

<b>Monetary Financial Institutions (MFIs)</b>	
<b>Credit institution</b>	<p>This sector includes in particular:</p> <ul style="list-style-type: none"> <li>* commercial banks, universal banks as well as all-purpose banks</li> <li>* savings banks</li> <li>* rural credit banks, agricultural credit banks</li> <li>* cooperative credit banks, credit unions</li> <li>* specialised banks (e.g. merchant banks, banks specialised in issuing covered bonds "banques des lettres de gage", private banks)</li> </ul>
<b>Monetary fund</b>	<p>This sector consists of all financial corporations and quasi-corporations, except those classified in the central bank and in the deposits institutions subsectors, which are principally engaged in financial intermediation. Their business is to issue investment fund shares or units as close substitutes for deposits from institutional units, and, for their own account, to make investments primarily in money market fund shares/units, short-term debt securities, and/or deposits.</p>
<b>Electronic money institution</b>	<p>Electronic money institution as defined in the Directive 2009/110/EC.</p>
<b>Other MFI</b>	<p>This sector includes in particular post offices and central banks.</p>
<b>Non-MFIs</b>	
<b>Non-monetary fund</b>	<p>The sector non-monetary investment funds consists of all collective investment schemes, except those classified as monetary funds, which are principally engaged in financial intermediation. Their business is to issue investment fund shares or units which are not close substitutes for deposits, and, on their own account, to make investments primarily in financial assets other than short-term financial assets and in non-financial assets (usually real estate)</p>
<b>Payment institution</b>	<p>A payment institution as defined in the Directive (EU) 2015/2366 (PSD2)</p>
<b>Households and NPISHs</b>	<p><b>Households:</b>  The household sector covers individuals or groups of individuals as consumers and possibly also as entrepreneurs producing market goods and non-financial and financial services (market producers) provided that, in the latter case, the corresponding activities are not those of separate entities treated as quasi-corporations. It also includes individuals or groups of individuals as producers of goods and non-financial services for exclusively own final use.</p>

	<p><b>Non-profit institutions serving households</b></p> <p>The sector non-profit institutions serving households (NPISHs) consists of non-profit institutions which are separate legal entities, which serve households and which are other private non-market producers. Their principal resources, apart from those derived from occasional sales, are derived from voluntary contributions in cash or in kind from households in their capacity as consumers, from payments made by general governments and from property income.</p>
<p><b>Non-financial corporations</b></p>	<p>The sector non-financial corporations consists of institutional units which are independent legal entities and market producers, and whose principal activity is the production of goods and non-financial services. The non-financial corporations sector also includes non-financial quasi-corporations.</p>
<p><b>Other non-MFI</b></p>	<p>In particular, this category includes the public sector (central and other general government), other financial intermediaries, securitisation vehicles, central counterparties, other financial intermediaries, financial auxiliaries, captive financial institutions and money lenders, insurance corporations, or pension funds.</p>