

INDUSTRIES & MARKETS

Bank loans in the European Union

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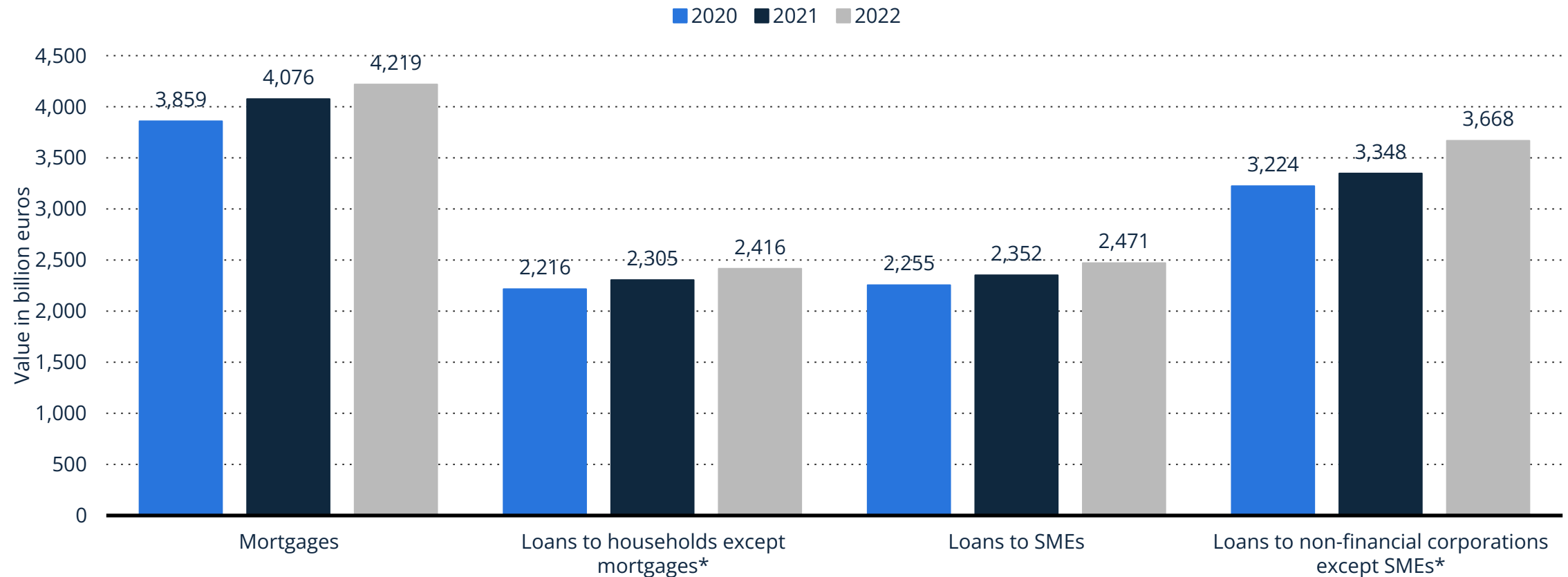
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CHAPTER 01

Overview

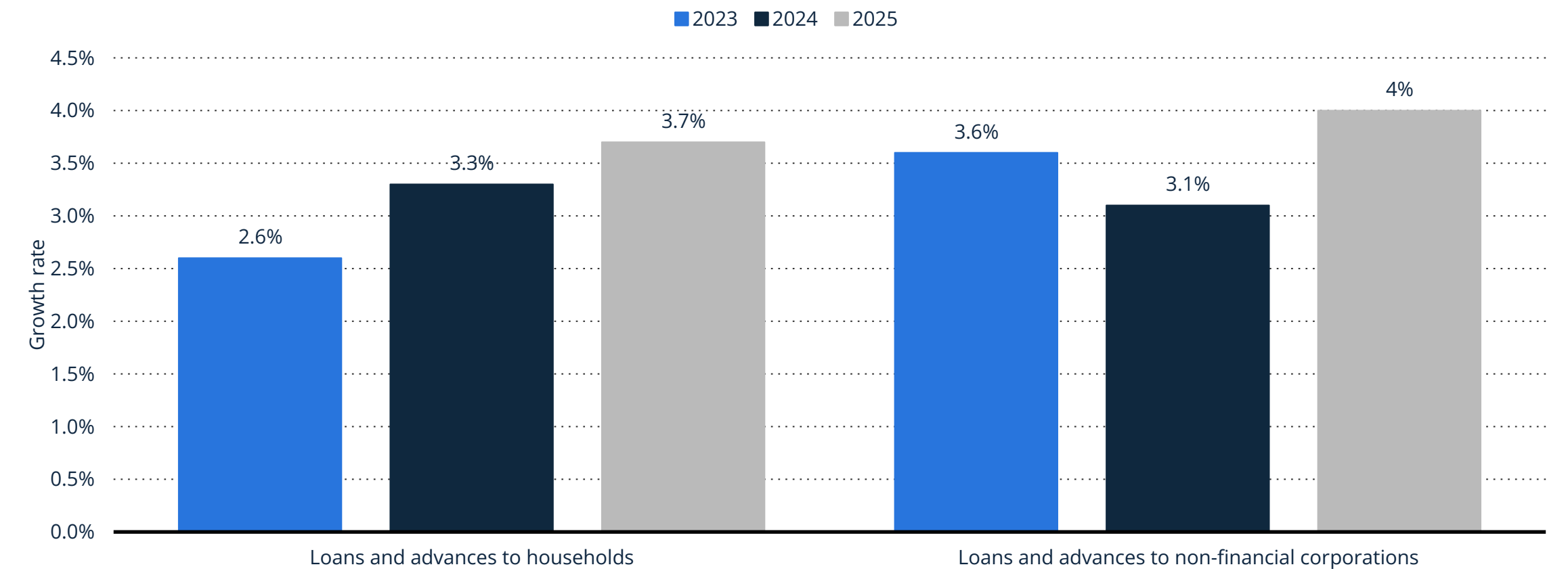
Value of loans and advances to households and non-financial corporations by banks in the European Economic Area from 2020 to 2022, by type (in billion euros)

Value of household and business loans by European banks 2020-2022, by type



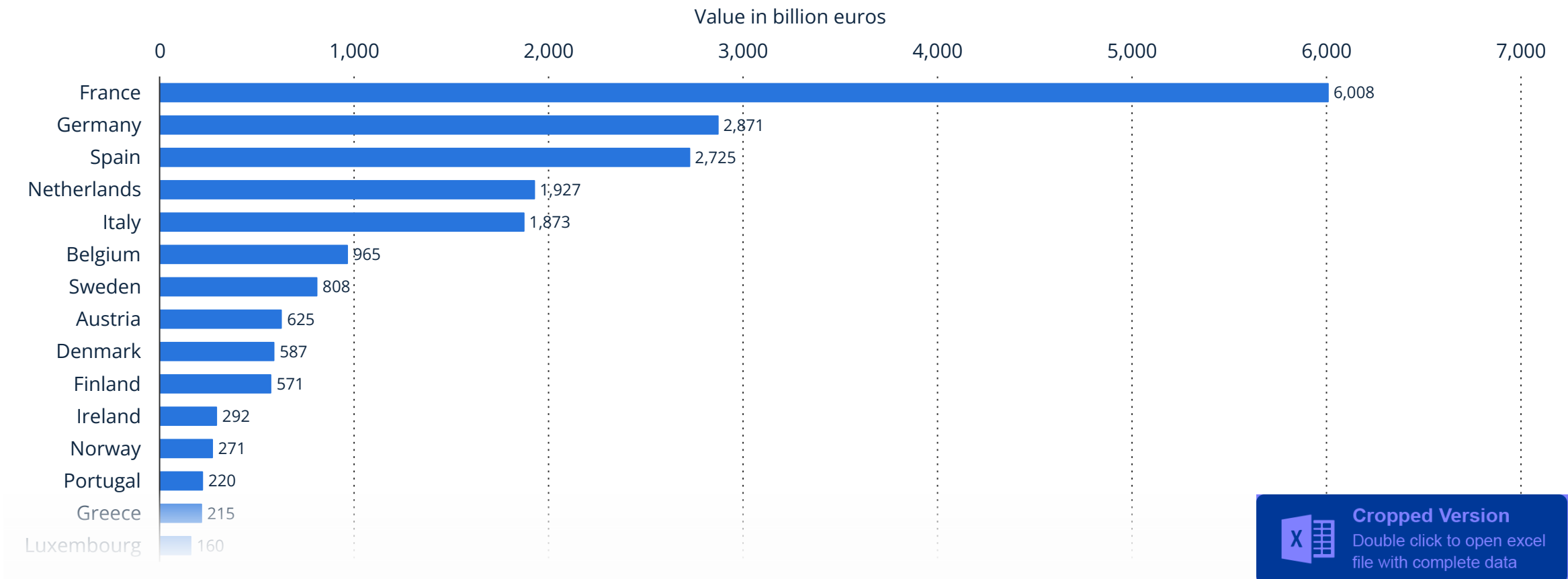
Growth rate forecast of the value of advances and loans to households and non-financial corporations granted by banks in the European Union from 2023 to 2025, by type

Growth rate forecast of total loans and advances in the EU 2023-2025, by type



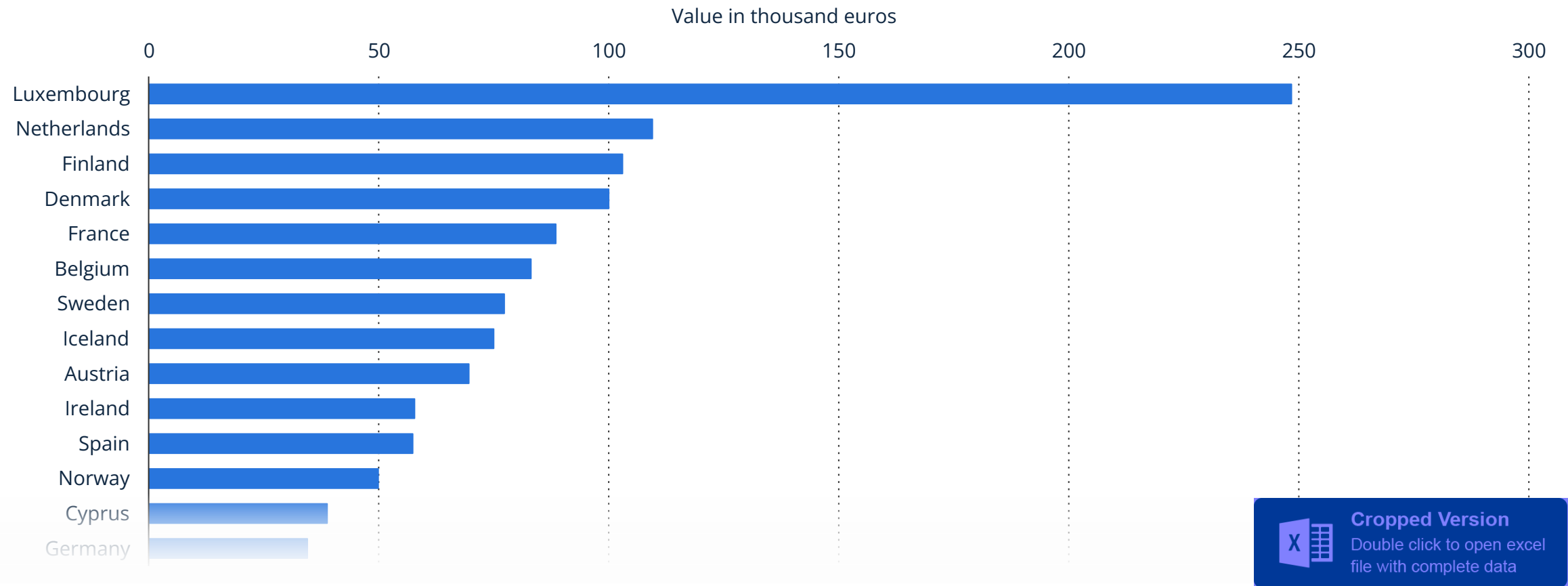
Total value of loans and advances in the European Economic Area as of December 2022 (in billion euros)

Value of loans and advances in Europe 2022, by country



Value per capita of loans and advances to households and non-financial corporations granted by banks in the European Economic Area as of December 2022, by country (in 1,000 euros)

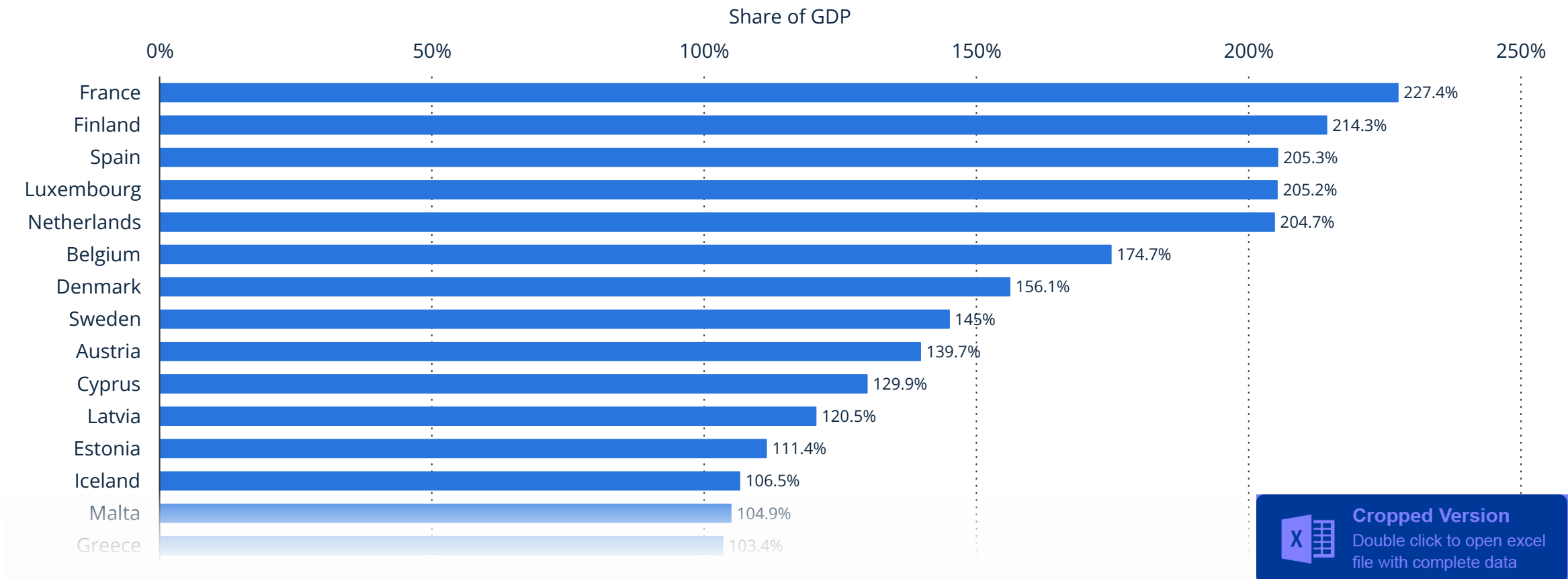
Value per capita of loans and advances in Europe 2022, by country



6 **Description:** Luxembourg was the European Union member country with the highest volume of loans per capita in 2022, amounting to roughly 248,400 euros. On the other side of the spectrum, Romania was at the bottom of this ranking, as loans in the country were valued at approximately 2,200 euros per person. On absolute terms, France is one of the European countries with the highest volume of loans to households. [Read more](#)
Note(s): Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, EU;
Source(s): EBA; Eurostat;

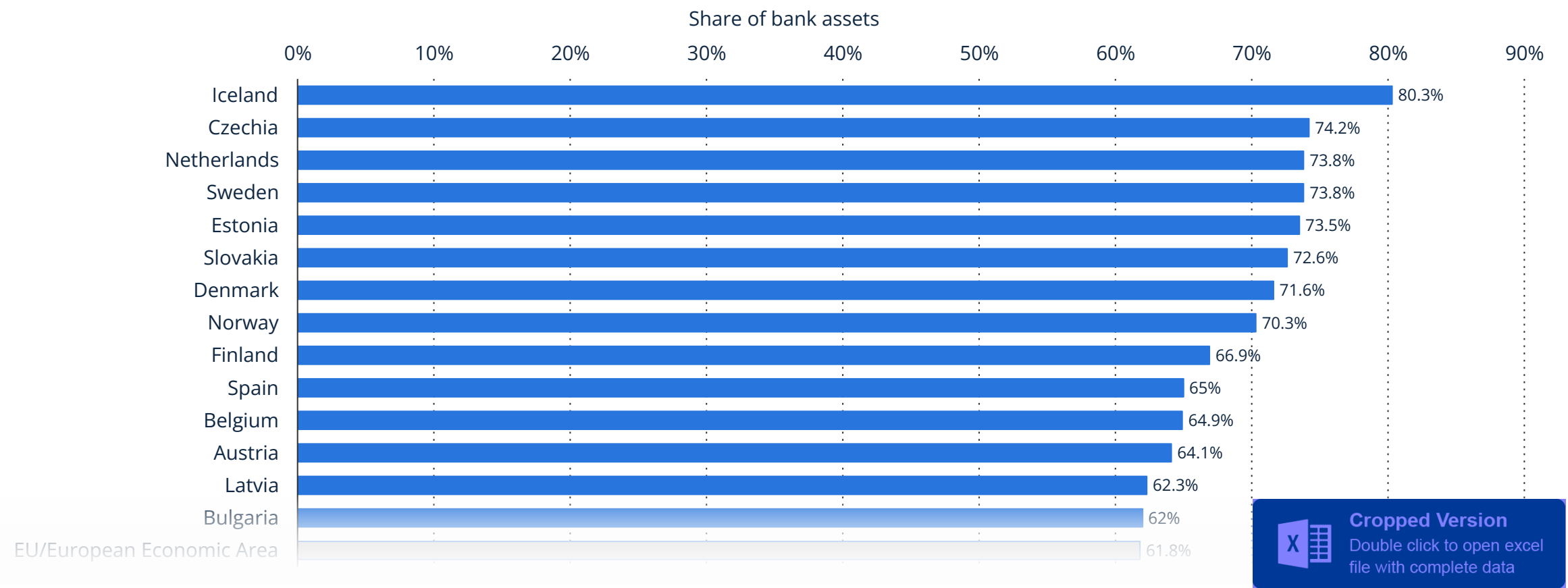
Total value loans and advances as a share of the gross domestic product (GDP) in the European Union in 2022, by country

Value of loans as a share of GDP in the EU 2022, by country



Value of loans and advances as a share of total bank assets in the European Economic Area as of December 2022, by country

Value of loans and advances as a share of bank assets in Europe 2022, by country



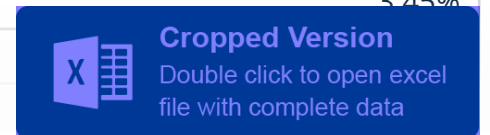
CHAPTER 02

Interest rates

Average loan interest rate in the euro area as of February 2023, by country and maturity

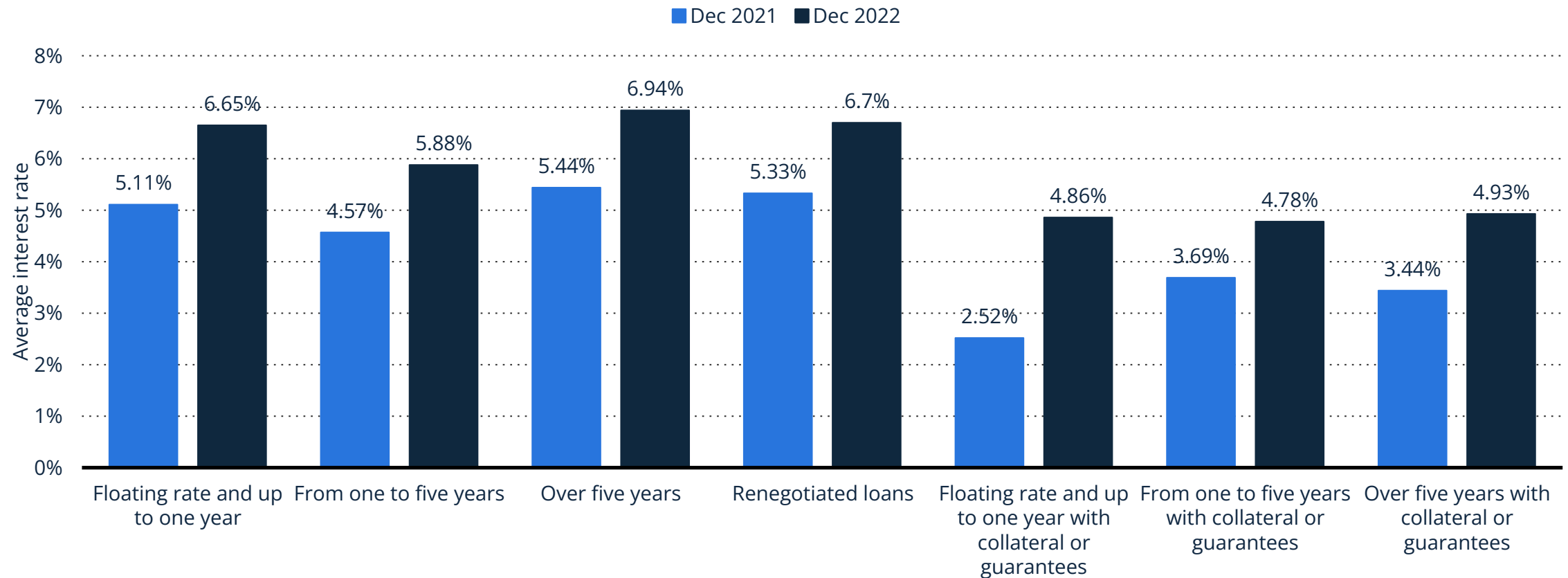
Loan interest rates in the euro area 2023, by country and maturity

	Short-term maturity	Long-term maturity
Estonia	5.73%	5.97%
Greece	5.32%	4.49%
Latvia	5.03%	11.18%
Lithuania	5.02%	4.03%
Ireland	4.71%	3.02%
Cyprus	4.32%	4.35%
Portugal	4.29%	4.14%
Slovakia	4.12%	3.46%
Germany	4.01%	3.86%
Slovenia	3.96%	3.98%
Malta	3.95%	1.58%
Belgium	3.94%	3.43%
Euro area	3.83%	3.45%
Austria	3.79%	



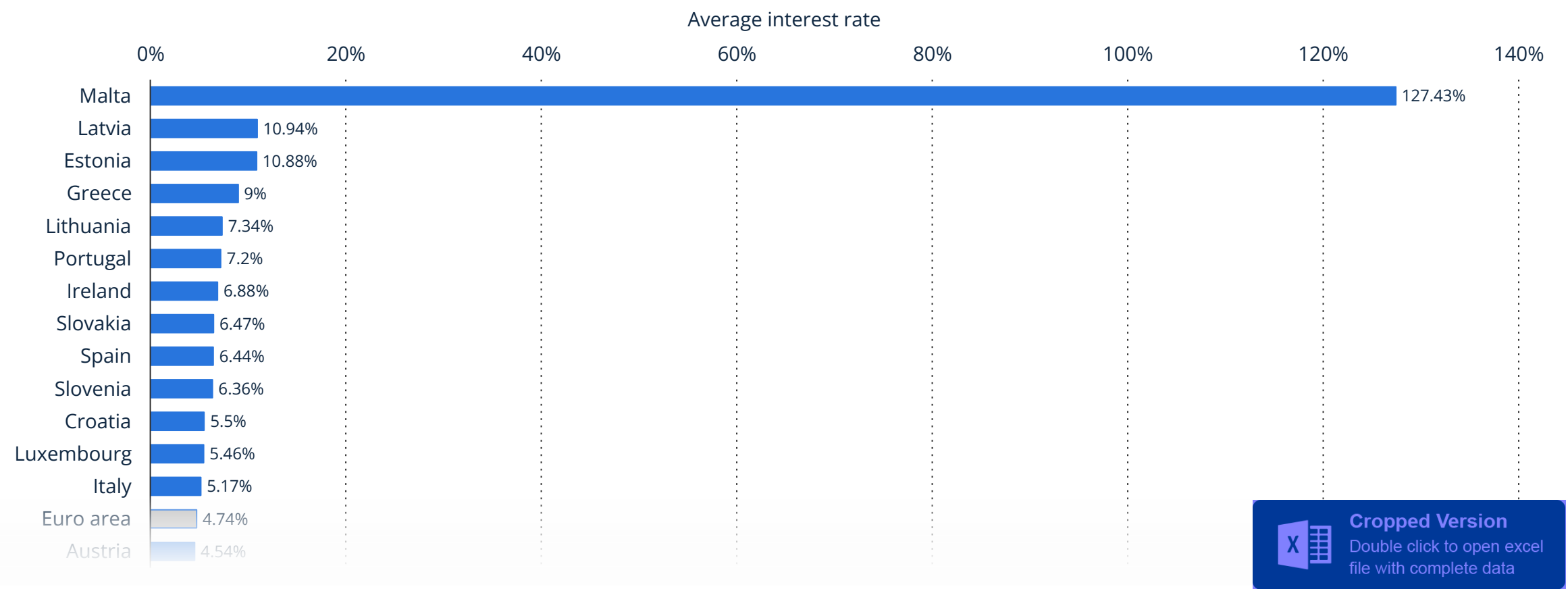
Average interest rate on consumer loans in the euro area in December 2021 and December 2022, by maturity

Consumer loan interest rates in the euro area 2021-2022, by maturity



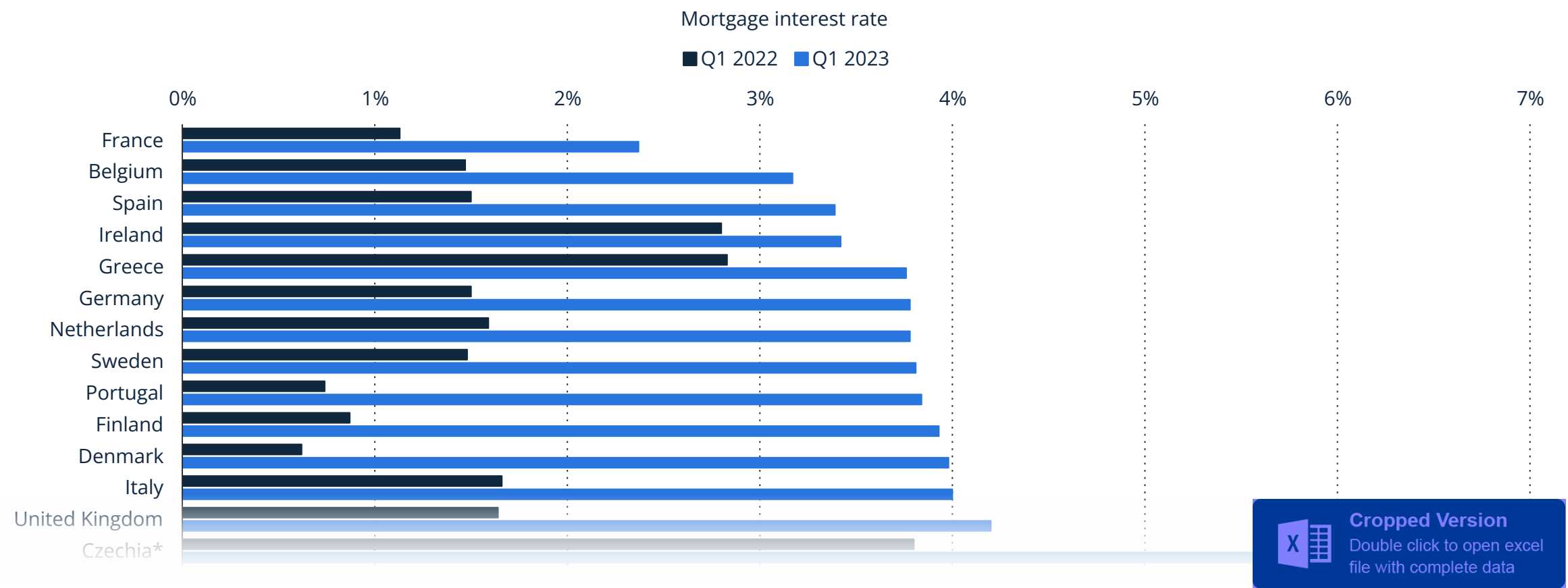
Average interest rate on consumer loans and other household lending in the euro area as of January 2023, by country

Consumer loan interest rates in the euro area 2023, by country



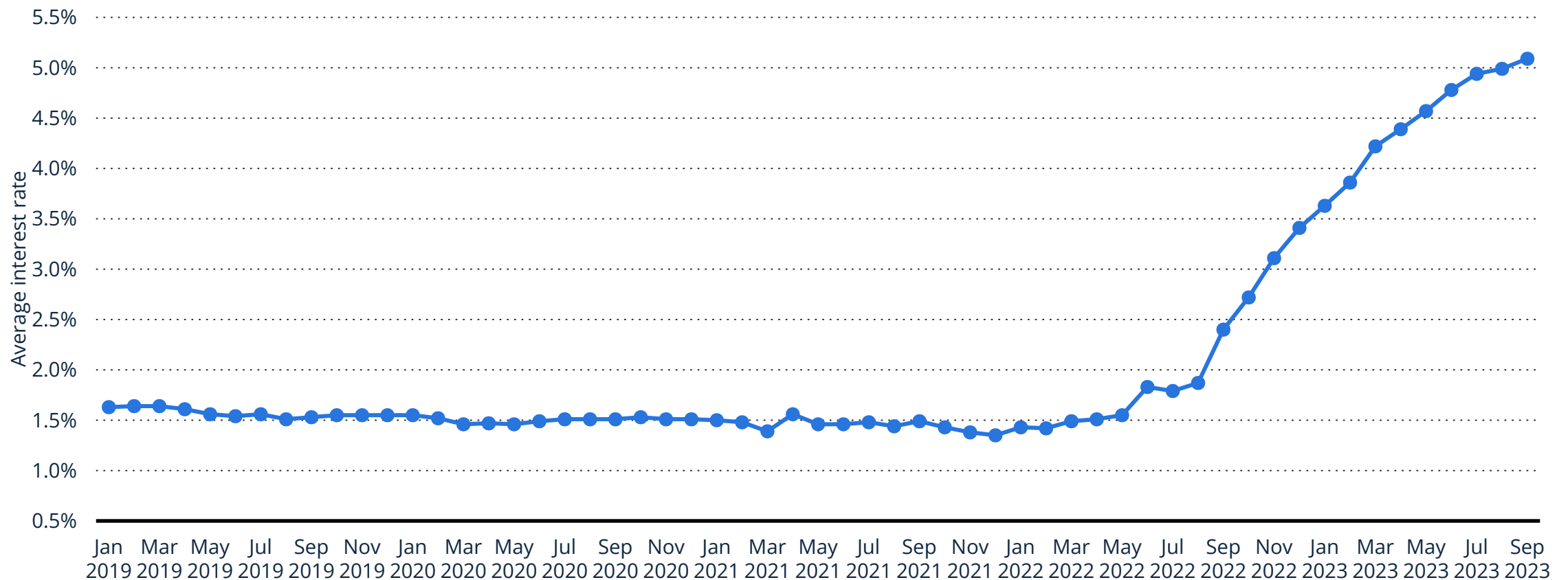
Average mortgage interest rate in Europe in 1st quarter 2022 and 1st quarter 2023, by country

Average mortgage interest rate in Europe 2022-2023, by country



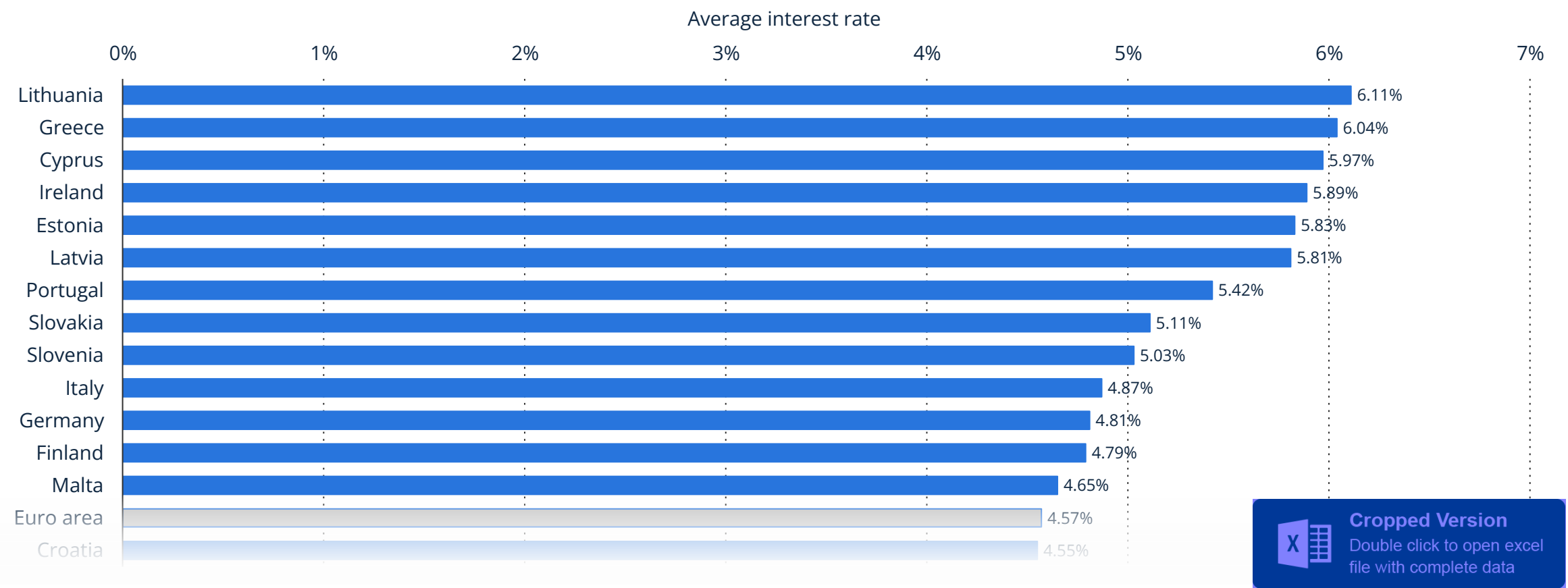
Average interest rate on loans to non-financial corporations in the euro area from January 2019 to May 2023

Business loan interest rate in the euro area 2019-2023



Average interest rate on loans to non-financial corporations in the euro area as of May 2023, by country

Business loan interest rates in the euro area 2022, by country

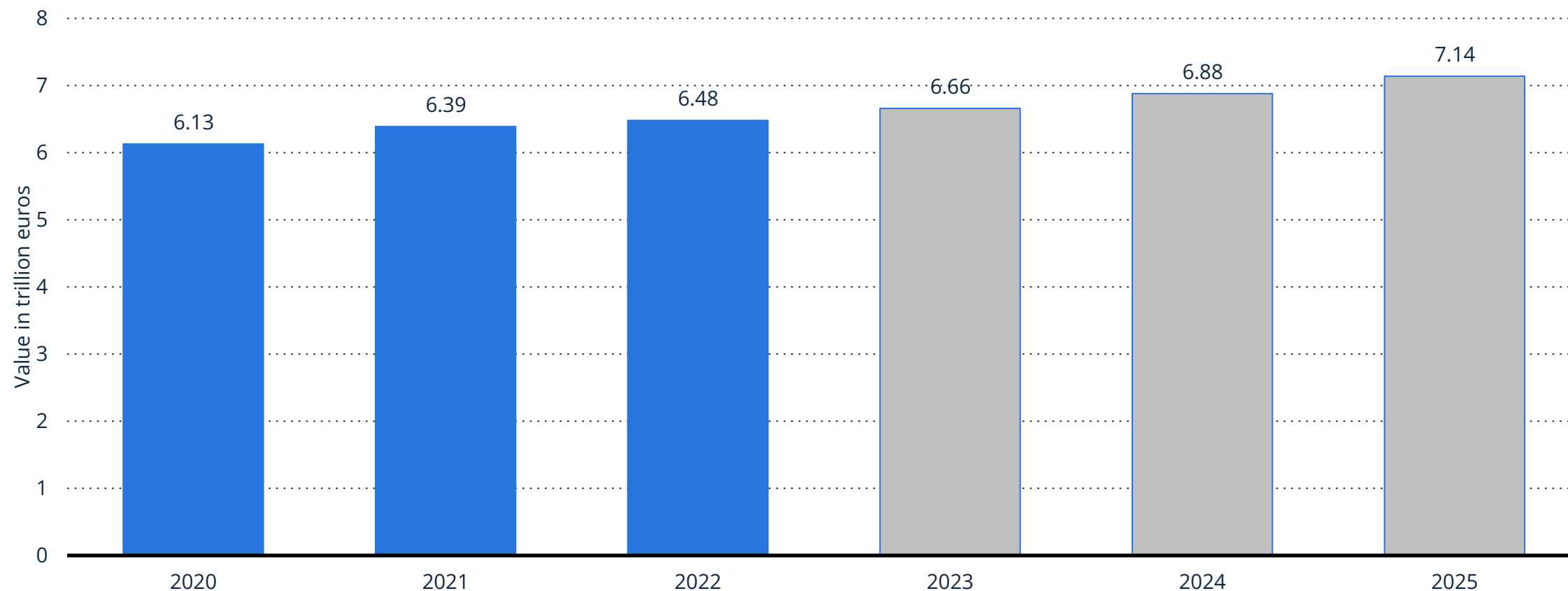


CHAPTER 03

Loans to households

Total value of loans and advances to households owned by banks in the European Union from 2020 to 2022, with a forecast until 2025 (in trillion euros)

Loans and advances to households in the EU 2020-2022 with forecast until 2025



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