

2. Sectoral breakdown of MFI loans vis-a-vis other euro area residents

2.1 Loans to households and non-financial corporations

(EUR billions and annual growth rates; not seasonally adjusted; outstanding amounts and growth rates at end of period; transactions during period)

	Households ¹⁾						Non-financial corporations ²⁾				
	Total		Consumer credit	Loans for house purchase	Other loans		Total		Up to 1 year	Over 1 and up to 5 years	Over 5 years
	1	Adjusted loans ³⁾			5	Sole proprietors	7	Adjusted loans ³⁾			
	2	3	4	5	6	7	8	9	10	11	
Outstanding amounts											
2018 Q3	92.5	116.7	13.3	76.9	2.3	.	52.9	53.3	13.8	18.8	20.4
Q4	92.0	113.8	13.6	76.2	2.2	.	61.3	61.7	15.8	22.4	23.2
2018 Oct.	93.3	116.7	13.5	77.6	2.2	.	52.9	53.2	13.7	19.0	20.3
Nov.	91.7	114.1	13.5	76.1	2.2	.	53.7	54.1	14.8	19.3	19.7
Dec.	92.0	113.8	13.6	76.2	2.2	.	61.3	61.7	15.8	22.4	23.2
2019 Jan. ^(p)	91.9	113.6	13.7	76.1	2.2	.	60.9	61.2	15.1	22.2	23.5
Transactions											
2018 Q3	1.4	-0.1	0.1	1.2	0.0	.	0.1	0.1	-0.7	1.1	-0.3
Q4	1.2	0.1	0.4	0.9	-0.1	.	0.9	1.2	1.6	-0.6	-0.1
2018 Oct.	0.8	0.0	0.2	0.7	-0.1	.	0.1	0.1	0.1	0.1	-0.1
Nov.	-0.4	0.0	0.0	-0.4	0.0	.	1.3	1.7	1.2	0.4	-0.3
Dec.	0.8	0.2	0.2	0.6	0.0	.	-0.5	-0.5	0.4	-1.1	0.3
2019 Jan. ^(p)	0.0	-0.2	0.1	-0.1	0.0	.	-0.4	-0.4	-0.7	-0.1	0.4
Growth rates											
2018 Q3	-0.1	-1.4	0.4	0.1	-8.3	.	0.7	5.8	-9.8	18.5	-5.3
Q4	3.6	-0.8	3.3	3.9	-6.8	.	0.6	3.9	-7.5	7.0	1.5
2018 Oct.	1.4	-1.2	1.8	1.7	-10.3	.	-0.6	4.4	-11.7	16.4	-5.7
Nov.	0.9	-1.0	1.8	1.1	-10.0	.	2.9	6.3	-7.0	18.2	-1.9
Dec.	3.6	-0.8	3.3	3.9	-6.8	.	0.6	3.9	-7.5	7.0	1.5
2019 Jan. ^(p)	3.7	-0.7	4.1	3.9	-6.4	.	0.8	4.2	-5.9	5.2	1.8

Source: ECB.

1) Including non-profit institutions serving households.

2) In accordance with the ESA 2010, in December 2014 holding companies of non-financial groups were reclassified from the non-financial corporations sector to the financial corporations sector. These entities are included in MFI balance sheet statistics with financial corporations other than MFIs and insurance corporations and pension funds (ICPFs).

3) Adjusted for loan sales and securitisation (resulting in derecognition from the MFI statistical balance sheet).

2.2 Loans to financial corporations other than MFIs

(EUR billions and annual growth rates; not seasonally adjusted; outstanding amounts and growth rates at end of period; transactions during period)

	Financial corporations other than MFIs and ICPFs ¹⁾				Insurance corporations and pension funds		
	Total	Non-MMF investment funds	Other Financial Institutions		Total	Insurance corporations	Pension funds
			3	Reverse repos to CCPs			
	1	2	3	4	5	6	7
Outstanding amounts							
2018 Q3	19.6	0.5	19.1	0.0	0.3	0.3	0.0
Q4	24.1	0.5	23.6	0.0	0.4	0.4	0.0
2018 Oct.	19.4	0.4	19.0	0.0	0.3	0.3	0.0
Nov.	18.9	0.4	18.5	0.0	0.3	0.3	0.0
Dec.	24.1	0.5	23.6	0.0	0.4	0.4	0.0
2019 Jan. ^(p)	23.0	0.5	22.5	0.0	0.4	0.3	0.0
Transactions							
2018 Q3	0.4	0.2	0.2	-0.1	-0.1	-0.1	0.0
Q4	-1.2	-0.3	-0.9	0.0	0.1	0.1	0.0
2018 Oct.	-0.5	-0.1	-0.4	0.0	0.0	0.0	0.0
Nov.	-0.5	0.0	-0.5	0.0	0.0	0.0	0.0
Dec.	-0.2	-0.2	0.0	0.0	0.1	0.1	0.0
2019 Jan. ^(p)	-1.3	0.0	-1.3	0.0	0.0	0.0	0.0
Growth rates							
2018 Q3	-4.3	90.7	-5.5	.	-4.0	-2.0	.
Q4	-14.2	-38.2	-13.9	.	22.5	24.7	.
2018 Oct.	-3.7	67.9	-4.5	.	9.5	12.3	.
Nov.	-7.9	37.0	-8.5	.	1.3	2.7	.
Dec.	-14.2	-38.2	-13.9	.	22.5	24.7	.
2019 Jan. ^(p)	-13.6	-38.6	-13.3	.	7.7	9.5	.

Source: ECB.

1) In accordance with the ESA 2010, in December 2014 holding companies of non-financial groups were reclassified from the non-financial corporations sector to the financial corporations sector. These entities are included in MFI balance sheet statistics with financial corporations other than MFIs and insurance corporations and pension funds (ICPFs).