debtor group | of which by purpose of loan |                                 |                            |               |                 |             | Enterprises                               | Outside the euro area |  |
| 1      | 2                    | 3        | 4                                       | 5                        | 6                           | 7                               | 8                          | 9             | 10              | 11          | 12  | 13                    | 14   |

Off-balance true sale <sup>6</sup> of domestic banks (MFIs)

|           |        |        |        |      |      |      |    |      |      |      |        |      |      |      |
|-----------|--------|--------|--------|------|------|------|----|------|------|------|--------|------|------|------|
| 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 |
| 2022 Sep. | -446   | -666   | -460   | -102 | -48  | -54  | 55 | -115 | -42  | -104 | 108    | 74   | 345  | -233 |
| Oct.      | 649    | 810    | 1,173  | -205 | -46  | -159 | 57 | -214 | -48  | -158 | 107    | 79   | -24  | -244 |
| Nov.      | -1,794 | -629   | -181   | -219 | -49  | -170 | 51 | -226 | -44  | -229 | -1,048 | -982 | 22   | -139 |
| Dec.      | -1,429 | -890   | -393   | -172 | -31  | -141 | 50 | -188 | -34  | -325 | -200   | -186 | 40   | -379 |
| 2023 Jan. | 401    | -147   | -388   | -297 | -103 | -194 | 49 | -268 | -78  | 538  | 2      | 36   | 702  | -156 |
| Feb.      | -74    | -330   | -112   | -158 | -25  | -133 | 44 | -172 | -30  | -60  | 67     | 117  | 369  | -180 |
| Mar.      | -359   | -193   | -369   | 264  | -34  | 298  | 51 | 321  | -108 | -88  | -76    | -78  | 197  | -287 |
| 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  |

On-balance true sale <sup>6</sup> of domestic banks (MFIs)

|           |        |        |       |        |       |        |       |        |     |     |     |     |    |   |
|-----------|--------|--------|-------|--------|-------|--------|-------|--------|-----|-----|-----|-----|----|---|
| 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 | - |
| 2022 Sep. | 3,184  | 3,151  | 1,231 | 1,847  | 341   | 1,506  | 431   | 1,334  | 82  | 73  | 17  | 17  | 16 | - |
| Oct.      | 3,851  | 3,782  | 1,469 | 2,255  | 273   | 1,982  | 426   | 1,752  | 77  | 58  | 46  | 45  | 23 | - |
| Nov.      | 5,828  | 5,701  | 4,155 | 1,397  | 283   | 1,114  | 397   | 852    | 148 | 149 | 109 | 108 | 18 | - |
| Dec.      | 5,003  | 4,838  | 3,286 | 1,379  | 302   | 1,077  | 433   | 848    | 98  | 173 | 144 | 144 | 21 | - |
| 2023 Jan. | 4,014  | 3,937  | 2,336 | 1,413  | 256   | 1,157  | 514   | 836    | 63  | 188 | 60  | 61  | 17 | - |
| Feb.      | 3,596  | 3,533  | 1,973 | 1,455  | 194   | 1,261  | 562   | 885    | 8   | 105 | 49  | 48  | 14 | - |
| Mar.      | 13,285 | 13,115 | 3,677 | 9,234  | 1,058 | 8,176  | 6,705 | 2,203  | 326 | 204 | 138 | 131 | 32 | - |
| 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 | - |

<sup>1</sup> Convention: Surplus of loan sales "+", Surplus of loan purchases "-". <sup>2</sup> Including true-sale-securitisations; excluding synthetic securitisations. <sup>3</sup> Holdings of bills of exchange (sectoral classification according to the drawee). <sup>4</sup> Including non-financial quasi-corporations. <sup>5</sup> 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. <sup>6</sup> According to the ruling of the Institute of External Auditors on accounting rule 'IDW RS HFA 8' or a comparable rule.