

Statistics

List of tables

1.	Analytical Accounts of the Central Bank	S2
2.	Monetary Aggregates and Counterparts in the Euro Area: Latvian Contribution	S3
3.	Aggregated Balance Sheet of MFIs (excluding Latvijas Banka)	S4
4.	Consolidated Balance Sheet of MFIs	S5
5.	Selected Items in the Monthly Financial Position Report of MFIs (excluding Latvijas Banka) by Group of Countries	S6
6.	Maturity Profile of Deposits of Resident Financial Institutions, Non-Financial Corporations and Households	S6
7.a	Deposits by Financial Institutions	S8
7.b	Deposits by Non-Financial Corporations	S10
7.c	Deposits by Households	S11
7.d	Deposits by Government and Non-Residents	S11
8.	Maturity Profile of Loans to Resident Financial Institutions, Non-Financial Corporations and Households	S12
9.a	Loans to Financial Institutions and Non-Financial Corporations	S13
9.b	Loans to Households	S14
9.c	Loans to Government and Non-Residents	S14
10.	Convenience and Extended Credit, Revolving Loans and Overdraft to Resident Non-financial Corporations and Households	S15
11.	Holdings of Securities	S16
12.a	Weighted Average Interest Rates Charged by MFIs in Transactions with Resident Non-Financial Corporations and Households in Euro	S17
12.b	Weighted Average Interest Rates Charged by MFIs in Transactions with Resident Non-Financial Corporations (new business)	S20
13.	Lending in the Interbank Markets	S21
14.	Interest Rates in the Domestic Interbank Market	S22
15.	Volumes of New Business and Renegotiated Loans in Euro in MFI Transactions with Resident Non-Financial Corporations and Households	S22
16.	Principal Foreign Exchange Transactions (by type, counterparty and currency)	S23
17.	Non-cash Foreign Exchange Transactions	S24
18.	Weighted Average Exchange Rates (cash transactions)	S25

The cut-off date for the information used in the publication Macroeconomic Developments Report (September 2020, No. 31) is 25 September 2020.

Details may not add because of rounding-off.

"—" – no transactions in the period; "x" – no data available, no computation of indicators possible or insufficient number of respondents to publish information.

For detailed information on the methodology for compiling statistical data tables, see section "Additional Information" of the Macroeconomic Developments Report.

Abbreviations

EU – European Union

MFI – monetary financial institution

OFI – other financial intermediaries excluding insurance corporations and pension funds

1. ANALYTICAL ACCOUNTS OF THE CENTRAL BANK

(at end of period; millions of euro)

	2019									2020						
	IV ¹	V ¹	VI ¹	VII ¹	VIII ¹	IX ¹	X	XI	XII	I	II	III	IV	V	VI	VII
Latvia's contribution to the euro area monetary base	8 962.2	8 759.2	8 984.8	9 239.9	9 279.6	9 508.9	9 744.2	9 711.0	10 433.6	10 275.7	10 189.0	10 165.4	10 038.2	10 094.5	9 965.7	9 511.1
Currency in circulation	4 539.0	4 547.2	4 577.1	4 616.6	4 619.1	4 627.6	4 649.6	4 673.0	4 772.9	4 703.0	4 687.5	4 815.6	4 885.0	4 953.8	4 994.5	5 044.2
Current accounts (covering the minimum reserve system)	4 423.2	4 212.0	4 407.7	4 623.3	4 660.5	4 881.3	5 094.6	5 038.0	5 660.7	5 572.7	5 501.5	5 349.8	5 153.2	5 140.7	4 971.2	4 466.9
Deposit facility and other liabilities related to monetary policy operations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit	9 255.3	9 256.8	9 117.9	9 157.9	9 037.8	9 051.7	9 121.7	9 132.9	9 193.9	9 167.4	9 183.6	9 239.3	9 584.5	9 984.7	11 527.1	11 810.9
To MFIs in the euro area	276.6	272.7	262.9	266.8	260.1	238.2	258.6	298.7	305.0	326.4	305.4	297.3	295.6	307.4	1 495.3	1 457.5
To the general government sector in the euro area	2 310.9	2 340.6	2 208.8	2 243.2	2 118.7	2 150.1	2 192.3	2 196.3	2 243.2	2 230.4	2 233.7	2 281.0	2 467.1	2 660.1	2 835.9	4 342.5
To other euro area residents	6 667.8	6 643.5	6 646.2	6 647.9	6 659.0	6 663.4	6 670.8	6 637.9	6 645.7	6 610.6	6 644.5	6 661.0	6 821.8	7 017.2	7 195.9	6 010.9
Foreign assets outside the euro area	4 031.6	4 031.8	4 023.6	4 175.4	4 206.3	4 239.5	4 169.1	4 213.4	4 068.2	4 264.3	4 259.4	4 356.4	4 467.6	4 333.5	4 313.0	4 265.9
Foreign liabilities outside the euro area	1 508.2	1 567.0	1 713.5	1 714.2	1 922.8	2 029.2	1 993.8	1 985.3	1 949.6	2 101.7	2 129.3	2 050.9	2 093.3	2 095.5	2 130.0	2 238.5

¹ Data have been revised.

2. M3 AND COUNTERPARTS TO M3 IN THE EURO AREA: LATVIA'S CONTRIBUTION

(at end of period; millions of euro)

	2019									2020						
	IV ¹	V ¹	VI ¹	VII ¹	VIII ¹	IX ¹	X	XI	XII	I	II	III	IV	V	VI	VII
M3	14 676.1	14 612.3	14 702.3	14 965.3	15 126.9	14 661.5	14 912.7	14 928.4	15 460.5	15 406.5	15 618.7	15 924.1	16 063.8	16 019.4	15 957.4	16 261.1
Repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Money market fund shares and units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities issued with maturity of up to 2 years	-8.7	-38.8	-38.7	-38.8	-38.9	-38.9	-39.7	-9.8	-9.6	-9.7	-9.8	-6.1	-8.0	-7.9	-7.9	-7.6
Deposits with agreed maturity of up to 2 years	1 237.9	1 253.5	1 258.7	1 370.1	1 427.5	1 288.1	1 326.6	1 260.9	1 464.9	1 547.7	1 657.9	1 573.1	1 514.3	1 481.9	1 388.3	1 373.0
Deposits redeemable at notice of up to 3 months	945.2	950.9	952.5	953.5	961.3	964.4	957.1	962.9	969.8	969.3	977.4	976.7	989.0	629.2	622.6	627.3
Overnight deposits	12 501.7	12 446.7	12 529.9	12 680.5	12 777.0	12 447.9	12 668.7	12 714.4	13 035.4	12 899.2	12 993.2	13 380.4	13 568.6	13 916.1	13 954.4	14 268.4
Deposits of central government	923.0	1 489.6	1 824.9	1 833.1	1 812.9	1 735.7	1 721.9	1 459.0	1 161.1	979.8	1 064.1	1 319.1	3 206.6	3 280.0	3 079.2	3 191.0
Longer-term financial liabilities	3 791.4	3 723.9	3 802.5	3 853.4	3 992.0	3 977.2	3 919.1	3 903.1	3 775.6	3 815.4	3 995.1	3 910.6	3 961.6	4 013.5	4 058.0	4 123.2
Deposits with agreed maturity of over 2 years	332.9	350.6	358.9	363.5	407.8	381.5	388.5	401.8	400.8	411.9	423.0	424.1	423.9	425.1	409.1	408.9
Deposits redeemable at notice of over 3 months	7.6	7.5	7.5	7.4	7.4	7.4	7.5	7.5	7.5	7.5	4.7	4.7	4.6	4.6	4.5	4.5
Debt securities issued with maturity of over 2 years	77.7	77.8	77.4	79.1	77.5	77.4	76.4	78.4	78.3	78.3	78.4	77.1	66.8	67.2	68.1	66.8
Capital and reserves	3 373.1	3 288.0	3 358.8	3 403.5	3 499.2	3 510.8	3 446.6	3 415.3	3 289.0	3 317.7	3 489.0	3 404.7	3 466.2	3 516.6	3 576.4	3 643.0
Credit to euro area residents	16 664.2	16 830.2	16 605.2	16 671.2	16 624.4	16 639.8	16 726.4	16 589.4	16 374.8	16 235.7	15 938.4	15 935.8	16 455.4	16 867.6	17 163.5	18 831.8
Credit to general government	3 316.4	3 361.5	3 207.7	3 255.0	3 145.6	3 205.3	3 262.5	3 248.8	3 285.7	3 290.6	3 251.5	3 343.9	3 843.5	4 148.4	4 454.2	6 168.4
Credit to other euro area residents	13 347.8	13 468.6	13 397.5	13 416.3	13 478.8	13 434.5	13 463.9	13 340.6	13 089.1	12 945.2	12 687.0	12 591.9	12 611.9	12 719.2	12 709.3	12 663.4
Loans	12 622.8	12 756.1	12 689.6	12 711.2	12 764.8	12 726.6	12 736.4	12 624.5	12 365.0	12 272.7	12 091.2	12 022.8	12 039.4	12 140.6	12 125.8	12 080.5
Net external assets outside euro area	1 992.7	2 181.2	2 089.4	2 273.0	2 416.0	1 945.0	1 866.6	2 058.8	1 969.6	1 988.9	2 099.6	2 617.9	2 468.2	2 211.6	2 943.6	3 014.7

¹ Data have been revised.

3. AGGREGATED BALANCE SHEET OF MFIs (EXCLUDING LATVIJAS BANKA)

(at end of period; millions of euro)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
ASSETS																
Loans to euro area residents	17 313.4	17 116.2	17 205.7	17 426.1	17 472.2	17 741.6	18 007.8	17 756.6	18 145.4	17 994.3	17 733.7	17 185.0	17 078.7	17 124.4	17 275.8	16 857.5
General government	88.1	87.9	87.2	81.6	71.1	95.2	91.8	91.0	90.4	191.5	190.1	190.0	189.6	185.3	187.1	185.8
Other residents	12 622.8	12 756.1	12 689.6	12 711.2	12 764.8	12 726.6	12 736.4	12 624.5	12 365.0	12 272.7	12 091.2	12 022.8	12 039.4	12 140.6	12 125.8	12 080.5
MFIs	4 602.5	4 272.2	4 428.9	4 633.2	4 636.4	4 919.8	5 179.6	5 041.1	5 690.0	5 530.1	5 452.4	4 972.2	4 849.8	4 798.5	4 962.9	4 591.3
Holdings of securities other than shares issued by euro area residents	1 302.2	1 337.0	1 318.1	1 335.9	1 366.8	1 361.8	1 391.9	1 353.0	1 349.8	1 276.0	1 228.6	1 234.9	1 606.0	1 724.4	1 821.9	2 089.8
General government	917.5	933.0	911.6	930.1	955.8	960.0	978.5	961.5	952.1	868.7	827.6	873.0	1 186.8	1 303.0	1 431.2	1 640.2
Other residents	232.0	220.8	218.5	217.0	221.8	214.2	227.5	238.9	246.0	252.7	250.0	225.5	227.3	227.0	229.5	228.2
MFIs	152.8	183.2	188.0	188.8	189.2	187.5	185.9	152.6	151.8	154.6	150.9	136.4	191.9	194.5	161.3	221.4
Holdings of money market fund shares or units issued by euro area residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Holdings of shares/other equity issued by euro area residents	493.0	491.7	489.5	488.1	492.3	493.7	500.0	477.2	478.1	419.8	345.7	343.6	345.2	352.7	355.1	355.7
External ¹ assets	2 201.6	2 257.6	2 215.2	2 189.9	2 234.0	1 936.8	1 806.3	1 779.6	1 759.5	1 754.8	1 726.9	1 955.4	1 887.3	1 826.2	2 667.2	2 769.9
Fixed assets	250.0	248.7	247.5	247.2	245.4	243.7	241.7	229.8	220.0	221.2	213.9	212.2	210.5	209.4	209.2	208.1
Remaining assets	699.8	673.4	682.1	680.0	684.0	697.3	667.9	671.5	769.8	619.6	561.4	572.5	665.3	581.6	602.6	601.6
Total assets	22 259.9	22 124.6	22 158.1	22 367.2	22 494.6	22 475.0	22 615.5	22 267.8	22 722.7	22 285.7	21 810.2	21 503.6	21 793.1	21 818.7	22 931.8	22 882.6
LIABILITIES																
Currency in circulation	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Deposits of euro area residents	15 393.0	15 585.0	15 724.8	15 987.9	16 192.5	15 781.8	16 063.7	15 871.9	16 456.3	16 160.4	16 242.6	16 074.8	16 194.4	16 134.8	17 209.0	17 244.0
Central government	514.2	554.8	560.0	565.0	573.1	573.1	577.5	511.8	565.7	552.2	564.5	170.3	170.4	159.5	165.5	163.2
Other residents	13 723.5	13 712.8	13 815.6	14 081.7	14 383.5	13 978.2	14 259.1	14 270.5	14 813.7	14 770.2	14 958.1	15 256.0	15 378.6	15 335.8	15 244.1	15 313.2
MFIs	1 155.3	1 317.3	1 349.2	1 341.2	1 235.9	1 230.6	1 227.1	1 089.6	1 076.8	838.0	720.0	648.5	645.4	639.5	1 799.4	1 767.5
Money market fund shares or units held by euro area residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities issued with a maturity of over 2 years held by euro area residents	62.0	62.0	62.0	62.0	62.0	62.0	62.0	61.9	61.9	61.9	61.9	61.9	60.9	60.9	60.9	60.2
Capital and reserves	2 848.1	2 738.7	2 749.4	2 766.8	2 793.2	2 809.9	2 752.4	2 713.9	2 655.4	2 632.8	2 788.5	2 742.6	2 751.4	2 767.7	2 800.3	2 832.5
External ¹ liabilities	2 748.0	2 557.0	2 451.3	2 395.3	2 305.9	2 217.7	2 129.4	1 965.5	1 924.9	1 945.0	1 773.9	1 658.3	1 799.3	1 858.9	1 913.8	1 789.2
Remaining liabilities	1 208.8	1 182.1	1 170.7	1 155.3	1 141.1	1 603.7	1 608.1	1 654.8	1 624.4	1 485.6	943.3	965.9	987.1	996.3	947.9	956.7
Total liabilities	22 259.9	22 124.6	22 158.1	22 367.2	22 494.6	22 475.0	22 615.5	22 267.8	22 722.7	22 285.7	21 810.2	21 503.6	21 793.1	21 818.7	22 931.8	22 882.6

¹ Non-euro area countries.

4. CONSOLIDATED BALANCE SHEET OF MFIs

(at end of period; millions of euro)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
ASSETS																
Loans to residents	12 010.5	12 136.0	12 069.5	12 067.5	12 117.0	12 110.8	12 149.9	12 047.9	11 775.1	11 768.9	11 677.6	11 625.4	11 579.5	11 644.2	11 558.9	11 538.1
General government	88.1	87.9	87.2	81.6	71.1	95.2	91.8	91.0	90.4	191.5	190.1	190.0	189.6	185.3	187.1	185.8
Other residents	11 922.4	12 048.1	11 982.3	11 985.9	12 046.0	12 015.6	12 058.1	11 956.8	11 684.6	11 577.4	11 487.5	11 435.4	11 389.9	11 458.9	11 371.8	11 352.3
Holdings of securities other than shares issued by other residents	1 793.1	1 828.0	1 859.6	1 897.8	1 939.7	1 987.9	2 049.7	2 017.1	2 044.2	1 976.6	1 981.2	2 110.1	2 528.1	2 755.7	2 926.4	3 236.3
General government	1 778.9	1 816.2	1 847.7	1 884.6	1 925.6	1 970.8	2 032.5	1 999.9	2 027.0	1 955.9	1 960.8	2 090.3	2 507.7	2 738.9	2 909.6	3 220.5
Other residents	14.3	11.9	11.9	13.2	14.1	17.1	17.1	17.3	17.2	20.7	20.4	19.8	20.4	16.8	16.8	15.8
Holdings of shares and other equity issued by other residents	465.0	463.7	461.5	459.1	462.5	464.1	470.5	447.8	448.6	393.0	321.4	320.4	321.8	328.9	329.8	330.2
Foreign assets	22 109.8	21 636.8	21 455.1	21 683.2	21 662.3	21 500.1	21 400.8	21 353.1	21 379.0	21 450.9	21 253.6	21 267.3	21 654.2	21 848.1	23 368.8	23 646.0
Fixed assets	286.8	286.6	285.1	284.6	282.5	281.0	278.8	266.8	255.3	256.2	248.7	246.7	244.8	243.5	243.1	241.9
Remaining assets	323.7	310.3	300.5	287.5	307.5	301.7	282.3	277.8	386.4	261.3	235.4	242.3	297.7	249.9	255.3	288.8
Total assets	36 988.8	36 661.4	36 431.3	36 679.6	36 771.6	36 645.5	36 631.9	36 410.4	36 288.6	36 106.9	35 717.8	35 812.2	36 626.0	37 070.3	38 682.3	39 281.3
LIABILITIES																
Currency outside MFIs	4 320.7	4 336.3	4 366.4	4 399.0	4 417.4	4 427.0	4 447.7	4 471.0	4 549.5	4 499.4	4 483.1	4 611.7	4 662.5	4 757.1	4 786.7	4 838.7
Deposits of central government	1 167.9	1 730.0	2 061.9	2 070.1	1 964.1	1 801.7	1 763.9	1 493.9	1 186.1	1 004.0	1 086.0	1 338.8	3 230.1	3 332.7	3 131.3	3 246.0
Deposits of other general government and other residents	13 645.2	13 528.3	13 591.4	13 964.7	14 189.1	13 819.1	14 015.0	14 003.3	14 469.7	14 406.8	14 532.1	14 894.6	15 057.0	14 951.0	14 950.4	15 247.3
Debt securities issued	62.0	62.0	62.0	62.0	62.0	62.0	62.0	61.9	61.9	61.9	61.9	61.9	60.9	60.9	60.9	60.2
Money market fund shares and units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and reserves	3 373.4	3 288.2	3 358.8	3 403.5	3 499.2	3 510.8	3 446.6	3 415.3	3 289.0	3 317.7	3 489.0	3 404.4	3 466.2	3 516.6	3 575.4	3 642.0
External liabilities	12 133.7	11 913.2	11 143.3	10 927.0	10 782.9	10 825.0	10 661.6	10 659.0	10 339.9	10 566.1	10 219.7	9 645.2	8 347.8	8 622.1	10 402.7	10 669.3
Remaining liabilities	1 758.9	1 220.9	1 249.2	1 233.8	1 208.4	1 530.8	1 550.8	1 613.1	1 675.8	1 527.2	1 112.1	1 121.1	1 130.9	1 153.2	1 103.7	1 111.5
Excess of inter-MFI liabilities	527.0	582.5	598.4	619.6	648.5	669.2	684.5	692.9	716.7	723.9	734.1	734.5	670.7	676.6	671.3	466.2
Total liabilities	36 988.8	36 661.4	36 431.3	36 679.6	36 771.6	36 645.5	36 631.9	36 410.4	36 288.6	36 106.9	35 717.8	35 812.2	36 626.0	37 070.3	38 682.3	39 281.3

5. SELECTED ITEMS IN THE MONTHLY FINANCIAL POSITION REPORT OF MFIs (EXCLUDING LATVIJAS BANKA) BY GROUP OF COUNTRIES

(excluding Latvia; at end of period; millions of euro)

	Claims on MFIs			Loans to non-MFIs			Liabilities to MFIs			Deposits by non-MFIs		
	EU	incl. euro area countries	Other countries and international institutions	EU	incl. euro area countries	Other countries and international institutions	EU	incl. euro area countries	Other countries and international institutions	EU	incl. euro area countries	Other countries and international institutions
2019												
IV	1 135.6	686.9	227.3	824.9	700.5	590.9	1 832.8	1 106.8	152.5	1 608.1	1 135.3	1 322.9
V	1 122.3	623.9	259.3	811.5	708.1	582.1	1 954.0	1 269.2	46.7	1 698.2	1 240.4	1 293.6
VI	1 097.4	601.0	265.8	807.8	707.2	570.1	1 925.9	1 308.0	48.7	1 750.6	1 279.0	1 239.7
VII	1 145.4	605.3	210.1	823.7	725.3	558.3	1 885.1	1 294.4	46.3	1 670.4	1 173.2	1 187.0
VIII	1 161.3	598.1	206.1	816.6	718.8	557.1	1 779.6	1 187.5	42.0	1 700.4	1 240.7	1 137.8
IX	908.1	676.8	235.3	819.1	711.0	562.3	1 798.8	1 197.6	56.7	1 636.5	1 204.4	1 053.0
X	871.8	741.7	197.0	778.2	678.4	563.3	1 758.7	1 197.5	54.2	1 691.7	1 291.5	1 039.9
XI	809.3	669.0	214.5	755.8	667.7	548.5	1 556.6	1 062.3	50.1	1 642.7	1 309.3	1 013.2
XII	864.9	719.4	201.2	774.5	680.4	481.9	1 546.1	1 049.5	41.8	1 724.8	1 383.7	971.7
2020												
I	796.0	649.9	194.6	774.7	695.3	488.0	1 278.6	818.1	59.0	1 767.2	1 404.6	988.8
II	949.6	656.2	187.5	640.3	603.8	496.5	1 098.7	703.3	62.3	1 543.7	1 502.3	1 237.9
III	906.1	327.4	197.1	622.3	586.6	482.2	972.9	630.9	51.1	1 491.7	1 444.2	1 180.8
IV	789.5	334.3	214.1	696.3	649.4	493.5	978.8	623.4	48.0	1 461.2	1 419.9	1 322.6
V	628.9	293.3	280.3	718.7	681.7	479.6	968.3	615.3	47.4	1 501.0	1 453.1	1 379.0
VI	990.0	618.6	225.4	783.6	754.0	467.4	934.1	586.7	40.4	1 433.9	1 376.4	1 436.9
VII	876.3	547.0	227.7	756.0	728.2	457.3	879.4	556.3	26.2	1 433.9	1 379.8	1 358.6

6. MATURITY PROFILE OF DEPOSITS OF RESIDENT FINANCIAL INSTITUTIONS, NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS

(at end of period; millions of euro)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
Overnight deposits																
Amount	10 314.8	10 159.2	10 250.1	10 518.5	10 665.7	10 458.5	10 676.8	10 732.9	11 089.3	10 902.4	10 933.5	11 389.6	11 572.5	11 863.6	11 960.0	12 026.4
% ¹	84.3	84.0	84.1	83.8	83.6	84.6	85.0	85.6	85.1	84.7	84.6	85.6	85.9	88.6	89.2	89.3
Time deposits																
Maturity of 1–6 months																
Amount	91.6	95.7	89.3	167.5	182.5	138.0	133.2	71.9	139.2	139.5	140.3	74.8	64.9	63.5	43.2	38.8
% ¹	0.7	0.8	0.7	1.3	1.4	1.1	1.1	0.6	1.1	1.1	1.1	0.6	0.5	0.5	0.3	0.3
Maturity of 6–12 months																
Amount	438.4	439.5	419.3	417.0	410.3	409.1	387.6	349.0	362.8	348.7	362.4	363.6	351.6	353.5	370.4	363.6
% ¹	3.6	3.6	3.4	3.3	3.2	3.3	3.1	2.8	2.8	2.7	2.8	2.7	2.6	2.6	2.8	2.7
Long-term																
Amount	444.9	454.3	474.7	500.3	539.4	401.7	406.4	418.6	468.6	510.3	515.2	504.3	492.7	486.1	417.2	415.0
% ¹	3.6	3.8	3.9	4.0	4.2	3.2	3.2	3.3	3.6	4.0	4.0	3.8	3.7	3.6	3.1	3.1
Maturity of 1–2 years																
Amount	221.6	225.6	239.5	263.6	271.4	162.8	163.8	170.4	228.1	267.8	267.9	262.0	254.5	248.5	197.4	194.5
% ¹	1.8	1.9	2.0	2.1	2.1	1.3	1.3	1.4	1.8	2.1	2.1	2.0	1.9	1.9	1.5	1.4
Maturity of over 2 years																
Amount	223.3	228.7	235.2	236.7	267.9	238.9	242.6	248.3	240.5	242.6	247.3	242.3	238.2	237.5	219.9	220.5
% ¹	1.8	1.9	1.9	1.9	2.1	1.9	1.9	2.0	1.8	1.9	1.9	1.8	1.8	1.8	1.6	1.6
Deposits redeemable at notice																
Up to 3 months																
Amount	938.9	944.5	946.1	947.3	955.0	958.6	951.1	956.5	963.8	963.4	971.6	970.9	983.3	625.0	618.5	623.2
% ¹	7.7	7.8	7.8	7.5	7.5	7.7	7.6	7.6	7.4	7.5	7.5	7.3	7.3	4.7	4.6	4.6
Over 3 months																
Amount	7.5	7.4	7.3	7.2	7.2	7.3	7.4	7.4	7.4	7.4	4.6	4.5	4.5	4.5	4.4	4.3
% ¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Repurchase agreements																
Amount	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
% ¹	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total deposits	12 236.0	12 100.7	12 186.9	12 557.8	12 760.1	12 373.2	12 562.6	12 536.4	13 031.1	12 871.7	12 927.6	13 307.7	13 469.6	13 396.1	13 413.6	13 471.3

¹ As percent of total deposits of resident financial institutions, non-financial corporations and households.

7.a DEPOSITS BY FINANCIAL INSTITUTIONS

(at end of period; millions of euro)

	Overnight	With agreed maturity			Redeemable at notice		Repurchase agreements	Total deposits	
		Up to 1 year	1–2 years	Over 2 years	Up to 3 months	Over 3 months			In euro
Insurance corporations									
2019									
IV	76.9	2.8	0.6	1.9	0.8	0	0	83.0	79.2
V	72.7	2.8	0.6	1.9	0.8	0	0	78.7	74.7
VI	79.2	2.8	0.6	1.9	0.8	0	0	85.3	81.2
VII	80.7	2.8	0.6	1.9	0.8	0	0	86.8	83.1
VIII	82.7	2.3	1.2	1.9	0.8	0	0	88.9	85.1
IX	90.9	2.4	1.2	1.6	0.9	0	0	96.9	93.7
X	85.5	2.4	1.2	1.6	0.9	0	0	91.6	88.0
XI	99.7	2.3	1.2	1.6	0.9	0	0	105.7	102.0
XII	100.8	2.0	1.2	1.6	1.0	0	0	106.5	102.6
2020									
I	98.6	2.1	1.2	1.6	1.0	0	0	104.4	100.5
II	101.8	1.9	0.9	1.6	1.0	0	0	107.2	102.0
III	79.7	0.9	0.9	1.5	1.6	0	0	84.6	77.9
IV	72.1	0.9	0.9	1.5	1.6	0	0	77.0	70.0
V	81.0	0.6	0.9	1.5	1.6	0	0	85.6	79.0
VI	92.3	0.9	0.9	1.5	1.4	0	0	97.0	91.2
VII	83.8	0.9	0.9	1.5	1.4	0	0	88.5	83.2
Pension funds									
2019									
IV	239.9	4.2	5.0	14.4	0.0	0	0	263.5	210.2
V	251.0	4.2	4.6	14.4	0.0	0	0	274.3	225.1
VI	247.9	4.2	4.6	14.4	0.0	0	0	271.2	214.3
VII	274.6	3.2	4.6	13.4	0.0	0	0	295.9	225.0
VIII	357.9	2.9	6.7	14.3	0.0	0	0	381.8	312.3
IX	322.3	0.9	1.1	9.1	0.0	0	0	333.3	293.8
X	298.2	0.9	1.1	9.1	0.0	0	0	309.3	254.5
XI	267.5	0.9	1.5	9.4	0.0	0	0	279.3	244.0
XII	311.7	0.9	1.5	2.4	0.0	0	0	316.6	276.7
2020									
I	244.5	0.9	1.5	2.4	0.0	0	0	249.3	223.5
II	232.9	29.1	1.5	3.0	0.0	0	0	266.6	230.0
III	385.9	29.1	1.5	3.0	0.0	0	0	419.5	342.3
IV	362.9	28.3	0.0	1.2	0.0	0	0	392.4	343.3
V	387.7	29.1	1.5	3.0	0.0	0	0	421.4	356.9
VI	363.7	29.1	1.5	3.0	0.0	0	0	397.4	335.3
VII	302.8	29.1	1.5	3.0	0.0	0	0	336.4	255.2

7.a DEPOSITS BY FINANCIAL INSTITUTIONS (CONT.)

(at end of period; millions of euro)

	Overnight	With agreed maturity			Redeemable at notice		Repurchase agreements	Total deposits	
		Up to 1 year	1–2 years	Over 2 years	Up to 3 months	Over 3 months			In euro
Other financial institutions									
2019									
IV	253.4	15.5	12.2	4.9	4.8	0	0	290.8	261.1
V	301.7	15.0	11.8	4.9	5.1	0	0	338.5	308.6
VI	311.8	5.3	21.6	4.7	5.1	0	0	348.5	320.
VII	312.8	6.5	21.2	5.3	4.9	0	0	350.7	320.0
VIII	284.1	6.5	21.3	5.3	4.9	0	0	322.2	292.2
IX	277.2	4.1	1.4	5.3	4.9	0	0	293.0	259.6
X	272.0	4.5	1.8	5.3	4.9	0	0	288.5	260.6
XI	282.9	4.5	3.3	7.2	5.0	0	0	302.9	274.0
XII	299.0	6.0	52.0	7.2	4.9	0	0	369.1	347.6
2020									
I	294.9	5.5	52.0	7.2	5.0	0	0	364.6	343.1
II	313.7	5.9	52.0	7.8	5.0	0	0	384.4	358.1
III	307.1	13.1	51.7	7.3	5.0	0	0	384.3	346.0
IV	330.8	6.6	51.7	6.7	5.0	0	0	400.9	364.6
V	333.5	12.9	51.2	7.3	4.9	0	0	409.9	367.3
VI	317.3	12.7	50.8	6.7	1.2	0	0	388.7	355.6
VII	300.0	12.0	50.8	9.3	1.2	0	0	373.4	341.6
Investment funds, excluding money market funds, and alternative investment funds									
2019									
IV	24.4	0.0	1.1	0.4	0.1	0	0	25.9	20.3
V	22.0	0.0	0.7	0.4	0.1	0	0	23.2	18.6
VI	24.4	0.0	0.7	0.4	0.1	0	0	25.6	21.8
VII	27.1	0.0	0.7	0.4	0.1	0	0	28.3	22.3
VIII	13.2	0.0	0.7	0.4	0.1	0	0	14.4	8.1
IX	11.7	0.0	0.7	0.4	0.1	0	0	12.9	5.9
X	11.8	0.0	0.0	0.4	0.1	0	0	12.3	6.5
XI	22.9	0.0	0.0	0.4	0.1	0	0	23.4	15.9
XII	11.1	0.0	0.0	0.0	0.1	0	0	11.2	6.3
2020									
I	10.3	0.0	0.0	0.0	0.0	0	0	10.3	4.1
II	9.2	0.0	0.0	0.0	0.0	0	0	9.2	6.2
III	16.7	0.0	0.0	0.0	0.0	0	0	16.7	11.1
IV	10.8	0.0	0.0	0.0	0.0	0	0	10.8	5.8
V	12.6	0.0	0.0	0.0	0.0	0	0	12.6	4.8
VI	14.3	0.0	0.0	0.0	0.0	0	0	14.3	7.1
VII	13.8	0.0	0.0	0.0	0.0	0	0	13.8	8.7

7.b DEPOSITS BY NON-FINANCIAL CORPORATIONS

(at end of period; millions of euro)

	Overnight	With agreed maturity			Redeemable at notice		Repurchase agreements	Total deposits	
		Up to 1 year	1–2 years	Over 2 years	Up to 3 months	Over 3 months			In euro
Public non-financial corporations									
2019									
IV	683.1	16.0	1.4	0.1	5.6	0.0	0	706.1	691.7
V	485.9	21.6	1.4	0.1	9.9	0.0	0	518.9	500.5
VI	457.2	40.5	3.4	0.1	10.0	0.0	0	511.2	497.9
VII	493.9	44.5	3.4	0.1	10.1	0.0	0	551.9	536.7
VIII	517.2	38.9	3.2	25.1	10.3	0.0	0	594.7	578.3
IX	509.1	44.2	3.2	25.1	10.3	0.0	0	591.8	577.2
X	595.0	19.2	3.2	25.1	10.3	0.0	0	652.8	640.6
XI	521.4	17.4	3.2	25.1	10.3	0.0	0	577.3	568.3
XII	527.3	45.8	3.2	25.1	10.3	0.0	0	611.6	604.5
2020									
I	518.9	45.8	3.2	25.1	9.6	0.0	0	602.5	593.4
II	570.5	41.9	1.2	25.1	9.6	0.0	0	648.3	635.9
III	613.6	5.9	1.2	25.1	10.6	0.0	0	656.4	648.9
IV	603.2	5.9	1.2	25.1	14.1	0.0	0	649.5	640.3
V	489.9	5.9	1.2	25.1	14.1	0.0	0	536.1	526.9
VI	461.6	4.9	1.2	25.1	10.1	0.0	0	502.8	492.6
VII	477.0	4.9	1.2	25.1	10.1	0.0	0	518.2	502.1
Private non-financial corporations									
2019									
IV	3 600.5	68.2	7.6	6.0	36.6	0.1	0	3 719.0	3 434.1
V	3 557.3	68.1	7.3	6.3	36.4	0.1	0	3 675.5	3 369.1
VI	3 586.1	47.1	6.7	10.3	36.4	0.1	0	3 686.7	3 363.5
VII	3 787.1	120.2	30.2	8.1	34.3	0.1	0	3 980.0	3 626.9
VIII	3 749.1	124.7	31.2	8.2	42.9	0.1	0	3 956.2	3 571.1
IX	3 607.8	101.5	31.8	6.9	41.5	0.1	0	3 789.6	3 501.5
X	3 716.0	96.9	31.6	7.4	29.5	0.1	0	3 881.5	3 609.3
XI	3 760.1	22.8	31.5	7.3	29.3	0.1	0	3 851.1	3 592.8
XII	3 878.3	63.9	31.5	6.2	29.2	0.1	0	4 009.3	3 756.5
2020									
I	3 827.2	64.3	32.1	5.7	28.0	0.1	0	3 957.5	3 706.4
II	3 747.3	66.9	32.2	5.6	27.9	0.1	0	3 880.0	3 628.6
III	3 939.2	37.8	31.0	5.8	27.3	0.1	0	4 041.1	3 765.6
IV	3 949.2	30.1	31.1	5.8	26.8	0.1	0	4 043.1	3 763.9
V	3 921.7	28.2	29.7	4.4	26.8	0.1	0	4 010.9	3 727.8
VI	3 990.3	8.0	4.4	5.1	25.4	0.1	0	4 033.3	3 719.3
VII	4 108.4	7.2	5.2	4.7	25.7	0.1	0	4 151.3	3 818.8

7.c DEPOSITS BY HOUSEHOLDS

(at end of period; millions of euro)

	Overnight	With agreed maturity			Redeemable at notice		Repurchase agreements	Total deposits	
		Up to 1 year	1–2 years	Over 2 years	Up to 3 months	Over 3 months			In euro
Households									
2019									
IV	5 436.5	423.4	193.7	195.6	890.9	7.4	0	7 147.6	6 560.3
V	5 468.6	423.7	199.1	200.7	892.2	7.3	0	7 191.6	6 607.8
VI	5 543.5	408.7	201.9	203.4	893.7	7.2	0	7 258.5	6 679.5
VII	5 542.3	407.2	202.9	207.5	897.1	7.1	0	7 264.2	6 683.2
VIII	5 661.2	417.5	207.1	212.8	896.0	7.2	0	7 401.8	6 827.4
IX	5 639.5	394.1	123.5	190.5	901.0	7.2	0	7 255.8	6 712.7
X	5 698.2	397.0	124.9	193.8	905.4	7.3	0	7 326.6	6 793.2
XI	5 778.5	373.0	129.7	197.2	910.9	7.3	0	7 396.6	6 856.0
XII	5 961.1	383.5	138.7	197.9	918.3	7.3	0	7 606.9	7 066.1
2020									
I	5 908.0	369.6	177.7	200.6	919.9	7.3	0	7 583.1	7 034.9
II	5 958.0	356.9	180.1	204.2	928.1	4.5	0	7 631.9	7 088.9
III	6 047.5	351.5	175.6	199.6	926.5	4.4	0	7 705.1	7 154.4
IV	6 243.4	344.9	169.6	197.9	935.7	4.4	0	7 895.9	7 328.4
V	6 637.2	340.2	164.0	196.2	577.6	4.4	0	7 919.6	7 357.4
VI	6 720.5	358.0	138.5	178.5	580.4	4.2	0	7 980.1	7 423.1
VII	6 740.7	348.3	134.9	176.9	584.9	4.2	0	7 989.8	7 456.9

7.d DEPOSITS BY GOVERNMENT AND NON-RESIDENTS

(at end of period; millions of euro)

	General government				Non-residents					
	Central government	Local government	In euro		MFIs	Non-MFIs			In euro	
						General government	Other			
2019										
IV	513.8	352.6	866.4	862.6	1 985.3	2 931.0	4.3	2 926.7	4 916.3	3 951.8
V	554.7	371.9	926.6	922.7	2 000.8	2 991.8	4.4	2 987.4	4 992.6	4 038.3
VI	559.8	349.9	909.7	906.2	1 974.6	2 990.2	4.4	2 985.9	4 964.8	3 933.5
VII	564.7	351.1	915.8	912.3	1 931.5	2 857.4	4.8	2 852.6	4 788.9	3 950.4
VIII	572.9	383.0	955.9	951.9	1 821.6	2 838.2	4.6	2 833.6	4 659.8	3 800.0
IX	572.8	400.8	973.6	969.5	1 855.4	2 689.5	4.8	2 684.7	4 544.9	3 721.4
X	577.2	405.3	982.4	980.1	1 812.9	2 731.6	4.6	2 727.0	4 544.5	3 749.7
XI	511.6	425.0	936.6	934.5	1 606.7	2 655.9	3.5	2 652.4	4 262.5	3 476.9
XII	565.4	399.2	964.7	961.9	1 588.0	2 696.5	2.8	2 693.7	4 284.4	3 514.1
2020										
I	551.9	494.2	1 046.1	1 042.6	1 337.6	2 756.0	4.2	2 751.7	4 093.5	3 276.3
II	564.3	528.5	1 092.7	1 090.3	1 161.0	2 781.6	4.7	2 776.8	3 942.6	3 185.1
III	169.9	504.4	674.4	671.6	1 024.0	2 672.5	5.0	2 667.5	3 696.5	2 962.1
IV	170.1	489.4	659.6	656.6	1 026.8	2 783.9	4.9	2 778.9	3 810.6	2 992.7
V	159.2	486.9	646.0	643.4	1 015.7	2 880.0	4.5	2 875.5	3 895.7	3 016.9
VI	165.2	454.4	619.6	616.6	974.5	2 870.8	4.4	2 866.4	3 845.4	2 963.4
VII	162.9	462.4	625.3	621.0	905.6	2 792.5	3.8	2 788.7	3 698.1	2 894.6

8. MATURITY PROFILE OF LOANS TO RESIDENT FINANCIAL INSTITUTIONS, NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS

(at end of period; millions of euro)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
Short-term																
Amount	2 242.9	2 256.1	2 234.8	2 231.9	2 249.3	2 258.8	2 223.3	2 223.2	2 030.8	2 045.5	2 024.7	1 964.6	2 019.0	2 186.9	1 980.5	1 943.8
% ¹	18.8	18.7	18.6	18.6	18.7	18.8	18.4	18.6	17.4	17.7	17.6	17.2	17.7	19.1	17.4	17.1
Maturity of 1–5 years																
Amount	2 550.5	2 615.8	2 618.5	2 649.5	2 673.0	2 683.8	2 703.3	2 650.1	2 605.6	2 610.7	2 593.7	2 621.6	2 540.7	2 480.2	2 597.1	2 596.0
% ¹	21.4	21.7	21.9	22.1	22.2	22.3	22.4	22.2	22.3	22.6	22.6	22.9	22.3	21.6	22.8	22.9
Maturity of over 5 years																
Amount	7 129.0	7 176.1	7 129.0	7 104.5	7 123.7	7 072.9	7 131.5	7 083.5	7 048.3	6 921.1	6 869.0	6 850.0	6 830.2	6 791.8	6 794.2	6 812.5
% ¹	59.8	59.6	59.5	59.3	59.1	58.9	59.1	59.2	60.3	59.8	59.8	59.9	60.0	59.3	59.7	60.0
Total loans	11 922.4	12 048.1	11 982.3	11 985.9	12 046.0	12 015.6	12 058.1	11 956.8	11 684.6	11 577.4	11 487.5	11 436.2	11 389.9	11 458.9	11 371.8	11 352.3

¹ As percent of total loans to resident financial institutions, non-financial corporations and households.

9.a LOANS TO FINANCIAL INSTITUTIONS AND NON-FINANCIAL CORPORATIONS

(at end of period; millions of euro)

	Insurance corporations and pension funds			Public non-financial corporations					Private non-financial corporations				
	Up to 1 year		In euro	Up to 1 year	1–5 years	Over 5 years		In euro	Up to 1 year	1–5 years	Over 5 years		In euro
2019													
IV	0.0	0.0	0.0	27.9	70.7	530.6	629.2	629.2	1 099.2	1 874.9	1 997.8	4 971.9	4 890.5
V	0.0	0.0	0.0	24.7	66.2	579.6	670.5	670.5	1 109.1	1 943.4	1 983.3	5 035.8	4 948.6
VI	0.0	0.0	0.0	20.5	66.0	578.5	665.1	665.1	1 093.7	1 946.6	1 925.7	4 966.0	4 873.6
VII	0.0	0.0	0.0	22.3	65.8	577.3	665.4	665.4	1 100.9	1 968.5	1 902.0	4 971.4	4 874.7
VIII	0.0	0.0	0.0	14.1	64.7	586.2	664.9	664.9	1 119.2	2 003.1	1 909.6	5 031.8	4 928.3
IX	0.0	0.0	0.0	5.5	75.9	572.1	653.5	653.5	1 156.9	1 989.0	1 861.8	5 007.8	4 928.8
X	0.0	0.0	0.0	6.1	77.7	643.1	726.9	726.9	1 129.8	2 015.3	1 841.7	4 986.8	4 939.0
XI	0.0	0.0	0.0	9.7	73.2	627.7	710.7	710.7	1 164.3	1 939.3	1 818.4	4 922.0	4 843.8
XII	0.0	0.0	0.0	6.0	73.7	625.3	705.0	705.0	1 005.1	1 903.0	1 787.4	4 695.5	4 650.2
2020													
I	0.0	0.0	0.0	4.4	100.9	521.3	626.6	626.6	1 037.2	1 896.3	1 765.4	4 698.8	4 649.3
II	0.0	0.0	0.0	4.4	100.2	528.9	633.5	633.5	1 038.3	1 876.4	1 696.5	4 611.1	4 551.5
III	0.0	0.0	0.0	4.0	99.1	520.9	624.0	624.0	998.5	1 908.6	1 675.6	4 582.6	4 541.0
IV	0.0	0.0	0.0	4.0	98.7	519.8	622.5	622.5	1 068.8	1 841.0	1 655.8	4 565.5	4 512.6
V	0.0	0.0	0.0	104.3	93.6	511.8	709.7	709.7	1 121.4	1 791.8	1 635.4	4 548.6	4 491.4
VI	0.0	0.0	0.0	3.4	209.5	509.6	722.5	722.5	1 036.6	1 791.8	1 641.5	4 469.8	4 418.2
VII	1.2	1.2	1.2	3.2	209.4	508.8	721.5	721.5	1 001.6	1 774.6	1 652.9	4 429.1	4 382.3
	Investment funds, excluding money market funds, and alternative investment funds					Other financial institutions							
	Up to 1 year		In euro			Up to 1 year	1–5 years	Over 5 years				In euro	
2019													
IV	0	0	0	0	905.1	296.2	135.9	1 337.2	1 325.8				
V	0	0	0	0	914.7	296.5	139.6	1 350.8	1 338.4				
VI	0	0	0	0	914.0	295.5	139.7	1 349.2	1 337.6				
VII	0	0	0	0	903.3	304.1	131.3	1 338.7	1 328.1				
VIII	0	0	0	0	912.5	293.3	130.7	1 336.4	1 325.1				
IX	0	0	0	0	895.3	305.5	133.6	1 334.4	1 321.3				
X	0	0	0	0	891.8	297.5	131.5	1 320.8	1 307.1				
XI	0	0	0	0	856.0	328.4	117.2	1 301.6	1 287.4				
XII	0	0	0	0	838.7	321.5	114.0	1 274.2	1 260.5				
2020													
I	0	0	0	0	820.0	312.2	110.9	1 243.2	1 232.1				
II	0	0	0	0	808.2	318.4	115.1	1 241.7	1 233.6				
III	0	0	0	0	791.7	319.2	112.4	1 223.3	1 212.8				
IV	0	0	0	0	781.5	311.6	112.7	1 205.8	1 197.8				
V	0	0	0	0	792.0	308.3	116.8	1 217.1	1 206.6				
VI	0	0	0	0	769.6	312.0	115.9	1 197.5	1 186.2				
VII	0	0	0	0	766.8	328.3	121.2	1 216.3	1 206.3				

9.b LOANS TO HOUSEHOLDS

(at end of period; millions of euro)

	Households													In euro
	Consumer credit				Lending for house purchase				Other lending					
		Up to 1 year	1–5 years	Over 5 years		Up to 1 year	1–5 years	Over 5 years		Up to 1 year	1–5 years	Over 5 years		
2019														
IV	515.9	119.3	230.1	166.6	4 137.2	62.4	41.2	4 033.6	331.0	29.0	37.5	264.5	4 984.1	4 891.9
V	521.9	120.5	233.1	168.3	4 143.9	59.0	39.9	4 045.0	325.1	28.1	36.7	260.4	4 991.0	4 899.6
VI	524.5	119.8	234.4	170.3	4 154.6	57.4	39.5	4 057.7	322.8	29.2	36.5	257.1	5 002.0	4 912.2
VII	528.0	121.2	236.2	170.6	4 160.8	55.0	39.3	4 066.5	321.5	29.1	35.7	256.7	5 010.4	4 920.1
VIII	530.5	122.1	236.9	171.5	4 163.3	53.2	38.9	4 071.1	319.0	28.3	36.1	254.7	5 012.8	4 922.6
IX	532.5	122.2	237.6	172.7	4 168.9	51.2	38.8	4 078.8	318.5	27.7	36.9	253.9	5 019.8	4 929.5
X	535.8	122.3	237.8	175.6	4 170.4	48.7	38.5	4 083.1	317.4	24.5	36.4	256.4	5 023.6	4 936.4
XI	534.4	121.7	236.1	176.7	4 174.6	48.8	37.4	4 088.3	313.4	22.6	35.7	255.1	5 022.5	4 936.0
XII	527.1	116.5	233.0	177.6	4 177.3	43.1	39.2	4 095.0	305.5	21.4	35.1	249.0	5 010.0	4 925.5
2020														
I	502.6	118.5	223.5	160.6	4 204.0	44.5	43.9	4 115.7	302.2	20.9	34.0	247.3	5 008.8	4 925.9
II	490.8	109.3	220.7	160.7	4 200.6	43.8	43.6	4 113.1	309.8	20.8	34.3	254.7	5 001.2	4 918.8
III	483.2	106.9	216.8	159.5	4 216.4	43.7	44.4	4 128.3	306.7	19.8	33.6	253.3	5 006.2	4 924.1
IV	469.5	102.5	209.4	157.5	4 217.8	42.8	45.0	4 130.0	308.9	19.4	35.0	254.5	4 996.1	4 914.7
V	465.7	102.2	206.0	157.4	4 208.0	47.1	46.0	4 114.8	309.9	19.9	34.3	255.6	4 983.6	4 904.2
VI	461.5	100.3	203.0	158.2	4 219.8	48.1	46.1	4 125.6	300.6	22.5	34.8	243.3	4 981.9	4 903.6
VII	460.8	100.1	201.6	159.0	4 222.4	48.1	47.3	4 127.1	300.5	22.3	34.8	243.4	4 983.7	4 908.3

9.c LOANS TO GOVERNMENT AND NON-RESIDENTS

(at end of period; millions of euro)

	General government				Non-residents					
	Central government	Local government		In euro	MFIs	Non-MFIs				In euro
							General government	Other		
2019										
IV	71.6	16.5	88.1	88.1	1 362.9	1 415.8	0	1 415.8	2 778.7	2 060.9
V	72.0	15.9	87.9	87.9	1 381.6	1 393.6	0	1 393.6	2 775.3	2 056.3
VI	71.4	15.8	87.2	87.2	1 363.2	1 377.9	0	1 377.9	2 741.1	1 971.5
VII	66.3	15.3	81.6	81.6	1 355.5	1 382.0	0	1 382.0	2 737.5	1 983.2
VIII	55.9	15.1	71.1	71.1	1 367.4	1 373.7	0	1 373.7	2 741.0	1 940.5
IX	77.4	17.8	95.2	95.2	1 143.4	1 381.4	0	1 381.4	2 524.8	1 725.2
X	77.0	14.8	91.8	91.8	1 068.8	1 341.5	0	1 341.5	2 410.3	1 699.0
XI	76.7	14.4	91.0	91.0	1 023.8	1 304.3	0	1 304.3	2 328.1	1 635.1
XII	76.3	14.2	90.4	90.4	1 066.0	1 256.4	0	1 256.4	2 322.5	1 593.3
2020										
I	76.4	115.1	191.5	191.5	990.6	1 262.7	0	1 262.7	2 253.3	1 556.6
II	76.3	113.9	190.1	190.1	1 137.1	1 136.8	0	1 136.8	2 273.9	1 553.3
III	76.3	113.7	190.0	190.0	1 103.2	1 104.5	0	1 104.5	2 207.7	1 307.8
IV	76.1	113.5	189.6	189.6	1 003.6	1 189.9	0	1 189.9	2 193.4	1 320.2
V	73.4	111.9	185.3	185.3	909.2	1 198.3	0	1 198.3	2 107.5	1 291.1
VI	75.2	111.9	187.1	187.1	1 215.4	1 251.0	0	1 251.0	2 466.3	1 593.1
VII	74.8	111.0	185.8	185.8	1 104.0	1 213.3	0	1 213.3	2 317.3	1 496.0

10. CONVENIENCE AND EXTENDED CREDIT, REVOLVING LOANS AND OVERDRAFT TO RESIDENT NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS

(at end of period; millions of euro)

	Non-financial corporations			Households		
	Revolving loans and overdraft	Convenience credit	Extended credit	Revolving loans and overdraft	Convenience credit	Extended credit
2019						
IV	877.8	1.7	16.8	43.5	3.5	125.5
V	861.9	1.6	17.4	43.4	3.1	127.6
VI	837.9	1.4	17.9	42.6	3.2	126.9
VII	721.1	1.4	18.5	22.7	3.3	141.9
VIII	736.5	2.0	17.9	22.0	9.2	137.3
IX	736.6	2.2	18.4	22.3	9.2	137.2
X	718.9	1.9	18.0	22.1	9.7	137.8
XI	706.3	2.3	18.7	21.7	9.1	136.6
XII	629.3	2.0	17.5	20.9	9.3	134.2
2020						
I	645.7	2.0	18.8	21.4	9.1	135.8
II	628.7	2.1	19.8	20.9	8.5	131.4
III	597.0	1.7	19.6	20.0	7.6	128.1
IV	584.7	1.4	18.8	18.5	6.4	122.5
V	678.7	1.5	18.3	19.0	7.4	121.3
VI	562.7	1.5	17.7	19.1	7.8	121.7
VII	551.1	1.7	17.7	18.9	8.0	121.8

11. HOLDINGS OF SECURITIES

(at end of period; millions of euro)

	Securities other than shares					
	MFIs	General government	Other residents	Non-residents		In euro
2019						
IV	0	519.3	14.3	1 452.8	1 986.3	1 398.8
V	0	529.0	11.9	1 485.4	2 026.3	1 440.9
VI	0	531.0	11.9	1 444.5	1 987.4	1 427.8
VII	0	534.6	13.2	1 449.7	1 997.5	1 437.2
VIII	0	549.4	14.1	1 490.9	2 054.5	1 461.3
IX	0	563.3	17.1	1 457.5	2 038.0	1 467.0
X	0	578.4	17.1	1 499.5	2 095.0	1 517.6
XI	0	541.4	17.3	1 474.4	2 033.0	1 476.4
XII	0	532.3	17.2	1 531.5	2 081.0	1 478.8
2020						
I	0	442.3	20.7	1 555.4	2 018.3	1 515.0
II	0	434.1	20.4	1 416.8	1 871.3	1 467.7
III	0	503.1	19.8	1 311.6	1 834.4	1 451.8
IV	0	734.0	20.4	1 464.7	2 219.0	1 813.4
V	0	773.1	16.8	1 562.3	2 352.2	1 946.8
VI	0	776.0	16.8	2 537.9	3 330.7	2 913.4
VII	0	828.9	15.8	2 910.9	3 755.7	3 333.6
	Shares and other equity					
	MFIs	Other residents	Non-residents			In euro
2019						
IV	0.0	465.0	115.7	580.8	527.3	
V	0.0	463.7	115.9	579.6	526.8	
VI	0.0	461.5	107.6	569.1	512.7	
VII	0.0	459.1	110.0	569.0	511.2	
VIII	0.0	462.5	111.7	574.2	514.3	
IX	0.0	464.1	110.7	574.8	515.6	
X	0.0	470.5	102.1	572.5	512.7	
XI	0.0	447.8	97.6	545.4	487.8	
XII	0.0	448.6	97.6	546.2	487.4	
2020						
I	0.0	393.0	98.5	491.5	429.4	
II	0.0	321.4	75.5	396.9	352.1	
III	0.0	320.4	70.0	390.4	347.2	
IV	0.0	321.8	71.5	393.3	348.4	
V	1.0	327.9	72.5	401.4	356.4	
VI	1.0	329.8	77.9	408.8	359.9	
VII	1.0	330.2	77.0	408.2	360.5	

12.a WEIGHTED AVERAGE INTEREST RATES CHARGED BY MFIs IN TRANSACTIONS WITH RESIDENT NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS IN EURO

(%)

		2019									2020						
		IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
1. Interest rates on deposits (new business)																	
Deposits from households																	
Overnight ¹	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	
With agreed maturity																	
Up to 1 year	0.28	0.31	0.24	0.27	0.19	0.26	0.22	0.18	0.44	0.39	0.20	0.20	0.23	0.26	0.19	0.20	
Over 1 and up to 2 years	0.93	0.93	0.90	1.01	0.90	0.89	0.89	0.83	0.73	0.80	0.82	0.87	0.85	0.68	0.63	0.97	
Over 2 years	1.23	1.64	1.03	1.19	1.21	1.20	1.14	0.45	1.10	0.95	1.29	0.87	0.81	0.82	0.71	1.12	
Redeemable at notice ²																	
Up to 3 months	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.08	0.08	
Over 3 months	2.89	2.89	2.90	2.93	2.93	2.94	2.94	2.94	2.95	2.95	1.62	1.63	1.64	1.65	1.68	1.69	
Deposits from non-financial corporations																	
Overnight ¹	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	
With agreed maturity																	
Up to 1 year	0.03	0.01	0.01	0.11	0.02	0.03	0.00	0.01	0.06	0.01	0.01	0.00	0.00	0.00	0.00	0.00	
Over 1 and up to 2 years	x	x	0.11	x	0.70	0.30	x	x	x	0.09	x	–	–	x	x	x	
Over 2 years	x	x	x	x	0.57	0.00	0.02	0.08	2.37	x	x	x	x	0.04	0.31	x	
Repurchase agreements	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
2. Interest rates on deposits (outstanding amounts)																	
Households																	
Overnight ¹	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	
With agreed maturity																	
Up to 2 years	0.78	0.79	0.79	0.78	0.76	0.61	0.61	0.60	0.60	0.60	0.59	0.59	0.59	0.58	0.57	0.57	
Over 2 years	1.98	1.96	1.96	1.94	1.91	1.90	1.88	1.87	1.84	1.84	1.83	1.83	1.82	1.77	1.87	1.88	
Redeemable at notice ²																	
Up to 3 months	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.08	0.08	
Over 3 months	2.89	2.89	2.90	2.93	2.93	2.94	2.94	2.94	2.95	2.95	1.62	1.63	1.64	1.65	1.68	1.69	
Non-financial corporations																	
Overnight ¹	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	
With agreed maturity																	
Up to 2 years	0.26	0.28	0.27	0.29	0.29	0.28	0.29	0.34	0.24	0.24	0.24	0.31	0.31	0.31	0.39	0.39	
Over 2 years	1.79	1.68	1.24	1.44	0.77	0.76	0.74	0.74	0.63	0.64	0.64	0.63	0.64	0.63	0.66	0.65	
Repurchase agreements	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	

¹ End-of-period.

² For this instrument category, households and non-financial corporations are merged and allocated to the household sector.

12.a **WEIGHTED AVERAGE INTEREST RATES CHARGED BY MFIs IN TRANSACTIONS WITH RESIDENT NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS IN EURO (CONT.)**

(%)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
3. Interest rates on loans to households (new business)																
Bank overdraft ¹	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Revolving loans and overdraft ¹	15.65	15.63	15.41	16.70	17.04	16.97	16.97	16.89	16.66	16.66	16.51	16.49	16.35	16.16	16.15	16.18
Extended credit card credit ¹	21.15	21.06	21.00	20.80	20.73	20.66	20.62	20.60	20.55	20.51	20.41	20.42	20.44	20.42	20.36	20.31
Lending for house purchase																
By initial rate fixation																
Floating rate and up to 1 year	2.57	2.38	2.38	2.43	2.41	2.43	2.40	2.40	2.36	2.34	2.39	2.13	2.13	2.48	2.37	2.40
of wich with collateral or guarantees	2.62	2.41	2.36	2.44	2.39	2.44	2.44	2.43	2.37	2.36	2.45	2.19	2.22	2.55	2.40	2.37
Over 1 and up to 5 years	9.51	9.00	8.08	8.14	9.67	9.50	9.58	8.31	9.83	7.21	7.95	4.83	4.06	8.56	9.71	11.12
of wich with collateral or guarantees	5.50	4.92	4.33	4.06	5.21	5.11	6.09	4.68	5.42	5.16	5.64	3.70	2.77	5.58	3.35	3.70
Over 5 and up to 10 years	11.19	11.87	10.27	10.70	10.53	11.43	9.77	9.33	9.28	7.45	7.81	8.26	9.18	9.55	9.35	10.43
of wich with collateral or guarantees	10.98	10.83	10.25	10.89	9.64	9.95	10.41	8.96	8.90	9.36	9.18	6.85	7.69	9.43	8.07	6.32
Over 10 years	4.69	x	4.53	4.58	5.40	x	x	4.64	4.08	4.82	4.92	5.82	8.26	7.47	6.47	6.69
of wich with collateral or guarantees	x	x	x	4.58	4.98	x	x	4.64	4.17	5.24	4.98	5.25	5.92	6.03	4.62	5.53
Annual percentage rate of charge ²	3.01	2.79	2.85	2.93	2.93	2.85	2.76	2.77	2.71	2.79	2.86	2.55	2.57	3.30	3.11	3.43
Consumer credit																
By initial rate fixation																
Floating rate and up to 1 year	16.96	16.09	16.70	16.68	17.52	15.97	15.28	15.85	16.35	18.08	17.48	15.54	14.67	17.40	16.41	16.82
of wich with collateral or guarantees	8.33	4.97	4.60	7.96	6.85	7.56	4.16	6.52	4.41	6.95	7.30	5.50	3.53	5.37	7.88	9.42
Over 1 year	13.20	13.10	15.72	16.55	15.82	14.26	13.40	14.15	15.04	14.14	14.04	13.08	15.00	14.68	14.57	13.77
of wich with collateral or guarantees	14.71	10.31	11.98	17.36	16.17	14.44	8.62	10.51	8.28	10.93	11.47	9.31	13.45	17.29	18.55	18.55
Annual percentage rate of charge ²	18.72	17.96	17.95	19.82	19.44	17.42	16.11	17.00	17.82	18.48	17.92	16.23	18.66	18.51	17.92	18.21
Other lending by initial rate fixation																
Floating rate and up to 1 year	4.81	3.96	3.70	5.21	5.30	3.28	3.55	3.35	3.34	4.20	3.74	3.21	3.17	4.42	4.24	3.72
Over 1 year	10.36	10.22	11.12	9.19	9.56	7.45	9.92	10.57	8.67	10.22	10.03	10.66	9.53	9.75	8.36	8.12

¹ End-of-period.

² The annual percentage rate of charge covers the total cost of a loan. The total cost comprises an interest rate component and a component of other (related) charges, such as the cost of inquiries, administration, preparation of documents, guarantees, etc.

12.a **WEIGHTED AVERAGE INTEREST RATES CHARGED BY MFIs IN TRANSACTIONS WITH RESIDENT NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS IN EURO (CONT.)**

(%)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
4. Interest rates on loans to non-financial corporations (new business)																
Bank overdraft ¹	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Revolving loans and overdraft ¹	2.72	2.75	2.75	2.66	2.71	2.71	2.76	2.79	2.80	2.79	2.90	3.19	3.24	2.67	2.95	3.01
Extended credit card credit ¹	17.87	17.92	18.05	18.32	18.37	18.26	18.13	18.16	18.05	185.09	18.08	18.31	18.31	18.29	18.30	18.31
Other loans up to 0.25 million euro by initial rate fixation																
Floating rate and up to 1 year	3.76	3.85	3.99	3.83	3.45	3.71	3.87	4.32	3.92	4.01	4.15	3.94	3.88	4.09	4.26	3.76
of wich with collateral or guarantees	3.79	3.67	3.92	3.88	3.57	3.93	3.87	4.25	3.98	4.14	4.17	3.88	3.87	4.13	4.16	3.81
Over 1 year	7.74	9.08	10.66	7.56	7.95	8.90	10.64	8.72	6.96	12.03	6.63	9.03	9.41	9.05	11.19	10.16
of wich with collateral or guarantees	9.24	x	x	7.38	6.95	x	8.88	7.94	8.01	8.82	6.43	7.88	8.97	6.44	10.75	8.24
Other loans over 0.25 million euro and up to 1 million euro by initial rate fixation																
Floating rate and up to 1 year	3.66	3.47	3.69	3.69	2.92	3.09	3.60	3.64	3.64	3.38	3.57	3.48	3.46	4.20	4.03	3.09
of wich with collateral or guarantees	3.67	3.52	3.80	3.88	3.56	3.74	3.84	3.90	3.82	3.49	3.58	3.52	3.53	4.52	4.11	3.04
Over 1 year	4.94	x	–	–	x	x	–	x	3.13	x	x	x	x	–	x	x
of wich with collateral or guarantees	x	–	–	–	x	–	–	x	x	–	–	x	x	–	–	x
Other loans over 1 million euro by initial rate fixation																
Floating rate and up to 1 year	3.16	3.14	3.00	3.37	2.71	2.60	3.32	3.45	3.13	3.12	2.75	2.82	3.22	3.24	2.60	2.67
of wich with collateral or guarantees	3.13	3.20	2.98	3.67	3.40	3.32	3.59	3.49	3.32	3.44	2.59	2.91	3.26	3.43	3.19	2.82
Over 1 year	x	1.73	x	x	x	x	x	x	5.27	x	–	5.14	–	x	x	–
of wich with collateral or guarantees	x	x	x	x	–	x	x	x	5.34	x	–	3.75	–	x	x	–

¹ End-of-period.

12.a WEIGHTED AVERAGE INTEREST RATES CHARGED BY MFIs IN TRANSACTIONS WITH RESIDENT NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS IN EURO (CONT.)

(%)

	2019										2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII	
5. Interest rates on loans (outstanding amounts)																	
Loans to households																	
Lending for house purchase, with maturity																	
Up to 1 year	4.14	4.51	4.51	4.47	4.41	4.37	4.39	4.32	3.12	4.24	4.21	4.45	3.00	2.88	3.18	2.93	
Over 1 and up to 5 years	8.26	8.32	8.30	8.36	8.40	8.40	8.32	8.40	8.21	7.46	7.49	9.64	9.33	9.36	9.37	9.39	
Over 5 years	2.23	2.24	2.25	2.24	2.23	2.22	2.22	2.22	2.23	2.24	2.24	2.29	2.32	2.34	2.36	2.34	
Consumer credit and other loans, with maturity ¹																	
Up to 1 year ²	18.20	18.14	18.22	18.03	17.74	17.67	18.20	18.05	18.08	18.13	17.71	17.73	17.62	17.89	17.36	17.13	
Over 1 and up to 5 years	14.05	14.06	15.25	15.21	15.12	14.97	14.73	14.65	14.55	14.05	13.92	14.37	14.18	14.13	14.02	13.93	
Over 5 years	6.98	6.99	8.16	8.14	8.16	8.17	8.11	8.10	8.14	7.31	7.19	7.69	7.62	7.57	7.72	7.78	
Loans to non-financial corporations																	
With maturity ¹																	
Up to 1 year ²	3.19	3.24	3.28	3.38	3.41	3.38	3.43	3.51	3.47	3.64	3.55	3.72	3.57	3.09	3.34	3.42	
Over 1 and up to 5 years	2.63	2.66	2.70	2.71	2.68	2.68	2.68	2.66	2.68	2.64	2.68	2.67	2.71	2.71	2.64	2.66	
Over 5 years	2.30	2.33	2.34	2.36	2.38	2.38	2.31	2.30	2.33	2.38	2.39	2.39	2.41	2.44	2.45	2.47	

¹ Including revolving loans, overdrafts, and extended and convenience credit card credit.

² Including bank overdraft.

12.b WEIGHTED AVERAGE INTEREST RATES CHARGED BY MFIs IN TRANSACTIONS WITH RESIDENT NON-FINANCIAL CORPORATIONS (NEW BUSINESS)

(with floating interest rate, up to 1 year initial rate fixation and original maturity of over 1 year; %)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
In euro																
Loans up to an amount of 0.25 million euro	3.89	4.00	4.24	4.08	3.77	3.82	4.03	4.15	4.02	3.85	4.10	3.85	3.83	4.04	4.24	3.67
of wich with collateral or guarantees	3.94	3.79	4.31	4.23	4.15	4.27	4.06	4.01	3.99	3.92	4.08	3.84	3.84	4.14	4.20	3.71
Loans over an amount of 0.25 million euro and up to 1 million euro	3.61	3.63	3.69	3.83	2.94	3.18	3.77	3.59	3.65	3.46	3.60	3.54	3.46	4.16	4.09	3.02
of wich with collateral or guarantees	3.66	3.73	3.81	3.89	3.61	3.77	3.84	3.74	3.74	3.60	3.60	3.60	3.53	4.52	4.18	3.02
Loans over 1 million euro	3.26	3.09	3.04	3.09	2.69	2.59	3.34	3.19	2.96	3.07	2.69	2.84	3.18	3.28	2.59	2.49
of wich with collateral or guarantees	3.13	3.10	3.04	3.33	3.32	3.27	3.64	3.17	3.10	3.41	2.59	2.77	3.22	3.49	3.22	2.67

13. LENDING IN THE INTERBANK MARKETS

(transactions; millions of euro)

	Loans to resident MFIs										
	In euro					In foreign currencies					
	Overnight	Up to 1 month	1–3 months	Over 3 months		Overnight	Up to 1 month	1–3 months	Over 3 months		
2019											
IV	0.0	0.6	0.0	–	0.6	10.3	1.1	–	–	11.4	12.0
V	–	0.9	–	–	0.9	7.5	0.3	–	–	7.8	8.7
VI	0.3	0.7	0.4	–	1.4	9.0	0.5	–	–	9.5	10.9
VII	0.1	1.2	0.1	–	1.3	11.8	10.3	–	–	22.1	23.4
VIII	–	1.2	–	–	1.2	8.6	14.2	–	–	22.8	24.0
IX	0.1	0.4	0.4	–	0.9	5.7	22.7	–	–	28.4	29.3
X	0.1	0.5	0.1	–	0.6	6.0	28.8	–	–	34.7	35.3
XI	–	0.4	–	–	0.4	4.8	21.8	–	–	26.6	27.0
XII	–	0.3	–	–	0.3	11.1	7.4	–	–	18.4	18.7
2020											
I	0.0	0.4	0.1	–	0.5	4.1	4.1	–	–	8.2	8.7
II	–	0.4	–	–	0.4	3.4	11.4	–	–	14.8	15.2
III	–	0.4	–	–	0.4	1.0	9.4	–	–	10.4	10.8
IV	–	0.5	0.1	–	0.6	0.8	21.3	–	–	22.2	22.8
V	–	0.4	–	–	0.4	–	21.7	–	–	21.7	22.1
VI	0.0	0.4	–	–	0.4	–	32.4	–	–	32.4	32.9
VII	–	0.3	0.1	–	0.4	–	35.5	–	–	35.5	35.9
	Loans to non-resident MFIs									Total loans	
	Overnight		Up to 1 month		1–3 months		Over 3 months				
2019											
IV	2 626.4		230.9		0.1		0.1		2 857.5		2 869.5
V	2 037.7		167.8		7.6		–		2 213.1		2 221.8
VI	2 024.3		231.6		26.8		–		2 282.7		2 293.6
VII	2 411.9		259.5		5.1		–		2 676.5		2 699.9
VIII	2 284.0		294.9		1.0		–		2 579.9		2 603.9
IX	2 092.6		215.1		14.3		22.5		2 344.5		2 373.8
X	3 083.5		208.9		14.5		–		3 306.9		3 342.3
XI	1 934.0		257.3		0.8		–		2 192.1		2 219.2
XII	2 615.5		230.1		41.1		–		2 886.7		2 905.4
2020											
I	2 301.5		157.0		0.3		–		2 458.9		2 467.6
II	2 370.8		148.1		0.8		–		2 519.6		2 534.8
III	4 305.8		156.6		7.1		22.5		4 492.0		4 502.8
IV	5 586.2		259.8		6.0		–		5 852.1		5 874.8
V	1 032.3		104.7		2.6		50.0		1 189.6		1 211.7
VI	1 275.1		258.5		–		26.6		1 560.2		1 593.1
VII	1 435.6		147.2		0.1		–		1 582.9		1 618.8

14. INTEREST RATES IN THE DOMESTIC INTERBANK MARKET

(% per annum)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
Weighted average interest rates on loans in euro																
Overnight	0.40	–	–0.40	–0.40	–	–0.40	–0.41	–	–	–0.50	–	–	–	–	–0.50	–
Up to 1 month	–0.40	–0.40	–0.40	–0.40	–0.40	–0.42	–0.50	–0.50	–0.50	–0.50	–0.50	–0.50	–0.50	–0.50	–0.50	–0.50
1–3 months	0.00	–	–0.40	–	–	–0.40	0.00	–	–	–0.49	–	–	–0.50	–	–	–0.50
Over 3 months	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Weighted average interest rates on loans in foreign currencies																
Overnight	0.01	0.00	0.01	0.01	0.00	0.00	0.00	0.00	2.97	0.00	0.00	0.00	0.00	–	–	–
Up to 1 month	0.01	0.01	0.01	5.92	5.92	5.89	5.82	5.52	5.31	1.50	1.45	4.46	4.55	4.39	4.15	3.40
1–3 months	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Over 3 months	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

15. VOLUMES OF NEW BUSINESS AND RENEGOTIATED LOANS¹ IN EURO IN MFI TRANSACTIONS WITH RESIDENT NON-FINANCIAL CORPORATIONS AND HOUSEHOLDS

(millions of euro)

	Loans to households other than revolving loans and overdrafts, convenience and extended credit card debt						Loans to non-financial corporations other than revolving loans and overdrafts, convenience and extended credit card debt	
	For house purchase		For consumption		For other purpose			
		of which renegotiated loans		of which renegotiated loans		of which renegotiated loans		of which renegotiated loans
2019								
IV	78.4	29.5	23.0	2.0	20.4	15.3	357.0	278.2
V	81.3	28.9	26.2	2.6	7.4	2.2	421.2	288.8
VI	79.3	32.6	22.9	2.3	6.8	1.3	344.9	268.2
VII	79.5	28.6	21.1	1.9	16.4	11.0	283.7	189.7
VIII	77.7	30.5	20.3	2.0	14.8	10.2	280.3	231.0
IX	78.8	31.2	19.6	1.9	16.2	9.3	384.3	272.2
X	79.4	30.1	23.2	2.7	12.5	6.6	294.0	199.1
XI	79.3	34.2	20.1	1.7	11.2	3.7	186.6	168.4
XII	70.9	28.2	17.7	2.3	8.6	2.5	302.5	219.7
2020								
I	70.7	29.6	16.9	1.7	5.8	2.2	325.5	252.9
II	72.1	28.7	16.9	1.7	11.5	6.5	270.1	141.4
III	149.2	108.2	18.5	4.7	11.5	7.0	485.1	346.1
IV	113.7	86.9	12.9	4.9	29.5	20.7	411.4	378.1
V	73.2	45.6	14.4	2.3	19.7	12.9	292.3	275.5
VI	77.8	38.5	15.5	1.8	9.1	4.7	544.6	379.6
VII	85.4	31.6	18.0	1.7	8.6	2.6	374.5	326.1

¹ Loans whose contracts have been renegotiated following the active involvement of the household or non-financial corporation in adjusting the terms and conditions of an existing contract, including the interest rate.

16. PRINCIPAL FOREIGN EXCHANGE TRANSACTIONS (BY TYPE, COUNTERPARTY AND CURRENCY)¹

(millions of euro)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
Type of transaction																
Spot exchange transactions	5 945.0	4 124.3	3 475.7	4 408.5	4 107.3	3 536.9	3 462.9	2 386.4	2 703.7	1 841.4	1 662.5	2 326.3	1 796.3	1 598.6	2 259.1	1 984.3
Forward exchange contracts	482.7	415.5	389.4	347.7	385.2	363.7	250.4	333.5	450.1	223.3	195.4	236.2	156.2	278.9	186.9	435.1
Currency swap arrangements	18 335.0	16 054.0	15 815.8	16 511.9	13 916.6	9 584.7	13 646.9	11 742.0	8 503.5	9 853.6	10 169.9	8 336.7	5 373.5	7 340.8	9 223.1	10 278.2
Counterparties																
Resident MFIs	670.2	516.3	683.6	830.3	653.8	273.5	485.8	381.5	341.7	355.6	313.2	121.8	78.3	21.5	41.5	70.6
Resident other financial intermediaries, financial auxiliaries, insurance corporations and pension funds	452.8	504.5	538.0	215.2	230.3	654.1	620.1	584.3	700.1	387.9	462.5	704.3	328.3	400.7	594.9	390.9
Resident government, non-financial corporations and non-profit institutions serving households	334.2	305.3	294.0	328.0	311.8	341.4	315.9	305.8	301.4	263.2	236.1	256.6	200.9	237.5	255.4	342.9
Non-resident MFIs	16 033.4	14 646.8	14 998.3	15 524.2	14 694.7	10 359.9	14 119.9	11 834.4	8 875.1	9 916.7	10 195.9	8 717.7	5 853.1	7 850.0	9 496.8	10 492.9
Non-resident other financial intermediaries, financial auxiliaries, insurance corporations and pension funds	2 085.0	1 037.2	877.3	1 071.4	766.1	614.5	387.9	216.7	179.3	146.5	99.2	168.0	100.4	112.5	150.0	177.5
Non-resident government, non-financial corporations and non-profit institutions serving households	2 841.7	1 869.8	849.8	1 721.9	458.2	194.6	291.4	272.4	416.8	203.6	217.4	353.9	346.7	282.3	704.3	589.8
Households	2 345.5	1 713.9	1 439.8	1 576.9	1 294.1	1 047.3	1 139.2	866.8	842.9	644.7	503.3	576.9	418.2	313.8	426.2	633.0
Currencies																
Total in all currencies	24 762.7	20 593.9	19 680.9	21 268.1	18 409.1	13 485.2	17 360.3	14 461.9	11 657.3	11 918.3	12 027.7	10 899.2	7 325.9	9 218.4	11 669.1	12 697.6
incl. USD for EUR	12 993.3	13 118.3	13 934.7	12 620.0	12 890.0	8 817.2	11 930.1	9 803.7	7 218.9	8 714.4	8 759.3	7 913.6	4 440.7	6 858.9	7 916.7	9 279.4
incl. GBP for EUR	526.0	619.8	656.3	954.2	779.0	715.8	830.8	834.0	637.5	732.9	792.6	490.3	419.6	309.3	359.9	353.7
incl. other currencies for EUR	2 912.7	2 143.1	2 509.9	3 627.0	2 438.4	2 472.8	2 718.7	2 134.9	2 351.0	1 494.3	1 612.4	1 749.8	1 333.2	966.1	2 692.0	2 092.5

¹ Including the cash and non-cash transactions performed by credit institutions. The volume of cash and non-cash transactions has been translated into euro applying the exchange rate of the respective foreign currency as set by Latvijas Banka on the last day of the reporting month.

17. NON-CASH FOREIGN EXCHANGE TRANSACTIONS¹

(millions of euro)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
USD for EUR ²																
Amount	12 987.4	13 112.1	13 929.9	12 614.8	12 886.8	8 814.2	11 926.7	9 800.6	7 215.7	8 712.1	8 756.2	7 889.9	4 439.5	6 857.6	7 914.5	9 276.7
% ⁴	52.5	63.7	70.8	59.3	70.0	65.4	68.7	67.8	61.9	73.1	72.8	72.5	60.6	74.4	67.8	72.7
GBP for EUR ²																
Amount	523.0	615.4	652.0	952.2	777.4	714.6	829.1	832.5	636.2	731.1	791.3	489.4	419.3	309.2	359.3	352.9
% ⁴	2.1	3.0	3.3	4.5	4.2	5.3	4.8	5.8	5.5	6.1	6.6	4.5	5.7	3.4	3.1	2.8
Other currencies (except USD and GBP) for EUR ²																
Amount	2 910.4	2 138.6	2 504.9	3 625.3	2 437.6	2 472.1	2 718.6	2 135.0	2 350.4	1 494.3	1 614.9	1 749.5	1 333.9	965.9	2 692.2	2 093.1
% ⁴	11.8	10.4	12.7	17.1	13.2	18.3	15.7	14.8	20.2	12.5	13.4	16.1	18.2	10.5	23.1	16.4
RUB for USD ³																
Amount	4 912.6	3 065.3	1 117.3	2 246.4	766.8	360.5	369.8	334.4	380.4	53.3	33.3	175.6	430.2	539.4	155.7	297.2
% ⁴	19.8	14.9	5.7	10.6	4.2	2.7	2.1	2.3	3.3	0.4	0.3	1.6	5.9	5.9	1.3	2.3
GBP for USD ³																
Amount	1 179.5	572.3	517.2	634.3	401.6	405.4	577.0	562.7	442.6	139.6	116.1	194.0	158.7	32.8	25.4	31.5
% ⁴	4.8	2.8	2.6	3.0	2.2	3.0	3.3	3.9	3.8	1.2	1.0	1.8	2.2	0.4	0.2	0.2
SEK for USD ³																
Amount	10.6	17.0	13.2	25.8	28.7	25.0	7.3	3.8	1.4	1.7	0.9	1.9	111.4	97.2	95.5	146.0
% ⁴	0.0	0.1	0.1	0.1	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	1.5	1.1	0.8	1.1
Other currencies (except EUR, RUB, GBP and SEK) for USD ³																
Amount	1 888.8	948.8	899.6	1 123.7	1 060.5	660.9	907.8	774.8	618.6	779.3	711.4	382.2	431.0	414.9	429.0	565.3
% ⁴	7.6	4.6	4.6	5.3	5.8	4.9	5.2	5.4	5.3	6.5	5.9	3.5	5.9	4.5	3.7	4.4
Other currencies (except EUR and USD) for other currencies ³																
Amount	339.9	109.9	33.4	37.6	44.5	28.1	22.5	15.7	9.6	5.0	3.9	4.4	4.2	2.4	3.3	3.4
% ⁴	1.4	0.5	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0

¹ Including non-cash transactions performed by credit institutions, reported by major currency.

² The transaction volume has been translated into euro using the weighted average exchange rate of the respective foreign currency for the reporting month.

³ The volume of non-cash transactions has been translated into euro applying the accounting exchange rate of the respective foreign currency on the last day of the reporting month (where the currency is not quoted by the ECB, exchange rates are determined using Thomson Reuters end-of-month closing price).

⁴ As per cent of the total.

18. WEIGHTED AVERAGE EXCHANGE RATES (CASH TRANSACTIONS)¹

(foreign currency vs EUR)

	2019									2020						
	IV	V	VI	VII	VIII	IX	X	XI	XII	I	II	III	IV	V	VI	VII
USD																
Buy	1.1347	1.1303	1.1471	1.1398	1.1342	1.1192	1.1217	1.1221	1.1290	1.1243	1.1051	1.1276	1.1116	1.1210	1.1513	1.1692
Sell	1.1184	1.1145	1.1232	1.1195	1.1105	1.0925	1.0968	1.0971	1.1027	1.1046	1.0836	1.1120	1.0915	1.1031	1.1351	1.1471
GBP																
Buy	0.8752	0.8816	0.9035	0.9156	0.9377	0.9111	0.8888	0.8732	0.8659	0.8633	0.8546	0.9035	0.8974	0.9148	0.9218	0.9305
Sell	0.8545	0.8644	0.8864	0.8920	0.9104	0.8863	0.8680	0.8518	0.8407	0.8418	0.8339	0.8803	0.8804	0.8842	0.8990	0.9045
JPY																
Buy	129.4038	128.1988	129.0555	126.3203	122.0872	120.4836	121.8549	123.0814	123.2650	122.8671	123.2939	126.4599	123.8101	132.2143	130.2696	134.5524
Sell	122.7950	119.4796	119.9703	118.9836	114.4148	115.9387	117.2351	116.4852	117.9658	117.9609	116.3501	116.0751	117.3764	114.0414	115.2738	133.0206
SEK																
Buy	10.6307	10.8490	10.7425	10.8049	10.9835	10.9446	11.0883	10.8812	10.6767	10.7395	10.7953	11.1546	11.5314	11.1387	10.8774	10.7762
Sell	10.2602	10.6649	10.5267	10.3434	10.4146	10.4578	10.5331	10.4629	10.2978	10.3215	10.3374	10.5150	10.9071	10.5835	10.4590	10.3882
RUB																
Buy	73.3457	73.0044	72.4746	71.2125	72.8205	71.9917	71.6172	71.2072	70.7125	69.6767	70.0555	78.9696	83.9451	83.0578	80.1256	82.6607
Sell	71.0558	70.9162	69.4456	68.7582	70.4906	69.9974	69.7557	69.2112	68.6552	67.8237	68.3891	74.5630	78.2646	76.6158	76.9184	80.0779
CHF																
Buy	1.1504	1.1478	1.1330	1.1310	1.1118	1.1102	1.1262	1.1196	1.1160	1.1017	1.0863	1.0948	1.1062	1.1047	1.1086	1.1006
Sell	1.1157	1.1178	1.1061	1.1008	1.0787	1.0806	1.0877	1.0870	1.0801	1.0703	1.0570	1.0474	1.0491	1.0497	1.0599	1.0641

¹ Including the weighted average exchange rates of cash transactions performed by credit institutions and currency exchange bureaus.