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

€ million

Period	Loans to non-MFIs	Non-banks (non-MFIs)												Loans to banks domiciled outside the euro area
		Domestic									Other euro area member states (euro area)			
			of which									of which		
				Households										
					of which by debitor group		of which by purpose of loan							
	Total	Total	Non-financial corporations [4]	Total	Self-employed persons	Employees and other individuals	Housing loans	Consumer credit	Other loans	Other sectors [5]	Total	Enterprises	Outside the euro area	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Off-balance true sale [6] of domestic banks (MFIs)														
2024	– 3,800	– 2,406	– 1,841	– 387	– 28	– 359	10	– 351	– 46	– 178	– 568	– 570	– 426	– 400
2025	– 4,243	– 2,556	– 2,037	– 381	– 41	– 340	20	– 355	– 46	– 138	– 599	– 472	– 640	– 448
2025 Mar.	– 2,392	– 2,010	– 1,749	– 258	– 67	– 191	10	– 189	– 79	– 3	– 344	– 369	84	– 122
Apr.	– 2,897	– 2,663	– 2,336	– 303	– 69	– 234	10	– 232	– 81	– 24	– 162	– 102	162	– 234
May	– 2,567	– 2,102	– 1,820	– 287	– 43	– 244	10	– 250	– 47	5	– 663	– 666	351	– 153
June	– 2,957	– 2,506	– 2,142	– 229	– 78	– 151	10	– 168	– 71	– 135	– 226	– 259	– 29	– 196
July	– 1,337	– 897	– 1,443	– 442	– 60	– 382	11	– 396	– 57	988	– 500	– 506	186	– 126
Aug.	– 2,347	– 2,225	– 1,784	– 338	– 39	– 299	7	– 304	– 41	– 103	– 76	– 78	202	– 248
Sep.	– 3,290	– 2,271	– 1,832	– 399	– 69	– 330	7	– 337	– 69	– 40	– 438	– 455	– 77	– 504
Oct.	– 2,954	– 2,228	– 1,747	– 408	– 53	– 355	14	– 370	– 52	– 73	– 208	– 225	– 134	– 384
Nov.	– 1,334	– 392	– 1,241	796	102	694	17	811	– 32	53	– 310	– 309	– 311	– 321
Dec.	– 4,243	– 2,556	– 2,037	– 381	– 41	– 340	20	– 355	– 46	– 138	– 599	– 472	– 640	– 448
2026 Jan.	– 2,436	– 1,526	– 1,232	– 245	– 10	– 235	30	– 259	– 16	– 49	– 315	– 315	– 310	– 285
Feb.	– 2,748	– 2,212	– 1,647	– 332	– 36	– 296	18	– 318	– 32	– 233	– 180	– 220	– 70	– 286
Mar.	– 2,364	– 1,880	– 1,421	– 499	– 61	– 438	20	– 458	– 61	40	156	139	– 69	– 571
Apr.	– 1,325	– 979	– 815	– 345	– 41	– 304	23	– 320	– 48	181	– 202	– 202	44	– 188
May	– 3,141	– 1,934	– 1,516	– 366	– 41	– 325	20	– 346	– 40	– 52	– 424	– 405	– 399	– 384
June	– 3,482	– 2,091	– 2,026	– 294	– 52	– 242	20	– 263	– 51	229	– 499	– 476	– 511	– 381
July	– 2,435	– 2,023	– 1,699	– 378	– 41	– 337	22	– 365	– 35	54	158	208	44	– 614
Aug.	– 3,258	– 2,363	– 1,868	– 370	– 38	– 332	30	– 360	– 40	– 125	72	72	– 550	– 417
Sep.	– 8,412	– 5,772	– 5,232	– 493	– 32	– 461	27	– 484	– 36	– 47	– 513	– 514	– 1,451	– 676
On-balance true sale [6] of domestic banks (MFIs)														
2024	12,337	12,319	1,037	11,251	499	10,752	10,277	925	49	31	16	17	2	–
2025	3,203	3,174	1,954	1,108	169	939	297	750	61	112	31	31	– 2	–
2025 Mar.	3,747	3,712	1,918	1,710	166	1,544	408	1,182	120	84	19	18	16	–
Apr.	4,283	4,251	1,765	2,354	403	1,951	357	1,925	72	132	34	31	– 2	–
May	3,085	3,115	1,090	1,919	172	1,747	509	1,381	29	106	– 28	– 25	– 2	–
June	34,733	34,736	2,407	32,202	837	31,365	30,909	1,113	180	127	– 2	– 3	– 1	–
July	3,380	3,304	1,871	1,315	180	1,135	499	765	51	118	75	73	1	–
Aug.	2,780	2,787	1,421	1,245	180	1,065	406	797	42	121	– 5	– 3	– 2	–
Sep.	3,601	3,544	1,843	1,571	242	1,329	179	1,334	58	130	58	58	– 1	–
Oct.	5,251	4,708	2,153	2,458	629	1,829	374	1,845	239	97	543	16	–	–
Nov.	4,751	4,752	1,744	2,931	238	2,693	341	2,527	63	77	–	3	– 1	–
Dec.	3,203	3,174	1,954	1,108	169	939	297	750	61	112	31	31	– 2	–
2026 Jan.	3,037	2,978	1,643	1,210	193	1,017	426	727	57	125	60	57	– 1	–
Feb.	2,753	2,739	1,416	1,233	199	1,034	389	784	60	90	14	16	–	–
Mar.	6,364	6,337	1,988	4,188	604	3,584	183	3,514	491	161	28	27	– 1	–
Apr.	1,000	960	1,826	– 1,006	72	– 1,078	– 2,182	1,148	28	140	46	48	– 6	–
May	3,024	3,019	1,688	1,230	251	979	– 902	1,954	178	101	6	10	– 1	–
June	7,155	7,077	2,466	4,441	803	3,638	1,188	3,016	237	170	74	75	4	–
July	3,948	3,896	1,776	1,967	377	1,590	424	1,462	81	153	49	47	3	–
Aug.	2,548	2,527	1,272	1,169	193	976	205	904	60	86	19	17	2	–
Sep.	2,526	2,521	1,739	630	89	541	– 223	781	72	152	7	7	– 2	–

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.