

4. CREDIT INSTITUTIONS AND CFIs  
B) Breakdown of lending and deposits  
by credit institutions and CFIs

4.13 (1st Part) Total lending and total doubtful loans to other resident sectors by type.  
Total to finance productive activity (a) and breakdown by  
type of spending (b)

EUR millions

|              | Total<br>12+13<br>1=2+3+ | Financing<br>of<br>productive<br>activity<br>(c)<br>2 | Other financing to households by type of spending |                               |                |  |            |                      |             |  |                    | NPISHs<br>12 | Unclassified<br>(f)<br>13 | Memo items<br>Non-residential<br>mortgage<br>loans<br>(g)<br>14 |
|--------------|--------------------------|---|---|-------------------------------|----------------|--|------------|----------------------|-------------|--|--------------------|--------------|---------------------------|---|
|              |                          |   | Total<br>3=4+9+11                                 | House purchase and renovation |                |  |            |                      | Consumption |  | Other<br>(e)<br>11 |              |                           |   |
|              |                          |   |   | Total<br>4=5+8                | House purchase |  |            | Renova-<br>tion<br>8 | Total<br>9  | Of which<br>consumer<br>durables<br>10 |                    |              |                           |   |
|              |                          |   |   |                               | Total<br>5=6+7 | Secured<br>by real<br>estate<br>(d)<br>6 | Other<br>7 |                      |             |  |                    |              |                           |   |
| <b>14</b>    | 1 380 218                | 674 082   | 689 962   | 579 793                       | 557 973        | 552 613                                  | 5 360      | 21 819               | 57 855      | 29 022                                 | 52 315             | 5 962        | 10 211                    | 58 196  |
| <b>15</b>    | 1 327 080                | 644 282   | 663 307   | 552 069                       | 531 256        | 526 105                                  | 5 151      | 20 813               | 61 314      | 32 482                                 | 49 924             | 5 817        | 13 675                    | 54 378  |
| <b>16</b>    | 1 276 172                | 604 822   | 652 488   | 535 365                       | 516 612        | 511 253                                  | 5 359      | 18 753               | 69 188      | 36 281                                 | 47 933             | 5 153        | 13 708                    | 50 883  |
| <b>17</b>    | R 1 253 916              | 591 615   | 646 734   | 521 889                       | 503 027        | 497 711                                  | 5 315      | 18 862               | 79 264      | 43 894                                 | 45 580             | 5 170        | 10 398                    | 44 000  |
| <b>18</b>    | 1 208 318                | 545 599   | 649 564   | 518 737                       | 500 825        | 494 459                                  | 6 365      | 17 912               | 86 668      | 50 443                                 | 44 159             | 5 278        | 7 878                     | 32 095  |
| <b>19</b>    | 1 193 527                | 534 773   | 647 479   | 510 868                       | 493 568        | 487 561                                  | 6 007      | 17 301               | 94 279      | 55 843                                 | 42 331             | 5 507        | 5 768                     | 30 444  |
| <b>17 Q1</b> | 1 266 098                | 598 215   | 648 283   | 531 493                       | 512 743        | 507 400                                  | 5 343      | 18 750               | 70 384      | 37 587                                 | 46 406             | 4 881        | 14 719                    | 48 522  |
| <b>Q2</b>    | R 1 262 296              | 592 142   | 655 767   | 528 604                       | 510 258        | 504 489                                  | 5 769      | 18 347               | 74 671      | 41 106                                 | 52 492             | 5 229        | 9 157                     | 42 740  |
| <b>Q3</b>    | 1 249 068                | 587 628   | 646 569   | 525 899                       | 507 203        | 501 769                                  | 5 434      | 18 696               | 75 671      | 42 826                                 | 44 999             | 5 210        | 9 661                     | 44 108  |
| <b>Q4</b>    | 1 253 916                | 591 615   | 646 734   | 521 889                       | 503 027        | 497 711                                  | 5 315      | 18 862               | 79 264      | 43 894                                 | 45 580             | 5 170        | 10 398                    | 44 000  |
| <b>18 Q1</b> | 1 224 725                | 561 735   | 648 201   | 524 596                       | 505 761        | 499 019                                  | 6 742      | 18 834               | 77 788      | 45 514                                 | 45 817             | 5 253        | 9 536                     | 35 521  |
| <b>Q2</b>    | 1 229 817                | 558 653   | 657 635   | 524 362                       | 505 963        | 499 658                                  | 6 304      | 18 399               | 82 235      | 48 880                                 | 51 038             | 5 378        | 8 151                     | 34 850  |
| <b>Q3</b>    | 1 213 308                | 549 088   | 650 782   | 521 246                       | 503 078        | 496 747                                  | 6 332      | 18 168               | 83 515      | 48 705                                 | 46 021             | 5 328        | 8 110                     | 33 512  |
| <b>Q4</b>    | 1 208 318                | 545 599   | 649 564   | 518 737                       | 500 825        | 494 459                                  | 6 365      | 17 912               | 86 668      | 50 443                                 | 44 159             | 5 278        | 7 878                     | 32 095  |
| <b>19 Q1</b> | 1 202 180                | 540 818   | 649 615   | 517 714                       | 499 675        | 493 609                                  | 6 066      | 18 039               | 87 890      | 52 037                                 | 44 010             | 5 010        | 6 737                     | 32 608  |
| <b>Q2</b>    | 1 214 790                | 544 879   | 658 466   | 516 715                       | 498 788        | 493 063                                  | 5 724      | 17 927               | 91 250      | 53 890                                 | 50 501             | 5 282        | 6 162                     | 32 103  |
| <b>Q3</b>    | 1 195 701                | 536 750   | 646 996   | 513 184                       | 495 311        | 489 599                                  | 5 711      | 17 873               | 91 209      | 54 075                                 | 42 603             | 5 430        | 6 526                     | 31 058  |
| <b>Q4</b>    | 1 193 527                | 534 773   | 647 479   | 510 868                       | 493 568        | 487 561                                  | 6 007      | 17 301               | 94 279      | 55 843                                 | 42 331             | 5 507        | 5 768                     | 30 444  |
| <b>20 Q1</b> | 1 195 487                | 539 777   | 643 709   | 508 228                       | 491 160        | 484 917                                  | 6 243      | 17 068               | 93 394      | 58 497                                 | 42 087             | 5 476        | 6 525                     | 28 785  |
| <b>Q2</b>    | 1 241 445                | 584 061   | 646 489   | 505 465                       | 488 615        | 482 704                                  | 5 911      | 16 851               | 91 769      | 59 826                                 | 49 254             | 5 714        | 5 182                     | 28 730  |

(c) y (f). As from the June 2014 edition, the central counterparties are reclassified and the related amounts are included in the historical series to the column 2 and excluded from the column 12.

See notes at the end of chapter.

4. CREDIT INSTITUTIONS AND CFIs  
B) Breakdown of lending and deposits  
by credit institutions and CFIs

4.13 (Cont.) Total lending and total doubtful loans to other resident sectors by type.  
Total to finance productive activity (a) and breakdown by  
type of spending (b)

EUR millions

|              | Total<br>26+27<br>15=16+17+ | Financing<br>of<br>productive<br>activity<br>(h)<br>16 | Other financing to households by type of spending |                               |                         |   |                    |                       |             |  |                    | NPISHs<br>26 | Unclassified<br>(f)<br>27 | Memo items<br>Non-residential<br>mortgage<br>loans<br>(k)<br>28 |
|--------------|-----------------------------|--|---|-------------------------------|-------------------------|---|--------------------|-----------------------|-------------|--|--------------------|--------------|---------------------------|---|
|              |                             |  | Total<br>23+25<br>17=18+                          | House purchase and renovation |                         |   |                    |                       | Consumption |  | Other<br>(j)<br>25 |              |                           |   |
|              |                             |  |   | Total<br>18=19+               | House purchase          |   |                    | Renova-<br>tion<br>22 | Total<br>23 | Of which<br>consumer<br>durables<br>24 |                    |              |                           |   |
|              |                             |  |   |                               | Total<br>19=20+21<br>20 | Secured<br>by real<br>estate<br>(i)<br>20 | Other<br>(i)<br>21 |                       |             |  |                    |              |                           |   |
| <b>14</b>    | 172 602                     | 124 607  | 46 784  | 34 236                        | 32 648                  | ...                                       | ...                | 1 589                 | 4 014       | 1 645                                  | 8 534              | 284          | 928                       | 5 708   |
| <b>15</b>    | 134 333                     | 94 173   | 36 986  | 26 786                        | 25 541                  | ...                                       | ...                | 1 245                 | 3 361       | 1 357                                  | 6 839              | 304          | 2 870                     | 4 256   |
| <b>16</b>    | 116 281                     | 79 230   | 35 723  | 25 349                        | 24 125                  | ...                                       | ...                | 1 224                 | 3 350       | 1 190                                  | 7 034              | 292          | 1 036                     | 4 844   |
| <b>17</b>    | R 97 691                    | 60 681   | 35 028  | 24 806                        | 23 605                  | ...                                       | ...                | 1 201                 | 3 663       | 1 260                                  | 6 559              | 295          | 1 687                     | 6 625   |
| <b>18</b>    | 70 255                      | 37 479   | 31 794  | 21 517                        | 20 412                  | ...                                       | ...                | 1 105                 | 3 710       | 1 541                                  | 6 567              | 229          | 753                       | 5 264   |
| <b>19</b>    | 57 192                      | 28 911   | 27 614  | 17 708                        | 16 760                  | ...                                       | ...                | 948                   | 4 097       | 1 767                                  | 5 809              | 194          | 472                       | 4 680   |
| <b>17 Q1</b> | 111 865                     | 74 339   | 35 974  | 25 459                        | 24 222                  | ...                                       | ...                | 1 237                 | 3 522       | 1 236                                  | 6 992              | 313          | 1 240                     | 3 992   |
| <b>Q2</b>    | R 106 176                   | 68 585   | 35 726  | 25 026                        | 23 816                  | ...                                       | ...                | 1 210                 | 3 555       | 1 171                                  | 7 144              | 308          | 1 557                     | 6 783   |
| <b>Q3</b>    | 103 991                     | 65 503   | 35 540  | 24 847                        | 23 630                  | ...                                       | ...                | 1 217                 | 3 956       | 1 486                                  | 6 736              | 307          | 2 642                     | 7 191   |
| <b>Q4</b>    | 97 691                      | 60 681   | 35 028  | 24 806                        | 23 605                  | ...                                       | ...                | 1 201                 | 3 663       | 1 260                                  | 6 559              | 295          | 1 687                     | 6 625   |
| <b>18 Q1</b> | 83 271                      | 47 546   | 34 517  | 24 076                        | 22 907                  | ...                                       | ...                | 1 169                 | 3 580       | 1 383                                  | 6 861              | 271          | 937                       | 5 694   |
| <b>Q2</b>    | 78 612                      | 43 818   | 33 650  | 23 341                        | 22 193                  | ...                                       | ...                | 1 148                 | 3 615       | 1 423                                  | 6 694              | 259          | 885                       | 5 511   |
| <b>Q3</b>    | 74 929                      | 40 845   | 32 955  | 22 588                        | 21 452                  | ...                                       | ...                | 1 136                 | 3 732       | 1 472                                  | 6 635              | 245          | 885                       | 5 233   |
| <b>Q4</b>    | 70 255                      | 37 479   | 31 794  | 21 517                        | 20 412                  | ...                                       | ...                | 1 105                 | 3 710       | 1 541                                  | 6 567              | 229          | 753                       | 5 264   |
| <b>19 Q1</b> | 68 844                      | 36 302   | 31 674  | 21 123                        | 20 026                  | ...                                       | ...                | 1 097                 | 4 058       | 1 679                                  | 6 493              | 214          | 655                       | 5 317   |
| <b>Q2</b>    | 65 068                      | 33 580   | 30 697  | 20 175                        | 19 104                  | ...                                       | ...                | 1 071                 | 4 180       | 1 689                                  | 6 342              | 216          | 575                       | 5 164   |
| <b>Q3</b>    | 61 505                      | 31 831   | 29 001  | 18 657                        | 17 650                  | ...                                       | ...                | 1 007                 | 4 302       | 1 716                                  | 6 041              | 221          | 452                       | 4 837   |
| <b>Q4</b>    | 57 192                      | 28 911   | 27 614  | 17 708                        | 16 760                  | ...                                       | ...                | 948                   | 4 097       | 1 767                                  | 5 809              | 194          | 472                       | 4 680   |
| <b>20 Q1</b> | 57 382                      | 28 672   | 28 193  | 17 734                        | 16 841                  | ...                                       | ...                | 893                   | 4 641       | 1 956                                  | 5 817              | 184          | 332                       | 4 500   |
| <b>Q2</b>    | 57 965                      | 28 808   | 28 774  | 17 860                        | 16 897                  | ...                                       | ...                | 963                   | 5 118       | 2 501                                  | 5 796              | 164          | 220                       | 4 588   |

(h) y (f). As from the June 2014 edition, the central counterparties are reclassified and the related amounts are included in the historical series to the column 15 and excluded from the column 25.

See notes at the end of chapter.