

EURO AREA

1.1 Aggregated balance sheet of MFIs (excluding the Eurosystem)

1.1.1 Assets

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

	Total		Loans to euro area residents					Holdings of debt securities issued by euro area residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾		External assets	Fixed assets	Re-remaining assets																
	1	2	3	4	5	6	7	8	9	10	11		12	13				14	15	16	17	18											
																							Total	General government	Other euro area residents	MFIs	Euro-system	Other deposit-taking corporations	Total	General government	Other euro area residents	MFIs	Non-MMF IF shares ¹⁾
Outstanding amounts																																	
2019 Q1	32,117	19,355	990	11,413	6,952	1,934	5,016	2,711	3,679	1,524	1,170	985	31	1,170	244	4,902	221	2,757															
Q2	32,666	19,471	989	11,520	6,961	1,870	5,089	2,745	3,706	1,509	1,196	1,000	30	1,164	245	5,026	225	3,045															
Q3	33,518	19,568	986	11,594	6,989	1,821	5,164	2,766	3,780	1,531	1,208	1,042	34	1,172	249	5,258	227	3,478															
2019 July	33,212	19,626	992	11,583	7,051	1,889	5,160	2,766	3,733	1,522	1,193	1,018	38	1,164	249	5,213	226	3,213															
Aug.	33,792	19,700	992	11,611	7,098	1,871	5,224	2,779	3,764	1,536	1,191	1,036	39	1,157	248	5,259	227	3,646															
Sep.	33,518	19,568	986	11,594	6,989	1,821	5,164	2,766	3,780	1,531	1,208	1,042	34	1,172	249	5,258	227	3,478															
Oct. ^(p)	33,446	19,758	991	11,659	7,107	1,889	5,215	2,768	3,771	1,515	1,195	1,062	38	1,174	249	5,229	228	3,249															
Transactions																																	
2019 Q1	1,056.1	556.4	-2.2	119.6	439.0	93.6	344.6	99.6	131.8	62.0	17.0	52.8	-7.7	24.5	6.4	174.8	4.6	171.8															
Q2	574.3	140.6	-1.6	123.6	18.6	-63.6	81.5	37.8	20.3	-23.7	25.8	18.2	-1.0	-8.5	0.7	164.9	2.5	255.6															
Q3	672.0	81.5	-3.3	89.5	-4.6	-49.0	46.0	25.0	44.7	0.0	9.8	34.8	4.3	6.8	3.5	128.1	1.8	404.9															
2019 July	487.0	148.5	2.7	62.7	83.1	18.4	66.8	22.6	14.8	1.8	-3.4	16.4	7.4	-1.1	3.3	155.2	1.1	161.0															
Aug.	486.2	67.5	0.2	26.0	41.3	-17.5	58.9	13.3	18.7	6.7	-3.5	15.6	1.6	-5.3	0.1	10.8	0.7	392.2															
Sep.	-301.1	-134.6	-6.2	0.7	-129.1	-50.0	-79.7	-10.9	11.2	-8.4	16.7	2.8	-4.7	13.2	0.0	-37.9	0.1	-148.3															
Oct. ^(p)	13.3	205.4	6.0	72.9	126.6	67.4	58.2	2.4	-5.6	-13.1	-13.4	20.9	3.4	2.0	0.4	15.8	0.7	-208.5															
Growth rates																																	
2019 Q1	3.7	3.7	-2.4	3.0	5.8	3.0	6.9	3.5	1.6	1.3	1.9	1.6	-40.6	2.3	4.5	4.2	3.9	7.1															
Q2	4.8	4.0	-1.9	3.2	6.3	-0.8	9.1	5.6	2.1	-1.2	2.6	7.0	-40.6	0.2	4.0	5.7	5.2	15.7															
Q3	6.9	3.9	-0.4	3.4	5.4	-5.5	10.0	7.2	3.7	-0.7	3.7	10.6	-34.2	1.5	3.9	8.2	5.8	34.1															
2019 July	5.7	3.7	-1.4	3.4	5.1	-3.9	8.9	5.7	2.1	-0.5	0.8	7.8	-27.5	0.7	4.3	7.8	5.3	24.1															
Aug.	7.1	4.0	-0.2	3.7	5.3	-6.7	10.4	6.5	2.5	-0.8	0.6	10.3	-24.5	1.0	4.5	8.2	5.6	37.5															
Sep.	6.9	3.9	-0.4	3.4	5.4	-5.5	10.0	7.2	3.7	-0.7	3.7	10.6	-34.2	1.5	3.9	8.2	5.8	34.1															
Oct. ^(p)	6.0	4.1	0.0	3.9	5.0	-5.3	9.4	7.8	3.6	-1.1	2.6	12.5	-24.9	1.9	4.1	6.7	5.7	23.8															

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.1.2 Liabilities

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

	Total		Deposits of euro area residents					Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities												
	1	2	3	4	5	6	7						8	9	10	11	12	13						
																			Total	Central government	Other general government/other euro area residents	MFIs	Euro-system	Other deposit-taking corporations
Outstanding amounts																								
2019 Q1	32,117	18,674	136	12,716	5,822	782	4,988	2,697	538	3,583	2,538	4,177	2,606											
Q2	32,666	18,953	143	12,920	5,890	764	5,078	2,752	531	3,597	2,539	4,180	2,867											
Q3	33,518	19,074	147	13,018	5,908	728	5,134	2,771	560	3,644	2,550	4,367	3,323											
2019 July	33,212	19,039	139	12,943	5,957	771	5,135	2,779	560	3,628	2,546	4,363	3,077											
Aug.	33,792	19,154	138	13,042	5,973	759	5,161	2,780	579	3,633	2,543	4,419	3,466											
Sep.	33,518	19,074	147	13,018	5,908	728	5,134	2,771	560	3,644	2,550	4,367	3,323											
Oct. ^(p)	33,446	19,218	156	13,087	5,975	724	5,205	2,777	565	3,635	2,557	4,387	3,084											
Transactions																								
2019 Q1	1,056.1	558.5	18.1	163.5	376.9	11.5	369.3	93.1	-20.6	71.2	15.7	226.8	204.5											
Q2	574.3	290.5	7.3	210.5	72.7	-18.3	96.2	57.1	-6.8	26.4	9.0	45.1	210.2											
Q3	672.0	88.5	4.9	90.9	-7.2	-36.6	30.7	24.6	28.3	17.2	21.2	101.1	415.7											
2019 July	487.0	73.0	-4.2	13.9	63.3	6.4	52.9	29.1	27.8	21.3	9.8	157.8	197.2											
Aug.	486.2	104.3	-0.5	92.9	11.9	-11.2	22.0	2.6	19.2	-4.9	1.1	29.7	336.8											
Sep.	-301.1	-88.8	9.6	-16.0	-82.4	-31.8	-44.2	-7.1	-18.7	0.8	10.2	-86.3	-118.3											
Oct. ^(p)	13.3	160.5	8.9	76.7	74.9	-3.3	78.9	5.8	4.7	3.3	11.1	51.7	-218.0											
Growth rates																								
2019 Q1	3.7	4.5	13.8	4.2	5.0	-5.9	6.7	3.6	-5.4	1.8	1.9	3.1	5.0											
Q2	4.8	5.3	12.9	4.2	7.7	-4.4	9.8	6.3	-4.6	3.6	2.0	1.2	14.1											
Q3	6.9	5.7	5.4	4.9	7.6	-7.1	10.1	7.3	2.2	3.4	1.9	2.4	34.0											
2019 July	5.7	5.3	1.3	4.4	7.4	-3.7	9.1	6.2	-1.6	4.3	2.1	1.5	22.9											
Aug.	7.1	5.9	0.2	5.1	7.8	-4.5	9.7	6.8	2.0	4.2	2.0	1.2	37.0											
Sep.	6.9	5.7	5.4	4.9	7.6	-7.1	10.1	7.3	2.2	3.4	1.9	2.4	34.0											
Oct. ^(p)	6.0	6.3	9.0	5.5	8.0	-8.1	10.8	8.5	-0.9	3.3	2.2	0.7	21.6											

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

1.2 Aggregated balance sheet of euro area MFIs (excluding the Eurosystem): October 2019

1.2.1 Assets

(EUR billions; not seasonally adjusted; outstanding amounts at end of period)

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾		External assets	Fixed assets	Re-remaining assets				
		Total	General government	Other euro area residents	MFIs	Euro-system		Other deposit-taking corporations	Total	General government	Other euro area residents	MFIs		Non-MMF IF shares ¹⁾	14				15			
						Euro-system	Other deposit-taking corporations													10	11	12
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18					
Euro area	33,446	19,758	991	11,659	7,107	1,889	5,215	2,768	3,771	1,515	1,195	1,062	38	1,174	249	5,229	228	3,249				
BE	1,055.1	653.1	36.0	419.6	197.5	72.7	124.7	90.2	142.5	49.8	80.1	12.6	0.0	23.5	0.2	168.5	5.2	62.3				
DE	8,441.6	5,234.2	287.2	3,048.9	1,898.1	596.1	1,302.1	409.8	778.3	258.3	152.0	368.0	0.1	303.2	174.3	1,103.0	29.0	993.8				
EE	29.4	26.3	0.4	19.4	6.5	5.1	1.4	1.3	0.4	0.4	0.0	0.1	0.0	1.6	0.0	0.6	0.2	0.3				
IE	1,250.1	388.7	1.6	181.4	205.7	33.3	172.4	123.0	228.1	55.5	46.0	126.7	3.8	6.7	0.1	539.5	5.2	77.9				
GR	317.3	170.3	1.3	157.6	11.4	6.3	5.1	2.0	55.8	23.0	32.1	0.7	0.0	5.7	0.2	24.5	5.5	55.5				
ES	2,690.6	1,616.2	71.7	1,207.1	337.4	103.7	233.7	119.1	405.8	227.0	165.0	13.8	0.0	112.6	1.3	229.6	43.2	283.3				
FR	9,903.4	5,791.0	212.2	2,849.0	2,729.8	-	-	-	878.2	204.7	358.6	314.9	32.0	432.4	-	1,720.3	39.8	1,009.8				
IT	3,844.1	2,475.9	267.8	1,556.5	651.7	138.1	513.2	370.8	677.3	460.8	139.8	76.7	0.1	155.7	12.2	161.0	75.9	298.3				
CY	66.2	43.5	0.3	28.0	15.2	11.5	3.7	0.2	7.1	6.1	0.3	0.7	0.0	0.3	0.0	10.0	2.5	2.7				
LV	22.6	18.0	0.1	12.7	5.2	4.4	0.8	0.6	1.4	1.0	0.2	0.2	0.0	0.5	0.0	1.8	0.3	0.6				
LT	30.9	27.2	0.5	20.6	6.1	5.8	0.3	0.1	1.3	1.2	0.1	0.0	0.0	0.4	0.0	1.1	0.2	0.8				
LU	1,166.9	511.8	2.5	175.6	333.7	104.7	228.9	161.7	182.9	48.2	41.1	93.6	1.8	7.4	0.4	437.3	3.4	22.3				
MT	42.7	20.2	0.2	13.3	6.8	5.4	1.4	0.3	3.9	3.0	0.3	0.6	0.0	0.7	0.2	14.7	0.6	2.4				
NL	2,488.9	1,434.8	57.1	1,064.9	312.8	168.6	144.2	94.2	206.9	60.2	130.2	16.6	0.0	52.3	0.1	505.8	3.9	285.2				
AT	883.5	593.1	25.7	390.2	177.3	41.5	135.8	51.6	73.5	38.5	10.5	24.5	0.0	40.4	6.9	120.7	7.2	48.6				
PT	392.3	243.9	7.9	199.3	36.6	14.7	21.9	16.5	87.6	53.1	32.9	1.6	0.0	17.2	7.2	14.3	2.7	26.6				
SI	42.1	29.1	1.6	21.9	5.6	3.3	2.3	1.2	7.2	5.6	0.5	1.0	0.0	0.8	0.0	3.6	0.5	0.9				
SK	86.4	64.9	1.0	60.7	3.2	2.6	0.6	0.2	10.1	8.7	0.4	1.0	0.0	0.5	0.1	6.3	0.9	3.6				
FI	692.1	415.4	16.3	232.5	166.5	104.9	60.4	54.7	22.7	9.6	4.4	8.6	0.0	11.9	0.8	166.7	1.3	74.1				

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2.2 Liabilities

(EUR billions; not seasonally adjusted; outstanding amounts at end of period)

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs	Euro-system		Other deposit-taking corporations					
						Euro-system	Other deposit-taking corporations						
1	2	3	4	5	6	7	8	9	10	11	12	13	
Euro area	33,446.1	19,218.2	156.1	13,087.1	5,975.0	724.2	5,204.7	2,776.6	565.1	3,635.0	2,557.3	4,386.5	3,083.9
BE	1,055.1	705.7	1.7	587.4	116.5	20.4	93.6	62.5	3.8	71.7	74.5	140.7	58.8
DE	8,441.6	5,076.3	13.8	3,748.9	1,313.6	95.2	1,218.4	341.8	2.2	1,067.6	613.7	754.8	927.0
EE	29.4	19.9	1.2	17.9	0.7	0.0	0.7	0.6	-	0.7	4.6	3.7	0.5
IE	1,250.1	342.9	4.6	232.3	105.9	2.4	103.5	89.0	100.2	50.4	89.8	578.0	88.7
GR	317.3	208.2	8.1	180.2	19.8	7.9	11.7	4.0	0.4	6.0	56.4	23.2	23.1
ES	2,690.6	1,855.2	16.2	1,438.6	400.4	137.5	261.7	123.9	3.7	240.1	267.7	99.4	224.5
FR	9,903.4	5,213.9	35.6	2,693.6	2,484.8	-	-	-	345.7	1,098.5	641.8	1,619.9	983.6
IT	3,844.1	2,762.9	46.2	1,849.6	867.1	235.3	630.6	433.7	1.8	302.7	377.0	84.1	315.4
CY	66.2	42.3	0.5	41.1	0.7	0.0	0.7	0.2	0.0	0.4	11.8	10.1	1.6
LV	22.6	16.1	0.6	14.3	1.2	0.0	1.2	1.2	0.0	0.1	3.4	2.1	1.0
LT	30.9	25.2	1.0	23.1	1.1	0.1	1.0	0.9	-	0.0	3.2	1.8	0.7
LU	1,166.9	500.9	5.3	320.1	175.5	4.7	165.4	141.3	98.2	51.8	61.0	424.6	30.3
MT	42.7	23.8	0.4	21.3	2.1	0.1	2.0	1.4	0.1	0.4	4.3	12.3	1.8
NL	2,488.9	1,232.1	5.8	1,023.1	203.2	28.2	175.0	153.7	8.4	434.8	146.7	401.6	265.4
AT	883.5	566.1	6.7	405.5	153.9	19.9	134.0	47.8	0.0	132.8	81.0	45.7	57.8
PT	392.3	288.5	2.9	230.5	55.1	17.9	37.0	31.4	0.2	14.2	52.3	23.0	14.1
SI	42.1	33.1	0.7	29.1	3.3	1.0	2.3	0.9	0.1	0.5	5.0	1.3	2.2
SK	86.4	63.9	1.3	59.3	3.3	1.0	2.3	2.1	0.0	7.1	10.6	2.4	2.4
FI	692.1	241.3	3.5	171.1	66.7	4.7	61.4	55.6	0.3	155.2	52.4	157.7	85.2

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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

2.1.1 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
		Adjusted loans ³⁾				Sole proprietors		Adjusted loans ³⁾			
	1	2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2019 Q1	5,776.6	6,055.2	690.9	4,384.9	700.8	373.1	4,426.4	4,512.9	984.6	850.0	2,591.8
Q2	5,830.7	6,121.1	706.9	4,420.1	703.7	372.8	4,471.7	4,565.4	991.0	867.5	2,613.2
Q3	5,882.4	6,170.2	714.1	4,473.5	694.7	372.0	4,479.4	4,570.2	974.9	871.7	2,632.7
2019 July	5,849.7	6,140.2	711.9	4,441.8	696.0	372.0	4,498.5	4,589.2	996.0	877.2	2,625.3
Aug.	5,864.6	6,151.9	712.1	4,457.4	695.1	371.6	4,493.9	4,581.1	989.0	876.2	2,628.6
Sep.	5,882.4	6,170.2	714.1	4,473.5	694.7	372.0	4,479.4	4,570.2	974.9	871.7	2,632.7
Oct. ^(p)	5,900.3	6,186.4	717.0	4,492.4	690.9	370.6	4,497.4	4,586.0	977.0	880.1	2,640.3
Transactions											
2019 Q1	32.6	34.9	5.7	27.5	-0.6	-0.4	41.4	42.5	12.6	9.3	19.6
Q2	54.8	67.5	17.1	32.8	4.8	0.1	59.9	64.1	10.3	20.5	29.1
Q3	53.3	54.0	8.0	53.1	-7.9	-0.8	8.8	10.6	-16.8	4.2	21.4
2019 July	19.2	19.4	5.4	21.6	-7.7	-0.7	28.0	25.6	4.6	9.9	13.5
Aug.	14.9	12.2	0.4	15.1	-0.6	-0.4	-5.2	-5.8	-7.5	-1.2	3.5
Sep.	19.1	22.4	2.2	16.4	0.4	0.3	-14.0	-9.2	-13.8	-4.5	4.4
Oct. ^(p)	19.6	20.0	3.2	19.8	-3.4	-1.3	22.1	22.0	4.0	9.2	8.8
Growth rates											
2019 Q1	3.1	3.3	5.9	3.5	-1.4	-1.4	2.5	3.7	-1.2	4.6	3.3
Q2	3.2	3.3	6.2	3.4	-1.0	-1.0	3.3	3.9	0.2	5.5	3.8
Q3	3.2	3.4	6.2	3.5	-1.4	-1.2	2.9	3.6	-0.8	5.0	3.6
2019 July	3.2	3.4	6.1	3.5	-1.2	-1.1	3.3	4.0	-0.4	5.7	4.0
Aug.	3.2	3.4	6.0	3.6	-1.3	-1.3	3.5	4.2	0.6	5.8	3.8
Sep.	3.2	3.4	6.2	3.5	-1.4	-1.2	2.9	3.6	-0.8	5.0	3.6
Oct. ^(p)	3.3	3.5	5.7	3.7	-1.7	-1.3	3.1	3.8	0.6	4.9	3.5

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) as well as for positions arising from notional cash pooling services provided by MFIs.

2.1.2 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	
		Adjusted loans ²⁾			Reverse repos to central counterparties		Adjusted loans ²⁾			
	1	2	3	4	5	6	7	8	9	
Outstanding amounts										
2019 Q1	1,081.2	1,079.2	121.7	959.5	212.3	128.3	119.6	121.1	7.2	
Q2	1,085.9	1,084.7	123.5	962.4	207.8	131.8	122.7	124.4	7.4	
Q3	1,085.3	1,084.0	124.0	961.3	198.1	146.8	137.6	138.9	7.9	
2019 July	1,097.3	1,096.6	125.0	972.3	224.1	137.3	126.0	129.0	8.2	
Aug.	1,107.9	1,106.9	127.2	980.7	231.5	144.2	129.5	133.5	10.7	
Sep.	1,085.3	1,084.0	124.0	961.3	198.1	146.8	137.6	138.9	7.9	
Oct. ^(p)	1,119.4	1,118.4	125.6	993.8	236.2	142.0	131.2	134.6	7.4	
Transactions										
2019 Q1	33.4	35.3	7.0	26.4	5.5	12.1	9.8	9.6	2.6	
Q2	8.2	9.0	2.1	6.2	-4.5	0.6	0.1	0.4	0.2	
Q3	12.6	13.1	-0.3	12.9	7.4	14.8	14.8	14.4	0.5	
2019 July	10.1	10.9	1.3	8.8	16.3	5.4	3.3	4.5	0.8	
Aug.	9.4	9.2	2.0	7.4	7.4	6.9	3.5	4.4	2.4	
Sep.	-7.0	-7.0	-3.6	-3.4	-16.3	2.6	8.1	5.4	-2.8	
Oct. ^(p)	36.0	36.6	1.7	34.2	38.1	-4.8	-6.3	-4.3	-0.5	
Growth rates										
2019 Q1	2.8	3.2	3.6	2.7	21.2	14.7	17.3	13.0	52.8	
Q2	2.8	2.5	5.2	2.5	6.7	5.8	10.6	5.9	5.3	
Q3	4.6	4.5	3.8	4.7	11.0	14.3	18.3	12.8	50.0	
2019 July	4.0	3.9	6.6	3.7	9.9	7.1	11.2	6.7	15.4	
Aug.	5.6	5.6	8.6	5.2	15.6	12.9	11.2	8.5	124.5	
Sep.	4.6	4.5	3.8	4.7	11.0	14.3	18.3	12.8	50.0	
Oct. ^(p)	9.6	9.7	2.7	10.5	38.9	11.0	13.7	9.8	39.0	

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).

2) Adjusted for loan sales and securitisation (resulting in derecognition from the MFI statistical balance sheet) as well as for positions arising from notional cash pooling services provided by MFIs.

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

2.1.3 Loans to households and non-financial corporations - derivation of adjusted loans

(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				
	Unadjusted	Net flows of loans transferred with derecognition	Derecognised loans	Loans related to notional cash pooling	Adjusted	Unadjusted	Net flows of loans transferred with derecognition	Derecognised loans	Loans related to notional cash pooling	Adjusted
	1	2	3	4	5(=1+2+3-4)	6	7	8	9	10(=6+7+8-9)
Outstanding amounts										
2019 Q1	5,776.6	-	278.8	0.2	6,055.2	4,426.4	-	183.0	96.5	4,512.9
Q2	5,830.7	-	290.6	0.1	6,121.1	4,471.7	-	187.5	93.8	4,565.4
Q3	5,882.4	-	287.9	0.1	6,170.2	4,479.4	-	190.6	99.8	4,570.2
2019 July	5,849.7	-	290.6	0.2	6,140.2	4,498.5	-	190.1	99.4	4,589.2
Aug.	5,864.6	-	287.4	0.2	6,151.9	4,493.9	-	190.1	102.9	4,581.1
Sep.	5,882.4	-	287.9	0.1	6,170.2	4,479.4	-	190.6	99.8	4,570.2
Oct. ^(p)	5,900.3	-	286.3	0.1	6,186.4	4,497.4	-	192.6	104.0	4,586.0
Transactions										
2019 Q1	32.6	14.7	-12.5	0.0	34.9	41.4	8.5	-6.8	0.6	42.5
Q2	54.8	26.7	-14.0	0.0	67.5	59.9	9.3	-7.4	-2.3	64.1
Q3	53.3	12.4	-11.7	0.0	54.0	8.8	12.3	-5.7	4.8	10.6
2019 July	19.2	4.7	-4.5	0.0	19.4	28.0	4.9	-2.0	5.2	25.6
Aug.	14.9	1.3	-4.0	0.0	12.2	-5.2	4.4	-1.8	3.2	-5.8
Sep.	19.1	6.5	-3.2	0.0	22.4	-14.0	3.0	-1.8	-3.6	-9.2
Oct. ^(p)	19.6	5.1	-4.8	0.0	20.0	22.1	7.1	-2.4	4.8	22.0
Growth rates										
2019 Q1	3.1	-	-	-	3.3	2.5	-	-	-	3.7
Q2	3.2	-	-	-	3.3	3.3	-	-	-	3.9
Q3	3.2	-	-	-	3.4	2.9	-	-	-	3.6
2019 July	3.2	-	-	-	3.4	3.3	-	-	-	4.0
Aug.	3.2	-	-	-	3.4	3.5	-	-	-	4.2
Sep.	3.2	-	-	-	3.4	2.9	-	-	-	3.6
Oct. ^(p)	3.3	-	-	-	3.5	3.1	-	-	-	3.8

Source: ECB.

Note: adjusted for loans sales and securitisations (resulting in derecognition from the MFI statistical balance sheet) and for positions arising from notional cash pooling services provided by MFIs.

1) Including non-profit institutions serving households.

2.1.4 Loans to financial corporations other than MFIs - derivation of adjusted loans

(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					Insurance corporations and pension funds				
	Unadjusted	Net flows of loans transferred with derecognition	Derecognised loans	Loans related to notional cash pooling	Adjusted	Unadjusted	Net flows of loans transferred with derecognition	Derecognised loans	Loans related to notional cash pooling	Adjusted
	1	2	3	4	5(=1+2+3-4)	6	7	8	9	10(=6+7+8-9)
Outstanding amounts										
2019 Q1	1,081.2	-	5.5	7.5	1,079.2	128.3	-	0.0	8.7	119.6
Q2	1,085.9	-	5.5	6.7	1,084.7	131.8	-	0.0	9.2	122.7
Q3	1,085.3	-	5.5	6.9	1,084.0	146.8	-	0.0	9.2	137.6
2019 July	1,097.3	-	5.6	6.2	1,096.6	137.3	-	0.0	11.3	126.0
Aug.	1,107.9	-	5.6	6.5	1,106.9	144.2	-	0.0	14.7	129.5
Sep.	1,085.3	-	5.5	6.9	1,084.0	146.8	-	0.0	9.2	137.6
Oct. ^(p)	1,119.4	-	5.7	6.7	1,118.4	142.0	-	0.0	10.8	131.2
Transactions										
2019 Q1	33.4	2.2	-0.3	0.1	35.3	12.1	-0.5	0.0	1.8	9.8
Q2	8.2	0.5	-0.5	-0.8	9.0	0.6	0.0	0.0	0.5	0.1
Q3	12.6	0.9	-0.1	0.2	13.1	14.8	0.0	0.0	0.0	14.8
2019 July	10.1	0.4	0.0	-0.5	10.9	5.4	0.0	0.0	2.1	3.3
Aug.	9.4	0.1	-0.1	0.3	9.2	6.9	0.0	0.0	3.4	3.5
Sep.	-7.0	0.4	-0.1	0.4	-7.0	2.6	0.0	0.0	-5.5	8.1
Oct. ^(p)	36.0	0.4	0.0	-0.2	36.6	-4.8	0.0	0.0	1.6	-6.3
Growth rates										
2019 Q1	2.8	-	-	-	3.2	14.7	-	-	-	17.3
Q2	2.8	-	-	-	2.5	5.8	-	-	-	10.6
Q3	4.6	-	-	-	4.5	14.3	-	-	-	18.3
2019 July	4.0	-	-	-	3.9	7.1	-	-	-	11.2
Aug.	5.6	-	-	-	5.6	12.9	-	-	-	11.2
Sep.	4.6	-	-	-	4.5	14.3	-	-	-	18.3
Oct. ^(p)	9.6	-	-	-	9.7	11.0	-	-	-	13.7

Source: ECB.

Note: adjusted for loans sales and securitisations (resulting in derecognition from the MFI statistical balance sheet) and for positions arising from notional cash pooling services provided by MFIs.

2.2 Sectoral breakdown of MFI loans vis-a-vis other euro area residents: October 2019

2.2.1 Loans to households and non-financial corporations

(EUR billions; not seasonally adjusted; outstanding amounts at end of period)

	Households ¹⁾						Non-financial corporations ²⁾				
	Total	Adjusted loans ³⁾	Consumer credit	Loans for house purchase	Other loans		Total	Adjusted loans ³⁾	Up to 1 year	Over 1 and up to 5 years	Over 5 years
						Sole proprietors					
	1	2	3	4	5	6	7	8	9	10	11
Euro area	5,900.3	6,186.4	717.0	4,492.4	690.9	370.6	4,497.4	4,586.0	977.0	880.1	2,640.3
BE	198.5	241.6	11.3	173.2	14.0	7.6	148.9	169.5	41.7	27.8	79.4
DE	1,747.1	1,749.6	201.1	1,290.4	255.7	183.8	1,101.8	1,102.6	168.6	182.1	751.1
EE	9.2	9.2	0.9	8.0	0.3	0.0	7.5	7.5	0.5	4.4	2.5
IE	92.3	109.4	14.1	76.1	2.1	.	60.7	61.1	15.0	24.4	21.2
GR	81.9	81.9	17.0	53.0	11.9	10.9	69.0	69.0	21.5	13.1	34.5
ES	695.5	705.2	94.2	510.9	90.5	44.3	460.7	499.8	103.2	116.1	241.3
FR	1,360.6	1,480.3	182.2	1,098.4	80.0	36.3	1,131.2	1,137.9	202.5	178.3	750.4
IT	634.6	679.2	110.1	385.3	139.2	53.6	654.9	773.6	204.5	163.8	286.5
CY	12.9	14.2	1.8	8.6	2.5	0.7	13.4	19.1	2.9	2.0	8.5
LV	5.1	5.1	0.5	4.2	0.3	0.0	6.2	6.2	1.3	2.2	2.7
LT	10.3	10.3	0.7	8.3	1.2	0.5	9.1	9.1	1.0	5.2	2.9
LU	50.6	50.6	3.8	35.0	11.8	0.6	76.4	76.4	16.1	32.2	28.1
MT	6.4	6.4	0.4	5.4	0.6	0.2	4.8	4.8	1.0	1.0	2.9
NL	519.7	564.5	15.9	486.7	17.1	.	370.4	266.4	132.0	42.3	196.1
AT	171.8	171.8	18.5	117.6	35.7	24.7	189.8	189.8	32.6	43.4	113.8
PT	119.9	123.2	18.4	94.4	7.0	1.7	70.5	70.9	15.6	15.5	39.5
SI	11.0	11.0	3.0	6.6	1.5	0.4	9.7	9.7	1.3	1.9	6.5
SK	39.0	39.0	6.6	30.5	1.8	0.3	20.5	20.5	6.5	4.3	9.7
FI	134.0	134.0	16.5	100.0	17.6	5.0	92.0	92.0	9.2	20.2	62.5

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).

For euro area and the Netherlands loans are also adjusted for positions arising from notional cash pooling services provided by MFIs.

2.2.2 Loans to financial corporations other than MFIs

(EUR billions; not seasonally adjusted; outstanding amounts at end of 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
				Reverse repos to central counterparties			
	1	2	3	4	5	6	7
Euro area	1,119.4	125.6	993.8	236.2	142.0	134.6	7.4
BE	67.1	0.6	66.5	0.0	5.1	5.1	0.0
DE	191.6	56.4	135.3	0.3	8.3	7.8	0.6
EE	2.7	0.0	2.7	0.0	0.0	0.0	0.0
IE	27.7	1.6	26.1	0.0	0.8	0.7	0.1
GR	6.7	0.5	6.2	0.0	0.0	0.0	0.0
ES	37.5	2.4	35.2	6.9	13.4	13.2	0.1
FR	268.1	-	-	117.4	89.1	-	-
IT	263.2	15.6	247.6	111.2	3.8	3.8	0.0
CY	1.6	0.0	1.6	0.0	0.0	0.0	0.0
LV	1.5	0.0	1.5	0.0	0.0	0.0	0.0
LT	1.2	0.0	1.2	0.0	0.0	0.0	0.0
LU	46.1	7.9	38.2	0.3	2.6	2.5	0.0
MT	2.0	0.0	2.0	0.0	0.0	0.0	0.0
NL	157.0	5.2	151.8	0.1	17.9	11.5	6.3
AT	28.5	0.9	27.7	0.0	0.0	0.0	0.0
PT	8.9	1.2	7.7	0.0	0.0	0.0	0.0
SI	1.2	0.0	1.2	0.0	0.0	0.0	0.0
SK	1.3	0.0	1.3	0.0	0.0	0.0	0.0
FI	5.5	1.6	3.9	0.0	1.0	1.0	0.0

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).

EURO AREA

3.1 Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1.1 Deposits placed by 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⁾							14
	Total 1	Overnight 2	With agreed maturity of:		Redeemable at notice of:		Repos 7	Total 8	Overnight 9	With agreed maturity of:		Redeemable at notice of:			
			Up to 2 years 3	Over 2 years 4	Up to 3 months 5	Over 3 months 6				Up to 2 years 10	Over 2 years 11	Up to 3 months 12	Over 3 months 13		
Outstanding amounts															
2019 Q1	7,467.9	4,087.5	512.5	722.8	2,097.2	46.5	1.3	2,509.6	1,942.5	276.8	133.7	148.1	3.0	5.6	
Q2	7,603.2	4,207.9	505.6	721.8	2,118.7	47.8	1.5	2,536.7	1,986.5	257.2	132.2	150.1	3.4	7.2	
Q3	7,647.7	4,254.4	500.0	722.3	2,123.1	47.0	0.9	2,586.1	2,032.3	260.8	130.3	153.7	3.5	5.5	
2019 July	7,622.8	4,226.1	504.5	721.0	2,121.5	47.7	2.0	2,547.8	1,997.0	259.5	131.6	149.9	3.5	6.3	
Aug.	7,647.8	4,248.7	503.6	720.7	2,125.6	47.3	1.9	2,601.0	2,045.2	261.9	131.3	152.3	3.5	6.8	
Sep.	7,647.7	4,254.4	500.0	722.3	2,123.1	47.0	0.9	2,586.1	2,032.3	260.8	130.3	153.7	3.5	5.5	
Oct. ^(p)	7,662.1	4,277.8	495.4	721.9	2,120.1	45.3	1.6	2,606.1	2,053.8	258.7	131.0	151.6	3.3	7.7	
Transactions															
2019 Q1	102.5	77.1	-0.9	-2.2	28.2	-0.1	0.4	5.8	10.6	-6.9	0.1	3.6	0.3	-1.8	
Q2	135.9	120.9	-6.9	-0.5	20.9	1.3	0.2	31.9	46.9	-19.2	-0.3	2.3	0.4	1.7	
Q3	41.4	44.1	-6.2	0.5	4.7	-1.1	-0.6	46.3	41.9	3.9	-1.1	3.5	0.0	-1.8	
2019 July	17.3	16.2	-1.3	-0.8	2.9	-0.2	0.5	10.2	9.1	3.1	-0.7	-0.4	0.1	-1.0	
Aug.	24.7	22.5	-1.2	-0.2	4.0	-0.4	-0.1	51.2	46.8	1.9	-0.4	2.5	0.0	0.4	
Sep.	-0.6	5.4	-3.7	1.5	-2.3	-0.5	-1.0	-15.1	-13.9	-1.1	0.0	1.4	-0.1	-1.3	
Oct. ^(p)	15.3	22.5	-4.3	-0.4	-2.3	-1.0	0.7	23.0	23.8	-1.6	0.7	-2.1	-0.1	2.2	
Growth rates															
2019 Q1	5.1	9.1	-5.7	-0.7	2.9	-8.2	-18.5	5.1	7.0	-2.2	1.8	0.2	31.6	-18.4	
Q2	5.2	8.8	-4.9	-0.5	3.2	-3.2	72.1	5.1	6.9	-4.6	1.1	2.3	51.4	12.4	
Q3	5.5	9.0	-4.1	0.1	3.2	-2.8	-12.0	5.7	7.6	-2.6	-0.1	2.9	46.3	-12.3	
2019 July	5.5	9.3	-4.6	-0.3	3.2	-2.4	14.8	6.3	8.4	-2.6	0.2	2.4	57.8	-7.6	
Aug.	5.7	9.6	-4.1	-0.2	3.2	-2.4	7.4	7.6	9.9	-2.1	-0.2	2.4	53.1	2.6	
Sep.	5.5	9.0	-4.1	0.1	3.2	-2.8	-12.0	5.7	7.6	-2.6	-0.1	2.9	46.3	-12.3	
Oct. ^(p)	5.6	9.3	-4.2	0.4	3.2	-3.9	30.0	6.9	9.1	-3.9	-0.1	2.5	38.3	31.2	

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).

3.1.2 Deposits placed by 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								
	By original maturity						By counterpart sector					By original maturity					By counterpart sector			
	Total 1	Overnight 2	With agreed maturity of:		Redeemable at notice of:		Repos 7	Non-MMF investment funds 8	Other financial institutions			Total 12	Overnight 13	With agreed maturity of:		Redeemable at notice of:		Repos 18	Insurance corporations 19	Pension funds 20
			Up to 2Y 3	Over 2Y 4	Up to 3M 5	Over 3M 6			FVCs 9	Repos with CCPs 10	Up to 2Y 14			Over 2Y 15	Up to 3M 16	Over 3M 17				
Outstanding amounts																				
2019 Q1	1,823.9	649.5	166.0	734.1	27.1	1.3	245.9	396.0	1,427.9	532.7	198.5	508.4	154.9	30.6	295.2	7.9	0.6	19.2	385.9	122.5
Q2	1,862.3	678.3	166.7	751.6	28.0	1.4	236.4	405.7	1,456.5	538.1	191.5	500.3	151.6	31.4	288.3	7.8	0.6	20.5	380.8	119.5
Q3	1,865.5	674.5	177.6	750.6	28.7	2.0	232.2	394.2	1,471.3	548.5	184.2	496.6	155.7	31.3	282.8	8.2	0.6	18.0	383.0	113.7
2019 July	1,852.0	663.8	171.1	733.3	29.7	2.0	252.2	401.4	1,450.6	532.9	206.5	510.2	160.3	31.3	286.9	7.8	0.6	23.3	387.7	122.5
Aug.	1,857.5	664.7	182.3	723.3	28.0	2.0	257.3	402.5	1,455.0	527.1	212.6	514.7	164.7	34.6	284.4	7.9	0.6	22.5	393.0	121.7
Sep.	1,865.5	674.5	177.6	750.6	28.7	2.0	232.2	394.2	1,471.3	548.5	184.2	496.6	155.7	31.3	282.8	8.2	0.6	18.0	383.0	113.7
Oct. ^(p)	1,900.4	678.5	175.5	747.3	28.8	1.8	268.5	401.7	1,498.7	546.3	221.4	502.6	162.1	30.2	281.2	8.1	0.5	20.5	387.7	114.9
Transactions																				
2019 Q1	16.0	18.4	-12.5	0.8	-0.1	-0.4	9.7	2.4	13.6	-14.4	2.8	17.7	22.1	2.8	-8.2	0.5	0.0	0.5	12.5	5.2
Q2	39.4	30.1	-0.5	18.1	0.9	0.1	-9.3	11.0	28.4	5.4	-7.0	-7.4	-3.0	0.7	-6.5	-0.1	0.0	1.3	-4.8	-2.7
Q3	4.3	-7.9	8.2	-6.9	0.7	0.6	9.6	-14.1	18.4	9.7	7.0	-4.6	3.6	-0.1	-6.0	0.4	0.0	-2.6	1.7	-6.3
2019 July	-14.7	-16.0	2.6	-19.3	1.8	0.6	15.7	-5.1	-9.6	-5.5	15.0	9.5	8.5	0.0	-1.7	-0.1	0.0	2.8	6.7	2.8
Aug.	1.3	-0.3	10.7	-12.4	-1.8	0.0	5.0	0.5	0.8	-6.2	6.1	4.3	4.3	3.2	-2.5	0.1	0.0	-0.8	5.2	-0.9
Sep.	17.8	8.4	-5.1	24.9	0.7	0.0	-11.1	-9.5	27.3	21.4	-14.1	-18.4	-9.2	-3.3	-1.8	0.4	0.0	-4.6	-10.2	-8.2
Oct. ^(p)	38.8	5.2	-1.1	-2.0	0.2	-0.2	36.7	8.9	29.9	-2.2	37.3	6.2	6.6	-1.1	-1.6	-0.1	-0.1	2.5	4.9	1.3
Growth rates																				
2019 Q1	0.9	4.3	-16.5	-1.2	-1.8	-5.8	15.3	-1.8	1.7	-8.4	18.0	-5.1	6.7	-22.3	-8.9	-3.1	19.5	5.8	-5.4	-3.9
Q2	1.4	5.3	-18.5	2.3	5.4	-6.4	5.0	-0.5	1.9	-6.0	5.2	-5.7	2.4	-10.8	-8.8	-0.6	15.0	-9.4	-4.9	-8.0
Q3	3.7	6.3	-6.5	2.5	3.4	59.5	9.0	-0.9	5.0	-0.8	7.1	-3.5	9.3	2.7	-8.9	1.6	-10.1	-18.8	-1.9	-8.3
2019 July	0.0	4.4	-17.3	-1.7	3.9	29.6	7.8	-1.3	0.4	-7.6	7.3	-4.6	1.2	-9.7	-8.4	0.3	17.2	16.6	-3.9	-6.6
Aug.	1.4	6.5	-10.8	-2.3	0.2	32.5	10.0	-0.5	1.9	-7.3	12.1	-1.9	11.9	7.0	-8.9	-1.4	13.5	-6.7	-1.2	-4.1
Sep.	3.7	6.3	-6.5	2.5	3.4	59.5	9.0	-0.9	5.0	-0.8	7.1	-3.5	9.3	2.7	-8.9	1.6	-10.1	-18.8	-1.9	-8.3
Oct. ^(p)	5.9	7.9	-13.6	2.8	7.0	25.6	29.8	0.9	7.4	1.1	36.7	-2.6	8.3	-2.3	-8.9	3.6	-32.2	12.8	-1.4	-6.6

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).

EURO AREA MEMBER STATES

3.2 Sectoral breakdown of MFI deposits vis-a-vis other euro area residents: October 2019

3.2.1 Deposits placed by households and non-financial corporations

(EUR billions; not seasonally adjusted; outstanding amounts at end of period)

	Households ¹⁾							Non-financial corporations ²⁾						
	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
Euro area	7,662.1	4,277.8	495.4	721.9	2,120.1	45.3	1.6	2,606.1	2,053.8	258.7	131.0	151.6	3.3	7.7
BE	389.8	100.3	2.4	5.4	280.9	0.7	0.0	114.7	78.9	3.8	1.3	30.1	0.6	0.0
DE	2,378.2	1,528.6	62.2	218.0	533.5	35.8	0.0	613.7	498.7	77.7	30.6	6.1	0.6	0.0
EE	9.2	6.5	1.6	0.3	0.8	0.0	0.0	6.9	6.2	0.3	0.0	0.4	0.0	0.0
IE	110.8	90.8	10.4	1.5	8.0	0.0	0.0	62.5	52.6	8.3	0.1	1.4	0.0	0.0
GR	115.4	69.5	43.8	0.3	1.8	0.0	0.0	21.7	17.7	3.5	0.3	0.0	0.0	0.2
ES	841.0	693.2	131.8	15.9	0.0	0.0	0.0	258.2	228.7	23.3	5.1	0.6	0.3	0.1
FR	1,525.8	492.2	20.5	346.4	666.8	0.0	0.0	677.7	480.1	91.9	78.4	22.0	0.0	5.3
IT	1,128.1	761.7	35.8	28.7	298.8	1.5	1.6	306.1	288.2	8.2	7.2	2.3	0.1	0.1
CY	25.3	9.6	13.4	0.3	1.4	0.6	0.0	10.3	7.6	1.8	0.4	0.5	0.1	0.0
LV	8.2	5.8	1.1	0.3	0.9	0.0	0.0	4.9	4.7	0.2	0.1	0.0	0.0	0.0
LT	14.6	10.7	3.4	0.4	0.1	0.0	0.0	6.6	6.1	0.4	0.0	0.1	0.0	0.0
LU	61.0	54.1	3.1	3.1	0.6	0.2	0.0	29.1	20.4	4.4	1.7	1.3	1.3	0.0
MT	14.3	9.6	2.9	1.5	0.0	0.1	0.0	3.5	3.0	0.4	0.1	0.0	0.0	0.0
NL	458.4	80.3	11.1	45.7	315.2	6.1	0.0	307.1	210.6	10.6	2.9	83.0	0.0	0.0
AT	271.7	175.7	66.4	29.4	0.2	0.0	0.0	75.7	60.6	11.6	1.8	1.6	0.1	0.0
PT	151.5	61.2	71.6	18.2	0.6	0.0	0.0	45.0	35.2	8.1	0.5	1.2	0.0	0.0
SI	20.3	15.7	3.7	0.9	0.0	0.0	0.0	6.9	4.8	1.5	0.2	0.3	0.0	0.0
SK	39.6	26.5	6.0	4.4	2.5	0.1	0.0	14.4	13.1	1.3	0.1	0.0	0.0	0.0
FI	99.1	85.8	3.9	1.1	8.2	0.1	0.0	41.1	36.8	1.3	0.3	0.7	0.0	2.0

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).

3.2.2 Deposits placed by financial corporations other than MFIs

(EUR billions; not seasonally adjusted; outstanding amounts at end of period)

	Financial corporations other than MFIs and ICPFs ¹⁾											Insurance corporations and pension funds									
	By original maturity						By counterpart sector					By original maturity						By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions			Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs	Up to 2Y			Over 2Y	Up to 3M	Over 3M					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
Euro area	1,900.4	678.5	175.5	747.3	28.8	1.8	268.5	401.7	1,498.7	546.3	221.4	502.6	162.1	30.2	281.2	8.1	0.5	20.5	387.7	114.9	
BE	49.6	21.6	3.3	19.0	5.6	0.0	0.0	6.2	43.4	8.3	0.0	13.0	6.7	2.1	2.9	1.2	0.0	0.0	11.3	1.8	
DE	262.1	135.2	32.1	93.8	0.1	0.0	0.9	105.1	157.0	78.6	0.0	270.8	30.0	7.7	232.8	0.2	0.0	0.1	202.4	68.4	
EE	1.2	0.9	0.1	0.1	0.1	0.0	0.0	0.1	1.1	0.0	0.0	0.3	0.2	0.0	0.0	0.1	0.0	0.0	0.2	0.1	
IE	48.4	28.8	9.5	5.3	0.8	0.0	3.9	3.7	44.7	1.6	3.4	8.2	5.0	1.2	1.7	0.2	0.0	0.0	5.6	2.5	
GR	36.2	2.1	0.6	33.6	0.0	0.0	0.0	0.5	35.7	33.4	0.0	1.5	0.6	0.6	0.3	0.0	0.0	0.0	1.3	0.2	
ES	248.4	53.3	11.1	165.7	0.0	0.0	18.3	38.3	210.1	165.5	9.9	31.1	21.7	3.4	2.3	0.0	0.0	3.7	20.2	10.8	
FR	400.4	79.0	68.9	160.1	0.0	0.0	92.4	-	-	27.8	60.1	62.6	29.6	5.4	8.8	3.9	0.0	14.8	-	-	
IT	370.3	96.8	8.4	117.0	0.2	0.0	147.8	29.8	340.4	122.5	146.6	23.9	22.9	0.9	0.1	0.1	0.0	0.0	16.0	7.9	
CY	3.3	2.2	0.5	0.6	0.0	0.0	0.0	0.1	3.2	0.0	0.0	1.7	0.5	1.0	0.0	0.1	0.0	0.0	0.4	1.3	
LV	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.3	
LT	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.4	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1	
LU	207.1	176.9	19.0	4.8	3.4	1.7	1.3	118.9	88.2	11.5	1.1	14.8	10.1	0.9	2.4	0.9	0.4	0.0	14.0	0.8	
MT	3.0	2.5	0.2	0.1	0.0	0.0	0.2	0.2	2.8	0.0	0.2	0.6	0.3	0.1	0.1	0.0	0.0	0.0	0.6	0.0	
NL	201.6	50.1	8.0	126.1	16.8	0.0	0.6	7.7	193.9	82.8	0.0	49.6	23.6	2.0	21.0	1.0	0.0	1.9	40.9	8.7	
AT	31.4	15.3	8.4	6.4	1.3	0.0	0.1	7.7	23.7	0.0	0.0	8.0	2.8	0.6	4.6	0.0	0.0	0.0	6.3	1.8	
PT	23.1	5.3	3.9	13.9	0.0	0.0	0.0	3.6	19.5	14.1	0.0	5.6	2.8	2.7	0.1	0.0	0.0	0.0	4.9	0.8	
SI	0.9	0.3	0.2	0.2	0.1	0.0	0.0	0.2	0.7	0.0	0.0	0.7	0.2	0.1	0.2	0.2	0.0	0.0	0.4	0.3	
SK	2.4	1.0	1.1	0.3	0.0	0.0	0.0	1.5	0.9	0.0	0.0	1.6	0.6	1.0	0.0	0.0	0.0	0.0	0.4	1.2	
FI	10.3	6.4	0.3	0.4	0.2	0.0	3.0	3.0	7.3	0.0	0.0	7.9	3.8	0.2	3.9	0.1	0.0	0.0	6.8	1.1	

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market funds shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16

4.1 Domestic and euro area residents

Data reference Oct19

Outstanding amounts																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	4,374	12,440	7,569	2,418	5,466	11,754	5,847	4,046	563	1,874	1,065	809	32	905	235	659
Cross-border intra euro area	1,601	803	93	188	1,641	896	53	451	499	835	450	385	6	269	136	132
Total	5,975	13,243	7,662	2,606	7,107	12,650	5,900	4,497	1,062	2,709	1,515	1,195	38	1,174	371	791
Transactions																
Domestic	72.6	66.8	14.3	20.7	103.4	39.0	18.3	11.7	7.2	-16.9	-17.9	1.0	0.9	5.1	-2.7	7.8
Cross-border intra euro area	2.3	18.8	1.0	2.3	23.2	39.8	1.3	10.4	13.6	-9.6	4.8	-14.4	2.5	-3.1	-1.4	-1.8
Total	74.9	85.6	15.3	23.0	126.6	78.9	19.6	22.1	20.9	-26.5	-13.1	-13.4	3.4	2.0	-4.1	6.1
Growth rates																
Domestic	4.1	4.8	5.6	6.6	1.3	3.1	3.3	2.2	3.0	-2.3	-3.7	-0.4	-30.1	1.7	-1.2	2.8
Cross-border intra euro area	20.4	19.2	11.2	10.4	20.1	10.2	5.4	12.1	25.9	7.5	5.8	9.6	29.6	2.2	-0.8	5.5
Total	8.0	5.6	5.6	6.9	5.0	3.6	3.3	3.1	12.5	0.5	-1.1	2.6	-24.9	1.9	-1.0	3.3

4.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		41.5	10.3	18.8		43.3	11.1	22.4	28.7	44.8						32.5
DE		120.3	30.5	42.2		103.7	13.9	60.6	82.6	76.7						70.9
EE		0.5	0.1	0.3		1.0	0.1	0.6	0.0	0.2						0.0
IE		99.2	1.5	16.4		82.5	1.1	30.9	12.3	75.0						19.5
GR		11.0	7.3	3.2		21.1	0.5	4.8	0.3	2.2						-0.1
ES		21.4	6.3	10.7		43.3	2.1	28.9	25.0	109.9						10.0
FR		55.7	13.1	18.3		113.7	6.9	70.7	135.9	114.0						16.8
IT		93.9	6.2	10.4		133.7	1.6	25.9	18.9	136.4						17.6
CY		9.6	1.3	4.7		7.8	0.2	6.1	0.1	0.4						0.9
LV		0.7	0.2	0.3		1.8	0.1	0.6	0.0	1.2						0.6
LT		0.4	0.2	0.1		1.1	0.0	0.4	0.0	1.9						0.8
LU		225.3	2.5	29.4		142.6	1.6	95.8	30.5	125.5						51.1
MT		5.0	0.9	1.8		4.4	0.3	3.6	0.0	0.2						0.7
NL		77.1	3.7	20.8		105.0	8.2	58.0	92.5	78.0						25.2
AT		11.2	3.6	4.8		27.1	2.9	16.1	15.3	23.3						18.2
PT		6.1	3.3	1.8		9.6	1.0	5.5	1.3	17.4						3.7
SI		2.0	0.5	0.7		2.7	0.3	1.8	0.1	3.3						1.0
SK		1.4	0.3	0.5		4.2	0.1	2.9	1.8	5.0						2.0
FI		3.8	0.3	1.4		9.8	0.3	6.2	40.0	14.8						0.9
Total	1,603.2	786.7	92.4	186.7	1,622.8	858.7	52.2	442.2	485.3	845.7			3.1	272.4		
Other EU																
BG		1.2				2.6		0.1	0.6							2.3
CZ		4.5				9.1		16.8	5.4							9.1
DK		12.2				28.5		22.2	3.5							5.8
HR		1.0				5.5		0.0	0.8							3.0
HU		4.1				5.5		0.5	1.2							4.3
PL		4.3				19.7		2.0	11.3							14.6
RO		1.6				8.7		0.1	2.6							5.0
SE		12.0				17.9		62.0	11.8							6.5
UK		351.9				436.1		187.9	138.7							131.9
Total	1,086.1	392.8			949.5	533.5		291.7	176.0				0.0	182.4		
Non EU residents³⁾	1,024.6	793.5			1,235.2	1,034.4		264.3	396.5					155.6		

Source: ECB.

1) Including non-profit institutions serving households.

2) Aggregate euro area vis-a-vis individual countries, excluding domestic positions.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs	Eurosystem			Other deposit-taking corp.	Total	General government	Other euro area residents						MFIs
						Euro-system	Other deposit-taking corp.	Intra-group										
Outstanding amounts																		
2019 Q2	1,041.9	643.5	36.0	418.4	189.2	61.1	128.1	93.6	144.5	52.5	81.5	10.5	0.0	23.6	0.3	166.8	5.1	58.3
Q3	1,071.3	654.0	35.8	420.4	197.7	66.4	131.3	93.1	143.8	52.1	80.5	11.2	0.0	23.4	0.2	178.3	5.2	66.6
2019 July	1,040.6	643.0	36.7	419.2	187.2	63.7	123.3	91.9	143.2	51.2	81.5	10.5	0.0	23.5	0.3	164.2	5.2	61.5
Aug.	1,062.8	653.4	35.8	419.6	198.0	73.9	124.1	94.7	144.3	53.2	80.9	10.3	0.0	23.5	0.2	166.0	5.2	70.3
Sep.	1,071.3	654.0	35.8	420.4	197.7	66.4	131.3	93.1	143.8	52.1	80.5	11.2	0.0	23.4	0.2	178.3	5.2	66.6
Oct. ^(p)	1,055.1	653.1	36.0	419.6	197.5	72.7	124.7	90.2	142.5	49.8	80.1	12.6	0.0	23.5	0.2	168.5	5.2	62.3
Transactions																		
2019 Q2	1.8	-2.1	0.7	10.1	-12.9	-17.1	4.3	-1.4	-2.5	-1.8	-0.9	0.1	0.0	2.4	0.0	3.1	0.0	1.0
Q3	24.9	9.2	-0.1	1.5	7.8	5.3	2.5	-0.5	-0.8	-0.5	-1.0	0.7	0.0	-0.1	0.0	8.3	0.0	8.3
2019 July	-2.5	-0.9	0.7	0.7	-2.3	2.6	-5.0	-1.7	-1.3	-1.3	0.0	-0.1	0.0	-0.1	0.0	-3.4	0.0	3.2
Aug.	20.6	10.0	-0.8	0.2	10.6	10.2	0.6	2.8	1.0	1.9	-0.7	-0.2	0.0	0.0	0.0	0.8	0.0	8.7
Sep.	6.7	0.1	0.0	0.6	-0.5	-7.5	7.0	-1.6	-0.5	-1.1	-0.3	0.9	0.0	-0.1	0.0	10.9	0.0	-3.6
Oct. ^(p)	-14.6	-0.2	0.2	-0.7	0.3	6.3	-6.1	-2.7	-1.3	-2.3	-0.4	1.5	0.0	0.0	0.0	-8.8	0.0	-4.3
Growth rates																		
2019 Q2	-0.2	2.1	-7.4	6.3	-4.6	-33.5	20.3	7.2	0.3	-5.2	4.6	-2.4	.	8.5	-50.4	-9.9	-0.6	2.4
Q3	3.4	3.4	-0.8	5.9	-0.9	-34.8	34.8	19.2	-0.4	-5.6	3.8	-4.1	.	8.8	-52.2	-1.4	-0.1	27.5
2019 July	0.4	1.7	-0.4	6.1	-6.8	-32.6	16.2	9.5	-1.6	-8.9	4.4	-7.6	.	9.0	-50.7	-7.2	-0.3	13.0
Aug.	3.7	3.9	0.0	6.0	0.4	-22.7	22.2	15.8	-0.4	-5.1	4.4	-10.1	.	9.2	-52.7	-2.1	-0.6	29.0
Sep.	3.4	3.4	-0.8	5.9	-0.9	-34.8	34.8	19.2	-0.4	-5.6	3.8	-4.1	.	8.8	-52.2	-1.4	-0.1	27.5
Oct. ^(p)	0.8	0.9	-3.8	4.5	-5.3	-35.1	29.3	17.3	-4.0	-14.0	3.1	-2.1	.	10.6	-0.4	-0.6	0.0	14.2

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs	Eurosystem							
						Euro-system	Other deposit-taking corporations	Intra-group					
Outstanding amounts													
2019 Q2	1,041.9	707.5	1.2	586.8	119.6	24.5	92.3	58.9	6.6	72.0	73.1	125.8	56.8
Q3	1,071.3	709.3	1.3	588.4	119.6	20.6	95.9	63.0	5.3	71.8	74.0	147.5	63.4
2019 July	1,040.6	709.9	1.5	587.3	121.1	23.7	94.9	58.1	4.5	70.2	73.5	125.2	57.4
Aug.	1,062.8	714.9	1.6	586.0	127.3	24.2	100.3	62.0	6.3	70.6	73.8	131.9	65.2
Sep.	1,071.3	709.3	1.3	588.4	119.6	20.6	95.9	63.0	5.3	71.8	74.0	147.5	63.4
Oct. ^(p)	1,055.1	705.7	1.7	587.4	116.5	20.4	93.6	62.5	3.8	71.7	74.5	140.7	58.8
Transactions													
2019 Q2	1.8	8.7	-0.3	7.4	1.6	0.5	0.7	-0.8	-0.7	-1.0	4.3	-7.6	-1.9
Q3	24.9	0.0	0.1	1.0	-1.1	-3.9	2.7	4.0	-1.3	-0.4	0.9	18.6	7.1
2019 July	-2.5	1.8	0.3	0.3	1.2	-0.8	2.3	-0.9	-2.1	-1.7	0.3	-1.8	1.0
Aug.	20.6	4.4	0.1	-1.4	5.7	0.5	5.0	3.9	1.8	0.3	0.3	6.1	7.8
Sep.	6.7	-6.1	-0.3	2.1	-8.0	-3.5	-4.6	1.0	-1.0	1.0	0.3	14.3	-1.8
Oct. ^(p)	-14.6	-2.9	0.4	-0.7	-2.6	-0.2	-1.9	-0.4	-1.5	-0.2	0.5	-5.3	-5.1
Growth rates													
2019 Q2	-0.2	3.6	21.9	4.8	-1.9	-4.8	-1.8	0.8	50.1	1.4	0.1	-21.7	9.8
Q3	3.4	4.2	39.9	5.1	-0.2	-16.4	3.0	19.0	26.5	1.1	0.3	-6.5	28.6
2019 July	0.4	4.3	13.8	4.8	1.7	-4.7	2.0	0.5	10.3	-0.5	0.3	-21.6	18.7
Aug.	3.7	5.4	26.2	4.8	8.0	-6.2	11.7	15.6	61.1	2.0	0.4	-12.5	33.2
Sep.	3.4	4.2	39.9	5.1	-0.2	-16.4	3.0	19.0	26.5	1.1	0.3	-6.5	28.6
Oct. ^(p)	0.8	3.4	33.4	4.8	-3.1	-21.9	1.4	28.5	-56.2	-5.1	0.6	-11.0	21.9

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			
	1	2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2019 Q2	194.9	239.2	11.1	168.5	15.3	7.9	148.5	169.6	45.1	26.2	77.2
Q3	198.1	241.6	11.3	172.5	14.3	7.6	149.5	170.3	43.3	27.1	79.1
2019 July	195.8	239.8	11.2	170.1	14.6	7.8	150.0	170.9	45.1	26.8	78.1
Aug.	196.6	240.4	11.2	171.1	14.3	7.6	150.0	170.9	44.4	27.2	78.5
Sep.	198.1	241.6	11.3	172.5	14.3	7.6	149.5	170.3	43.3	27.1	79.1
Oct. ^(p)	198.5	241.6	11.3	173.2	14.0	7.6	148.9	169.5	41.7	27.8	79.4
Transactions											
2019 Q2	4.5	4.1	0.3	3.8	0.5	0.3	5.0	4.7	2.2	1.3	1.5
Q3	3.2	3.1	0.1	4.0	-0.9	-0.2	0.9	0.8	-2.0	0.9	1.9
2019 July	0.9	1.1	0.1	1.6	-0.7	-0.1	1.4	1.4	0.0	0.6	0.8
Aug.	0.7	0.7	0.0	1.0	-0.3	-0.1	0.1	0.1	-0.8	0.4	0.5
Sep.	1.5	1.3	0.1	1.4	0.0	0.0	-0.6	-0.8	-1.1	-0.1	0.6
Oct. ^(p)	0.4	1.3	0.0	0.7	-0.3	0.0	-0.5	0.5	-1.5	0.7	0.4
Growth rates											
2019 Q2	6.0	6.0	1.5	6.1	7.7	4.3	6.7	7.9	12.4	4.2	4.4
Q3	5.8	6.0	3.1	6.4	0.8	1.4	6.9	8.3	6.4	13.9	4.9
2019 July	5.8	6.0	1.9	6.4	2.0	3.0	7.0	8.2	10.1	8.0	4.9
Aug.	5.7	5.9	2.0	6.4	1.0	1.3	6.6	8.0	5.4	13.4	5.1
Sep.	5.8	6.0	3.1	6.4	0.8	1.4	6.9	8.3	6.4	13.9	4.9
Oct. ^(p)	5.3	6.0	3.4	5.9	-0.2	1.1	5.0	7.4	1.5	12.4	4.4

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							
2019 Q2	69.0	0.5	68.5	0.1	6.0	6.0	0.0
Q3	67.2	0.5	66.8	0.1	5.6	5.6	0.0
2019 July	67.7	0.6	67.1	0.1	5.7	5.7	0.0
Aug.	67.3	0.7	66.6	0.1	5.6	5.6	0.0
Sep.	67.2	0.5	66.8	0.1	5.6	5.6	0.0
Oct. ^(p)	67.1	0.6	66.5	0.0	5.1	5.1	0.0
Transactions							
2019 Q2	0.2	-0.1	0.3	0.0	0.3	0.3	0.0
Q3	-2.1	0.0	-2.2	0.0	-0.4	-0.4	0.0
2019 July	-1.3	0.1	-1.4	0.0	-0.3	-0.3	0.0
Aug.	-0.6	0.2	-0.8	0.0	-0.1	-0.1	0.0
Sep.	-0.2	-0.3	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	-0.1	0.1	-0.3	-0.1	-0.5	-0.5	0.0
Growth rates							
2019 Q2	5.4	-47.7	6.1	.	20.8	20.7	.
Q3	4.5	-32.5	4.9	.	-1.6	-1.9	.
2019 July	4.6	-16.6	4.8	.	14.8	14.7	.
Aug.	4.9	16.4	4.8	.	10.4	10.2	.
Sep.	4.5	-32.5	4.9	.	-1.6	-1.9	.
Oct. ^(p)	2.3	-24.7	2.7	.	-10.8	-11.1	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	392.9	102.9	2.7	5.7	280.8	0.8	0.0	111.8	76.6	4.1	1.2	29.3	0.6	0.0
Q3	389.7	99.8	2.7	5.5	281.1	0.7	0.0	114.9	78.7	4.0	1.3	30.3	0.6	0.0
2019 July	391.0	101.0	2.7	5.6	280.9	0.8	0.0	113.3	78.5	3.7	1.2	29.4	0.6	0.0
Aug.	390.5	100.5	2.7	5.5	281.1	0.7	0.0	113.9	78.5	3.4	1.3	30.2	0.6	0.0
Sep.	389.7	99.8	2.7	5.5	281.1	0.7	0.0	114.9	78.7	4.0	1.3	30.3	0.6	0.0
Oct. ^(p)	389.8	100.3	2.4	5.4	280.9	0.7	0.0	114.7	78.9	3.8	1.3	30.1	0.6	0.0
Transactions														
2019 Q2	8.9	3.9	0.1	-0.3	5.2	-0.1	0.0	-0.5	-0.3	-1.0	0.0	0.8	0.0	0.0
Q3	-2.6	-2.7	-0.1	-0.2	0.4	0.0	0.0	2.1	1.4	-0.2	0.0	0.9	0.0	0.0
2019 July	-1.5	-1.6	0.0	-0.1	0.2	0.0	0.0	1.0	1.6	-0.5	0.0	-0.1	0.0	0.0
Aug.	-0.2	-0.3	0.0	0.0	0.2	0.0	0.0	0.2	-0.3	-0.3	0.0	0.9	0.0	0.0
Sep.	-0.8	-0.8	-0.1	0.0	0.0	0.0	0.0	0.8	0.2	0.6	0.0	0.1	0.0	0.0
Oct. ^(p)	0.2	0.6	-0.2	-0.1	-0.1	0.0	0.0	0.3	0.6	-0.2	0.0	-0.2	0.0	0.0
Growth rates														
2019 Q2	6.5	11.3	13.7	-18.0	5.5	-19.8	.	6.4	8.0	0.5	-18.3	4.4	9.7	.
Q3	5.9	9.0	13.1	-18.2	5.5	-25.1	.	5.7	7.6	-11.5	-12.6	4.8	0.9	.
2019 July	6.0	9.6	13.0	-18.5	5.4	-23.1	.	6.4	8.4	-15.2	-14.5	5.7	9.4	.
Aug.	6.2	9.7	14.7	-18.3	5.6	-24.6	.	5.8	7.7	-20.7	-13.2	6.1	8.7	.
Sep.	5.9	9.0	13.1	-18.2	5.5	-25.1	.	5.7	7.6	-11.5	-12.6	4.8	0.9	.
Oct. ^(p)	5.7	9.1	-0.5	-17.4	5.2	-26.4	.	5.2	6.6	-10.5	-11.7	4.9	4.7	.

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).

3.2 Deposits placed by 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								
	By original maturity							By counterpart sector				By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	50.5	22.5	3.8	18.9	5.2	0.0	0.0	6.3	44.1	8.6	0.0	12.4	6.1	2.3	3.0	1.0	0.1	0.0	10.0	2.4
Q3	50.7	22.4	3.4	19.5	5.3	0.0	0.0	6.1	44.6	8.5	0.0	13.3	6.5	2.5	2.9	1.3	0.1	0.0	11.2	2.1
2019 July	51.1	23.1	3.9	18.9	5.2	0.0	0.0	6.7	44.3	8.8	0.0	12.6	6.1	2.3	2.9	1.1	0.1	0.0	10.6	2.0
Aug.	49.5	21.5	3.8	18.7	5.4	0.0	0.0	6.0	43.5	8.3	0.0	13.0	6.2	2.6	2.9	1.2	0.1	0.0	11.0	2.1
Sep.	50.7	22.4	3.4	19.5	5.3	0.0	0.0	6.1	44.6	8.5	0.0	13.3	6.5	2.5	2.9	1.3	0.1	0.0	11.2	2.1
Oct. ^(p)	49.6	21.6	3.3	19.0	5.6	0.0	0.0	6.2	43.4	8.3	0.0	13.0	6.7	2.1	2.9	1.2	0.0	0.0	11.3	1.8
Transactions																				
2019 Q2	-0.5	-0.2	-1.0	-0.1	0.9	0.0	-0.2	-0.3	-0.2	-0.2	-0.2	-0.9	-1.4	0.4	-0.1	0.1	0.0	0.0	-1.1	0.1
Q3	0.0	-0.3	-0.1	0.2	0.1	0.0	0.0	-0.4	0.4	-0.1	0.0	0.8	0.4	0.2	-0.1	0.3	0.0	0.0	1.2	-0.4
2019 July	0.5	0.4	0.2	-0.1	0.0	0.0	0.0	0.4	0.1	0.2	0.0	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.6	-0.4
Aug.	-1.6	-1.6	-0.1	-0.1	0.2	0.0	0.0	-0.9	-0.8	-0.5	0.0	0.4	0.1	0.3	0.0	0.1	0.0	0.0	0.4	0.0
Sep.	1.1	0.8	-0.1	0.4	-0.1	0.0	0.0	0.1	1.0	0.2	0.0	0.2	0.2	-0.1	0.0	0.1	0.0	0.0	0.2	0.0
Oct. ^(p)	-1.5	-1.1	-0.1	-0.5	0.3	0.0	0.0	0.1	-1.6	-0.1	0.0	-0.2	0.3	-0.4	0.0	-0.1	0.0	0.0	0.1	-0.3
Growth rates																				
2019 Q2	-6.8	-7.5	-20.9	-9.7	27.8	.	.	-11.2	-6.1	-7.2	.	5.9	-0.9	60.1	-8.5	28.1	.	.	-1.1	48.4
Q3	-1.0	2.7	-24.0	-3.2	15.6	.	.	-16.7	1.6	-4.7	.	13.3	17.1	46.9	-8.9	32.9	.	.	12.8	15.4
2019 July	-4.0	5.1	-32.6	-9.5	14.4	.	.	-6.7	-3.5	-5.1	.	8.9	2.2	71.5	-9.3	37.6	.	.	6.1	25.7
Aug.	-5.9	-3.3	-22.5	-9.0	13.6	.	.	-18.2	-3.9	-4.3	.	16.6	13.6	73.9	-8.8	32.8	.	.	16.3	17.7
Sep.	-1.0	2.7	-24.0	-3.2	15.6	.	.	-16.7	1.6	-4.7	.	13.3	17.1	46.9	-8.9	32.9	.	.	12.8	15.4
Oct. ^(p)	-3.1	-0.5	-29.8	-4.8	23.2	.	.	-8.1	-2.3	-7.1	.	16.8	23.8	32.1	-9.4	43.1	.	.	19.5	2.2

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).

BELGIUM

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16

3.1 Domestic and euro area residents

Data reference Oct19

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	26.8	559.1	384.3	109.6	80.3	411.5	191.8	125.4	0.8	94.8	28.5	66.3	0.0	13.1	0.9	12.1
Cross-border intra euro area	89.7	30.1	5.5	5.1	117.2	44.1	6.7	23.5	11.8	35.0	21.2	13.8	0.0	10.4	6.2	4.2
Total	116.5	589.2	389.8	114.7	197.5	455.6	198.5	148.9	12.6	129.9	49.8	80.1	0.0	23.5	7.1	16.3
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.0	3.4	0.5	1.6	6.7	0.8	0.4	0.7	0.0	-0.8	-0.4	-0.4	0.0	0.0	0.0	0.0
Cross-border intra euro area	-2.7	-3.7	-0.3	-1.3	-6.5	-1.3	0.0	-1.2	1.5	-1.9	-1.9	0.0	0.0	0.0	0.0	0.0
Total	-2.6	-0.3	0.2	0.3	0.3	-0.5	0.4	-0.5	1.5	-2.7	-2.3	-0.4	0.0	0.0	0.0	0.0
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-13.5	5.9	5.7	7.1	-32.5	3.1	5.3	2.7	-51.3	-1.5	-16.7	6.8	.	23.8	-3.0	26.3
Cross-border intra euro area	0.5	-11.0	2.9	-24.0	31.1	11.0	7.0	19.2	5.9	-10.7	-10.1	-11.5	.	-2.5	-4.2	0.2
Total	-3.1	4.9	5.7	5.2	-5.3	3.8	5.3	5.0	-2.1	-4.2	-14.0	3.1	.	10.6	-4.0	18.4

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE																
DE		1.8	0.6	1.0		2.2	0.1	2.1	2.6	4.0						
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
IE		10.7	0.1	0.1		5.5	0.0	0.5	0.0	1.2						
GR		0.5	0.3	0.1		0.1	0.0	0.1	0.0	0.0						
ES		1.4	0.7	0.5		4.5	0.4	4.2	0.3	3.4						
FR		3.2	1.8	0.7		7.7	0.6	6.4	4.1	10.3						
IT		0.7	0.4	0.3		2.8	0.1	2.5	0.1	3.6						
CY		0.9	0.2	0.5		0.2	0.0	0.2	0.0	0.0						
LV		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
LT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						
LU		7.3	0.5	1.5		7.5	0.6	3.4	0.2	4.6						
MT		0.1	0.0	0.1		0.1	0.0	0.1	0.0	0.0						
NL		6.6	0.9	1.5		13.7	4.9	4.5	2.1	4.3						
AT		0.1	0.0	0.0		0.5	0.0	0.5	0.1	1.0						
PT		0.3	0.2	0.0		0.1	0.0	0.1	0.0	0.2						
SI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.2						
SK		0.0	0.0	0.0		0.2	0.0	0.1	0.1	1.2						
FI		0.2	0.0	0.1		0.3	0.0	0.2	0.6	0.7						
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		0.1				0.3		0.0	0.0							
CZ		0.1				0.3		15.6	1.5							
DK		0.5				0.7		0.3	0.0							
HR		0.0				0.1		0.0	0.0							
HU		0.1				0.2		0.4	0.0							
PL		0.1				0.7		0.1	0.2							
RO		0.0				0.1		0.0	0.1							
SE		0.4				1.0		0.9	0.3							
UK		4.2				15.2		1.4	3.0							
Total	29.0	5.5			36.8	18.8		18.6	5.1				0.0	5.5		
Non EU residents³	76.0	21.8			47.7	28.3		5.8	9.1					0.7		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	1.1 Assets																	
	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs	Eurosystem			Other deposit-taking corp.	Total	General government	Other euro area residents						MFIs
						Eurosystem	Other deposit-taking corp.	Intra-group										
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	8,321.9	5,225.5	286.7	3,016.8	1,921.9	655.5	1,266.4	411.9	774.7	256.2	150.4	368.1	0.1	304.4	170.8	1,104.0	28.3	884.9
Q3	8,550.4	5,237.8	283.9	3,040.3	1,913.7	634.1	1,279.5	405.4	784.0	263.9	152.1	368.0	0.1	302.6	173.3	1,107.0	28.7	1,090.2
2019 July	8,372.1	5,213.0	289.3	3,024.6	1,899.2	629.8	1,269.3	410.2	778.6	258.6	149.8	370.2	0.1	304.6	172.6	1,114.8	28.5	932.5
Aug.	8,645.5	5,250.4	289.1	3,044.1	1,917.2	630.6	1,286.5	414.3	783.7	263.3	152.0	368.4	0.2	303.2	172.2	1,122.5	28.6	1,156.9
Sep.	8,550.4	5,237.8	283.9	3,040.3	1,913.7	634.1	1,279.5	405.4	784.0	263.9	152.1	368.0	0.1	302.6	173.3	1,107.0	28.7	1,090.2
Oct. ^(p)	8,441.6	5,234.2	287.2	3,048.9	1,898.1	596.1	1,302.1	409.8	778.3	258.3	152.0	368.0	0.1	303.2	174.3	1,103.0	29.0	993.8
Transactions																		
2019 Q2	208.9	40.9	-2.9	54.5	-10.7	-6.2	-4.5	4.5	1.0	-4.2	3.9	1.2	0.0	0.3	-0.4	26.4	0.3	140.0
Q3	215.3	9.8	-2.6	39.3	-26.8	-21.4	-5.4	-4.2	7.5	6.6	1.9	-0.9	0.1	-1.4	2.7	-15.0	0.4	213.9
2019 July	49.8	-14.3	2.5	7.8	-24.5	-25.7	1.2	-1.9	3.3	1.5	-0.1	1.9	0.0	0.1	1.8	4.4	0.1	56.2
Aug.	265.8	35.7	-0.2	18.9	17.0	0.8	16.2	4.2	4.2	4.3	2.0	-2.1	0.1	-1.2	-0.1	2.5	0.2	224.4
Sep.	-100.4	-11.6	-4.8	12.6	-19.3	3.5	-22.8	-6.5	0.0	0.7	0.0	-0.7	0.0	-0.3	1.1	-21.9	0.1	-66.7
Oct. ^(p)	-97.5	-0.7	3.4	9.8	-14.0	-38.1	24.1	4.4	-5.1	-5.3	0.0	0.3	-0.1	0.6	1.0	3.9	0.2	-96.4
Growth rates																		
2019 Q2	5.9	4.1	-4.0	5.9	2.6	0.6	3.6	5.9	-0.9	-7.2	2.0	2.7	.	-1.7	1.7	3.9	2.3	36.0
Q3	8.7	3.5	-3.1	5.7	1.1	-1.3	2.4	3.6	0.5	-3.6	6.1	1.4	.	-0.3	2.2	3.2	2.5	75.2
2019 July	6.8	3.3	-3.9	5.8	0.6	-3.0	2.5	4.0	0.2	-5.5	2.7	3.5	.	-1.5	2.3	4.4	2.2	52.2
Aug.	9.6	3.4	-2.5	5.9	0.5	-4.0	2.9	4.5	1.0	-3.8	6.6	2.5	.	-0.3	2.3	5.8	2.1	79.3
Sep.	8.7	3.5	-3.1	5.7	1.1	-1.3	2.4	3.6	0.5	-3.6	6.1	1.4	.	-0.3	2.2	3.2	2.5	75.2
Oct. ^(p)	7.0	3.0	-3.1	5.8	-0.5	-8.4	3.7	4.0	1.0	-2.9	6.0	1.8	.	-0.2	2.5	3.1	2.6	56.3

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	1.2 Liabilities												
	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs	Eurosystem		Other deposit-taking corporations					
						Eurosystem	Other deposit-taking corporations						
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	8,321.9	5,033.4	17.0	3,724.3	1,292.1	97.4	1,194.7	358.1	2.0	1,071.1	602.7	780.1	832.5
Q3	8,550.4	5,046.6	12.2	3,734.7	1,299.7	94.5	1,205.2	342.5	2.3	1,077.8	611.3	779.2	1,033.2
2019 July	8,372.1	5,034.6	12.8	3,729.9	1,291.9	98.1	1,193.8	351.2	2.1	1,075.3	606.0	771.8	882.4
Aug.	8,645.5	5,077.4	12.8	3,758.3	1,306.3	96.5	1,209.8	355.2	2.2	1,072.7	607.3	782.0	1,103.9
Sep.	8,550.4	5,046.6	12.2	3,734.7	1,299.7	94.5	1,205.2	342.5	2.3	1,077.8	611.3	779.2	1,033.2
Oct. ^(p)	8,441.6	5,076.3	13.8	3,748.9	1,313.6	95.2	1,218.4	341.8	2.2	1,067.6	613.7	754.8	927.0
Transactions													
2019 Q2	208.9	64.9	4.8	49.0	11.2	2.1	9.1	12.6	0.0	9.8	7.5	14.3	112.4
Q3	215.3	10.6	-4.7	22.1	-6.8	-2.9	-3.9	-13.1	0.3	-3.1	8.9	-13.4	212.0
2019 July	49.8	-1.0	-4.2	4.5	-1.3	0.7	-2.0	-6.9	0.1	1.0	3.2	-12.6	59.2
Aug.	265.8	41.4	0.0	27.7	13.7	-1.6	15.3	4.0	0.1	-5.4	1.3	6.6	221.8
Sep.	-100.4	-29.9	-0.5	-10.2	-19.2	-2.0	-17.2	-10.2	0.1	1.3	4.5	-7.4	-69.0
Oct. ^(p)	-97.5	32.0	1.8	15.0	15.1	0.7	14.4	-0.7	-0.1	-6.4	2.4	-19.0	-106.4
Growth rates													
2019 Q2	5.9	4.4	72.2	3.9	5.3	-3.6	6.1	12.3	-2.4	4.2	3.2	-2.5	34.6
Q3	8.7	4.4	10.7	4.2	5.0	-2.9	5.7	8.4	17.7	2.8	2.5	-4.7	80.5
2019 July	6.8	4.2	6.6	4.0	4.8	-2.8	5.5	10.6	3.0	4.7	2.8	-5.3	52.2
Aug.	9.6	4.8	-4.5	4.5	5.7	-3.5	6.5	12.1	8.4	3.9	2.7	-5.4	85.0
Sep.	8.7	4.4	10.7	4.2	5.0	-2.9	5.7	8.4	17.7	2.8	2.5	-4.7	80.5
Oct. ^(p)	7.0	4.5	27.3	4.0	5.7	-3.5	6.5	7.2	8.1	1.7	3.4	-5.1	55.4

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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 3	Loans for house purchase 4	Other loans		Total		Up to 1 year 9	Over 1 and up to 5 years 10	Over 5 years 11
	1	Adjusted loans ³⁾ 2			5	Sole proprietors 6	7	Adjusted loans ³⁾ 8			
Outstanding amounts											
2019 Q2	1,718.1	1,719.8	199.7	1,262.8	255.6	183.8	1,090.4	1,091.0	177.1	175.8	737.4
Q3	1,739.9	1,742.5	201.0	1,283.1	255.8	184.1	1,099.9	1,100.7	174.2	179.6	746.0
2019 July	1,723.8	1,726.5	199.4	1,269.0	255.5	183.4	1,091.1	1,092.0	173.0	178.0	740.2
Aug.	1,732.8	1,735.4	200.1	1,276.8	255.9	183.8	1,096.6	1,097.5	172.3	179.5	744.8
Sep.	1,739.9	1,742.5	201.0	1,283.1	255.8	184.1	1,099.9	1,100.7	174.2	179.6	746.0
Oct. ^(p)	1,747.1	1,749.6	201.1	1,290.4	255.7	183.8	1,101.8	1,102.6	168.6	182.1	751.1
Transactions											
2019 Q2	21.3	21.0	4.2	16.7	0.4	0.9	26.8	26.3	9.3	8.1	9.5
Q3	21.8	22.4	1.5	20.4	-0.1	0.2	8.5	7.2	-3.0	3.5	8.1
2019 July	5.5	6.4	-0.4	6.3	-0.4	-0.4	0.9	0.8	-4.2	2.1	3.0
Aug.	8.9	8.7	0.9	7.7	0.3	0.3	5.1	4.7	-0.8	1.4	4.5
Sep.	7.4	7.3	1.0	6.5	-0.1	0.3	2.5	1.6	1.9	-0.1	0.6
Oct. ^(p)	7.1	7.0	0.2	7.4	-0.5	-0.4	2.9	2.2	-5.1	2.6	5.4
Growth rates											
2019 Q2	4.1	4.1	5.2	4.8	0.4	1.3	8.1	7.0	12.2	14.5	5.8
Q3	4.2	4.2	4.6	5.0	0.1	1.0	7.3	6.4	8.9	14.0	5.4
2019 July	4.1	4.2	4.2	4.9	0.3	1.2	7.6	6.6	9.4	13.9	5.8
Aug.	4.2	4.2	4.2	5.0	0.2	1.0	7.7	6.8	9.5	14.5	5.8
Sep.	4.2	4.2	4.6	5.0	0.1	1.0	7.3	6.4	8.9	14.0	5.4
Oct. ^(p)	4.3	4.3	4.2	5.2	0.1	0.9	7.2	6.3	7.9	13.5	5.6

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 1	Non-MMF investment funds 2	Other Financial Institutions 3		Total 5	Insurance corporations 6	Pension funds 7
				Reverse repos to CCPs 4			
Outstanding amounts							
2019 Q2	198.2	54.2	143.9	12.9	10.2	9.6	0.6
Q3	190.9	56.5	134.4	0.0	9.6	9.0	0.6
2019 July	200.1	55.6	144.5	13.6	9.5	8.9	0.7
Aug.	205.2	56.9	148.3	17.1	9.5	8.8	0.7
Sep.	190.9	56.5	134.4	0.0	9.6	9.0	0.6
Oct. ^(p)	191.6	56.4	135.3	0.3	8.3	7.8	0.6
Transactions							
2019 Q2	6.8	0.5	6.4	0.9	-0.4	-0.5	0.0
Q3	9.5	1.9	7.6	4.2	-0.6	-0.6	0.0
2019 July	2.0	1.2	0.7	0.7	-0.6	-0.7	0.1
Aug.	5.0	1.2	3.8	3.5	-0.1	-0.1	0.0
Sep.	2.6	-0.5	3.1	0.1	0.1	0.3	-0.1
Oct. ^(p)	1.0	-0.1	1.1	0.3	-1.3	-1.3	0.0
Growth rates							
2019 Q2	8.9	9.7	8.5	.	20.5	30.5	-46.2
Q3	12.2	7.1	14.2	.	-13.4	-7.9	-55.5
2019 July	11.0	11.7	10.7	.	15.5	21.5	-29.6
Aug.	12.3	9.9	13.2	.	3.6	12.9	-47.6
Sep.	12.2	7.1	14.2	.	-13.4	-7.9	-55.5
Oct. ^(p)	13.5	8.4	15.5	.	-24.2	-20.4	-53.7

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	2,352.7	1,496.3	64.3	217.5	536.9	37.7	0.0	583.9	468.4	77.1	31.4	6.2	0.7	0.1
Q3	2,366.4	1,514.2	63.2	218.1	534.3	36.6	0.0	603.5	488.7	77.3	30.5	6.3	0.7	0.1
2019 July	2,360.8	1,505.7	63.9	217.4	536.3	37.5	0.0	594.3	481.2	75.4	30.9	6.2	0.7	0.1
Aug.	2,370.4	1,516.8	63.7	217.7	535.0	37.2	0.0	600.8	485.6	77.5	30.7	6.2	0.7	0.1
Sep.	2,366.4	1,514.2	63.2	218.1	534.3	36.6	0.0	603.5	488.7	77.3	30.5	6.3	0.7	0.1
Oct. ^(p)	2,378.2	1,528.6	62.2	218.0	533.5	35.8	0.0	613.7	498.7	77.7	30.6	6.1	0.6	0.0
Transactions														
2019 Q2	34.5	35.5	-1.8	0.1	-0.7	1.4	0.0	-1.5	3.7	-4.6	-0.7	0.0	0.0	0.0
Q3	13.1	17.5	-1.2	0.5	-2.6	-1.2	0.0	20.5	19.8	1.5	-0.9	0.1	0.0	0.0
2019 July	7.8	9.2	-0.4	-0.1	-0.6	-0.2	0.0	11.4	12.6	-0.6	-0.6	0.0	0.0	0.0
Aug.	9.5	11.1	-0.3	0.3	-1.3	-0.3	0.0	6.2	4.3	2.1	-0.2	0.0	0.0	0.0
Sep.	-4.1	-2.7	-0.5	0.4	-0.7	-0.6	0.0	2.9	2.9	0.1	-0.1	0.1	0.0	0.0
Oct. ^(p)	11.8	14.4	-1.0	0.0	-0.8	-0.8	0.0	11.1	10.6	0.5	0.1	-0.1	0.0	0.0
Growth rates														
2019 Q2	5.3	8.5	-4.6	0.6	0.9	-3.5	.	3.5	5.3	-7.1	6.7	-1.3	1.6	.
Q3	5.0	8.1	-5.7	0.7	0.6	-3.5	.	5.7	7.5	-2.7	2.3	-0.4	4.7	.
2019 July	5.5	8.7	-5.5	0.7	0.9	-3.0	.	4.5	6.4	-5.5	5.1	-1.9	3.6	.
Aug.	5.5	8.9	-5.3	0.7	0.7	-2.8	.	4.4	6.2	-4.3	3.0	-2.8	5.9	.
Sep.	5.0	8.1	-5.7	0.7	0.6	-3.5	.	5.7	7.5	-2.7	2.3	-0.4	4.7	.
Oct. ^(p)	5.1	8.4	-7.0	1.0	0.4	-4.4	.	5.1	7.2	-5.1	1.4	-2.4	6.7	.

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).

3.2 Deposits placed by 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								
	By original maturity							By counterpart sector				By original maturity					By counterpart sector			
	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	281.9	144.2	30.6	94.3	0.1	0.0	12.8	110.3	171.6	77.7	10.6	278.8	30.2	8.1	240.3	0.2	0.0	0.0	207.8	71.1
Q3	262.6	138.3	29.8	93.1	0.1	0.0	1.3	106.4	156.2	77.5	0.0	270.2	28.0	7.5	234.4	0.2	0.0	0.0	200.9	69.3
2019 July	273.8	134.4	31.4	94.2	0.1	0.0	13.8	103.9	169.9	77.0	12.1	277.4	30.2	8.0	238.9	0.2	0.0	0.0	206.2	71.2
Aug.	278.1	138.0	31.6	92.1	0.1	0.0	16.4	109.1	169.0	76.2	14.3	274.8	29.3	8.7	236.4	0.2	0.0	0.3	204.3	70.6
Sep.	262.6	138.3	29.8	93.1	0.1	0.0	1.3	106.4	156.2	77.5	0.0	270.2	28.0	7.5	234.4	0.2	0.0	0.0	200.9	69.3
Oct. ^(p)	262.1	135.2	32.1	93.8	0.1	0.0	0.9	105.1	157.0	78.6	0.0	270.8	30.0	7.7	232.8	0.2	0.0	0.1	202.4	68.4
Transactions																				
2019 Q2	16.0	11.0	0.8	2.6	0.0	0.0	1.5	3.8	12.2	2.5	1.2	-4.7	0.6	0.6	-6.0	0.0	0.0	0.0	-3.1	-1.7
Q3	-7.2	-6.5	-2.2	-1.2	0.0	0.0	2.7	-4.5	-2.7	-0.2	3.7	-8.9	-2.3	-0.6	-6.1	0.0	0.0	0.0	-7.0	-1.9
2019 July	-9.7	-10.0	-0.5	-0.1	0.0	0.0	1.0	-6.7	-3.0	-0.7	1.5	-1.7	0.0	-0.1	-1.6	0.0	0.0	0.0	-1.7	0.0
Aug.	4.1	3.4	0.2	-2.1	0.0	0.0	2.6	5.1	-1.0	-0.8	2.2	-2.6	-1.0	0.6	-2.5	0.0	0.0	0.2	-1.9	-0.7
Sep.	-1.6	0.1	-1.9	1.0	0.0	0.0	-0.9	-2.9	1.3	1.3	0.0	-4.6	-1.3	-1.1	-2.0	0.0	0.0	-0.3	-3.4	-1.2
Oct. ^(p)	-0.3	-3.0	2.3	0.8	0.0	0.0	-0.4	-1.1	0.8	1.0	0.0	0.7	2.1	0.2	-1.6	0.0	0.0	0.1	1.5	-0.8
Growth rates																				
2019 Q2	4.2	13.5	-17.2	-2.0	.	.	.	3.9	4.3	-5.1	.	-8.2	13.5	-26.9	-9.4	-10.7	.	.	-6.9	-11.8
Q3	3.3	4.1	-12.1	2.6	.	.	.	-2.1	7.1	2.5	.	-7.6	13.2	12.5	-10.0	11.1	.	.	-7.0	-9.2
2019 July	-0.3	5.0	-17.6	-3.7	.	.	.	-0.8	-0.2	-7.7	.	-7.3	11.4	-11.3	-9.1	-6.3	.	.	-6.6	-9.3
Aug.	4.1	5.7	-5.4	-0.9	.	.	.	2.7	5.1	-2.8	.	-6.3	22.7	25.0	-9.9	12.4	.	.	-5.8	-7.8
Sep.	3.3	4.1	-12.1	2.6	.	.	.	-2.1	7.1	2.5	.	-7.6	13.2	12.5	-10.0	11.1	.	.	-7.0	-9.2
Oct. ^(p)	1.3	-0.6	-3.8	1.8	.	.	2.8	-3.2	4.3	2.6	.	-6.9	20.8	17.6	-10.0	12.5	.	.	-5.9	-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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic	1,050.4	3,644.6	2,364.5	587.9	1,539.6	3,104.7	1,739.7	952.3	238.5	226.0	163.2	62.8	0.0	267.0	28.0	238.8
Cross-border intra euro area	263.2	118.0	13.6	25.8	358.5	231.4	7.4	149.5	129.5	184.3	95.2	89.2	0.1	36.2	13.5	22.7
Total	1,313.6	3,762.7	2,378.2	613.7	1,898.1	3,336.1	1,747.1	1,101.8	368.0	410.3	258.3	152.0	0.1	303.2	41.5	261.4
	Transactions															
Domestic	12.6	16.3	11.7	11.1	-29.3	10.9	7.1	1.9	0.1	-4.3	-4.6	0.2	0.0	1.5	0.0	1.5
Cross-border intra euro area	2.5	0.5	0.1	0.0	15.3	2.3	0.0	1.0	0.1	-1.0	-0.8	-0.3	0.0	-0.9	-0.4	-0.5
Total	15.1	16.8	11.8	11.1	-14.0	13.2	7.1	2.9	0.3	-5.3	-5.3	0.0	-0.1	0.6	-0.3	1.0
	Growth rates															
Domestic	1.7	4.0	5.1	4.7	-2.8	4.4	4.3	6.2	-1.5	-2.5	-5.5	6.5	.	1.8	13.3	0.5
Cross-border intra euro area	27.3	7.9	5.4	13.2	11.2	12.9	0.9	13.7	8.6	3.8	2.1	5.6	.	-12.5	-4.6	-16.7
Total	5.7	4.1	5.1	5.1	-0.5	5.0	4.3	7.2	1.8	0.2	-2.9	6.0	.	-0.2	6.9	-1.2

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		4.1	0.8	1.8		9.6	0.5	6.0	4.6	9.1						
DE																
EE		0.0	0.0	0.0		0.2	0.0	0.2	0.0	0.0						
IE		7.4	0.3	1.4		17.3	0.1	9.1	0.5	12.1						
GR		3.7	2.6	1.0		17.7	0.0	2.5	0.0	0.6						
ES		2.5	1.3	0.6		9.3	0.3	6.9	8.1	20.4						
FR		12.8	2.4	2.0		43.1	1.3	31.7	43.4	28.6						
IT		4.8	1.3	2.3		8.0	0.2	6.1	3.4	24.1						
CY		1.9	0.2	1.2		2.2	0.0	1.9	0.0	0.1						
LV		0.1	0.0	0.0		0.2	0.0	0.0	0.0	0.5						
LT		0.1	0.1	0.0		0.1	0.0	0.1	0.0	0.8						
LU		45.3	0.3	6.5		50.3	0.3	40.0	12.0	38.1						
MT		0.5	0.1	0.3		0.6	0.0	0.5	0.0	0.0						
NL		25.0	1.2	5.4		41.4	1.9	26.2	33.8	25.7						
AT		7.4	2.4	2.9		22.1	2.6	12.1	10.6	10.0						
PT		0.6	0.4	0.2		1.5	0.1	0.8	0.3	3.1						
SI		0.8	0.1	0.1		0.4	0.0	0.4	0.0	1.4						
SK		0.2	0.1	0.1		1.0	0.0	0.5	0.4	1.3						
FI		0.4	0.1	0.2		4.4	0.0	3.7	12.3	4.4						
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		0.3				0.5		0.0	0.3							
CZ		1.2				2.5		0.3	0.9							
DK		0.9				4.9		7.3	0.6							
HR		0.3				0.8		0.0	0.2							
HU		0.7				1.4		0.0	0.4							
PL		0.9				8.7		1.2	4.8							
RO		0.2				1.3		0.0	0.8							
SE		0.7				6.2		19.1	2.4							
UK		28.3				56.3		23.3	10.0							
Total	297.9	33.5			229.7	82.6		51.2	20.5				0.0	30.3		
Non EU residents³	232.6	93.5			301.2	206.5		57.0	75.1					30.8		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.		Total	General government	Other euro area residents	MFIs						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corp.										
																		Non-MMF IF shares ¹⁾
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	29.5	26.0	0.6	19.3	6.1	4.3	1.8	1.7	0.5	0.4	0.0	0.1	0.0	1.6	0.0	0.9	0.2	0.3
Q3	29.6	26.5	0.6	19.5	6.4	5.0	1.5	1.4	0.5	0.4	0.0	0.1	0.0	1.6	0.0	0.6	0.2	0.3
2019 July	30.0	26.6	0.6	19.4	6.7	4.9	1.8	1.7	0.5	0.4	0.0	0.1	0.0	1.6	0.0	0.8	0.2	0.3
Aug.	29.7	26.4	0.6	19.4	6.5	4.9	1.5	1.4	0.5	0.4	0.0	0.1	0.0	1.6	0.0	0.8	0.2	0.3
Sep.	29.6	26.5	0.6	19.5	6.4	5.0	1.5	1.4	0.5	0.4	0.0	0.1	0.0	1.6	0.0	0.6	0.2	0.3
Oct. ^(p)	29.4	26.3	0.4	19.4	6.5	5.1	1.4	1.3	0.4	0.4	0.0	0.1	0.0	1.6	0.0	0.6	0.2	0.3
Transactions																		
2019 Q2	1.5	1.3	0.0	0.3	1.0	0.4	0.6	0.6	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.1	0.4	0.0	0.1	0.3	0.6	-0.3	-0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	0.0
2019 July	0.5	0.6	0.0	0.1	0.5	0.6	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
Aug.	-0.3	-0.2	0.0	0.0	-0.2	0.0	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
Sep.	-0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	0.0	0.0
Oct. ^(p)	-0.2	-0.1	-0.1	-0.1	0.1	0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																		
2019 Q2	14.8	11.8	12.3	7.1	29.3	11.3	112.4	149.6	9.8	17.6	.	.	.	.	.	-24.9	.	0.7
Q3	15.3	12.2	15.1	6.8	32.0	20.8	92.5	148.4	11.0	17.3	.	.	.	.	.	-35.7	.	3.9
2019 July	16.6	14.3	14.8	7.4	40.3	21.7	145.4	221.2	10.9	17.3	.	.	.	.	.	-36.6	.	4.4
Aug.	15.0	11.9	15.9	6.7	30.8	17.7	104.9	157.3	11.8	17.9	.	.	.	.	.	-31.2	.	6.8
Sep.	15.3	12.2	15.1	6.8	32.0	20.8	92.5	148.4	11.0	17.3	.	.	.	.	.	-35.7	.	3.9
Oct. ^(p)	14.7	12.5	-11.2	5.5	43.3	31.8	108.2	161.5	2.0	6.8	.	.	.	.	.	-48.2	.	2.2

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corporations					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	29.5	19.0	1.1	17.1	0.7	0.0	0.7	0.5	.	0.7	4.5	4.5	0.8
Q3	29.6	19.8	1.3	17.8	0.7	0.0	0.7	0.6	.	0.7	4.6	4.0	0.5
2019 July	30.0	19.6	1.1	17.8	0.7	0.0	0.7	0.6	.	0.7	4.6	4.5	0.7
Aug.	29.7	19.7	1.1	17.9	0.7	0.0	0.7	0.6	.	0.7	4.6	4.0	0.8
Sep.	29.6	19.8	1.3	17.8	0.7	0.0	0.7	0.6	.	0.7	4.6	4.0	0.5
Oct. ^(p)	29.4	19.9	1.2	17.9	0.7	0.0	0.7	0.6	.	0.7	4.6	3.7	0.5
Transactions													
2019 Q2	1.5	0.9	0.6	0.3	0.0	0.0	0.0	0.0	.	0.3	-0.3	0.3	0.2
Q3	0.1	0.8	0.2	0.6	0.0	0.0	0.0	0.1	.	0.0	0.0	-0.5	-0.2
2019 July	0.5	0.6	0.0	0.6	0.0	0.0	0.0	0.0	.	0.0	0.0	-0.1	0.0
Aug.	-0.3	0.1	0.0	0.1	0.0	0.0	0.0	0.0	.	0.0	0.0	-0.5	0.0
Sep.	-0.1	0.1	0.2	-0.1	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	-0.2
Oct. ^(p)	-0.2	0.1	-0.1	0.2	0.0	0.0	0.0	0.0	.	0.0	0.0	-0.3	0.0
Growth rates													
2019 Q2	14.8	8.7	18.0	7.6	22.8	.	34.6	34.2	.	.	33.7	5.4	72.1
Q3	15.3	14.6	30.4	13.4	19.4	.	30.2	50.7	.	.	31.2	-8.5	24.8
2019 July	16.6	12.7	12.7	12.7	11.6	.	20.7	41.4	.	.	33.3	-0.4	85.5
Aug.	15.0	12.5	20.9	12.0	13.3	.	22.8	38.8	.	.	32.9	-9.0	86.7
Sep.	15.3	14.6	30.4	13.4	19.4	.	30.2	50.7	.	.	31.2	-8.5	24.8
Oct. ^(p)	14.7	15.2	37.9	13.6	25.0	.	37.5	57.2	.	80.6	31.2	-8.9	21.2

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			2	5	Sole proprietors	6				7	Adjusted loans^{3)}	8
Outstanding amounts												
2019 Q2	9.0	9.0	0.9	7.9	0.3	0.0	7.6	7.6	0.5	4.5	2.7	
Q3	9.2	9.2	0.9	8.0	0.3	0.0	7.6	7.6	0.5	4.5	2.7	
2019 July	9.1	9.1	0.9	7.9	0.3	0.0	7.7	7.7	0.5	4.5	2.7	
Aug.	9.1	9.1	0.9	8.0	0.3	0.0	7.6	7.6	0.5	4.5	2.7	
Sep.	9.2	9.2	0.9	8.0	0.3	0.0	7.6	7.6	0.5	4.5	2.7	
Oct. ^(p)	9.2	9.2	0.9	8.0	0.3	0.0	7.5	7.5	0.5	4.4	2.5	
Transactions												
2019 Q2	0.2	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Q3	0.2	0.2	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2019 July	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Sep.	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.1	0.0	0.0	-0.1	
Growth rates												
2019 Q2	6.4	6.4	6.9	6.9	-6.7	.	3.4	3.6	-12.5	12.2	-6.6	
Q3	6.4	6.5	5.1	7.1	-5.0	.	3.8	3.9	-19.4	12.1	-3.3	
2019 July	6.4	6.4	5.7	7.0	-6.1	.	4.4	4.6	-11.6	12.6	-4.5	
Aug.	6.4	6.4	5.3	7.0	-5.9	.	3.2	3.3	-14.6	11.6	-5.7	
Sep.	6.4	6.5	5.1	7.1	-5.0	.	3.8	3.9	-19.4	12.1	-3.3	
Oct. ^(p)	6.1	6.1	4.6	6.8	-6.5	.	1.6	4.5	-13.1	10.9	-8.5	

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				4
Outstanding amounts							
2019 Q2	2.7	0.0	2.7	0.0	0.0	0.0	0.0
Q3	2.7	0.0	2.7	0.0	0.0	0.0	0.0
2019 July	2.7	0.0	2.6	0.0	0.0	0.0	0.0
Aug.	2.7	0.0	2.7	0.0	0.0	0.0	0.0
Sep.	2.7	0.0	2.7	0.0	0.0	0.0	0.0
Oct. ^(p)	2.7	0.0	2.7	0.0	0.0	0.0	0.0
Transactions							
2019 Q2	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	21.1	.	21.1	.	.	.	.
Q3	17.3	.	17.3	.	.	.	.
2019 July	20.3	.	19.8	.	.	.	.
Aug.	18.5	.	18.4	.	.	.	.
Sep.	17.3	.	17.3	.	.	.	.
Oct. ^(p)	14.9	.	15.1	.	.	.	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	8.8	6.3	1.5	0.3	0.7	0.0	0.0	6.7	6.0	0.3	0.0	0.3	0.0	0.0
Q3	9.1	6.4	1.6	0.3	0.8	0.0	0.0	6.8	6.1	0.3	0.0	0.4	0.0	0.0
2019 July	9.0	6.4	1.6	0.3	0.7	0.0	0.0	7.0	6.3	0.3	0.0	0.4	0.0	0.0
Aug.	9.1	6.4	1.6	0.3	0.7	0.0	0.0	7.0	6.2	0.3	0.0	0.4	0.0	0.0
Sep.	9.1	6.4	1.6	0.3	0.8	0.0	0.0	6.8	6.1	0.3	0.0	0.4	0.0	0.0
Oct. ^(p)	9.2	6.5	1.6	0.3	0.8	0.0	0.0	6.9	6.2	0.3	0.0	0.4	0.0	0.0
Transactions														
2019 Q2	0.4	0.2	0.2	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.1	0.0	0.0
Q3	0.3	0.1	0.1	0.0	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
2019 July	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0
Aug.	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
Sep.	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Growth rates														
2019 Q2	14.9	12.2	15.7	28.8	38.2	.	.	-0.8	-3.3	20.2	.	31.0	.	.
Q3	17.3	12.5	23.1	26.3	51.7	.	.	6.0	3.7	16.6	.	42.7	.	.
2019 July	16.3	12.5	22.3	28.4	39.0	.	.	8.4	7.3	7.6	.	30.6	.	.
Aug.	16.8	12.2	23.4	26.1	47.0	.	.	4.9	2.6	9.1	.	47.0	.	.
Sep.	17.3	12.5	23.1	26.3	51.7	.	.	6.0	3.7	16.6	.	42.7	.	.
Oct. ^(p)	16.7	12.1	22.1	26.8	48.9	.	.	6.9	4.8	10.4	.	50.8	.	.

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).

3.2 Deposits placed by 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								
	By original maturity						By counterpart sector					By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions			Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs	Up to 2Y			Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	1.0	0.8	0.1	0.0	0.1	0.0	0.0	0.1	1.0	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Q3	1.2	0.9	0.1	0.1	0.1	0.0	0.0	0.1	1.1	0.0	0.0	0.3	0.2	0.0	0.0	0.1	0.0	0.0	0.2	0.1
2019 July	1.1	0.9	0.1	0.1	0.1	0.0	0.0	0.1	1.1	0.0	0.0	0.3	0.2	0.0	0.0	0.1	0.0	0.0	0.2	0.1
Aug.	1.1	0.9	0.1	0.1	0.1	0.0	0.0	0.1	1.1	0.0	0.0	0.3	0.2	0.0	0.0	0.1	0.0	0.0	0.2	0.2
Sep.	1.2	0.9	0.1	0.1	0.1	0.0	0.0	0.1	1.1	0.0	0.0	0.3	0.2	0.0	0.0	0.1	0.0	0.0	0.2	0.1
Oct. ^(p)	1.2	0.9	0.1	0.1	0.1	0.0	0.0	0.1	1.1	0.0	0.0	0.3	0.2	0.0	0.0	0.1	0.0	0.0	0.2	0.1
Transactions																				
2019 Q2	-0.1	-0.2	0.0	0.0	0.1	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.1	0.1	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	0.0	0.0	0.0
2019 July	0.1	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	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																				
2019 Q2	9.4	15.5	.	.	.	.	.	.	9.9	.	.	19.0	14.8	.	.	.	.	.	4.9	.
Q3	27.6	22.8	.	.	.	.	.	.	29.0	.	.	40.4	31.9	.	.	.	.	.	21.0	.
2019 July	17.8	21.0	.	.	.	.	.	.	18.2	.	.	6.1	-22.4	.	.	.	.	.	3.3	.
Aug.	27.9	31.6	.	.	.	.	.	.	28.9	.	.	4.5	-15.9	.	.	.	.	.	-25.1	.
Sep.	27.6	22.8	.	.	.	.	.	.	29.0	.	.	40.4	31.9	.	.	.	.	.	21.0	.
Oct. ^(p)	29.4	24.7	.	.	.	.	.	.	31.6	.	.	31.2	0.5	.	.	.	.	.	5.8	.

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets								
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares			
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs	
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																	
<i>Data reference Oct19</i>																	
Outstanding amounts																	
Domestic	0.1	18.0	8.1	6.8	5.2	19.5	9.2	7.4	0.0	0.1	0.1	0.0	0.0	0.0	0.3	0.0	0.3
Cross-border intra euro area	0.7	1.2	1.1	0.1	1.4	0.3	0.1	0.1	0.1	0.3	0.3	0.0	0.0	0.0	1.3	1.3	0.0
Total	0.7	19.2	9.2	6.9	6.5	19.8	9.2	7.5	0.1	0.4	0.4	0.0	0.0	0.0	1.6	1.3	0.3
Transactions																	
Domestic	0.0	0.1	0.0	0.1	0.2	-0.2	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	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	0.0	0.0	0.0	0.0
Total	0.0	0.1	0.0	0.1	0.1	-0.2	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																	
Domestic	.	12.0	10.1	7.7	31.4	5.0	6.2	1.6	.	.	.	.	.	.	-0.7	.	0.4
Cross-border intra euro area	46.2	84.8	114.9	.	117.2	12.4	.	.	.	11.4	12.0	.	.	.	.	.	.
Total	25.0	14.9	16.7	6.9	43.3	5.1	6.1	1.6	.	5.5	6.8	.	.	.	.	.	1.1

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

Other euro area²																	
BE		0.0	0.0	.		0.0	0.0	0.0	0.0	0.0							
DE		0.8	0.8	0.0		0.0	0.0	.	0.1	.							
EE																	
IE		0.0	0.0	0.0		0.0	0.0	.	0.0	0.0							
GR		0.0	0.0	.		.	.	0.0	0.0	0.0							
ES		0.0	0.0	0.0		0.0	0.0	.	0.0	.							
FR		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0							
IT		0.0	0.0	0.0		0.0	0.0	.	0.0	.							
CY		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0							
LV		0.0	0.0	0.0		0.1	0.0	0.1	0.0	0.0							
LT		0.0	0.0	0.0		0.1	0.0	0.0	0.0	0.2							
LU		0.0	0.0	0.0		0.0	0.0	0.0	.	0.0							
MT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0							
NL		0.1	0.1	0.0		0.0	0.0	.	0.0	.							
AT		0.0	0.0	0.0		0.0	0.0	.	0.0	0.0							
PT		0.0	0.0	.		0.0	0.0	0.0	0.0	0.0							
SI		0.0	0.0	0.0		.	.	0.0	0.0	0.0							
SK		0.0	0.0	.		0.0	0.0	0.0	0.0	0.0							
FI		0.1	0.0	0.0		0.0	0.0	0.0	0.0	0.0							
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0				0.0	10.4		
Other EU																	
BG		0.0				0.0			0.0	0.0							
CZ		0.0				0.0			0.0	0.0							
DK		0.0				0.0			0.0	.							
HR		0.0				.			0.0	0.0							
HU		0.0				.			0.0	0.0							
PL		0.0				0.0			.	0.0							
RO		0.0				.			0.0	.							
SE		0.2				0.0			.	0.0							
UK		0.4				0.0			.	0.0							
Total	2.5	0.6			0.4	0.0			0.0	0.0				0.0	0.0		
Non EU residents³	0.6	0.2			0.1	0.0			.	.							

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

IRELAND

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.		Total	General government	Other euro area residents	MFIs						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corp.										
																		Non-MMF IF shares ¹⁾
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	1,146.6	371.9	1.6	179.2	191.1	25.0	166.1	126.8	213.2	56.1	44.5	112.6	0.9	8.7	0.1	492.9	5.2	53.7
Q3	1,239.5	376.5	1.5	180.3	194.6	26.4	168.2	126.8	231.7	56.5	47.8	127.4	1.1	7.2	0.1	542.8	5.2	75.0
2019 July	1,194.5	382.3	1.4	180.9	200.0	26.4	173.6	126.0	216.8	54.9	46.6	115.3	4.0	7.6	0.1	506.9	5.3	71.7
Aug.	1,237.5	384.2	1.8	183.0	199.4	27.0	172.3	120.8	229.1	60.1	46.6	122.4	4.0	6.3	0.1	524.5	5.2	84.1
Sep.	1,239.5	376.5	1.5	180.3	194.6	26.4	168.2	126.8	231.7	56.5	47.8	127.4	1.1	7.2	0.1	542.8	5.2	75.0
Oct. ^(p)	1,250.1	388.7	1.6	181.4	205.7	33.3	172.4	123.0	228.1	55.5	46.0	126.7	3.8	6.7	0.1	539.5	5.2	77.9
Transactions																		
2019 Q2	22.9	11.8	0.2	3.5	8.2	3.4	4.8	4.9	2.9	-4.7	0.0	7.6	-1.3	-1.9	0.0	5.9	0.0	5.5
Q3	73.1	3.3	-0.1	0.4	3.0	1.4	1.5	0.0	15.7	-0.1	2.8	13.0	0.2	-1.5	0.0	36.5	0.0	19.0
2019 July	46.0	10.0	-0.2	1.5	8.7	1.4	7.3	-0.8	4.0	-1.3	2.0	3.2	3.1	-1.1	0.0	12.8	0.0	17.2
Aug.	34.5	1.5	0.4	1.9	-0.8	0.6	-1.4	-5.2	10.9	4.9	-0.2	6.2	0.1	-1.3	0.0	12.8	-0.1	10.7
Sep.	-7.4	-8.3	-0.3	-3.0	-5.0	-0.6	-4.4	5.9	0.8	-3.8	1.0	3.6	-3.0	1.0	0.0	10.9	0.0	-8.9
Oct. ^(p)	12.1	12.7	0.1	1.3	11.3	6.9	4.5	-3.8	-4.2	-0.9	-1.8	-1.5	2.7	-0.5	0.0	-1.9	0.1	3.2
Growth rates																		
2019 Q2	3.9	12.7	17.3	3.0	23.5	-5.8	29.7	50.7	1.2	-4.3	-14.6	12.4	.	-11.6	.	-0.8	11.6	6.4
Q3	11.9	15.6	-1.6	2.1	31.6	15.9	34.6	55.7	11.9	-0.8	-7.1	29.0	.	-27.4	.	6.8	7.4	47.0
2019 July	8.0	15.9	-9.1	4.3	29.4	18.6	31.2	52.7	2.2	-5.8	-12.3	14.2	.	-18.0	.	1.6	11.2	41.3
Aug.	11.8	17.2	10.6	5.1	31.2	14.0	34.4	47.6	8.8	-2.5	-12.3	27.3	.	-32.3	.	4.1	9.2	70.5
Sep.	11.9	15.6	-1.6	2.1	31.6	15.9	34.6	55.7	11.9	-0.8	-7.1	29.0	.	-27.4	.	6.8	7.4	47.0
Oct. ^(p)	13.8	15.0	1.7	2.6	29.0	35.3	27.9	49.5	9.2	-7.8	-9.2	29.0	.	-24.2	.	11.7	7.5	44.5

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corporations					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	1,146.6	333.2	5.9	217.8	109.5	2.6	106.9	94.1	91.2	46.5	90.4	523.0	62.3
Q3	1,239.5	334.8	4.2	226.9	103.8	2.8	100.9	86.6	102.0	49.9	91.4	576.0	85.4
2019 July	1,194.5	336.5	5.1	222.0	109.3	2.4	106.9	92.9	99.2	48.2	90.2	538.5	81.9
Aug.	1,237.5	333.9	4.1	223.9	105.8	3.0	102.7	87.9	102.4	48.5	90.8	564.3	97.6
Sep.	1,239.5	334.8	4.2	226.9	103.8	2.8	100.9	86.6	102.0	49.9	91.4	576.0	85.4
Oct. ^(p)	1,250.1	342.9	4.6	232.3	105.9	2.4	103.5	89.0	100.2	50.4	89.8	578.0	88.7
Transactions													
2019 Q2	22.9	7.1	-0.8	5.2	2.7	-0.6	3.3	2.4	8.6	-1.3	-1.7	6.0	4.2
Q3	73.1	0.2	-1.7	6.9	-4.9	0.2	-5.1	-6.1	10.7	3.3	0.7	37.9	20.2
2019 July	46.0	2.9	-0.7	4.0	-0.4	-0.2	-0.2	-1.2	8.0	1.7	-0.5	14.8	19.1
Aug.	34.5	-3.1	-1.0	0.2	-2.2	0.6	-2.9	-3.6	3.2	0.3	0.3	20.2	13.6
Sep.	-7.4	0.4	0.0	2.6	-2.3	-0.2	-2.1	-1.3	-0.4	1.4	0.9	2.9	-12.5
Oct. ^(p)	12.1	8.6	0.4	5.7	2.4	-0.4	2.9	2.5	-1.7	0.5	-1.1	2.9	2.9
Growth rates													
2019 Q2	3.9	8.5	-16.7	3.7	21.6	-51.8	26.3	28.3	3.5	-6.1	0.7	2.1	9.1
Q3	11.9	7.8	-43.2	5.8	16.7	-17.6	18.1	18.1	19.2	8.7	0.0	11.9	44.4
2019 July	8.0	8.1	-31.3	5.3	17.6	-55.5	22.2	22.2	9.3	-0.2	-0.5	6.1	42.2
Aug.	11.8	6.8	-41.6	5.0	14.4	-44.8	18.1	17.2	13.7	1.2	-0.3	11.1	72.7
Sep.	11.9	7.8	-43.2	5.8	16.7	-17.6	18.1	18.1	19.2	8.7	0.0	11.9	44.4
Oct. ^(p)	13.8	9.0	-38.8	7.3	16.8	-29.1	18.6	17.3	15.9	11.6	-2.5	15.8	48.7

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			
	1	2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2019 Q2	90.5	109.5	13.8	74.5	2.2	.	62.9	63.4	16.3	24.9	21.8
Q3	92.4	109.7	14.1	76.1	2.2	.	61.8	62.2	15.5	24.6	21.7
2019 July	90.8	109.5	14.0	74.6	2.2	.	63.1	63.5	16.0	24.8	22.3
Aug.	91.9	109.4	13.9	75.7	2.2	.	62.8	63.7	15.9	24.5	22.4
Sep.	92.4	109.7	14.1	76.1	2.2	.	61.8	62.2	15.5	24.6	21.7
Oct. ^(p)	92.3	109.4	14.1	76.1	2.1	.	60.7	61.1	15.0	24.4	21.2
Transactions											
2019 Q2	0.2	0.0	0.2	0.0	0.0	.	2.0	2.0	1.2	1.3	-0.6
Q3	2.0	0.2	0.2	1.7	0.1	.	-1.3	-0.5	-0.9	-0.4	0.0
2019 July	0.3	0.1	0.2	0.1	0.0	.	0.1	0.1	-0.3	-0.1	0.6
Aug.	1.1	-0.1	0.0	1.1	0.0	.	-0.4	-0.3	-0.1	-0.4	0.0
Sep.	0.6	0.3	0.1	0.5	0.0	.	-1.0	-0.3	-0.6	0.1	-0.6
Oct. ^(p)	-0.1	-0.1	0.0	-0.1	-0.1	.	-1.0	0.1	-0.4	-0.1	-0.5
Growth rates											
2019 Q2	2.2	-0.3	5.3	1.8	-2.7	.	4.2	5.8	7.6	16.1	-8.8
Q3	2.9	0.0	5.8	2.4	2.0	.	1.8	4.7	6.8	7.5	-7.7
2019 July	2.2	-0.2	5.4	1.7	0.5	.	5.8	6.8	9.9	12.4	-3.7
Aug.	3.3	-0.2	5.4	3.0	1.2	.	5.3	6.3	15.1	6.9	-3.3
Sep.	2.9	0.0	5.8	2.4	2.0	.	1.8	4.7	6.8	7.5	-7.7
Oct. ^(p)	1.8	0.0	4.2	1.4	1.4	.	0.0	4.7	3.5	6.3	-9.3

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							
2019 Q2	25.3	0.4	24.9	0.3	0.5	0.4	0.1
Q3	25.3	1.8	23.5	0.0	0.8	0.7	0.2
2019 July	26.4	1.2	25.2	0.4	0.7	0.6	0.1
Aug.	27.4	1.5	25.9	0.1	1.0	0.8	0.2
Sep.	25.3	1.8	23.5	0.0	0.8	0.7	0.2
Oct. ^(p)	27.7	1.6	26.1	0.0	0.8	0.7	0.1
Transactions							
2019 Q2	1.1	-0.1	1.2	0.3	0.1	0.1	0.1
Q3	-0.6	1.3	-1.8	-0.3	0.3	0.2	0.1
2019 July	0.9	0.8	0.2	0.1	0.2	0.2	0.0
Aug.	0.9	0.3	0.6	-0.3	0.3	0.2	0.1
Sep.	-2.4	0.2	-2.6	-0.1	-0.2	-0.1	0.0
Oct. ^(p)	2.4	-0.2	2.7	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	1.1	-54.2	2.2	.	49.8	32.3	.
Q3	-3.2	6.2	-6.3	.	191.1	140.4	.
2019 July	5.9	42.3	3.8	.	93.3	79.2	.
Aug.	6.7	45.7	3.9	.	198.0	145.2	.
Sep.	-3.2	6.2	-6.3	.	191.1	140.4	.
Oct. ^(p)	8.9	23.8	6.6	.	162.8	119.6	.

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).

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3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	108.1	87.7	10.7	1.7	8.1	0.0	0.0	58.6	48.3	8.4	0.3	1.5	0.0	0.0
Q3	109.8	89.7	10.5	1.6	8.0	0.0	0.0	60.8	50.6	8.6	0.2	1.3	0.0	0.0
2019 July	108.9	88.4	10.7	1.7	8.1	0.0	0.0	60.0	49.3	8.8	0.3	1.5	0.0	0.0
Aug.	109.6	89.3	10.6	1.6	8.1	0.0	0.0	60.1	49.9	8.3	0.3	1.5	0.0	0.0
Sep.	109.8	89.7	10.5	1.6	8.0	0.0	0.0	60.8	50.6	8.6	0.2	1.3	0.0	0.0
Oct. ^(p)	110.8	90.8	10.4	1.5	8.0	0.0	0.0	62.5	52.6	8.3	0.1	1.4	0.0	0.0
Transactions														
2019 Q2	2.0	2.5	-0.3	-0.1	0.0	0.0	0.0	4.3	3.9	0.6	-0.1	0.0	0.0	0.0
Q3	1.7	2.0	-0.2	-0.1	0.0	0.0	0.0	2.3	2.5	0.1	-0.1	-0.2	0.0	0.0
2019 July	0.8	0.8	0.0	0.0	0.0	0.0	0.0	1.6	1.2	0.4	0.0	0.0	0.0	0.0
Aug.	0.7	0.8	-0.1	0.0	0.0	0.0	0.0	0.0	0.5	-0.5	0.0	0.0	0.0	0.0
Sep.	0.2	0.4	-0.1	0.0	0.0	0.0	0.0	0.7	0.7	0.2	-0.1	-0.2	0.0	0.0
Oct. ^(p)	1.0	1.2	-0.1	0.0	0.0	0.0	0.0	1.8	2.0	-0.2	-0.1	0.1	0.0	0.0
Growth rates														
2019 Q2	5.6	9.8	-11.9	-31.7	1.2	.	.	10.6	12.3	6.5	-40.3	6.6	.	.
Q3	6.1	9.9	-9.5	-31.2	0.1	.	.	14.1	16.0	13.4	-59.8	-8.1	.	.
2019 July	6.4	10.5	-10.5	-30.3	1.0	.	.	11.2	12.7	7.9	-44.3	9.0	.	.
Aug.	6.5	10.6	-10.0	-31.0	0.6	.	.	11.1	11.4	13.6	-43.6	14.8	.	.
Sep.	6.1	9.9	-9.5	-31.2	0.1	.	.	14.1	16.0	13.4	-59.8	-8.1	.	.
Oct. ^(p)	6.9	10.8	-9.3	-30.6	0.5	.	.	16.2	16.7	26.2	-78.8	-7.1	.	.

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).

3.2 Deposits placed by 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								
	By original maturity						By counterpart sector					By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions			Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs	Up to 2Y			Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	42.3	25.7	8.2	3.8	0.8	0.0	3.9	3.6	38.8	1.1	3.7	7.3	4.2	1.0	1.7	0.3	0.0	0.0	4.8	2.4
Q3	46.2	27.3	9.7	5.6	0.9	0.0	2.8	2.9	43.3	1.7	2.2	8.5	5.0	1.6	1.7	0.3	0.0	0.0	5.8	2.7
2019 July	44.0	26.9	8.8	3.8	0.8	0.0	3.7	3.6	40.4	1.5	3.5	7.7	4.6	1.1	1.7	0.3	0.0	0.0	5.2	2.5
Aug.	45.1	26.8	9.0	5.3	0.8	0.0	3.1	2.9	42.1	1.6	2.8	7.8	4.7	1.1	1.7	0.3	0.0	0.0	5.2	2.6
Sep.	46.2	27.3	9.7	5.6	0.9	0.0	2.8	2.9	43.3	1.7	2.2	8.5	5.0	1.6	1.7	0.3	0.0	0.0	5.8	2.7
Oct. ^(p)	48.4	28.8	9.5	5.3	0.8	0.0	3.9	3.7	44.7	1.6	3.4	8.2	5.0	1.2	1.7	0.2	0.0	0.0	5.6	2.5
Transactions																				
2019 Q2	-1.2	0.8	-0.2	-1.3	0.0	0.0	-0.6	0.3	-1.5	-0.1	-0.6	-0.1	0.1	0.1	-0.3	0.0	0.0	0.0	-0.3	0.2
Q3	1.6	0.9	1.4	0.3	0.1	0.0	-1.1	0.0	1.6	-0.2	-1.4	1.2	0.7	0.5	-0.1	0.0	0.0	0.0	0.9	0.3
2019 July	1.2	0.8	0.5	0.0	0.0	0.0	-0.1	0.3	0.9	0.1	-0.2	0.4	0.4	0.1	0.0	0.0	0.0	0.0	0.3	0.1
Aug.	-0.6	-0.2	0.2	0.0	0.0	0.0	-0.6	-0.3	-0.3	-0.4	-0.7	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Sep.	1.0	0.3	0.7	0.3	0.0	0.0	-0.3	0.0	1.0	0.1	-0.5	0.7	0.3	0.4	0.0	0.0	0.0	0.0	0.6	0.1
Oct. ^(p)	2.3	1.6	-0.1	-0.3	0.0	0.0	1.1	0.8	1.5	0.0	1.2	-0.3	0.1	-0.4	0.0	0.0	0.0	0.0	-0.1	-0.1
Growth rates																				
2019 Q2	-7.1	24.5	-2.1	-67.7	2.7	.	-6.3	2.0	-7.8	32.0	-2.2	-5.1	5.7	-7.1	-26.4	41.1	.	.	-15.7	26.3
Q3	-5.9	17.4	26.2	-65.6	11.0	.	-31.1	10.7	-7.3	-53.2	-40.1	16.5	24.0	46.1	-16.1	28.5	.	.	12.0	27.6
2019 July	-2.9	30.2	13.8	-67.4	12.0	.	-17.7	27.5	-5.2	49.3	-16.2	-0.1	9.6	10.2	-25.8	36.6	.	.	-8.8	24.2
Aug.	-5.1	21.1	15.2	-67.5	13.5	.	-9.1	8.9	-6.2	-17.5	-12.4	3.3	13.6	16.0	-24.2	32.4	.	.	-4.0	22.0
Sep.	-5.9	17.4	26.2	-65.6	11.0	.	-31.1	10.7	-7.3	-53.2	-40.1	16.5	24.0	46.1	-16.1	28.5	.	.	12.0	27.6
Oct. ^(p)	-4.2	23.4	15.5	-67.4	6.3	.	-17.5	49.8	-7.6	-64.5	-24.4	11.3	24.6	13.5	-14.8	-5.6	.	.	6.8	22.6

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).

IRELAND

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16

3.1 Domestic and euro area residents

Data reference Oct19

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	37.1	217.5	110.3	60.5	74.5	147.8	91.6	39.8	15.0	40.1	15.7	24.4	0.7	6.4	4.8	1.6
Cross-border intra euro area	68.9	19.4	0.5	2.0	131.2	35.3	0.7	20.8	111.7	61.4	39.8	21.6	3.1	0.3	0.0	0.4
Total	105.9	236.9	110.8	62.5	205.7	183.0	92.3	60.7	126.7	101.5	55.5	46.0	3.8	6.7	4.8	2.0
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.2	5.5	1.0	2.3	7.2	-1.0	-0.1	-0.5	0.1	-1.7	-1.7	0.0	0.0	-0.1	0.0	-0.1
Cross-border intra euro area	2.2	0.7	0.0	-0.5	4.1	2.4	0.0	-0.5	-1.6	-0.9	0.8	-1.7	2.7	-0.4	-0.1	-0.3
Total	2.4	6.1	1.0	1.8	11.3	1.3	-0.1	-1.0	-1.5	-2.7	-0.9	-1.8	2.7	-0.5	-0.1	-0.4
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-12.3	8.6	6.8	15.0	8.5	-1.4	1.7	-1.6	24.4	-13.8	-5.4	-18.4	-24.6	-24.1	-29.5	-0.9
Cross-border intra euro area	41.9	-20.6	46.8	70.4	44.8	22.6	15.9	5.0	29.7	-4.5	-8.7	4.5	.	.	.	.
Total	16.8	5.8	6.9	16.2	29.0	2.6	1.8	0.0	29.0	-8.4	-7.8	-9.2	.	-24.2	-35.3	24.7

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE
DE
EE
IE
GR
ES
FR
IT
CY
LV
LT
LU
MT
NL
AT
PT
SI
SK
FI
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG
CZ
DK	.	0.1	.	.	.	.	0.6	.	0.5	0.1	.	.	.	.	.	.
HR
HU
PL
RO
SE	.	0.2	.	.	.	.	.	.	15.0	0.5	.	.	.	.	.	.
UK	.	11.4	.	.	.	.	44.7	.	62.5	21.3	.	.	.	.	.	.
Total	53.4	11.7			104.6	47.5			78.0	22.8			0.0	6.4		
Non EU residents³	37.1	19.9			86.4	22.9			98.8	72.7				0.7		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.	Total	General government	Other euro area residents	MFIs							
					Euro-system	Intra-group												
												Non-MMF IF shares ¹⁾						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	299.9	173.6	0.7	162.3	10.6	5.2	5.3	2.8	32.2	22.5	9.1	0.6	0.0	5.6	0.2	24.0	5.4	59.2
Q3	316.5	169.3	0.6	158.3	10.4	5.5	4.9	2.2	54.3	22.0	31.7	0.6	0.0	5.6	0.2	24.9	5.6	56.7
2019 July	299.0	171.3	0.7	161.4	9.3	3.6	5.7	2.9	31.8	22.2	9.0	0.6	0.0	5.6	0.2	23.8	5.5	60.9
Aug.	299.9	171.4	0.6	161.0	9.8	3.6	6.2	3.0	31.0	21.4	8.9	0.6	0.0	5.6	0.2	24.9	5.5	61.5
Sep.	316.5	169.3	0.6	158.3	10.4	5.5	4.9	2.2	54.3	22.0	31.7	0.6	0.0	5.6	0.2	24.9	5.6	56.7
Oct. ^(p)	317.3	170.3	1.3	157.6	11.4	6.3	5.1	2.0	55.8	23.0	32.1	0.7	0.0	5.7	0.2	24.5	5.5	55.5
Transactions																		
2019 Q2	10.5	0.0	-0.2	0.4	-0.2	0.7	-0.9	-1.0	5.7	0.2	5.4	0.0	0.0	-0.5	-0.4	0.2	0.6	4.7
Q3	15.9	-3.4	0.0	-3.1	-0.3	0.2	-0.5	-0.6	20.9	-1.9	22.8	0.0	0.0	0.0	0.0	0.9	0.2	-2.7
2019 July	-1.1	-2.0	0.0	-0.7	-1.3	-1.7	0.4	0.1	-0.8	-0.8	-0.1	0.0	0.0	0.0	0.0	0.0	0.1	1.7
Aug.	0.2	0.1	0.0	-0.4	0.5	0.1	0.5	0.1	-1.4	-1.3	-0.2	0.0	0.0	0.0	1.0	0.0	0.6	
Sep.	16.8	-1.4	0.0	-1.9	0.5	1.9	-1.4	-0.8	23.2	0.2	23.0	0.0	0.0	0.1	0.0	-0.1	0.1	-5.0
Oct. ^(p)	0.4	1.3	0.7	-0.5	1.0	0.8	0.2	-0.1	0.6	0.7	-0.1	0.0	0.0	0.1	0.0	-0.1	0.0	-1.4
Growth rates																		
2019 Q2	4.4	-2.6	-68.4	-1.0	6.6	16.2	-1.2	-19.1	78.5	52.8	.	52.6	.	-4.7	.	-13.7	16.9	12.0
Q3	9.8	-4.1	-69.0	-2.4	-1.8	18.2	-17.6	-30.8	161.0	24.5	.	33.2	.	-7.3	.	-8.7	19.7	9.0
2019 July	3.7	-3.7	-67.6	-0.9	-16.5	-35.9	2.8	-11.6	67.3	41.2	.	48.8	.	-7.3	.	-11.6	18.0	14.1
Aug.	3.2	-4.0	-69.7	-0.9	-19.3	-42.5	5.7	-6.3	51.5	25.6	.	34.5	.	-8.0	.	-10.9	18.5	16.6
Sep.	9.8	-4.1	-69.0	-2.4	-1.8	18.2	-17.6	-30.8	161.0	24.5	.	33.2	.	-7.3	.	-8.7	19.7	9.0
Oct. ^(p)	9.6	-2.8	-42.3	-1.8	12.3	42.2	-10.8	-35.3	141.5	18.3	.	32.3	.	-6.0	.	-10.2	19.0	5.6

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations	Total					
					Euro-system	Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	299.9	184.9	9.8	156.8	18.3	8.6	9.4	3.2	0.4	5.6	61.6	24.9	22.5
Q3	316.5	205.9	8.4	179.7	17.7	7.5	10.0	4.0	0.4	6.0	56.0	24.0	24.3
2019 July	299.0	183.5	7.1	158.1	18.3	8.7	9.4	3.2	0.4	6.0	61.4	24.4	23.3
Aug.	299.9	184.1	6.4	159.3	18.3	8.2	9.9	3.3	0.4	6.0	60.8	24.2	24.4
Sep.	316.5	205.9	8.4	179.7	17.7	7.5	10.0	4.0	0.4	6.0	56.0	24.0	24.3
Oct. ^(p)	317.3	208.2	8.1	180.2	19.8	7.9	11.7	4.0	0.4	6.0	56.4	23.2	23.1
Transactions													
2019 Q2	10.5	12.0	-1.1	13.3	-0.2	0.2	-0.5	-0.7	0.0	0.0	1.3	-1.0	-1.7
Q3	15.9	20.7	-1.4	22.7	-0.5	-1.1	0.6	0.8	0.0	0.4	-4.1	-1.0	-0.1
2019 July	-1.1	-1.5	-2.7	1.2	0.1	0.1	0.0	0.0	0.0	0.4	0.4	-0.5	0.2
Aug.	0.2	0.5	-0.7	1.2	0.0	-0.5	0.4	0.1	0.0	0.0	-0.5	-0.2	0.5
Sep.	16.8	21.7	2.0	20.3	-0.6	-0.7	0.1	0.7	0.0	0.0	-3.9	-0.2	-0.7
Oct. ^(p)	0.4	2.4	-0.3	0.6	2.1	0.4	1.7	0.0	0.0	0.0	0.5	-0.7	-1.9
Growth rates													
2019 Q2	4.4	8.3	3.1	13.8	-22.3	-47.2	34.6	-25.5	-32.7	5.6	7.8	-9.2	-16.4
Q3	9.8	19.6	-21.2	28.2	-16.8	-38.6	12.0	-1.9	-32.1	10.7	0.5	-11.9	-13.2
2019 July	3.7	8.1	-25.9	13.9	-14.4	-33.4	15.7	-23.8	-34.4	10.8	8.5	-15.3	-18.5
Aug.	3.2	7.1	-36.9	13.7	-14.8	-35.1	14.4	-20.5	-35.0	10.7	7.4	-17.4	-12.8
Sep.	9.8	19.6	-21.2	28.2	-16.8	-38.6	12.0	-1.9	-32.1	10.7	0.5	-11.9	-13.2
Oct. ^(p)	9.6	19.9	-29.8	29.2	-12.2	-40.2	27.0	-3.3	-29.1	11.0	1.0	-12.0	-19.2

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			2	5	Sole proprietors	6				7	Adjusted loans^{3)}	8
Outstanding amounts											
2019 Q2	85.4	85.4	18.1	55.1	12.1	11.1	70.2	70.2	22.2	13.3	34.7
Q3	82.4	82.4	17.1	53.3	12.0	11.0	69.2	69.2	21.8	12.9	34.5
2019 July	85.0	85.0	18.1	54.9	12.0	11.1	69.6	69.6	21.8	13.3	34.5
Aug.	84.8	84.8	18.0	54.7	12.0	11.0	69.5	69.5	21.7	13.2	34.6
Sep.	82.4	82.4	17.1	53.3	12.0	11.0	69.2	69.2	21.8	12.9	34.5
Oct. ^(p)	81.9	81.9	17.0	53.0	11.9	10.9	69.0	69.0	21.5	13.1	34.5
Transactions											
2019 Q2	-0.6	-0.6	-0.1	-0.5	0.0	0.0	0.8	0.7	0.0	0.2	0.6
Q3	-2.5	-0.6	-0.8	-1.7	-0.1	-0.1	-0.5	-0.6	-0.3	-0.4	0.1
2019 July	-0.3	-0.3	0.0	-0.2	-0.1	-0.1	-0.5	-0.5	-0.4	0.0	-0.1
Aug.	-0.2	-0.2	0.0	-0.1	0.0	0.0	-0.1	-0.1	-0.1	-0.1	0.0
Sep.	-2.0	-0.1	-0.7	-1.3	0.0	0.0	0.1	0.0	0.2	-0.3	0.2
Oct. ^(p)	-0.4	-0.4	-0.1	-0.2	-0.1	-0.1	-0.1	-0.1	-0.3	0.2	0.0
Growth rates											
2019 Q2	-2.9	-2.5	-2.1	-3.1	-3.1	-2.7	1.2	2.6	-2.0	-2.0	4.5
Q3	-5.4	-2.8	-6.2	-5.4	-3.7	-2.8	1.1	2.2	-3.0	-1.4	4.7
2019 July	-3.1	-2.8	-1.8	-3.3	-4.1	-2.8	1.5	2.9	-2.5	1.3	4.2
Aug.	-3.1	-2.8	-1.9	-3.3	-3.9	-3.0	1.6	2.9	-2.3	1.0	4.3
Sep.	-5.4	-2.8	-6.2	-5.4	-3.7	-2.8	1.1	2.2	-3.0	-1.4	4.7
Oct. ^(p)	-5.3	-2.8	-6.1	-5.4	-3.3	-2.6	2.0	2.6	-1.8	-0.1	5.2

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				4
Outstanding amounts							
2019 Q2	6.7	0.3	6.4	0.0	0.0	0.0	0.0
Q3	6.7	0.5	6.1	0.0	0.0	0.0	0.0
2019 July	6.7	0.5	6.2	0.0	0.0	0.0	0.0
Aug.	6.7	0.5	6.1	0.0	0.0	0.0	0.0
Sep.	6.7	0.5	6.1	0.0	0.0	0.0	0.0
Oct. ^(p)	6.7	0.5	6.2	0.0	0.0	0.0	0.0
Transactions							
2019 Q2	0.2	0.0	0.2	0.0	0.0	0.0	0.0
Q3	0.0	0.2	-0.2	0.0	0.0	0.0	0.0
2019 July	0.0	0.2	-0.2	0.0	0.0	0.0	0.0
Aug.	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	-0.9	.	-2.7	.	.	.	.
Q3	-1.5	.	-6.8	.	.	.	.
2019 July	0.8	.	-4.5	.	.	.	.
Aug.	0.1	.	-5.3	.	.	.	.
Sep.	-1.5	.	-6.8	.	.	.	.
Oct. ^(p)	2.6	.	-2.7	.	.	.	.

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).

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3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	113.0	66.4	44.5	0.3	1.8	0.0	0.0	22.2	17.9	3.8	0.3	0.0	0.0	0.2
Q3	115.0	68.5	44.3	0.3	1.8	0.0	0.0	22.0	18.1	3.3	0.3	0.0	0.0	0.2
2019 July	113.7	66.8	44.8	0.3	1.8	0.0	0.0	22.6	18.5	3.6	0.3	0.0	0.0	0.2
Aug.	114.8	67.6	45.1	0.3	1.8	0.0	0.0	22.9	18.7	3.7	0.3	0.0	0.0	0.2
Sep.	115.0	68.5	44.3	0.3	1.8	0.0	0.0	22.0	18.1	3.3	0.3	0.0	0.0	0.2
Oct. ^(p)	115.4	69.5	43.8	0.3	1.8	0.0	0.0	21.7	17.7	3.5	0.3	0.0	0.0	0.2
Transactions														
2019 Q2	2.3	2.4	-0.1	0.0	0.0	0.0	0.0	1.6	1.4	0.2	0.0	0.0	0.0	0.0
Q3	1.8	2.1	-0.3	0.0	0.0	0.0	0.0	-0.3	0.2	-0.5	0.0	0.0	0.0	0.0
2019 July	0.6	0.4	0.2	0.0	0.0	0.0	0.0	0.4	0.5	-0.2	0.0	0.0	0.0	0.0
Aug.	1.1	0.8	0.2	0.0	0.0	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.0	0.0
Sep.	0.1	0.9	-0.8	0.0	0.0	0.0	0.0	-0.9	-0.6	-0.3	0.0	0.0	0.0	0.0
Oct. ^(p)	0.5	1.0	-0.5	0.0	0.0	0.0	0.0	-0.3	-0.4	0.2	0.0	0.0	0.0	0.0
Growth rates														
2019 Q2	6.2	9.5	2.4	-4.7	-5.9	.	.	5.7	7.7	-1.7	0.2	.	.	-13.3
Q3	6.2	11.2	-0.6	21.2	-3.2	.	.	1.8	4.4	-10.6	11.3	.	.	-7.1
2019 July	6.2	9.8	1.7	2.9	-6.1	.	.	8.3	11.0	-2.4	1.2	.	.	-8.1
Aug.	6.4	10.1	1.7	11.0	-4.4	.	.	7.2	10.3	-6.0	-4.7	.	.	17.2
Sep.	6.2	11.2	-0.6	21.2	-3.2	.	.	1.8	4.4	-10.6	11.3	.	.	-7.1
Oct. ^(p)	6.7	12.7	-1.5	19.6	-1.9	.	.	3.6	4.7	-1.0	6.4	.	.	-7.1

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).

3.2 Deposits placed by 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									
	By original maturity							By counterpart sector			By original maturity							By counterpart sector		
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	14.7	1.5	0.9	12.2	0.0	0.0	0.0	0.4	14.2	12.0	0.0	1.1	0.5	0.4	0.3	0.0	0.0	0.0	0.9	0.2
Q3	35.8	1.8	0.7	33.3	0.0	0.0	0.0	0.5	35.4	33.2	0.0	1.2	0.5	0.4	0.3	0.0	0.0	0.0	1.0	0.2
2019 July	14.8	1.8	0.9	12.1	0.0	0.0	0.0	0.4	14.4	11.9	0.0	1.6	0.7	0.6	0.3	0.0	0.0	0.0	1.4	0.2
Aug.	14.5	1.5	1.0	12.1	0.0	0.0	0.0	0.5	14.0	11.9	0.0	1.5	0.6	0.5	0.3	0.0	0.0	0.0	1.3	0.2
Sep.	35.8	1.8	0.7	33.3	0.0	0.0	0.0	0.5	35.4	33.2	0.0	1.2	0.5	0.4	0.3	0.0	0.0	0.0	1.0	0.2
Oct. ^(p)	36.2	2.1	0.6	33.6	0.0	0.0	0.0	0.5	35.7	33.4	0.0	1.5	0.6	0.6	0.3	0.0	0.0	0.0	1.3	0.2
Transactions																				
2019 Q2	9.9	0.1	0.0	9.7	0.0	0.0	0.0	0.0	9.9	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	21.2	0.3	-0.2	21.1	0.0	0.0	0.0	0.0	21.2	21.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.1	0.3	0.0	-0.1	0.0	0.0	0.0	0.0	0.2	-0.1	0.0	0.4	0.2	0.3	0.0	0.0	0.0	0.0	0.4	0.0
Aug.	-0.3	-0.3	0.1	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	0.0	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	-0.1	0.0
Sep.	21.3	0.3	-0.3	21.3	0.0	0.0	0.0	0.0	21.3	21.3	0.0	-0.3	-0.1	-0.2	0.0	0.0	0.0	0.0	-0.3	0.0
Oct. ^(p)	0.4	0.3	-0.2	0.3	0.0	0.0	0.0	0.0	0.4	0.3	0.0	0.3	0.1	0.3	0.0	0.0	0.0	0.0	0.4	0.0
Growth rates																				
2019 Q2	.	9.5	21.7	.	.	.	.	56.8	.	.	.	13.9	32.1	8.9	-2.6	.	.	.	7.6	48.2
Q3	.	45.8	-8.9	.	.	.	.	72.0	.	.	.	9.9	35.4	-5.7	-2.0	.	.	.	6.6	29.0
2019 July	.	25.3	19.2	.	.	.	.	48.9	.	.	.	17.8	24.7	23.2	-2.6	.	.	.	17.6	19.1
Aug.	.	2.8	21.3	.	.	.	.	51.4	.	.	.	10.3	28.0	1.3	-2.3	.	.	.	9.8	14.0
Sep.	.	45.8	-8.9	.	.	.	.	72.0	.	.	.	9.9	35.4	-5.7	-2.0	.	.	.	6.6	29.0
Oct. ^(p)	.	51.3	-31.0	.	.	.	.	61.0	.	.	.	15.8	3.0	45.2	-2.0	.	.	.	17.6	4.6

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16

3.1 Domestic and euro area residents

Data reference Oct19

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	9.1	153.3	114.8	21.2	7.5	157.4	81.7	67.9	0.4	18.5	18.4	0.1	0.0	3.4	0.0	3.4
Cross-border intra euro area	10.7	35.1	0.6	0.5	3.9	1.5	0.2	1.1	0.3	36.6	4.6	32.0	0.0	2.2	0.4	1.8
Total	19.8	188.3	115.4	21.7	11.4	159.0	81.9	69.0	0.7	55.1	23.0	32.1	0.0	5.7	0.4	5.2
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.7	0.1	0.5	-0.3	1.1	0.3	-0.4	-0.1	0.0	0.4	0.4	0.0	0.0	0.1	0.0	0.1
Cross-border intra euro area	1.4	0.3	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.2	0.3	-0.1	0.0	0.0	0.0	0.0
Total	2.1	0.3	0.5	-0.3	1.0	0.3	-0.4	-0.1	0.0	0.6	0.7	-0.1	0.0	0.1	0.0	0.1
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-35.7	3.8	6.5	4.5	37.6	-3.7	-5.3	1.9	42.5	22.5	22.6	15.8	.	-14.1	.	-14.0
Cross-border intra euro area	27.7	.	46.2	-24.2	-17.1	5.0	5.5	8.8	22.6	.	3.7	.	.	7.8	0.0	9.5
Total	-12.2	24.7	6.7	3.6	12.3	-3.6	-5.3	2.0	32.3	143.9	18.3	.	.	-6.0	-1.9	-6.3

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						.
DE		0.3	0.3	0.0		0.1	0.1	0.0	0.1	0.6						.
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
IE		33.2	0.0	0.1		0.0	0.0	0.0	0.0	29.7						.
GR																.
ES		0.0	0.0	0.0		0.0	0.0	0.0	0.1	1.2						.
FR		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
IT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	2.1						.
CY		0.5	0.1	0.2		0.9	0.1	0.6	0.1	0.3						.
LV		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
LT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
LU		0.3	0.0	0.0		0.1	0.0	0.1	0.0	1.5						.
MT		0.1	0.0	0.1		0.4	0.0	0.4	0.0	0.0						.
NL		0.2	0.0	0.0		0.1	0.0	0.1	0.0	0.1						.
AT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
PT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						.
SI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
SK		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
FI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		0.0				0.0			0.0	0.0						.
CZ		0.0				0.0			0.0	0.0						.
DK		0.0				0.0			0.0	0.0						.
HR		0.0				0.0			0.0	0.0						.
HU		0.0				0.0			0.0	0.0						.
PL		0.0				0.0			0.0	0.1						.
RO		0.0				0.3			0.1	0.1						.
SE		0.0				0.0			0.0	0.0						.
UK		7.5				0.3			0.0	5.8						.
Total	10.9	7.6			7.7	0.7			0.1	5.9			0.0	1.2		
Non EU residents³	1.3	2.7			0.5	7.6			0.0	0.3				0.7		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.		Total	General government	Other euro area residents	MFIs						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corp.										
																		Non-MMF IF shares ¹⁾
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	2,697.7	1,635.1	74.5	1,224.3	336.3	89.5	246.7	123.6	425.7	243.9	169.4	12.5	0.0	107.4	1.0	220.8	43.7	264.9
Q3	2,693.9	1,607.3	70.5	1,208.3	328.5	95.6	232.9	120.2	413.7	234.1	166.2	13.4	0.0	111.4	1.1	226.8	43.3	291.4
2019 July	2,682.0	1,620.1	72.3	1,214.3	333.5	94.0	239.4	120.5	420.0	239.0	168.6	12.4	0.0	111.0	1.3	216.7	43.4	270.8
Aug.	2,706.4	1,618.5	70.6	1,210.7	337.2	96.0	241.1	118.3	416.0	236.1	167.4	12.6	0.0	110.3	1.3	219.8	43.3	298.5
Sep.	2,693.9	1,607.3	70.5	1,208.3	328.5	95.6	232.9	120.2	413.7	234.1	166.2	13.4	0.0	111.4	1.1	226.8	43.3	291.4
Oct. ^(p)	2,690.6	1,616.2	71.7	1,207.1	337.4	103.7	233.7	119.1	405.8	227.0	165.0	13.8	0.0	112.6	1.3	229.6	43.2	283.3
Transactions																		
2019 Q2	14.6	5.9	3.1	16.1	-13.3	-21.8	7.6	4.8	-13.2	-11.7	-1.5	0.0	0.0	-1.7	-0.4	12.3	-0.8	12.1
Q3	-8.5	-26.3	-4.0	-13.7	-8.6	6.0	-14.6	-3.3	-13.5	-10.8	-3.6	0.8	0.0	2.9	0.1	2.3	-0.5	26.5
2019 July	-17.1	-13.9	-2.2	-8.6	-3.1	4.5	-7.6	-3.0	-6.4	-5.3	-1.0	-0.1	0.0	2.9	0.2	-5.3	-0.3	5.8
Aug.	23.0	-1.7	-1.7	-3.6	3.5	2.0	1.5	-2.3	-4.8	-3.6	-1.4	0.2	0.0	-0.1	0.1	2.0	-0.2	27.8
Sep.	-14.5	-10.6	-0.1	-1.5	-9.0	-0.4	-8.5	2.0	-2.4	-1.9	-1.2	0.8	0.0	0.0	-0.2	5.6	0.0	-7.1
Oct. ^(p)	-0.8	9.9	1.2	-0.6	9.3	8.1	1.2	-1.1	-7.8	-6.9	-1.2	0.3	0.0	1.2	0.2	4.1	-0.1	-8.1
Growth rates																		
2019 Q2	0.7	0.5	-6.0	-0.2	5.1	-19.7	17.9	8.8	-4.2	-2.8	-6.8	8.2	.	-2.8	-44.1	11.0	-3.8	4.7
Q3	1.2	-0.3	-5.7	-0.4	1.3	-16.2	10.4	9.7	-5.9	-6.4	-6.9	23.2	.	0.0	-38.7	10.9	-2.2	16.6
2019 July	0.8	0.3	-5.3	-0.1	3.2	-15.9	13.0	10.1	-4.6	-3.5	-7.1	9.0	.	-0.8	-41.1	10.7	-4.1	7.2
Aug.	1.9	0.7	-5.0	0.5	2.7	-23.1	17.7	9.1	-5.7	-5.3	-7.2	9.3	.	-0.2	-37.1	11.8	-3.9	16.8
Sep.	1.2	-0.3	-5.7	-0.4	1.3	-16.2	10.4	9.7	-5.9	-6.4	-6.9	23.2	.	0.0	-38.7	10.9	-2.2	16.6
Oct. ^(p)	1.7	1.0	0.9	-0.2	5.7	-9.4	13.7	7.4	-5.2	-7.5	-4.3	31.0	.	1.9	-31.0	14.5	-2.5	8.4

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corporations					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	2,697.7	1,886.4	15.5	1,460.1	410.8	152.9	256.9	122.5	5.5	229.1	266.7	104.5	205.5
Q3	2,693.9	1,842.2	15.1	1,444.8	382.2	139.0	242.3	122.2	3.8	238.6	268.4	108.3	232.7
2019 July	2,682.0	1,858.9	17.7	1,437.7	403.5	152.2	250.3	121.4	5.6	234.5	268.1	97.7	217.2
Aug.	2,706.4	1,863.7	16.3	1,443.2	404.1	151.4	251.7	120.8	5.6	234.8	267.4	102.8	232.2
Sep.	2,693.9	1,842.2	15.1	1,444.8	382.2	139.0	242.3	122.2	3.8	238.6	268.4	108.3	232.7
Oct. ^(p)	2,690.6	1,855.2	16.2	1,438.6	400.4	137.5	261.7	123.9	3.7	240.1	267.7	99.4	224.5
Transactions													
2019 Q2	14.6	5.7	-0.2	22.5	-16.6	-18.5	2.7	3.4	0.1	-1.7	-1.1	-1.9	13.5
Q3	-8.5	-45.9	-0.4	-16.1	-29.4	-13.9	-15.5	-0.3	-1.7	8.3	2.0	2.1	26.8
2019 July	-17.1	-28.2	2.2	-22.7	-7.6	-0.6	-7.0	-1.1	0.1	5.0	1.8	-7.5	11.7
Aug.	23.0	4.3	-1.4	5.3	0.4	-0.9	1.2	-0.6	0.0	-0.1	-0.7	4.7	14.7
Sep.	-14.5	-22.1	-1.2	1.3	-22.2	-12.4	-9.7	1.4	-1.8	3.4	0.9	4.9	0.3
Oct. ^(p)	-0.8	13.8	1.1	-5.9	18.6	-1.5	19.8	1.7	-0.1	2.1	-0.4	-8.1	-8.2
Growth rates													
2019 Q2	0.7	1.1	3.1	2.0	-2.0	-11.0	4.3	-2.6	17.7	2.9	1.5	-11.0	-0.6
Q3	1.2	-0.4	6.8	1.9	-8.4	-19.0	-1.0	0.3	-21.7	6.2	0.8	-7.6	16.0
2019 July	0.8	0.5	-1.1	2.2	-4.9	-10.9	-0.6	-3.3	13.3	5.2	1.5	-10.9	3.1
Aug.	1.9	1.2	3.9	2.6	-3.5	-11.3	1.9	-2.0	12.7	5.9	0.8	-14.7	13.9
Sep.	1.2	-0.4	6.8	1.9	-8.4	-19.0	-1.0	0.3	-21.7	6.2	0.8	-7.6	16.0
Oct. ^(p)	1.7	1.7	15.1	2.8	-2.4	-19.6	9.9	10.5	-23.9	6.1	0.2	-13.9	7.5

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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											
2019 Q2	708.6	716.5	93.4	515.1	100.1	44.6	464.5	503.4	105.2	116.9	242.4
Q3	697.2	706.9	93.4	511.3	92.4	44.6	461.2	499.7	103.1	115.5	242.7
2019 July	700.3	709.2	93.6	513.4	93.3	45.1	466.8	505.5	104.7	117.7	244.5
Aug.	699.6	708.5	93.9	512.7	93.1	44.8	461.6	500.1	101.4	117.4	242.9
Sep.	697.2	706.9	93.4	511.3	92.4	44.6	461.2	499.7	103.1	115.5	242.7
Oct. ^(p)	695.5	705.2	94.2	510.9	90.5	44.3	460.7	499.8	103.2	116.1	241.3
Transactions											
2019 Q2	10.2	10.7	5.1	-0.5	5.5	-0.3	2.5	2.8	1.6	0.4	0.5
Q3	-11.1	-9.2	0.4	-3.8	-7.6	0.0	-1.2	-1.6	-1.7	-0.9	1.5
2019 July	-8.2	-7.2	0.5	-1.8	-6.9	0.5	3.6	3.4	-0.3	1.1	2.8
Aug.	-0.6	-0.7	0.3	-0.7	-0.2	-0.2	-5.2	-5.3	-3.3	-0.3	-1.6
Sep.	-2.2	-1.4	-0.4	-1.2	-0.6	-0.2	0.3	0.3	1.9	-1.7	0.2
Oct. ^(p)	-1.5	-1.5	0.8	-0.4	-1.9	-0.3	-0.1	0.6	0.3	0.7	-1.1
Growth rates											
2019 Q2	0.5	0.4	12.4	-1.0	-2.0	-0.4	-1.7	-1.8	-3.2	-2.5	-0.6
Q3	-0.3	0.0	11.6	-1.4	-4.5	-1.0	-0.8	-1.0	-4.4	-1.5	1.0
2019 July	0.2	0.3	12.9	-1.3	-2.6	0.4	-0.9	-1.1	-4.5	-1.1	0.7
Aug.	0.2	0.4	12.6	-1.2	-2.7	0.0	-0.3	-0.5	-3.2	0.5	0.6
Sep.	-0.3	0.0	11.6	-1.4	-4.5	-1.0	-0.8	-1.0	-4.4	-1.5	1.0
Oct. ^(p)	-0.3	0.0	11.3	-1.3	-5.5	-1.3	-0.9	-0.9	1.3	-3.3	-0.7

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				4
	1	2	3	4	5	6	7
Outstanding amounts							
2019 Q2	38.3	1.6	36.7	6.5	12.9	12.7	0.1
Q3	37.5	1.7	35.8	7.1	12.4	12.3	0.1
2019 July	36.6	1.6	34.9	6.0	10.6	10.5	0.2
Aug.	36.7	1.5	35.3	5.5	12.7	12.7	0.1
Sep.	37.5	1.7	35.8	7.1	12.4	12.3	0.1
Oct. ^(p)	37.5	2.4	35.2	6.9	13.4	13.2	0.1
Transactions							
2019 Q2	2.0	-0.3	2.3	1.3	1.4	1.4	0.0
Q3	-0.9	0.0	-0.9	0.5	-0.5	-0.5	0.0
2019 July	-1.8	0.0	-1.8	-0.6	-2.2	-2.3	0.0
Aug.	0.2	-0.2	0.3	-0.5	2.1	2.2	-0.1
Sep.	0.7	0.2	0.5	1.6	-0.3	-0.4	0.1
Oct. ^(p)	0.1	0.7	-0.6	-0.1	1.0	1.0	0.0
Growth rates							
2019 Q2	-1.8	-33.6	0.3	-11.7	20.5	20.1	.
Q3	-5.5	-7.9	-5.4	37.0	32.9	32.8	.
2019 July	-3.0	-16.0	-2.3	-10.4	34.0	33.1	.
Aug.	1.8	-14.8	2.7	33.4	68.5	68.2	.
Sep.	-5.5	-7.9	-5.4	37.0	32.9	32.8	.
Oct. ^(p)	-2.4	40.0	-4.3	43.3	63.8	65.1	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	849.1	693.9	138.4	16.8	0.0	0.0	0.0	268.7	237.3	24.6	5.8	0.6	0.3	0.1
Q3	838.9	688.6	134.2	16.1	0.0	0.0	0.0	268.2	238.1	23.8	5.2	0.6	0.3	0.1
2019 July	839.3	685.8	137.1	16.4	0.0	0.0	0.0	259.1	227.6	24.8	5.7	0.6	0.3	0.1
Aug.	840.6	688.3	136.0	16.3	0.0	0.0	0.0	263.4	232.7	24.1	5.6	0.6	0.3	0.1
Sep.	838.9	688.6	134.2	16.1	0.0	0.0	0.0	268.2	238.1	23.8	5.2	0.6	0.3	0.1
Oct. ^(p)	841.0	693.2	131.8	15.9	0.0	0.0	0.0	258.2	228.7	23.3	5.1	0.6	0.3	0.1
Transactions														
2019 Q2	24.7	30.2	-4.9	-0.6	0.0	0.0	0.0	-0.5	4.4	-5.5	0.0	0.6	0.0	0.0
Q3	-10.3	-5.4	-4.2	-0.7	0.0	0.0	0.0	-0.9	0.6	-0.9	-0.6	0.0	0.0	0.0
2019 July	-9.8	-8.2	-1.3	-0.4	0.0	0.0	0.0	-9.8	-9.8	0.1	-0.1	0.0	0.0	0.0
Aug.	1.2	2.5	-1.2	-0.1	0.0	0.0	0.0	4.2	5.0	-0.7	-0.1	0.0	0.0	0.0
Sep.	-1.7	0.2	-1.8	-0.2	0.0	0.0	0.0	4.7	5.4	-0.3	-0.5	0.0	0.0	0.0
Oct. ^(p)	2.1	4.7	-2.3	-0.2	0.0	0.0	0.0	-9.9	-9.3	-0.5	-0.1	0.0	0.0	0.0
Growth rates														
2019 Q2	5.8	11.1	-12.3	-16.0	.	.	.	3.1	6.7	-20.8	-14.2	.	58.3	.
Q3	5.6	10.5	-11.9	-15.1	.	.	.	3.1	6.7	-20.6	-22.2	.	21.8	.
2019 July	5.7	10.8	-12.0	-15.8	.	.	.	5.3	8.9	-17.4	-13.9	.	60.8	.
Aug.	6.2	11.3	-11.8	-15.5	.	.	.	5.6	9.1	-17.5	-14.3	.	63.3	.
Sep.	5.6	10.5	-11.9	-15.1	.	.	.	3.1	6.7	-20.6	-22.2	.	21.8	.
Oct. ^(p)	6.2	11.2	-12.2	-14.9	.	.	.	2.8	5.6	-15.6	-21.4	.	12.0	.

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).

3.2 Deposits placed by 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								
	By original maturity						By counterpart sector					By original maturity					By counterpart sector			
	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions			Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs	Up to 2Y			Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	251.3	53.4	12.3	170.1	0.0	0.0	15.6	36.5	214.8	170.5	7.0	31.7	21.4	3.3	2.3	0.0	0.0	4.7	20.8	10.9
Q3	247.2	55.1	12.1	166.9	0.0	0.0	13.2	37.5	209.7	166.6	6.6	31.5	21.3	3.8	2.3	0.0	0.0	4.0	20.9	10.5
2019 July	250.1	53.2	11.9	169.8	0.0	0.0	15.2	37.4	212.7	168.1	5.8	32.3	21.4	3.9	2.2	0.0	0.0	4.6	21.1	11.2
Aug.	248.3	53.6	11.6	168.3	0.0	0.0	14.8	37.6	210.7	166.8	5.3	32.2	21.6	4.0	2.2	0.0	0.0	4.4	21.3	10.9
Sep.	247.2	55.1	12.1	166.9	0.0	0.0	13.2	37.5	209.7	166.6	6.6	31.5	21.3	3.8	2.3	0.0	0.0	4.0	20.9	10.5
Oct. ^(p)	248.4	53.3	11.1	165.7	0.0	0.0	18.3	38.3	210.1	165.5	9.9	31.1	21.7	3.4	2.3	0.0	0.0	3.7	20.2	10.8
Transactions																				
2019 Q2	-4.1	-0.9	-1.1	-4.0	0.0	0.0	2.0	-0.9	-3.1	-3.6	1.2	-0.9	-0.3	-0.6	0.0	0.0	0.0	0.0	-1.3	0.5
Q3	-4.4	1.6	-0.3	-3.3	0.0	0.0	-2.4	0.9	-5.3	-4.0	-0.3	-0.3	-0.1	0.5	0.0	0.0	0.0	-0.7	0.2	-0.4
2019 July	-1.3	-0.2	-0.4	-0.3	0.0	0.0	-0.4	0.8	-2.1	-2.4	-1.2	0.5	0.0	0.7	-0.1	0.0	0.0	0.0	0.3	0.2
Aug.	-1.8	0.4	-0.3	-1.5	0.0	0.0	-0.4	0.2	-2.1	-1.3	-0.5	0.0	0.2	0.1	0.0	0.0	0.0	-0.3	0.2	-0.2
Sep.	-1.2	1.5	0.4	-1.5	0.0	0.0	-1.6	-0.1	-1.1	-0.2	1.3	-0.8	-0.3	-0.2	0.1	0.0	0.0	-0.4	-0.4	-0.4
Oct. ^(p)	1.3	-1.7	-0.9	-1.2	0.0	0.0	5.1	0.9	0.4	-1.0	3.3	-0.4	0.4	-0.4	0.0	0.0	0.0	-0.3	-0.7	0.3
Growth rates																				
2019 Q2	-9.8	-5.5	-19.0	-10.3	.	.	-10.8	-11.8	-9.5	-10.4	-26.9	-11.9	-5.5	-36.2	-12.0	.	.	-15.7	-16.4	-2.0
Q3	-9.1	-4.3	-11.2	-10.0	.	.	-15.1	-4.1	-10.0	-10.6	-18.1	-7.1	4.7	-21.2	-4.0	.	.	-35.8	-8.3	-4.4
2019 July	-9.2	-7.3	-7.5	-10.1	.	.	-6.5	-6.9	-9.6	-11.5	-35.1	-13.2	-7.8	-23.8	-13.6	.	.	-24.7	-16.1	-7.3
Aug.	-9.0	-5.3	-13.3	-10.0	.	.	-7.1	-3.4	-10.0	-11.6	-32.5	-9.6	-1.0	-21.3	-6.3	.	.	-30.9	-13.1	-1.9
Sep.	-9.1	-4.3	-11.2	-10.0	.	.	-15.1	-4.1	-10.0	-10.6	-18.1	-7.1	4.7	-21.2	-4.0	.	.	-35.8	-8.3	-4.4
Oct. ^(p)	-4.8	-2.6	-13.0	-6.5	.	.	11.8	1.1	-5.8	-6.9	13.0	-7.3	3.8	-23.6	-5.1	.	.	-35.6	-10.1	-1.5

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).

SPAIN

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16

3.1 Domestic and euro area residents

Data reference Oct19

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	270.6	1,419.2	834.3	249.2	235.9	1,231.2	692.4	437.4	8.2	331.2	179.6	151.6	0.0	78.1	14.4	63.6
Cross-border intra euro area	129.8	35.6	6.7	9.0	101.6	47.5	3.1	23.3	5.6	60.8	47.4	13.4	0.0	34.5	7.2	27.2
Total	400.4	1,454.8	841.0	258.2	337.4	1,278.8	695.5	460.7	13.8	392.0	227.0	165.0	0.0	112.6	21.6	90.8
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	7.9	-8.1	1.4	-10.0	17.5	-1.7	-1.5	-0.3	0.2	-7.8	-6.7	-1.1	0.0	0.9	0.6	0.3
Cross-border intra euro area	10.7	3.4	0.8	0.1	-8.2	2.4	0.0	0.1	0.1	-0.2	-0.2	-0.1	0.0	0.2	0.1	0.2
Total	18.6	-4.8	2.1	-9.9	9.3	0.6	-1.5	-0.1	0.3	-8.1	-6.9	-1.2	0.0	1.2	0.7	0.4
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-6.4	2.7	6.1	3.1	1.3	-1.0	-0.4	-1.7	17.4	-6.7	-7.8	-5.4	.	2.5	2.2	2.6
Cross-border intra euro area	7.0	16.7	12.0	-3.4	17.7	30.0	9.3	15.0	57.8	-2.9	-6.4	11.7	.	0.5	6.5	-1.1
Total	-2.4	3.0	6.2	2.8	5.7	-0.2	-0.3	-0.9	31.0	-6.2	-7.5	-4.3	.	1.9	3.7	1.5

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		1.5	0.4	1.1		0.7	0.2	0.2	0.1	-0.5						.
DE		5.9	1.5	2.4		4.9	0.8	2.8	0.6	0.6						.
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
IE		7.3	0.2	1.4		3.2	0.3	2.3	0.2	6.2						.
GR		0.2	0.0	0.1		0.3	0.2	0.1	0.0	0.2						.
ES																.
FR		3.0	1.8	0.4		14.0	0.6	3.8	1.3	1.3						.
IT		1.8	0.4	0.9		2.0	0.2	1.1	2.0	44.6						.
CY		0.1	0.0	0.0		0.1	0.0	0.1	0.0	0.0						.
LV		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
LT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
LU		3.2	0.3	0.9		5.9	0.0	5.3	0.1	0.7						.
MT		0.2	0.0	0.2		0.3	0.0	0.3	0.0	0.0						.
NL		7.5	0.3	1.2		8.0	0.4	4.2	0.3	2.5						.
AT		0.1	0.1	0.0		0.4	0.0	0.3	0.1	0.0						.
PT		1.3	0.6	0.2		3.1	0.2	2.7	0.7	5.5						.
SI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
SK		0.0	0.0	0.0		0.1	0.0	0.1	0.0	0.0						.
FI		0.1	0.0	0.0		2.1	0.0	0.1	0.0	0.1						.
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		0.0				0.0			0.0	0.0						.
CZ		0.0				0.1			0.0	0.1						.
DK		0.1				0.2			0.2	0.1						.
HR		0.0				0.0			0.0	0.0						.
HU		0.2				0.1			0.0	0.0						.
PL		0.3				0.7			0.0	0.0						.
RO		0.0				0.0			0.0	0.0						.
SE		0.3				0.3			0.1	0.1						.
UK		7.2				8.9			3.1	2.4						.
Total	23.4	8.3			28.5	10.3			3.4	2.8			0.0	25.4		
Non EU residents³	36.4	21.5			37.5	43.6			5.5	11.8				57.2		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents						Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets		
		Total	General government	Other euro area residents	MFIs			Total	General government	Other euro area residents	MFIs							
					Euro-system	Other deposit-taking corp.	Intra-group											
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2019 Q2	9,565.1	5,657.0	212.2	2,777.6	2,667.1	495.4	-	-	857.7	197.7	377.1	282.8	27.4	424.7	-	1,577.1	39.1	982.2
Q3	9,791.0	5,662.7	212.5	2,813.9	2,636.4	432.3	-	-	859.6	194.8	368.5	296.3	31.3	430.6	-	1,701.8	39.6	1,065.5
2019 July	9,924.5	5,792.3	214.1	2,802.7	2,775.6	545.3	-	-	862.2	199.7	373.6	288.9	31.8	422.1	-	1,736.8	39.4	1,039.9
Aug.	9,967.1	5,775.4	214.3	2,808.3	2,752.7	499.0	-	-	861.5	193.9	369.8	297.8	32.7	419.3	-	1,737.4	39.9	1,101.0
Sep.	9,791.0	5,662.7	212.5	2,813.9	2,636.4	432.3	-	-	859.6	194.8	368.5	296.3	31.3	430.6	-	1,701.8	39.6	1,065.5
Oct. ^(p)	9,903.4	5,791.0	212.2	2,849.0	2,729.8	466.1	-	-	878.2	204.7	358.6	314.9	32.0	432.4	-	1,720.3	39.8	1,009.8
Transactions																		
2019 Q2	266.3	69.5	0.1	27.7	41.7	22.9	-	-	42.5	13.3	20.2	9.1	0.3	-7.2	-	90.1	0.5	70.5
Q3	181.8	-2.8	0.2	34.4	-37.4	-63.2	-	-	0.5	-2.2	-10.2	12.9	3.9	5.6	-	90.9	0.5	83.3
2019 July	344.5	132.5	1.8	24.5	106.2	49.8	-	-	4.1	2.2	-4.0	5.9	4.5	-2.6	-	148.1	0.3	57.7
Aug.	28.0	-19.9	0.3	5.0	-25.2	-46.3	-	-	0.0	-4.8	-3.8	8.7	0.9	-2.5	-	-12.0	0.5	61.1
Sep.	-190.7	-115.3	-1.9	4.9	-118.4	-66.8	-	-	-3.6	0.4	-2.4	-1.6	-1.4	10.7	-	-45.2	-0.3	-35.5
Oct. ^(p)	134.4	133.5	-0.3	37.0	96.8	33.8	-	-	18.4	9.3	-9.7	18.8	0.7	1.3	-	36.0	0.2	-55.7
Growth rates																		
2019 Q2	8.9	7.5	0.8	5.8	10.0	15.0	-	-	10.6	10.8	13.6	6.6	-35.1	2.1	-	15.2	5.6	11.3
Q3	10.4	6.5	1.1	5.7	7.8	-2.9	-	-	11.0	11.5	7.9	14.6	-27.0	3.7	-	20.6	4.6	22.9
2019 July	10.2	7.8	1.4	5.5	10.8	18.9	-	-	8.6	13.4	8.0	6.2	-27.4	2.7	-	19.3	5.1	16.8
Aug.	10.1	6.7	2.3	5.6	8.3	0.1	-	-	8.2	7.8	5.3	12.4	-24.9	2.9	-	17.2	6.4	25.5
Sep.	10.4	6.5	1.1	5.7	7.8	-2.9	-	-	11.0	11.5	7.9	14.6	-27.0	3.7	-	20.6	4.6	22.9
Oct. ^(p)	8.8	6.1	0.4	6.1	6.5	-6.5	-	-	12.6	17.8	3.4	21.3	-23.6	4.1	-	15.2	4.6	15.9

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents						Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities	
		Total	Central government	Other general government/other euro area residents	MFIs								
					Euro-system	Other deposit-taking corporations	Intra-group						
	1	2	3	4	5	6	7	8	9	10	11	12	13
Outstanding amounts													
2019 Q2	9,565.1	5,088.3	27.8	2,647.2	2,413.3	154.8	-	-	321.0	1,085.4	638.3	1,484.5	947.4
Q3	9,791.0	5,163.6	34.1	2,688.0	2,441.4	148.8	-	-	335.8	1,092.9	642.1	1,535.6	1,021.0
2019 July	9,924.5	5,181.2	28.4	2,672.7	2,480.2	164.7	-	-	343.2	1,099.8	638.9	1,644.6	1,017.0
Aug.	9,967.1	5,189.0	31.1	2,694.2	2,463.8	154.5	-	-	351.6	1,099.9	638.6	1,614.9	1,073.2
Sep.	9,791.0	5,163.6	34.1	2,688.0	2,441.4	148.8	-	-	335.8	1,092.9	642.1	1,535.6	1,021.0
Oct. ^(p)	9,903.4	5,213.9	35.6	2,693.6	2,484.8	148.0	-	-	345.7	1,098.5	641.8	1,619.9	983.6
Transactions													
2019 Q2	266.3	125.7	1.4	71.0	53.4	3.0	-	-	-14.8	9.7	4.9	79.5	61.1
Q3	181.8	63.2	6.3	35.8	21.1	-6.0	-	-	14.8	-1.5	5.2	23.1	77.0
2019 July	344.5	88.8	0.6	23.8	64.5	9.9	-	-	22.1	11.4	1.0	150.2	70.9
Aug.	28.0	3.5	2.7	19.8	-19.0	-10.2	-	-	8.5	-3.1	0.1	-38.3	57.4
Sep.	-190.7	-29.1	3.0	-7.7	-24.4	-5.7	-	-	-15.8	-9.9	4.0	-88.8	-51.2
Oct. ^(p)	134.4	56.2	1.4	8.1	46.7	-0.8	-	-	9.9	9.6	0.2	97.2	-38.7
Growth rates													
2019 Q2	8.9	10.2	21.8	7.9	12.6	8.1	-	-	-6.6	4.2	5.2	12.5	11.3
Q3	10.4	11.6	23.4	9.0	14.4	2.9	-	-	-0.9	2.3	4.9	12.1	19.8
2019 July	10.2	9.7	11.2	7.1	12.7	9.0	-	-	-3.3	5.2	5.1	16.0	18.4
Aug.	10.1	9.7	14.2	7.8	11.8	3.9	-	-	-0.6	5.1	5.1	9.8	26.7
Sep.	10.4	11.6	23.4	9.0	14.4	2.9	-	-	-0.9	2.3	4.9	12.1	19.8
Oct. ^(p)	8.8	11.2	29.5	8.8	13.7	2.4	-	-	0.4	3.1	4.8	6.4	13.3

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			
	1	2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2019 Q2	1,323.8	1,445.4	177.0	1,066.0	80.8	36.4	1,111.5	1,116.4	200.4	176.5	734.7
Q3	1,351.4	1,471.3	180.8	1,090.1	80.6	36.4	1,113.2	1,118.0	190.1	176.7	746.4
2019 July	1,338.7	1,458.7	180.2	1,077.9	80.7	36.2	1,123.6	1,128.5	202.5	179.5	741.6
Aug.	1,343.1	1,462.0	179.5	1,082.7	80.8	36.4	1,126.2	1,130.9	205.6	178.7	741.9
Sep.	1,351.4	1,471.3	180.8	1,090.1	80.6	36.4	1,113.2	1,118.0	190.1	176.7	746.4
Oct. ^(p)	1,360.6	1,480.3	182.2	1,098.4	80.0	36.3	1,131.2	1,137.9	202.5	178.3	750.4
Transactions											
2019 Q2	9.7	22.4	4.5	4.9	0.3	0.0	21.1	21.8	-0.2	6.7	14.6
Q3	27.8	26.2	3.7	23.5	0.6	0.0	1.0	3.4	-11.0	-0.1	12.2
2019 July	15.0	13.5	3.1	11.7	0.2	-0.1	11.9	12.1	1.7	2.9	7.3
Aug.	4.4	3.3	-0.6	4.6	0.4	0.1	2.3	4.1	2.9	-0.9	0.4
Sep.	8.4	9.4	1.2	7.2	0.1	0.0	-13.2	-12.9	-15.6	-2.1	4.5
Oct. ^(p)	9.8	9.7	1.5	8.6	-0.2	-0.1	18.7	20.9	12.7	1.7	4.3
Growth rates											
2019 Q2	5.4	5.9	6.0	5.5	1.8	-3.1	7.5	7.5	3.6	9.8	8.0
Q3	5.8	6.2	7.0	5.9	2.0	-2.3	6.3	6.6	-0.2	6.7	8.0
2019 July	5.5	6.0	6.3	5.7	1.9	-3.6	7.7	7.8	4.2	10.1	8.1
Aug.	5.6	6.0	6.2	5.8	2.1	-2.8	8.1	8.3	8.5	8.8	7.8
Sep.	5.8	6.2	7.0	5.9	2.0	-2.3	6.3	6.6	-0.2	6.7	8.0
Oct. ^(p)	5.9	6.3	6.1	6.2	1.4	-2.6	6.9	7.5	4.6	6.4	7.7

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							
2019 Q2	262.5	-	-	113.3	79.8	-	-
Q3	255.8	-	-	99.7	93.5	-	-
2019 July	254.6	-	-	107.4	85.7	-	-
Aug.	254.1	-	-	108.4	85.0	-	-
Sep.	255.8	-	-	99.7	93.5	-	-
Oct. ^(p)	268.1	-	-	117.4	89.1	-	-
Transactions							
2019 Q2	-1.9	-	-	-1.6	-1.1	-	-
Q3	-8.0	-	-	-13.7	13.6	-	-
2019 July	-8.3	-	-	-5.9	5.9	-	-
Aug.	-1.0	-	-	1.0	-0.7	-	-
Sep.	1.2	-	-	-8.7	8.5	-	-
Oct. ^(p)	12.9	-	-	17.7	-4.4	-	-
Growth rates							
2019 Q2	0.5	-	-	8.6	9.0	-	-
Q3	-1.8	-	-	-5.3	21.9	-	-
2019 July	-4.7	-	-	-3.4	9.9	-	-
Aug.	-4.6	-	-	-2.4	5.6	-	-
Sep.	-1.8	-	-	-5.3	21.9	-	-
Oct. ^(p)	1.0	-	-	2.8	16.2	-	-

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).

FRANCE

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	1,516.9	488.9	19.9	345.7	662.4	0.0	0.0	655.5	463.2	86.6	77.6	22.6	0.0	5.5
Q3	1,532.2	496.9	20.5	346.5	668.2	0.0	0.0	671.7	473.9	92.5	77.6	23.8	0.0	3.9
2019 July	1,527.9	497.3	20.2	345.8	664.7	0.0	0.0	663.9	469.4	90.5	77.6	22.3	0.0	4.1
Aug.	1,528.1	492.9	20.7	345.6	669.0	0.0	0.0	684.0	485.7	92.9	77.4	22.9	0.0	5.0
Sep.	1,532.2	496.9	20.5	346.5	668.2	0.0	0.0	671.7	473.9	92.5	77.6	23.8	0.0	3.9
Oct. ^(p)	1,525.8	492.2	20.5	346.4	666.8	0.0	0.0	677.7	480.1	91.9	78.4	22.0	0.0	5.3
Transactions														
2019 Q2	23.6	15.0	0.9	0.4	7.3	0.0	0.0	15.3	18.8	-5.4	-0.4	0.7	0.0	1.5
Q3	14.9	7.8	0.5	0.8	5.8	0.0	0.0	15.1	10.1	5.5	0.0	1.2	0.0	-1.7
2019 July	10.9	8.3	0.2	0.0	2.3	0.0	0.0	8.0	6.0	3.8	0.0	-0.3	0.0	-1.4
Aug.	0.0	-4.6	0.5	-0.2	4.3	0.0	0.0	19.7	16.1	2.2	-0.2	0.7	0.0	0.9
Sep.	3.9	4.0	-0.2	0.9	-0.8	0.0	0.0	-12.6	-12.0	-0.6	0.2	0.9	0.0	-1.2
Oct. ^(p)	-6.1	-4.7	0.1	-0.1	-1.4	0.0	0.0	6.6	6.5	-0.4	0.8	-1.8	0.0	1.5
Growth rates														
2019 Q2	5.6	9.4	14.1	1.1	5.2	.	.	8.1	12.3	-0.9	-1.4	1.5	.	-4.6
Q3	6.1	10.0	16.9	1.7	5.4	.	.	9.8	14.4	3.4	-1.9	3.0	.	-31.4
2019 July	5.9	10.3	15.2	1.2	5.0	.	.	8.1	12.5	1.9	-2.3	-1.0	.	-29.8
Aug.	5.6	9.1	19.4	1.3	5.0	.	.	11.8	17.2	3.6	-2.0	-0.2	.	-13.8
Sep.	6.1	10.0	16.9	1.7	5.4	.	.	9.8	14.4	3.4	-1.9	3.0	.	-31.4
Oct. ^(p)	6.2	9.8	19.8	2.0	5.5	.	.	9.9	14.3	1.9	-1.3	1.0	.	0.5

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).

3.2 Deposits placed by 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									
	By original maturity							By counterpart sector			By original maturity							By counterpart sector		
	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	387.2	71.9	62.0	178.4	0.0	0.0	74.9	-	-	28.5	44.8	57.5	27.4	4.7	8.2	4.1	0.0	13.2	-	-
Q3	398.5	69.7	71.6	160.8	0.0	0.0	96.5	-	-	27.6	59.9	58.1	29.2	4.6	8.6	4.0	0.0	11.7	-	-
2019 July	392.4	71.7	63.9	162.8	0.0	0.0	94.0	-	-	28.0	64.4	61.2	29.6	4.0	8.5	4.0	0.0	15.0	-	-
Aug.	393.4	67.2	73.4	155.3	0.0	0.0	97.5	-	-	27.3	68.3	62.0	29.5	5.1	8.5	4.0	0.0	15.0	-	-
Sep.	398.5	69.7	71.6	160.8	0.0	0.0	96.5	-	-	27.6	59.9	58.1	29.2	4.6	8.6	4.0	0.0	11.7	-	-
Oct. ^(p)	400.4	79.0	68.9	160.1	0.0	0.0	92.4	-	-	27.8	60.1	62.6	29.6	5.4	8.8	3.9	0.0	14.8	-	-
Transactions																				
2019 Q2	25.0	7.4	3.3	12.2	0.0	0.0	2.1	-	-	0.6	2.6	5.4	2.7	1.1	0.1	-0.1	0.0	1.6	-	-
Q3	7.9	-2.5	8.7	-19.4	0.0	0.0	21.1	-	-	-0.8	15.1	0.5	1.8	-0.2	0.4	-0.1	0.0	-1.5	-	-
2019 July	4.0	-0.3	1.6	-16.2	0.0	0.0	18.9	-	-	-0.5	19.6	3.6	2.2	-0.7	0.3	0.0	0.0	1.8	-	-
Aug.	-0.2	-4.6	9.2	-8.1	0.0	0.0	3.4	-	-	-0.6	3.9	0.8	-0.2	1.0	0.0	-0.1	0.0	0.0	-	-
Sep.	4.0	2.4	-2.1	4.9	0.0	0.0	-1.1	-	-	0.3	-8.4	-3.9	-0.3	-0.5	0.1	0.0	0.0	-3.3	-	-
Oct. ^(p)	3.6	9.5	-2.2	0.1	0.0	0.0	-3.8	-	-	0.2	0.3	4.5	0.4	0.9	0.2	0.0	0.0	3.0	-	-
Growth rates																				
2019 Q2	16.0	12.3	-12.0	22.4	.	.	39.3	-	-	-6.5	115.3	10.9	36.9	-3.7	-4.3	-11.1	.	-4.7	-	-
Q3	19.7	22.5	3.0	7.1	.	.	69.7	-	-	7.5	127.5	12.1	34.9	7.7	-0.9	-11.9	.	-7.7	-	-
2019 July	11.8	18.4	-17.1	8.5	.	.	47.9	-	-	-6.1	88.6	8.2	7.3	-21.0	-1.4	-9.4	.	39.3	-	-
Aug.	11.8	19.2	-9.5	2.0	.	.	55.9	-	-	-8.2	114.3	7.7	20.1	0.3	-1.3	-11.6	.	0.7	-	-
Sep.	19.7	22.5	3.0	7.1	.	.	69.7	-	-	7.5	127.5	12.1	34.9	7.7	-0.9	-11.9	.	-7.7	-	-
Oct. ^(p)	16.8	45.3	-16.3	4.3	.	.	73.8	-	-	11.3	188.0	24.5	20.7	6.1	1.0	-8.0	.	94.3	-	-

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).

FRANCE

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16

3.1 Domestic and euro area residents

Data reference Oct19

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	2,044.9	2,399.7	1,507.4	619.9	2,296.2	2,803.4	1,348.4	1,058.9	211.0	365.2	151.6	213.7	31.0	347.5	148.1	188.4
Cross-border intra euro area	439.9	329.5	18.5	57.8	433.6	257.7	12.2	72.3	103.9	198.1	53.2	145.0	0.9	85.0	45.3	39.6
Total	2,484.8	2,729.1	1,525.8	677.7	2,729.8	3,061.1	1,360.6	1,131.2	314.9	563.4	204.7	358.6	32.0	432.4	193.4	228.0
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	72.6	-0.7	-6.2	6.3	73.5	8.9	8.7	11.2	6.5	2.8	1.1	1.7	1.0	2.4	-3.5	5.9
Cross-border intra euro area	-25.8	10.2	0.1	0.3	23.2	27.9	1.2	7.5	12.3	-3.2	8.2	-11.4	-0.2	-1.1	-0.7	-0.4
Total	46.7	9.5	-6.1	6.6	96.8	36.8	9.8	18.7	18.8	-0.4	9.3	-9.7	0.7	1.3	-4.2	5.4
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	9.7	7.3	6.0	10.3	4.7	5.5	5.8	6.3	6.8	8.0	5.1	10.1	-24.4	2.9	-2.9	8.0
Cross-border intra euro area	37.2	24.2	25.0	5.5	17.4	7.5	18.8	17.4	67.4	8.7	77.8	-5.2	16.6	9.1	-3.1	28.7
Total	13.7	9.0	6.2	9.9	6.5	5.7	5.9	6.9	21.3	8.2	17.8	3.4	-23.6	4.1	-2.9	11.0

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		15.3	2.2	8.5		19.3	7.4	7.6	8.2	17.9						
DE		40.1	8.7	20.9		11.6	1.0	6.5	17.5	25.8						
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
IE		16.0	0.2	3.9		15.5	0.3	6.6	10.1	10.5						
GR		1.1	0.7	0.4		0.3	0.0	0.3	0.2	0.2						
ES		5.8	1.5	1.8		11.7	0.5	5.8	10.3	18.5						
FR																
IT		74.6	2.0	3.3		108.3	0.6	7.7	8.3	27.8						
CY		1.4	0.2	0.8		0.7	0.0	0.7	0.0	0.1						
LV		0.2	0.0	0.0		0.1	0.0	0.1	0.0	0.1						
LT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						
LU		137.7	0.9	8.9		37.7	0.5	15.9	11.9	67.3						
MT		1.0	0.1	0.3		0.9	0.1	0.8	0.0	0.1						
NL		22.8	0.4	7.9		20.7	0.3	11.2	20.5	23.9						
AT		1.1	0.3	0.4		0.6	0.0	0.3	1.2	3.4						
PT		1.0	0.7	0.1		1.7	0.2	0.5	0.2	2.8						
SI		0.2	0.0	0.2		0.3	0.0	0.2	0.0	0.8						
SK		0.6	0.0	0.0		0.2	0.0	0.2	0.0	0.1						
FI		1.0	0.0	0.3		0.3	0.0	0.3	3.2	1.9						
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		0.1				0.2			0.1	0.0						
CZ		0.4				0.6			0.0	0.1						
DK		1.5				2.5			1.7	1.6						
HR		0.0				0.3			0.0	0.1						
HU		0.5				0.3			0.0	0.1						
PL		0.2				3.3			0.3	1.0						
RO		0.2				0.8			0.0	0.1						
SE		2.0				1.0			8.6	5.7						
UK		232.6				227.6			39.5	82.8						
Total	453.4	237.6			257.4	236.6			50.4	91.5			0.0	78.9		
Non EU residents³	381.9	387.1			390.1	467.0			35.6	70.8				23.6		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1. Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

ITALY

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.	Total	General government	Other euro area residents	MFIs							
					Euro-system	Intra-group												
												Non-MMF IF shares ¹⁾						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	3,768.7	2,432.1	265.9	1,538.5	627.7	103.7	523.7	372.9	654.3	442.2	138.9	73.1	0.1	153.7	12.0	151.2	74.4	302.9
Q3	3,842.1	2,449.1	269.4	1,541.4	638.4	101.0	537.0	383.1	680.2	466.8	137.4	76.0	0.1	155.9	12.0	163.9	75.6	317.2
2019 July	3,794.3	2,431.9	267.1	1,562.4	602.4	79.7	522.4	375.5	670.4	457.5	138.5	74.4	0.1	152.7	12.2	156.4	75.0	307.8
Aug.	3,818.9	2,427.7	268.2	1,550.0	609.5	77.6	531.6	381.9	676.0	463.5	137.8	74.6	0.1	152.5	11.9	163.5	75.2	324.0
Sep.	3,842.1	2,449.1	269.4	1,541.4	638.4	101.0	537.0	383.1	680.2	466.8	137.4	76.0	0.1	155.9	12.0	163.9	75.6	317.2
Oct. ^(p)	3,844.1	2,475.9	267.8	1,556.5	651.7	138.1	513.2	370.8	677.3	460.8	139.8	76.7	0.1	155.7	12.2	161.0	75.9	298.3
Transactions																		
2019 Q2	35.9	33.9	-1.2	-2.2	37.2	3.4	33.9	20.5	-11.3	-9.3	-2.1	0.0	0.0	1.3	0.3	2.4	1.6	8.1
Q3	56.9	19.9	3.5	4.8	11.6	-2.7	14.2	12.3	10.5	9.1	-0.5	1.9	0.0	2.5	0.1	8.6	1.2	14.2
2019 July	19.1	1.6	1.1	24.1	-23.6	-23.9	0.3	4.8	8.6	8.4	-0.6	0.8	0.0	-0.3	0.2	3.7	0.6	4.9
Aug.	17.3	-4.0	1.2	-11.8	6.7	-2.2	8.8	6.3	-0.6	0.3	-0.7	-0.2	0.0	-0.1	-0.2	5.5	0.2	16.2
Sep.	20.5	22.2	1.1	-7.4	28.5	23.4	5.0	1.2	2.4	0.4	0.7	1.3	0.0	2.8	0.1	-0.6	0.4	-6.8
Oct. ^(p)	8.0	28.3	-1.6	16.1	13.9	37.1	-23.3	-12.3	-0.6	-3.7	2.2	0.9	0.0	-0.2	0.2	-0.9	0.3	-18.9
Growth rates																		
2019 Q2	1.7	1.6	0.8	-1.9	11.7	20.1	10.2	14.3	1.7	-0.4	9.0	1.3	.	0.2	3.3	-8.8	10.0	8.3
Q3	2.9	2.2	3.0	-1.0	10.7	11.6	10.5	12.7	1.0	0.4	1.9	3.3	.	3.0	3.9	-3.9	11.8	15.4
2019 July	2.5	2.2	0.7	-0.4	10.4	13.9	10.1	15.5	1.0	0.9	1.2	1.2	.	1.3	4.2	-7.2	10.7	13.6
Aug.	2.9	2.5	2.2	-0.4	10.5	13.8	10.3	14.3	0.7	0.4	1.3	0.9	.	1.4	3.2	-5.7	11.2	16.4
Sep.	2.9	2.2	3.0	-1.0	10.7	11.6	10.5	12.7	1.0	0.4	1.9	3.3	.	3.0	3.9	-3.9	11.8	15.4
Oct. ^(p)	3.6	4.6	3.3	1.5	13.7	44.3	7.4	17.1	0.7	-1.4	5.1	4.8	.	2.9	5.5	-4.6	11.8	5.9

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations	Total					
					Euro-system	Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	3,768.7	2,709.8	35.5	1,804.8	869.5	242.0	626.3	432.9	1.8	298.5	371.5	88.5	298.6
Q3	3,842.1	2,728.0	42.8	1,807.2	878.0	235.5	641.3	445.4	2.0	303.6	370.8	88.1	349.6
2019 July	3,794.3	2,702.1	36.7	1,797.8	867.5	239.5	626.8	439.3	1.9	303.3	372.3	87.5	327.3
Aug.	3,818.9	2,735.1	36.9	1,818.1	880.1	239.0	639.9	441.9	2.0	302.3	368.1	87.3	324.2
Sep.	3,842.1	2,728.0	42.8	1,807.2	878.0	235.5	641.3	445.4	2.0	303.6	370.8	88.1	349.6
Oct. ^(p)	3,844.1	2,762.9	46.2	1,849.6	867.1	235.3	630.6	433.7	1.8	302.7	377.0	84.1	315.4
Transactions													
2019 Q2	35.9	36.7	1.3	16.7	18.7	-1.7	20.5	20.0	-0.6	-3.7	-3.7	-6.3	13.5
Q3	56.9	18.2	7.3	1.7	9.2	-6.6	15.7	14.7	0.2	4.0	0.0	-1.4	35.8
2019 July	19.1	-6.3	1.2	-7.2	-0.3	-2.6	2.2	8.5	0.1	4.3	1.4	-1.5	21.2
Aug.	17.3	32.4	0.1	20.1	12.1	-0.4	12.7	2.6	0.1	-1.3	-4.1	-0.4	-9.4
Sep.	20.5	-7.8	5.9	-11.2	-2.6	-3.5	0.9	3.5	0.0	1.0	2.7	0.6	24.1
Oct. ^(p)	8.0	35.9	3.4	42.7	-10.2	-0.2	-10.0	-11.7	-0.1	-0.3	7.8	-3.5	-31.7
Growth rates													
2019 Q2	1.7	3.6	5.2	2.1	6.8	-2.1	10.5	14.3	-48.3	-4.2	-1.3	-15.9	2.1
Q3	2.9	3.0	6.9	2.2	4.8	-3.4	8.2	12.2	-35.1	-0.4	-0.7	-20.5	19.6
2019 July	2.5	4.0	4.9	3.1	6.0	-2.5	9.5	14.6	-43.2	-2.5	-0.3	-18.8	5.9
Aug.	2.9	4.9	4.4	4.1	6.5	-2.6	10.3	13.7	-39.9	-2.4	-1.7	-20.9	6.3
Sep.	2.9	3.0	6.9	2.2	4.8	-3.4	8.2	12.2	-35.1	-0.4	-0.7	-20.5	19.6
Oct. ^(p)	3.6	5.7	6.0	6.0	5.1	-3.8	8.8	16.5	-39.6	1.3	0.9	-21.5	0.7

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			
	1	2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2019 Q2	631.3	675.6	107.6	382.6	141.1	54.9	669.1	784.2	210.4	164.5	294.2
Q3	632.7	677.4	109.0	384.1	139.6	53.9	658.3	777.4	207.6	162.8	287.9
2019 July	633.6	678.3	109.0	383.9	140.7	54.4	671.7	789.6	214.3	165.4	292.0
Aug.	631.5	676.2	108.6	383.4	139.5	53.9	660.3	778.6	206.6	163.7	290.0
Sep.	632.7	677.4	109.0	384.1	139.6	53.9	658.3	777.4	207.6	162.8	287.9
Oct. ^(p)	634.6	679.2	110.1	385.3	139.2	53.6	654.9	773.6	204.5	163.8	286.5
Transactions											
2019 Q2	4.4	4.9	2.5	2.6	-0.8	-0.7	-3.9	-2.3	1.3	-2.0	-3.2
Q3	1.8	2.5	1.4	1.6	-1.1	-1.0	-9.3	-3.5	-1.9	-1.5	-5.9
2019 July	2.3	2.6	1.3	1.4	-0.4	-0.5	2.7	5.8	3.9	0.9	-2.2
Aug.	-2.0	-1.8	-0.3	-0.6	-1.1	-0.5	-10.9	-9.5	-7.5	-1.6	-1.8
Sep.	1.6	1.7	0.4	0.7	0.4	0.0	-1.1	0.1	1.7	-0.8	-1.9
Oct. ^(p)	2.3	2.4	1.2	1.4	-0.3	-0.3	-2.9	-2.4	-2.9	1.3	-1.3
Growth rates											
2019 Q2	0.8	2.4	8.4	1.8	-6.4	-8.8	-5.3	-1.0	-8.0	-0.1	-6.0
Q3	1.1	2.5	8.6	1.8	-5.5	-8.8	-5.8	-1.5	-6.3	-2.6	-7.2
2019 July	1.0	2.5	8.7	1.8	-6.2	-9.1	-5.2	-0.9	-7.8	-0.5	-5.8
Aug.	0.9	2.4	8.5	1.9	-6.5	-9.6	-5.7	-1.1	-8.2	-1.0	-6.4
Sep.	1.1	2.5	8.6	1.8	-5.5	-8.8	-5.8	-1.5	-6.3	-2.6	-7.2
Oct. ^(p)	1.1	2.4	8.4	1.9	-5.8	-9.1	-5.6	-1.4	-5.9	-2.3	-7.2

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				4
	1	2	3	4	5	6	7
Outstanding amounts							
2019 Q2	233.9	15.7	218.3	74.4	4.1	4.0	0.0
Q3	246.1	15.5	230.6	90.9	4.3	4.2	0.1
2019 July	253.2	15.6	237.7	96.6	3.9	3.9	0.1
Aug.	254.4	15.4	239.0	100.2	3.8	3.8	0.0
Sep.	246.1	15.5	230.6	90.9	4.3	4.2	0.1
Oct. ^(p)	263.2	15.6	247.6	111.2	3.8	3.8	0.0
Transactions							
2019 Q2	-2.5	0.6	-3.2	-5.4	-0.1	-0.1	0.0
Q3	12.1	-0.2	12.3	16.5	0.2	0.2	0.0
2019 July	19.3	-0.1	19.4	22.2	-0.2	-0.2	0.0
Aug.	1.2	-0.2	1.4	3.6	-0.1	-0.1	0.0
Sep.	-8.4	0.1	-8.5	-9.3	0.5	0.5	0.0
Oct. ^(p)	17.2	0.1	17.1	20.4	-0.5	-0.5	0.0
Growth rates							
2019 Q2	1.2	-7.5	1.9	4.2	-3.8	-4.0	.
Q3	7.7	-7.5	8.9	26.0	1.9	0.8	.
2019 July	11.1	-6.9	12.5	30.3	-8.7	-9.8	.
Aug.	13.0	-7.0	14.5	36.8	-11.1	-11.7	.
Sep.	7.7	-7.5	8.9	26.0	1.9	0.8	.
Oct. ^(p)	26.9	-3.2	29.5	103.6	-12.5	-12.6	.

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).

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3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	1,108.3	744.6	37.0	26.4	297.4	1.4	1.5	302.0	281.4	10.3	7.6	2.4	0.1	0.0
Q3	1,130.1	764.7	36.2	28.0	298.8	1.5	0.9	298.6	280.3	8.5	7.2	2.4	0.1	0.0
2019 July	1,115.4	750.6	36.4	26.9	298.1	1.5	2.0	293.3	273.0	10.0	7.6	2.4	0.2	0.1
Aug.	1,124.5	758.4	36.2	27.2	299.3	1.5	1.9	308.9	289.3	9.2	7.7	2.4	0.2	0.1
Sep.	1,130.1	764.7	36.2	28.0	298.8	1.5	0.9	298.6	280.3	8.5	7.2	2.4	0.1	0.0
Oct. ^(p)	1,128.1	761.7	35.8	28.7	298.8	1.5	1.6	306.1	288.2	8.2	7.2	2.3	0.1	0.1
Transactions														
2019 Q2	10.0	9.5	-0.6	1.1	-0.2	0.1	0.1	14.1	12.9	0.0	0.8	0.3	0.0	0.0
Q3	21.7	20.0	-0.8	1.6	1.4	0.1	-0.6	-2.7	-1.3	-1.8	0.5	0.0	0.0	0.0
2019 July	7.1	5.9	-0.6	0.5	0.7	0.1	0.5	-8.7	-8.6	-0.2	0.0	0.0	0.0	0.0
Aug.	9.1	7.9	-0.3	0.3	1.2	0.0	-0.1	15.5	16.3	-0.9	0.1	0.0	0.0	0.0
Sep.	5.6	6.3	0.0	0.8	-0.5	0.0	-1.0	-9.5	-9.1	-0.7	0.4	0.0	0.0	-0.1
Oct. ^(p)	-1.9	-3.0	-0.4	0.6	0.0	0.0	0.7	7.6	8.0	-0.3	0.0	-0.1	0.0	0.0
Growth rates														
2019 Q2	4.0	5.6	-12.3	11.5	1.6	1.1	70.5	2.7	1.6	13.9	53.4	4.6	14.1	.
Q3	5.6	7.6	-7.4	17.1	1.6	16.1	-12.9	-0.4	-1.4	0.1	58.2	4.0	4.0	.
2019 July	4.8	6.8	-11.9	13.5	1.8	12.6	13.9	6.5	5.4	19.0	50.3	3.8	28.8	.
Aug.	5.7	8.0	-10.4	14.2	1.9	15.9	6.6	9.4	8.7	13.5	52.2	5.1	26.0	.
Sep.	5.6	7.6	-7.4	17.1	1.6	16.1	-12.9	-0.4	-1.4	0.1	58.2	4.0	4.0	.
Oct. ^(p)	5.5	7.1	-5.9	19.3	1.6	15.7	29.8	8.3	7.9	-5.5	55.9	4.4	-4.3	.

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).

3.2 Deposits placed by 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									
	By original maturity							By counterpart sector			By original maturity							By counterpart sector		
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	354.9	103.0	8.3	118.1	0.2	0.0	125.3	33.4	321.5	123.4	124.3	19.9	18.9	0.8	0.1	0.1	0.0	0.0	12.7	7.2
Q3	336.6	96.2	8.0	116.9	0.3	0.0	115.0	28.7	307.9	122.0	114.0	20.8	19.8	0.8	0.1	0.1	0.0	0.0	14.7	6.1
2019 July	345.8	100.3	8.3	116.6	0.3	0.0	120.3	33.6	312.2	122.2	119.2	23.6	22.7	0.8	0.1	0.1	0.0	0.0	15.8	7.8
Aug.	342.2	95.6	8.4	116.3	0.3	0.0	121.7	30.9	311.4	121.5	120.6	23.2	22.2	0.8	0.1	0.1	0.0	0.0	16.6	6.6
Sep.	336.6	96.2	8.0	116.9	0.3	0.0	115.0	28.7	307.9	122.0	114.0	20.8	19.8	0.8	0.1	0.1	0.0	0.0	14.7	6.1
Oct. ^(p)	370.3	96.8	8.4	117.0	0.2	0.0	147.8	29.8	340.4	122.5	146.6	23.9	22.9	0.9	0.1	0.1	0.0	0.0	16.0	7.9
Transactions																				
2019 Q2	-8.1	6.0	-1.6	-1.4	0.0	0.0	-11.2	1.6	-9.8	-1.6	-11.2	-0.4	0.0	-0.5	0.0	0.0	0.0	0.0	-0.6	0.2
Q3	-19.5	-7.0	-0.2	-2.1	0.1	0.0	-10.2	-4.9	-14.6	-1.4	-10.3	0.9	0.8	0.0	0.0	0.0	0.0	0.0	2.0	-1.1
2019 July	-9.2	-2.8	0.0	-1.5	0.1	0.0	-5.0	0.1	-9.3	-1.2	-5.0	3.7	3.7	0.0	0.0	0.0	0.0	0.0	3.1	0.6
Aug.	-3.6	-4.8	0.1	-0.4	0.0	0.0	1.4	-2.8	-0.9	-0.7	1.4	-0.4	-0.5	0.0	0.0	0.0	0.0	0.0	0.7	-1.2
Sep.	-6.7	0.6	-0.4	-0.2	0.0	0.0	-6.7	-2.3	-4.4	0.5	-6.6	-2.4	-2.4	0.0	0.0	0.0	0.0	0.0	-1.9	-0.5
Oct. ^(p)	33.8	0.7	0.3	0.1	-0.1	0.0	32.7	1.2	32.6	0.5	32.6	3.1	3.1	0.0	0.0	0.0	0.0	0.0	1.3	1.8
Growth rates																				
2019 Q2	-4.0	5.4	-45.7	0.9	-53.0	.	-10.2	17.7	-5.7	0.9	-10.4	-6.6	-1.7	-64.5	.	.	.	.	-10.3	0.8
Q3	-6.7	6.6	-17.0	-3.9	-15.7	.	-17.0	2.5	-7.5	-2.7	-17.4	0.3	6.3	-63.4	.	.	.	.	5.3	-10.1
2019 July	-5.2	8.3	-15.0	-7.1	-28.5	.	-11.8	20.6	-7.3	-5.7	-12.2	7.4	13.5	-64.4	.	.	.	.	11.3	-0.4
Aug.	-4.9	9.3	-18.1	-5.9	-8.0	.	-12.0	16.5	-6.5	-5.4	-12.3	3.9	9.7	-64.1	.	.	.	.	8.8	-6.6
Sep.	-6.7	6.6	-17.0	-3.9	-15.7	.	-17.0	2.5	-7.5	-2.7	-17.4	0.3	6.3	-63.4	.	.	.	.	5.3	-10.1
Oct. ^(p)	5.2	6.8	-10.3	-1.8	-20.6	.	11.7	0.3	5.7	0.1	11.4	1.3	5.4	-54.6	.	.	.	.	0.6	2.5

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).

ITALY

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic	640.2	1,870.9	1,124.8	302.0	543.2	1,798.8	634.0	643.4	61.6	533.4	405.5	127.9	0.0	100.2	27.0	73.2
Cross-border intra euro area	226.9	24.9	3.3	4.1	108.5	25.4	0.5	11.5	15.0	67.2	55.3	11.8	0.1	55.5	40.4	15.1
Total	867.1	1,895.8	1,128.1	306.1	651.7	1,824.2	634.6	654.9	76.7	600.6	460.8	139.8	0.1	155.7	67.4	88.3
	Transactions															
Domestic	-18.3	45.3	-2.1	8.0	18.7	13.7	2.3	-4.0	0.5	-1.8	-3.6	1.8	0.0	0.2	0.0	0.1
Cross-border intra euro area	8.1	0.8	0.2	-0.4	-4.8	0.8	0.0	1.1	0.4	0.3	-0.1	0.4	0.0	-0.4	0.0	-0.4
Total	-10.2	46.1	-1.9	7.6	13.9	14.5	2.3	-2.9	0.9	-1.5	-3.7	2.2	0.0	-0.2	0.0	-0.2
	Growth rates															
Domestic	1.2	5.8	5.3	7.9	12.0	2.0	1.1	-5.6	2.2	-0.7	-1.9	3.0	.	0.8	2.4	0.2
Cross-border intra euro area	18.0	25.6	86.0	39.8	24.0	-10.8	3.4	-2.6	17.6	7.6	3.0	35.5	.	6.8	0.2	29.4
Total	5.1	6.0	5.5	8.3	13.7	1.8	1.1	-5.6	4.8	0.1	-1.4	5.1	.	2.9	1.1	4.3

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		2.6	0.1	0.4		0.2	0.0	0.1	0.2	3.8						0.1
DE		3.6	1.9	0.9		5.1	0.2	1.0	3.1	3.0						20.9
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						0.0
IE		3.7	0.0	1.4		1.1	0.0	0.2	0.4	3.4						3.9
GR		0.1	0.1	0.0		0.1	0.0	0.0	0.0	0.3						0.0
ES		0.5	0.2	0.1		2.8	0.0	1.7	2.1	36.4						0.9
FR		1.4	0.5	0.2		5.9	0.2	2.6	5.3	11.0						2.9
IT																
CY		0.0	0.0	0.0		0.5	0.0	0.4	0.0	0.0						0.0
LV		0.0	0.0	0.0		0.8	0.0	0.0	0.0	0.0						0.0
LT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						0.0
LU		10.7	0.0	0.6		5.9	0.0	2.6	1.1	2.6						10.4
MT		0.2	0.0	0.1		0.1	0.0	0.1	0.0	0.0						0.1
NL		1.1	0.1	0.7		0.9	0.0	0.6	1.6	2.7						0.5
AT		0.1	0.1	0.0		0.2	0.0	0.2	0.6	0.7						15.8
PT		0.0	0.0	0.0		0.5	0.0	0.4	0.0	2.7						0.1
SI		0.1	0.0	0.0		0.1	0.0	0.1	0.0	0.0						0.4
SK		0.0	0.0	0.0		0.6	0.0	0.4	0.0	0.1						0.0
FI		0.0	0.0	0.0		0.0	0.0	0.0	0.2	0.1						0.0
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0			10.4
Other EU																
BG		0.1				0.3			0.0	0.0						1.3
CZ		0.0				0.2			0.0	0.3						2.1
DK		0.1				0.3			0.2	0.0						0.0
HR		0.1				0.8			0.0	0.1						1.8
HU		0.0				0.2			0.0	0.0						1.1
PL		0.1				0.6			0.0	0.4						0.5
RO		0.1				1.6			0.0	0.2						1.0
SE		0.1				0.0			0.4	0.2						0.0
UK		4.4				8.4			1.2	1.3						1.8
Total	33.2	4.8			33.0	12.4			1.9	2.4			0.0			9.6
Non EU residents³	22.9	8.7			34.5	23.3			1.3	34.8						8.8

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1. Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.		Total	General government	Other euro area residents	MFIs						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corp.										
																		Non-MMF IF shares ¹⁾
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	66.9	43.8	0.1	28.3	15.4	12.3	3.1	0.2	7.5	6.5	0.4	0.7	0.0	0.5	0.2	10.1	2.5	2.5
Q3	66.5	43.7	0.3	28.1	15.2	11.5	3.7	0.2	7.3	6.2	0.3	0.8	0.0	0.3	0.0	10.1	2.5	2.6
2019 July	67.1	44.4	0.1	28.2	16.2	13.1	3.1	0.2	7.2	6.1	0.4	0.7	0.0	0.5	0.2	10.0	2.5	2.5
Aug.	66.9	44.3	0.3	28.2	15.8	12.6	3.1	0.2	7.4	6.3	0.3	0.7	0.0	0.3	0.0	9.9	2.5	2.6
Sep.	66.5	43.7	0.3	28.1	15.2	11.5	3.7	0.2	7.3	6.2	0.3	0.8	0.0	0.3	0.0	10.1	2.5	2.6
Oct. ^(p)	66.2	43.5	0.3	28.0	15.2	11.5	3.7	0.2	7.1	6.1	0.3	0.7	0.0	0.3	0.0	10.0	2.5	2.7
Transactions																		
2019 Q2	1.2	0.2	0.0	-1.1	1.3	1.7	-0.4	0.0	0.4	0.0	0.1	0.3	0.0	0.0	0.0	0.6	0.0	0.1
Q3	-0.3	0.0	0.3	-0.1	-0.2	-0.7	0.5	0.0	-0.3	-0.3	0.0	0.1	0.0	-0.2	-0.1	-0.1	0.1	0.1
2019 July	0.3	0.7	0.0	-0.1	0.8	0.8	-0.1	0.0	-0.4	-0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	-0.2	-0.2	0.3	0.0	-0.4	-0.4	0.1	0.0	0.2	0.1	0.0	0.1	0.0	-0.2	-0.1	-0.2	0.1	0.1
Sep.	-0.4	-0.6	0.0	0.0	-0.6	-1.1	0.6	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.1
Growth rates																		
2019 Q2	1.7	-4.1	.	-7.0	4.7	8.5	-7.9	.	26.6	20.0	69.9	104.0	.	4.0	.	10.5	14.6	21.5
Q3	0.2	-2.5	.	-6.2	6.8	4.3	15.2	.	-1.4	-7.8	13.2	99.8	.	-29.9	.	10.5	15.5	10.6
2019 July	1.2	-1.7	.	-6.6	11.5	16.6	-5.9	.	1.4	-4.5	25.9	85.5	.	5.3	.	10.2	13.6	15.2
Aug.	0.8	-2.2	.	-6.3	7.0	9.1	-0.7	.	3.8	-2.6	21.9	104.9	.	-29.9	.	9.4	15.4	15.0
Sep.	0.2	-2.5	.	-6.2	6.8	4.3	15.2	.	-1.4	-7.8	13.2	99.8	.	-29.9	.	10.5	15.5	10.6
Oct. ^(p)	-0.4	-2.8	.	-6.5	5.9	3.8	13.2	.	-3.6	-9.0	10.6	80.3	.	-30.0	.	9.3	14.8	12.6

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corporations					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	66.9	43.3	0.4	41.3	1.6	0.8	0.8	0.2	0.0	0.4	11.8	10.0	1.5
Q3	66.5	42.4	0.5	41.2	0.7	0.0	0.7	0.2	0.0	0.4	11.7	10.5	1.5
2019 July	67.1	43.3	0.5	41.2	1.6	0.8	0.7	0.2	0.0	0.4	11.8	10.1	1.5
Aug.	66.9	43.2	0.5	41.2	1.6	0.8	0.7	0.2	0.0	0.4	11.7	10.1	1.5
Sep.	66.5	42.4	0.5	41.2	0.7	0.0	0.7	0.2	0.0	0.4	11.7	10.5	1.5
Oct. ^(p)	66.2	42.3	0.5	41.1	0.7	0.0	0.7	0.2	0.0	0.4	11.8	10.1	1.6
Transactions													
2019 Q2	1.2	0.8	0.1	1.1	-0.3	0.0	-0.3	0.0	0.0	0.0	0.7	-0.2	-0.1
Q3	-0.3	-0.8	0.1	0.0	-0.9	-0.8	-0.1	0.0	0.0	0.0	0.2	0.3	0.0
2019 July	0.3	0.1	0.1	0.1	-0.1	0.0	-0.1	0.0	0.0	0.0	0.1	0.0	0.1
Aug.	-0.2	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0
Sep.	-0.4	-0.9	0.0	-0.1	-0.8	-0.8	0.0	0.0	0.0	0.0	0.1	0.3	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	-0.2	0.0
Growth rates													
2019 Q2	1.7	5.0	65.0	3.5	-17.2	.	-29.6	.	.	-1.1	7.0	-20.7	63.4
Q3	0.2	0.6	50.8	3.1	-60.3	.	-27.9	.	.	-7.0	9.6	-14.6	30.1
2019 July	1.2	3.2	55.6	3.5	-19.5	.	-33.8	.	.	-7.0	7.2	-19.7	88.9
Aug.	0.8	2.8	52.7	3.2	-14.6	.	-25.4	.	.	-6.9	6.8	-18.7	65.4
Sep.	0.2	0.6	50.8	3.1	-60.3	.	-27.9	.	.	-7.0	9.6	-14.6	30.1
Oct. ^(p)	-0.4	0.1	67.2	2.5	-61.8	.	-31.4	.	.	1.0	9.9	-16.3	33.5

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾				
	1	2	3	4	5	6	7	8	9	10	11	
Outstanding amounts												
2019 Q2	13.1	14.4	1.8	8.6	2.8	0.8	13.6	19.6	3.0	2.1	8.6	
Q3	12.9	14.2	1.7	8.5	2.6	0.7	13.5	19.3	2.9	2.1	8.6	
2019 July	13.0	14.3	1.7	8.6	2.7	0.8	13.5	19.5	2.9	2.1	8.6	
Aug.	13.0	14.3	1.7	8.6	2.7	0.7	13.5	19.3	2.9	2.1	8.5	
Sep.	12.9	14.2	1.7	8.5	2.6	0.7	13.5	19.3	2.9	2.1	8.6	
Oct. ^(p)	12.9	14.2	1.8	8.6	2.5	0.7	13.4	19.1	2.9	2.0	8.5	
Transactions												
2019 Q2	-0.1	0.0	0.0	0.0	-0.1	0.0	-0.8	0.1	-0.2	-0.3	-0.3	
Q3	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	
Growth rates												
2019 Q2	-1.2	0.0	-1.4	-0.3	-3.4	-1.9	-4.8	3.3	-4.1	-3.4	-5.5	
Q3	-1.2	-0.2	-1.1	-0.4	-3.6	-1.7	-3.7	3.0	-3.1	-3.8	-3.9	
2019 July	-1.0	0.0	-0.9	-0.3	-3.2	-1.8	-4.0	2.9	-3.0	-4.2	-4.4	
Aug.	-1.0	0.1	-0.9	-0.2	-3.1	-1.1	-3.9	2.9	-1.9	-3.8	-4.6	
Sep.	-1.2	-0.2	-1.1	-0.4	-3.6	-1.7	-3.7	3.0	-3.1	-3.8	-3.9	
Oct. ^(p)	-1.2	-0.2	-1.8	-0.1	-3.9	-2.2	-4.3	2.3	-3.5	-6.1	-4.0	

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							
2019 Q2	1.6	0.0	1.6	0.0	0.0	0.0	0.0
Q3	1.7	0.0	1.7	0.0	0.0	0.0	0.0
2019 July	1.6	0.0	1.6	0.0	0.0	0.0	0.0
Aug.	1.6	0.0	1.6	0.0	0.0	0.0	0.0
Sep.	1.7	0.0	1.7	0.0	0.0	0.0	0.0
Oct. ^(p)	1.6	0.0	1.6	0.0	0.0	0.0	0.0
Transactions							
2019 Q2	-0.3	0.0	-0.3	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	-45.5	.	-45.8	.	.	.	.
Q3	-43.5	.	-43.9	.	.	.	.
2019 July	-46.0	.	-46.4	.	.	.	.
Aug.	-44.6	.	-44.9	.	.	.	.
Sep.	-43.5	.	-43.9	.	.	.	.
Oct. ^(p)	-43.1	.	-43.5	.	.	.	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	25.6	9.1	14.2	0.3	1.6	0.4	0.0	10.1	7.3	1.8	0.4	0.5	0.0	0.0
Q3	25.4	9.5	13.6	0.3	1.4	0.6	0.0	10.2	7.5	1.7	0.4	0.5	0.1	0.0
2019 July	25.5	9.2	14.0	0.3	1.6	0.4	0.0	10.2	7.5	1.8	0.3	0.5	0.0	0.0
Aug.	25.5	9.3	13.8	0.3	1.6	0.4	0.0	10.2	7.5	1.8	0.4	0.5	0.0	0.0
Sep.	25.4	9.5	13.6	0.3	1.4	0.6	0.0	10.2	7.5	1.7	0.4	0.5	0.1	0.0
Oct. ^(p)	25.3	9.6	13.4	0.3	1.4	0.6	0.0	10.3	7.6	1.8	0.4	0.5	0.1	0.0
Transactions														
2019 Q2	0.1	0.4	-0.3	0.0	0.0	0.0	0.0	0.7	0.7	0.0	0.1	0.0	0.0	0.0
Q3	-0.2	0.4	-0.5	0.0	-0.1	0.0	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0
2019 July	-0.1	0.1	-0.2	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	-0.1	0.1	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0
Oct. ^(p)	-0.1	0.2	-0.2	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Growth rates														
2019 Q2	0.1	22.5	-10.4	-18.1	3.7	25.9	.	10.6	15.4	-0.1	-2.2	-3.5	.	.
Q3	0.1	20.0	-10.1	-8.7	-0.9	23.3	.	8.1	11.9	-3.9	9.9	-2.1	.	.
2019 July	0.3	22.1	-10.3	-11.0	2.4	27.6	.	9.2	14.3	-2.7	-1.9	-8.3	.	.
Aug.	0.4	21.1	-10.1	-9.0	1.9	25.1	.	8.0	11.7	-2.3	-0.5	0.8	.	.
Sep.	0.1	20.0	-10.1	-8.7	-0.9	23.3	.	8.1	11.9	-3.9	9.9	-2.1	.	.
Oct. ^(p)	0.0	20.5	-10.9	-10.1	-0.6	19.7	.	6.9	10.7	-3.4	-4.6	2.0	.	.

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).

3.2 Deposits placed by 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								
	By original maturity						By counterpart sector					By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions			Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs	Up to 2Y			Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	3.4	2.2	0.5	0.6	0.0	0.0	0.0	0.1	3.3	0.0	0.0	1.7	0.5	1.1	0.0	0.1	0.0	0.0	0.4	1.3
Q3	3.4	2.2	0.5	0.6	0.0	0.0	0.0	0.1	3.3	0.0	0.0	1.8	0.5	1.0	0.0	0.1	0.0	0.0	0.4	1.3
2019 July	3.4	2.2	0.5	0.6	0.0	0.0	0.0	0.1	3.3	0.0	0.0	1.7	0.5	1.0	0.0	0.1	0.0	0.0	0.4	1.3
Aug.	3.4	2.2	0.5	0.6	0.0	0.0	0.0	0.1	3.3	0.0	0.0	1.7	0.5	1.0	0.0	0.1	0.0	0.0	0.4	1.3
Sep.	3.4	2.2	0.5	0.6	0.0	0.0	0.0	0.1	3.3	0.0	0.0	1.8	0.5	1.0	0.0	0.1	0.0	0.0	0.4	1.3
Oct. ^(p)	3.3	2.2	0.5	0.6	0.0	0.0	0.0	0.1	3.2	0.0	0.0	1.7	0.5	1.0	0.0	0.1	0.0	0.0	0.4	1.3
Transactions																				
2019 Q2	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.1	0.2	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	0.0	0.0	0.0
2019 July	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	-0.1	-0.1	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	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																				
2019 Q2	11.8	6.8	-8.2	77.2	.	.	.	.	11.2	.	.	-1.0	22.0	-10.4	.	23.6	.	.	-0.3	-1.2
Q3	10.9	8.1	-12.8	62.7	.	.	.	.	12.0	.	.	2.7	39.8	-6.7	.	-5.6	.	.	3.2	2.6
2019 July	13.8	10.3	-10.0	77.5	.	.	.	.	14.1	.	.	0.0	25.9	-9.3	.	8.5	.	.	-0.1	0.1
Aug.	11.6	7.7	-13.3	73.7	.	.	.	.	11.9	.	.	0.6	19.3	-6.8	.	5.8	.	.	-3.1	1.8
Sep.	10.9	8.1	-12.8	62.7	.	.	.	.	12.0	.	.	2.7	39.8	-6.7	.	-5.6	.	.	3.2	2.6
Oct. ^(p)	7.5	7.4	-24.0	60.1	.	.	.	.	8.6	.	.	2.0	42.4	-9.7	.	-2.9	.	.	1.7	2.1

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic	0.2	38.7	23.5	9.6	11.8	26.9	12.8	12.5	0.0	5.5	5.5	0.0	0.0	0.3	0.0	0.3
Cross-border intra euro area	0.5	3.0	1.9	0.7	3.4	1.4	0.1	1.0	0.7	0.9	0.7	0.3	0.0	0.0	0.0	0.0
Total	0.7	41.6	25.3	10.3	15.2	28.3	12.9	13.4	0.7	6.5	6.1	0.3	0.0	0.3	0.0	0.3
	Transactions															
Domestic	0.0	0.1	0.0	0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0
Total	0.0	0.0	-0.1	0.1	0.0	-0.1	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
	Growth rates															
Domestic	-77.9	3.5	1.2	8.1	4.1	-4.0	-1.2	-6.7	-12.6	-12.7	.	.	.	-30.2	.	-34.0
Cross-border intra euro area	-41.0	-4.0	-13.3	-7.7	12.8	-40.9	.	58.7	81.3	30.4	39.8	12.7	.	.	.	.
Total	-61.8	2.9	0.0	6.9	5.9	-6.5	-1.2	-4.3	80.3	-8.2	-9.0	10.6	.	-30.0	.	-33.8

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		0.0	0.0	0.0		0.0	0.0	.	.	.	.	.	.	.	.	.
DE		0.1	0.0	0.0		0.0	0.0	.	0.1	0.1	.	.	.	.	.	.
EE		0.0	0.0	0.0		.	.	.	.	.	.	.	.	.	.	.
IE		0.2	0.0	0.0		0.1	0.0	.	.	0.0	.	.	.	.	.	.
GR		2.5	1.8	0.6		1.0	0.0	0.7	.	0.3	.	.	.	.	.	.
ES		0.0	0.0	0.0		0.0	0.0	.	.	0.1	.	.	.	.	.	.
FR		0.0	0.0	0.0		0.1	0.0	0.1	0.3	0.3	.	.	.	.	.	.
IT		0.0	0.0	0.0		0.1	0.0	.	.	0.1	.	.	.	.	.	.
CY								.	.	.	.	.	.	.	.	.
LV		0.0	0.0	0.0		0.0	0.0	.	.	.	.	.	.	.	.	.
LT		0.0	0.0	0.0		.	.	.	.	.	.	.	.	.	.	.
LU		0.1	0.0	0.0		0.0	0.0	.	.	0.2	.	.	.	.	.	.
MT		0.0	0.0	0.0		0.0	0.0	0.0	.	.	.	.	.	.	.	.
NL		0.1	0.0	0.0		0.1	0.0	0.0	0.2	.	.	.	.	.	.	.
AT		0.0	0.0	0.0		0.0	0.0	.	.	.	.	.	.	.	.	.
PT		0.0	0.0	.		0.0	0.0	.	.	.	.	.	.	.	.	.
SI		0.0	0.0	.		.	.	.	.	.	.	.	.	.	.	.
SK		0.0	0.0	.		0.0	0.0	.	.	.	.	.	.	.	.	.
FI		0.0	0.0	0.0		0.0	.	.	.	.	.	.	.	.	.	.
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		0.0				0.0		.	.	.	.	.	.	.	.	.
CZ		0.0				0.0		.	.	.	.	.	.	.	.	.
DK		0.0				0.0		.	.	.	.	.	.	.	.	.
HR		0.0				.		.	.	.	.	.	.	.	.	.
HU		0.0				.		.	.	.	.	.	.	.	.	.
PL		0.0				0.0		.	0.1	.	.	.	.	.	.	.
RO		0.0				0.1		.	.	.	.	.	.	.	.	.
SE		0.0				0.0		.	0.0	.	.	.	.	.	.	.
UK		1.1				0.9		0.2	0.2	.	.	.	.	.	.	.
Total	0.1	1.1			0.6	1.0		0.3	0.3				0.0	0.0		
Non EU residents³	3.1	5.5			1.4	4.8		0.6	0.7							

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs				Total	General government	Other euro area residents	MFIs						
					Euro-system	Other deposit-taking corp.												
						Intra-group												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	22.2	17.2	0.1	12.7	4.4	3.8	0.6	0.5	1.3	0.9	0.2	0.2	0.0	0.5	0.0	2.2	0.3	0.6
Q3	22.5	17.7	0.1	12.7	4.9	4.2	0.7	0.5	1.4	1.0	0.2	0.2	0.0	0.5	0.0	1.9	0.3	0.6
2019 July	22.4	17.4	0.1	12.7	4.6	4.0	0.6	0.5	1.3	0.9	0.2	0.2	0.0	0.5	0.0	2.2	0.3	0.6
Aug.	22.5	17.5	0.1	12.8	4.6	4.0	0.6	0.5	1.4	1.0	0.2	0.2	0.0	0.5	0.0	2.2	0.3	0.6
Sep.	22.5	17.7	0.1	12.7	4.9	4.2	0.7	0.5	1.4	1.0	0.2	0.2	0.0	0.5	0.0	1.9	0.3	0.6
Oct. ^(p)	22.6	18.0	0.1	12.7	5.2	4.4	0.8	0.6	1.4	1.0	0.2	0.2	0.0	0.5	0.0	1.8	0.3	0.6
Transactions																		
2019 Q2	-0.2	-0.1	0.0	0.1	-0.2	0.0	-0.2	-0.2	0.1	0.0	0.0	0.1	0.0	0.0	0.0	-0.3	0.0	0.0
Q3	0.3	0.5	0.0	0.1	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	0.0
2019 July	0.2	0.2	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.3	0.0	0.0	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	0.0
Oct. ^(p)	0.2	0.3	0.0	0.0	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
Growth rates																		
2019 Q2	0.8	-0.7	.	3.2	-9.7	-9.1	-12.8	15.3	34.8	15.4	101.7	.	.	-2.2	.	-3.1	-4.5	6.9
Q3	2.4	3.1	.	2.3	5.5	3.9	16.5	24.5	35.8	20.7	72.1	.	.	-1.8	.	-17.0	-6.4	10.6
2019 July	3.0	1.7	.	2.7	-0.6	1.2	-10.9	5.1	37.0	17.9	101.0	.	.	-2.2	.	-0.9	-3.9	6.7
Aug.	2.8	0.7	.	2.4	-3.4	-2.9	-6.4	3.5	43.3	23.8	106.0	.	.	-1.8	.	1.9	-4.8	10.9
Sep.	2.4	3.1	.	2.3	5.5	3.9	16.5	24.5	35.8	20.7	72.1	.	.	-1.8	.	-17.0	-6.4	10.6
Oct. ^(p)	2.6	4.4	.	2.3	10.4	6.1	44.3	61.0	33.7	22.8	51.4	.	.	-1.8	.	-23.5	-6.9	6.9

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs								
					Euro-system	Other deposit-taking corporations							
						Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	22.2	15.7	0.6	13.8	1.3	0.0	1.3	1.3	0.0	0.1	3.3	2.4	0.6
Q3	22.5	15.8	0.6	14.0	1.2	0.0	1.2	1.2	0.0	0.1	3.4	2.1	1.0
2019 July	22.4	16.0	0.6	14.1	1.3	0.0	1.3	1.3	0.0	0.1	3.3	2.3	0.6
Aug.	22.5	16.2	0.6	14.4	1.2	0.0	1.2	1.2	0.0	0.1	3.4	2.2	0.6
Sep.	22.5	15.8	0.6	14.0	1.2	0.0	1.2	1.2	0.0	0.1	3.4	2.1	1.0
Oct. ^(p)	22.6	16.1	0.6	14.3	1.2	0.0	1.2	1.2	0.0	0.1	3.4	2.1	1.0
Transactions													
2019 Q2	-0.2	0.4	0.0	0.1	0.4	0.0	0.4	0.4	0.0	0.0	0.0	-0.5	-0.1
Q3	0.3	0.3	0.0	0.5	-0.1	0.0	-0.1	-0.1	0.0	0.0	0.1	-0.2	0.0
2019 July	0.2	0.2	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0
Aug.	0.1	0.2	0.0	0.3	-0.1	0.0	-0.1	-0.1	0.0	0.0	0.0	-0.1	0.0
Sep.	0.0	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.2	0.3	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1
Growth rates													
2019 Q2	0.8	9.8	-30.0	10.6	31.0	.	35.6	38.4	.	0.2	0.7	-35.0	8.7
Q3	2.4	12.9	-15.7	13.8	20.7	.	24.9	25.0	.	0.1	1.3	-38.6	5.1
2019 July	3.0	12.7	-8.6	12.0	33.6	.	38.5	40.0	.	0.3	1.5	-35.1	8.8
Aug.	2.8	12.6	-15.6	13.5	20.9	.	25.0	25.6	.	-0.5	1.3	-37.3	16.0
Sep.	2.4	12.9	-15.7	13.8	20.7	.	24.9	25.0	.	0.1	1.3	-38.6	5.1
Oct. ^(p)	2.6	14.3	-3.0	14.9	17.2	.	22.2	23.3	.	-0.3	1.3	-42.1	10.6

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			2	5	Sole proprietors	6				7	Adjusted loans^{3)}	8
Outstanding amounts												
2019 Q2	5.0	5.0	0.5	4.2	0.3	0.0	6.1	6.1	1.3	2.1	2.7	
Q3	5.1	5.1	0.5	4.2	0.3	0.0	6.2	6.2	1.3	2.1	2.7	
2019 July	5.0	5.0	0.5	4.2	0.3	0.0	6.2	6.2	1.3	2.1	2.7	
Aug.	5.0	5.0	0.5	4.2	0.3	0.0	6.2	6.2	1.3	2.1	2.7	
Sep.	5.1	5.1	0.5	4.2	0.3	0.0	6.2	6.2	1.3	2.1	2.7	
Oct. ^(p)	5.1	5.1	0.5	4.2	0.3	0.0	6.2	6.2	1.3	2.2	2.7	
Transactions												
2019 Q2	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.1	0.0	
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Growth rates												
2019 Q2	1.3	1.3	7.4	2.2	-15.6	.	5.6	5.6	-3.9	27.9	-2.6	
Q3	1.2	1.2	5.3	2.2	-15.0	.	4.5	4.5	-4.2	25.2	-3.9	
2019 July	1.3	1.3	6.8	2.3	-15.6	.	5.3	5.3	-5.6	26.8	-2.1	
Aug.	1.0	1.0	5.9	2.1	-16.3	.	5.0	5.0	-7.2	27.4	-2.3	
Sep.	1.2	1.2	5.3	2.2	-15.0	.	4.5	4.5	-4.2	25.2	-3.9	
Oct. ^(p)	1.0	1.0	4.9	2.1	-15.0	.	5.3	5.3	-6.9	25.6	-1.2	

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				4
Outstanding amounts							
2019 Q2	1.5	0.0	1.5	0.0	0.0	0.0	0.0
Q3	1.5	0.0	1.5	0.0	0.0	0.0	0.0
2019 July	1.5	0.0	1.5	0.0	0.0	0.0	0.0
Aug.	1.5	0.0	1.5	0.0	0.0	0.0	0.0
Sep.	1.5	0.0	1.5	0.0	0.0	0.0	0.0
Oct. ^(p)	1.5	0.0	1.5	0.0	0.0	0.0	0.0
Transactions							
2019 Q2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	-0.1	.	-0.1	.	.	.	.
Q3	-3.2	.	-3.2	.	.	.	.
2019 July	-3.3	.	-3.3	.	.	.	.
Aug.	-3.5	.	-3.5	.	.	.	.
Sep.	-3.2	.	-3.2	.	.	.	.
Oct. ^(p)	-5.3	.	-5.3	.	.	.	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	8.0	5.6	1.1	0.3	0.9	0.0	0.0	4.7	4.6	0.1	0.0	0.0	0.0	0.0
Q3	8.0	5.7	1.1	0.3	0.9	0.0	0.0	4.8	4.4	0.2	0.1	0.1	0.0	0.0
2019 July	8.0	5.6	1.1	0.3	0.9	0.0	0.0	4.9	4.7	0.2	0.0	0.0	0.0	0.0
Aug.	8.1	5.8	1.2	0.3	0.9	0.0	0.0	5.0	4.7	0.2	0.1	0.1	0.0	0.0
Sep.	8.0	5.7	1.1	0.3	0.9	0.0	0.0	4.8	4.4	0.2	0.1	0.1	0.0	0.0
Oct. ^(p)	8.2	5.8	1.1	0.3	0.9	0.0	0.0	4.9	4.7	0.2	0.1	0.0	0.0	0.0
Transactions														
2019 Q2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0
Q3	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.1	-0.1	0.1	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.1	0.1	0.0	0.0	0.0	0.0
Aug.	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0
Growth rates														
2019 Q2	12.9	9.7	37.4	37.7	3.3	.	.	6.5	11.8	.	.	.	.	.
Q3	14.2	11.9	31.6	35.3	3.7	.	.	10.8	10.9	.	.	.	.	.
2019 July	12.2	9.0	34.8	35.0	3.9	.	.	10.2	14.8	.	.	.	.	.
Aug.	14.0	11.4	34.5	35.8	3.6	.	.	12.2	14.2	.	.	.	.	.
Sep.	14.2	11.9	31.6	35.3	3.7	.	.	10.8	10.9	.	.	.	.	.
Oct. ^(p)	14.6	11.8	35.5	37.0	3.6	.	.	13.8	13.7	.	.	.	.	.

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).

3.2 Deposits placed by 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								
	By original maturity						By counterpart sector					By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.1	0.3
Q3	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.3
2019 July	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.3
Aug.	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.4
Sep.	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.3
Oct. ^(p)	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.3
Transactions																				
2019 Q2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																				
2019 Q2	13.8	23.7	.	.	.	.	.	.	9.3	.	.	21.3	26.9	.	.	.	.	.	.	27.8
Q3	10.5	13.3	.	.	.	.	.	.	11.4	.	.	60.1	70.6	.	.	.	.	.	.	83.3
2019 July	11.8	14.0	.	.	.	.	.	.	7.3	.	.	49.7	61.2	.	.	.	.	.	.	69.4
Aug.	-1.0	-0.4	.	.	.	.	.	.	-1.9	.	.	44.4	51.8	.	.	.	.	.	.	58.3
Sep.	10.5	13.3	.	.	.	.	.	.	11.4	.	.	60.1	70.6	.	.	.	.	.	.	83.3
Oct. ^(p)	5.2	6.6	.	.	.	.	.	.	5.3	.	.	59.4	66.6	.	.	.	.	.	.	83.9

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
Outstanding amounts																
Domestic	0.0	13.5	7.3	4.5	4.4	12.2	5.0	5.7	0.0	0.6	0.6	0.0	0.0	0.5	0.0	0.5
Cross-border intra euro area	1.2	1.3	0.8	0.4	0.7	0.7	0.0	0.5	0.2	0.6	0.4	0.2	0.0	0.0	0.0	0.0
Total	1.2	14.8	8.2	4.9	5.2	12.8	5.1	6.2	0.2	1.2	1.0	0.2	0.0	0.5	0.0	0.5
Transactions																
Domestic	0.0	0.2	0.1	0.2	0.2	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	0.0	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	0.0	0.3	0.1	0.2	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																
Domestic	.	11.8	10.5	14.1	6.1	2.8	1.4	5.1	.	0.8	0.1	.	.	5.7	.	5.7
Cross-border intra euro area	22.6	44.5	73.3	11.1	46.2	-7.1	.	8.4	.	70.0	79.9	53.4	.	.	.	.
Total	17.2	14.1	14.6	13.8	10.4	2.2	1.0	5.3	.	27.3	22.8	51.4	.	-1.8	.	6.0

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

Other euro area²																
BE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
DE		0.7	0.6	0.0		0.0	0.0	0.0	0.0	0.0						.
EE		0.1	0.0	0.0		0.1	0.0	0.1	0.0	0.0						.
IE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
GR		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
ES		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
FR		0.0	0.0	0.0		0.0	0.0	0.0	0.1	0.0						.
IT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
CY		0.3	0.0	0.2		0.2	0.0	0.2	0.0	0.0						.
LV																.
LT		0.0	0.0	0.0		0.2	0.0	0.1	0.0	0.3						.
LU		0.0	0.0	0.0		0.1	0.0	0.1	0.0	0.0						.
MT		0.1	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
NL		0.0	0.0	0.0		0.0	0.0	0.0	0.1	0.0						.
AT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
PT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
SI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
SK		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
FI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
Total		92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0		0.0	10.4		
Other EU																
BG		0.0				0.0			0.0	0.0						.
CZ		0.0				0.0			0.0	0.0						.
DK		0.0				0.0			0.0	0.0						.
HR		0.0				0.0			0.0	0.0						.
HU		0.0				0.0			0.0	0.0						.
PL		0.0				0.0			0.0	0.0						.
RO		0.0				0.0			0.0	0.0						.
SE		0.1				0.0			0.0	0.0						.
UK		0.3				0.1			0.0	0.0						.
Total		0.6	0.4			0.2	0.1		0.0	0.1			0.0	0.0		
Non EU residents³		0.1	1.1			0.2	0.6		0.1	0.4						.

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.	Total	General government	Other euro area residents	MFIs							
					Euro-system	Intra-group												
												Non-MMF IF shares ¹⁾						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	29.4	25.8	0.4	20.1	5.3	5.0	0.3	0.1	1.3	1.1	0.1	0.0	0.0	0.4	0.0	1.0	0.2	0.8
Q3	30.0	26.2	0.4	20.4	5.5	5.2	0.3	0.1	1.3	1.2	0.1	0.0	0.0	0.4	0.0	1.1	0.2	0.8
2019 July	29.8	26.1	0.4	20.1	5.6	5.3	0.3	0.1	1.3	1.2	0.1	0.0	0.0	0.4	0.0	1.1	0.2	0.7
Aug.	29.9	26.3	0.4	20.4	5.6	5.3	0.3	0.1	1.3	1.2	0.1	0.0	0.0	0.4	0.0	1.0	0.2	0.8
Sep.	30.0	26.2	0.4	20.4	5.5	5.2	0.3	0.1	1.3	1.2	0.1	0.0	0.0	0.4	0.0	1.1	0.2	0.8
Oct. ^(p)	30.9	27.2	0.5	20.6	6.1	5.8	0.3	0.1	1.3	1.2	0.1	0.0	0.0	0.4	0.0	1.1	0.2	0.8
Transactions																		
2019 Q2	-0.1	0.3	0.0	0.3	0.0	0.1	-0.1	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	0.0
Q3	0.5	0.4	0.0	0.3	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
2019 July	0.4	0.3	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Aug.	0.0	0.2	0.0	0.2	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
Sep.	0.1	-0.1	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Oct. ^(p)	0.9	1.0	0.2	0.2	0.6	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																		
2019 Q2	4.4	7.3	-6.7	2.0	35.3	42.2	-23.3	.	-5.0	-6.7	.	.	.	-3.1	.	-29.9	36.7	-8.0
Q3	3.6	6.1	-8.1	2.9	21.6	27.7	-30.9	.	-4.7	-4.1	.	.	.	-3.3	.	-29.4	31.4	-3.8
2019 July	3.1	5.7	-6.6	1.9	23.4	31.1	-41.0	.	-1.9	-2.4	.	.	.	-3.3	.	-28.4	34.5	-11.6
Aug.	2.5	5.6	-6.4	2.1	22.1	29.3	-39.6	.	-2.1	-2.6	.	.	.	-3.6	.	-39.0	32.6	-7.6
Sep.	3.6	6.1	-8.1	2.9	21.6	27.7	-30.9	.	-4.7	-4.1	.	.	.	-3.3	.	-29.4	31.4	-3.8
Oct. ^(p)	5.5	7.6	35.4	3.7	20.7	25.9	-31.7	.	0.8	2.6	.	.	.	-3.6	.	-22.1	32.9	-8.7

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations	Total					
					Euro-system	Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	29.4	24.1	1.0	21.9	1.3	0.1	1.2	1.0	.	0.0	3.1	1.5	0.7
Q3	30.0	24.6	1.0	22.5	1.1	0.1	1.0	0.8	.	0.0	3.2	1.5	0.7
2019 July	29.8	24.5	1.0	22.2	1.3	0.1	1.3	1.0	.	0.0	3.1	1.5	0.7
Aug.	29.9	24.6	0.9	22.4	1.2	0.1	1.1	0.9	.	0.0	3.1	1.5	0.7
Sep.	30.0	24.6	1.0	22.5	1.1	0.1	1.0	0.8	.	0.0	3.2	1.5	0.7
Oct. ^(p)	30.9	25.2	1.0	23.1	1.1	0.1	1.0	0.9	.	0.0	3.2	1.8	0.7
Transactions													
2019 Q2	-0.1	-0.1	0.0	0.1	-0.3	-0.1	-0.2	-0.1	.	0.0	0.0	0.0	0.0
Q3	0.5	0.5	0.0	0.6	-0.2	0.0	-0.2	-0.1	.	0.0	0.1	0.0	0.0
2019 July	0.4	0.4	0.0	0.3	0.1	0.0	0.1	0.0	.	0.0	0.0	0.0	-0.1
Aug.	0.0	0.1	0.0	0.2	-0.1	0.0	-0.1	-0.1	.	0.0	0.0	-0.1	0.0
Sep.	0.1	0.0	0.0	0.1	-0.1	0.0	-0.1	-0.1	.	0.0	0.0	0.0	0.0
Oct. ^(p)	0.9	0.6	0.0	0.6	0.0	0.0	0.0	0.0	.	0.0	0.1	0.4	-0.1
Growth rates													
2019 Q2	4.4	7.8	25.1	10.3	-28.2	.	-23.9	65.2	.	.	5.6	-32.4	5.0
Q3	3.6	7.6	19.0	10.8	-36.0	.	-33.1	40.3	.	.	5.2	-37.9	0.1
2019 July	3.1	7.3	22.3	9.7	-26.7	.	-22.6	73.2	.	.	5.2	-38.1	1.3
Aug.	2.5	7.0	19.3	10.2	-34.0	.	-30.6	48.3	.	.	5.2	-43.7	12.0
Sep.	3.6	7.6	19.0	10.8	-36.0	.	-33.1	40.3	.	.	5.2	-37.9	0.1
Oct. ^(p)	5.5	8.1	15.6	10.6	-29.6	.	-25.3	47.5	.	.	6.1	-20.6	0.7

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			2	5	Sole proprietors	6				7	Adjusted loans^{3)}	8
			3	4					9	10	11
	Outstanding amounts										
2019 Q2	10.0	10.0	0.7	8.1	1.2	0.5	8.9	8.9	1.1	5.1	2.7
Q3	10.2	10.2	0.7	8.3	1.2	0.5	8.9	8.9	1.1	5.1	2.7
2019 July	10.1	10.1	0.7	8.1	1.2	0.5	8.8	8.8	1.0	5.0	2.7
Aug.	10.2	10.2	0.7	8.2	1.2	0.5	9.0	9.0	1.1	5.2	2.7
Sep.	10.2	10.2	0.7	8.3	1.2	0.5	8.9	8.9	1.1	5.1	2.7
Oct. ^(p)	10.3	10.3	0.7	8.3	1.2	0.5	9.1	9.1	1.0	5.2	2.9
	Transactions										
2019 Q2	0.3	0.3	0.1	0.2	0.0	0.0	0.1	0.1	-0.1	0.1	0.0
Q3	0.2	0.2	0.0	0.2	0.0	0.0	0.1	0.1	0.0	0.1	0.0
2019 July	0.1	0.1	0.0	0.1	0.0	0.0	-0.1	-0.1	-0.1	0.0	0.0
Aug.	0.1	0.1	0.0	0.1	0.0	0.0	0.2	0.2	0.1	0.1	0.0
Sep.	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.1	0.0	0.0	0.1	0.0	0.0	0.2	0.0	0.0	0.1	0.1
	Growth rates										
2019 Q2	8.4	8.4	14.0	8.9	2.3	-1.8	-2.4	-2.3	-26.6	0.4	6.2
Q3	8.3	8.4	12.4	8.9	2.4	-2.6	-0.1	0.0	-11.6	-1.0	7.3
2019 July	8.5	8.5	13.2	9.0	2.7	-2.8	-2.6	-2.6	-25.9	-0.5	5.8
Aug.	8.5	8.5	12.5	9.0	2.9	-2.4	-1.9	-1.9	-26.0	1.2	5.4
Sep.	8.3	8.4	12.4	8.9	2.4	-2.6	-0.1	0.0	-11.6	-1.0	7.3
Oct. ^(p)	7.9	7.9	11.3	8.8	0.7	-0.2	2.5	0.4	-12.1	1.3	11.7

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				4
	1	2			5	6	7
	Outstanding amounts						
2019 Q2	1.2	0.1	1.2	0.0	0.0	0.0	0.0
Q3	1.2	0.0	1.2	0.0	0.0	0.0	0.0
2019 July	1.2	0.0	1.2	0.0	0.0	0.0	0.0
Aug.	1.2	0.0	1.2	0.0	0.0	0.0	0.0
Sep.	1.2	0.0	1.2	0.0	0.0	0.0	0.0
Oct. ^(p)	1.2	0.0	1.2	0.0	0.0	0.0	0.0
	Transactions						
2019 Q2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Growth rates						
2019 Q2	-12.1	.	-13.1	.	.	.	.
Q3	-14.6	.	-15.6	.	.	.	.
2019 July	-12.8	.	-13.7	.	.	.	.
Aug.	-14.1	.	-15.1	.	.	.	.
Sep.	-14.6	.	-15.6	.	.	.	.
Oct. ^(p)	-17.7	.	-18.0	.	.	.	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	14.1	10.2	3.4	0.4	0.1	0.0	0.0	6.1	5.5	0.6	0.0	0.1	0.0	0.0
Q3	14.4	10.4	3.5	0.4	0.0	0.0	0.0	6.4	5.9	0.5	0.0	0.1	0.0	0.0
2019 July	14.2	10.3	3.4	0.4	0.1	0.0	0.0	6.3	5.7	0.6	0.0	0.1	0.0	0.0
Aug.	14.3	10.4	3.4	0.4	0.1	0.0	0.0	6.4	5.9	0.5	0.0	0.1	0.0	0.0
Sep.	14.4	10.4	3.5	0.4	0.0	0.0	0.0	6.4	5.9	0.5	0.0	0.1	0.0	0.0
Oct. ^(p)	14.6	10.7	3.4	0.4	0.1	0.0	0.0	6.6	6.1	0.4	0.0	0.1	0.0	0.0
Transactions														
2019 Q2	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	0.1	0.0	0.0	0.0	0.0
Q3	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.3	0.3	-0.1	0.0	0.0	0.0	0.0
2019 July	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Aug.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.2	-0.1	0.0	0.0	0.0	0.0
Sep.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0
Growth rates														
2019 Q2	11.0	13.2	4.1	24.6	.	.	.	11.9	5.4	179.8	.	.	.	.
Q3	11.3	13.5	4.7	21.0	.	.	.	11.0	6.8	112.0	.	.	.	.
2019 July	11.7	14.0	4.7	23.5	.	.	.	8.6	2.6	151.2	.	.	.	.
Aug.	11.7	13.6	5.4	22.9	.	.	.	9.6	5.8	87.2	.	.	.	.
Sep.	11.3	13.5	4.7	21.0	.	.	.	11.0	6.8	112.0	.	.	.	.
Oct. ^(p)	11.6	14.0	4.4	20.6	.	.	.	9.0	9.9	-3.7	.	.	.	.

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).

3.2 Deposits placed by 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								
	By original maturity						By counterpart sector					By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions			Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs	Up to 2Y			Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Q3	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
2019 July	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Aug.	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Sep.	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Oct. ^(p)	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.4	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Transactions																				
2019 Q2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	-0.2
Q3	0.1	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	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	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	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																				
2019 Q2	5.8	4.6	.	.	.	.	.	.	19.7	.	.	-30.7	-33.4	.	.	.	.	.	.	.
Q3	27.8	20.8	.	.	.	.	.	.	40.7	.	.	-43.5	-42.6	.	.	.	.	.	.	.
2019 July	7.4	4.3	.	.	.	.	.	.	22.0	.	.	-39.0	-41.9	.	.	.	.	.	.	.
Aug.	24.6	15.4	.	.	.	.	.	.	43.9	.	.	-40.9	-44.3	.	.	.	.	.	.	.
Sep.	27.8	20.8	.	.	.	.	.	.	40.7	.	.	-43.5	-42.6	.	.	.	.	.	.	.
Oct. ^(p)	26.9	19.9	.	.	.	.	.	.	36.0	.	.	-30.3	-29.3	.	.	.	.	.	.	.

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic	0.2	23.7	14.6	6.4	5.9	20.5	10.2	8.7	0.0	1.0	1.0	0.0	0.0	0.4	0.0	0.3
Cross-border intra euro area	0.9	0.3	0.1	0.2	0.2	0.6	0.0	0.4	0.0	0.2	0.2	0.1	0.0	0.0	0.0	0.0
Total	1.1	24.1	14.6	6.6	6.1	21.1	10.3	9.1	0.0	1.3	1.2	0.1	0.0	0.4	0.0	0.3
	Transactions															
Domestic	0.0	0.6	0.3	0.2	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	0.0	0.6	0.3	0.2	0.6	0.4	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Growth rates															
Domestic	-31.2	10.5	11.6	8.1	25.4	3.0	7.8	0.1	.	-3.6	-2.6	.	.	-3.3	.	-4.0
Cross-border intra euro area	-29.2	34.0	.	.	-50.7	93.0	.	155.0	.	27.7	43.9	.	.	.	.	.
Total	-29.6	10.8	11.6	9.0	20.7	4.3	7.9	2.5	.	1.3	2.6	.	.	-3.6	.	-4.3

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

Other euro area²																
BE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
DE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
EE		0.0	0.0	0.0		0.1	0.0	0.1	0.0	0.0						.
IE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
GR		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
ES		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
FR		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
IT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
CY		0.2	0.0	0.1		0.0	0.0	0.0	0.0	0.0						.
LV		0.0	0.0	0.0		0.1	0.0	0.1	0.0	0.1						.
LT																.
LU		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
MT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
NL		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
AT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
PT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
SI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
SK		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
FI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		0.0				0.0			0.0	0.0						.
CZ		0.0				0.0			0.0	0.0						.
DK		0.0				0.0			0.0	0.0						.
HR		0.0				0.0			0.0	0.0						.
HU		0.0				0.0			0.0	0.0						.
PL		0.0				0.0			0.0	0.0						.
RO		0.0				0.0			0.0	0.0						.
SE		0.1				0.1			0.0	0.0						.
UK		0.1				0.0			0.0	0.0						.
Total	1.0	0.2			0.4	0.2			0.0	0.1			0.0	0.0		
Non EU residents³	0.0	0.2			0.1	0.2			0.0	0.1						.

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.		Total	General government	Other euro area residents	MFIs						
					Euro-system	Other	Euro-system	Other										
																		Intra-group
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	1,134.7	486.5	2.4	170.7	313.4	103.9	209.4	152.0	172.1	46.8	39.3	86.0	1.6	7.4	0.6	442.8	3.4	21.0
Q3	1,178.0	502.4	2.4	174.8	325.1	102.0	223.0	152.7	186.8	49.7	42.9	94.2	1.8	7.5	0.6	452.8	3.4	23.3
2019 July	1,161.7	499.4	2.4	172.1	324.9	103.9	221.0	158.0	178.4	47.8	39.8	90.8	1.4	7.3	0.6	450.6	3.4	21.1
Aug.	1,174.3	506.2	2.4	173.2	330.6	102.8	227.8	156.1	186.3	50.3	41.8	94.2	2.0	7.3	0.6	444.8	3.4	24.3
Sep.	1,178.0	502.4	2.4	174.8	325.1	102.0	223.0	152.7	186.8	49.7	42.9	94.2	1.8	7.5	0.6	452.8	3.4	23.3
Oct. ^(p)	1,166.9	511.8	2.5	175.6	333.7	104.7	228.9	161.7	182.9	48.2	41.1	93.6	1.8	7.4	0.4	437.3	3.4	22.3
Transactions																		
2019 Q2	10.8	-0.1	0.0	2.2	-2.2	-0.2	-2.1	-0.8	2.0	0.4	1.6	0.0	-0.1	-0.1	0.0	8.4	0.0	0.7
Q3	20.3	11.7	0.1	3.5	8.1	-1.9	11.9	0.6	10.2	1.2	2.8	6.2	0.2	0.0	0.0	-2.3	0.0	0.5
2019 July	16.6	10.1	0.0	1.2	8.9	0.0	10.9	6.0	3.5	-0.4	-0.1	3.9	-0.2	-0.1	0.0	3.9	0.0	-0.6
Aug.	6.1	6.2	0.0	0.9	5.3	-1.1	6.4	-1.9	7.3	2.2	2.0	3.1	0.6	0.0	0.0	-10.1	0.0	2.2
Sep.	-2.4	-4.6	0.1	1.4	-6.1	-0.8	-5.3	-3.5	-0.5	-0.6	0.9	-0.8	-0.2	0.0	0.0	3.9	0.0	-1.0
Oct. ^(p)	-3.0	10.4	0.0	1.1	9.3	2.7	6.6	9.1	-3.1	-1.3	-1.7	0.0	0.0	-0.1	-0.1	-9.5	0.0	-0.7
Growth rates																		
2019 Q2	5.4	2.7	-4.4	4.0	2.0	-5.6	6.3	0.4	14.9	1.5	3.2	31.4	-71.2	-5.8	-43.4	6.6	21.7	0.3
Q3	7.1	7.3	-1.5	4.8	8.8	-2.9	16.4	11.1	17.5	3.5	13.1	29.1	-74.6	-8.2	-47.4	4.4	22.4	13.9
2019 July	6.9	4.5	-3.0	2.6	5.6	-2.8	11.3	7.5	18.3	3.8	4.0	36.5	-74.5	-5.4	-47.1	6.8	21.3	7.5
Aug.	8.9	8.5	-2.9	4.9	10.6	0.0	17.4	7.5	19.9	8.1	8.6	34.0	-64.8	-5.1	-46.7	6.0	20.1	21.2
Sep.	7.1	7.3	-1.5	4.8	8.8	-2.9	16.4	11.1	17.5	3.5	13.1	29.1	-74.6	-8.2	-47.4	4.4	22.4	13.9
Oct. ^(p)	3.9	7.7	2.1	5.4	9.0	-3.5	17.1	16.4	15.3	8.1	7.6	23.5	-70.7	-8.6	-57.4	-3.4	18.3	14.5

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations						
					Euro-system	Other	Euro-system	Other					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	1,134.7	482.2	5.2	310.5	166.5	5.1	155.9	128.9	93.8	52.7	61.2	413.2	31.5
Q3	1,178.0	496.9	5.2	322.2	169.5	4.6	159.3	132.9	99.7	55.0	61.1	430.7	34.6
2019 July	1,161.7	495.3	5.3	318.8	171.1	5.3	160.4	135.4	94.8	54.8	60.6	420.4	35.7
Aug.	1,174.3	495.7	5.2	318.7	171.8	5.1	160.5	136.3	100.3	54.6	61.1	426.6	36.0
Sep.	1,178.0	496.9	5.2	322.2	169.5	4.6	159.3	132.9	99.7	55.0	61.1	430.7	34.6
Oct. ^(p)	1,166.9	500.9	5.3	320.1	175.5	4.7	165.4	141.3	98.2	51.8	61.0	424.6	30.3
Transactions													
2019 Q2	10.8	9.5	0.4	6.1	3.0	0.0	2.8	1.7	0.0	3.6	-0.5	-0.8	-1.1
Q3	20.3	7.1	0.0	6.0	1.1	-0.5	1.6	4.0	4.6	1.4	-1.3	5.6	2.9
2019 July	16.6	8.6	0.1	4.6	3.9	0.1	3.8	6.5	-0.3	1.8	-1.2	3.6	4.1
Aug.	6.1	-1.0	-0.1	-1.0	0.2	-0.1	-0.4	1.0	5.6	-0.5	-0.1	2.6	-0.5
Sep.	-2.4	-0.4	0.0	2.5	-2.9	-0.5	-1.8	-3.4	-0.7	0.1	-0.1	-0.7	-0.6
Oct. ^(p)	-3.0	6.0	0.1	-0.8	6.8	0.0	6.9	8.4	-1.6	-2.7	0.8	-1.5	-4.0
Growth rates													
2019 Q2	5.4	2.0	49.2	1.2	2.6	-24.4	3.7	3.4	-4.7	9.6	-3.2	12.7	14.9
Q3	7.1	4.6	41.1	3.5	6.0	-10.8	6.8	10.2	0.0	9.8	-4.5	13.1	15.4
2019 July	6.9	2.6	49.1	0.4	5.7	-10.3	5.6	8.7	-3.2	18.4	-4.1	14.8	17.8
Aug.	8.9	5.6	35.8	2.7	10.5	-9.2	10.4	15.8	2.3	14.1	-1.8	15.1	20.5
Sep.	7.1	4.6	41.1	3.5	6.0	-10.8	6.8	10.2	0.0	9.8	-4.5	13.1	15.4
Oct. ^(p)	3.9	5.6	31.4	3.7	8.5	-10.9	9.6	13.9	-12.1	2.2	-2.6	7.1	7.4

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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											
2019 Q2	48.9	48.9	3.7	34.1	11.2	0.5	75.6	75.6	16.7	31.8	27.2
Q3	50.4	50.4	3.8	34.8	11.8	0.6	76.1	76.1	16.8	31.6	27.7
2019 July	49.9	49.9	3.8	34.4	11.8	0.6	76.7	76.7	17.0	32.3	27.4
Aug.	50.1	50.1	3.8	34.4	11.8	0.6	76.4	76.4	16.6	32.0	27.8
Sep.	50.4	50.4	3.8	34.8	11.8	0.6	76.1	76.1	16.8	31.6	27.7
Oct. ^(p)	50.6	50.6	3.8	35.0	11.8	0.6	76.4	76.4	16.1	32.2	28.1
Transactions											
2019 Q2	-1.0	-1.0	0.1	0.6	-1.7	-0.1	3.5	3.5	-0.2	1.0	2.7
Q3	1.4	0.9	0.1	0.7	0.6	0.1	0.2	0.2	0.0	-0.3	0.4
2019 July	1.0	0.4	0.1	0.3	0.6	0.1	1.0	1.0	0.3	0.5	0.1
Aug.	0.1	0.1	0.0	0.0	0.0	0.0	-0.3	-0.3	-0.4	-0.4	0.4
Sep.	0.4	0.4	0.0	0.3	0.0	0.1	-0.5	-0.5	0.1	-0.4	-0.2
Oct. ^(p)	0.2	0.2	0.0	0.2	0.0	-0.1	0.4	0.4	-0.7	0.6	0.5
Growth rates											
2019 Q2	3.6	3.6	9.3	7.6	-8.6	-16.0	2.4	2.4	-12.0	-3.2	23.0
Q3	4.1	3.1	10.4	7.7	-6.7	2.7	2.8	2.8	-12.6	-1.0	21.0
2019 July	5.1	4.0	11.0	7.9	-3.9	-0.1	2.7	2.7	-9.5	-2.4	20.4
Aug.	4.6	3.5	9.2	7.9	-5.2	-6.0	3.8	3.8	-10.1	-1.8	23.2
Sep.	4.1	3.1	10.4	7.7	-6.7	2.7	2.8	2.8	-12.6	-1.0	21.0
Oct. ^(p)	4.7	3.6	9.7	8.1	-5.4	-6.2	7.5	7.5	-8.2	5.6	21.9

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							
2019 Q2	44.2	8.6	35.5	0.3	1.9	1.9	0.0
Q3	46.2	8.6	37.6	0.3	2.1	2.1	0.0
2019 July	43.5	7.9	35.5	0.2	2.0	2.0	0.0
Aug.	44.6	8.2	36.4	0.3	2.1	2.1	0.0
Sep.	46.2	8.6	37.6	0.3	2.1	2.1	0.0
Oct. ^(p)	46.1	7.9	38.2	0.3	2.6	2.5	0.0
Transactions							
2019 Q2	0.0	0.2	-0.2	-0.1	-0.3	-0.3	0.0
Q3	1.8	-0.1	1.9	0.1	0.2	0.2	0.0
2019 July	-0.8	-0.7	0.0	-0.1	0.1	0.1	0.0
Aug.	1.1	0.3	0.8	0.1	0.0	0.0	0.0
Sep.	1.5	0.3	1.1	0.1	0.0	0.0	0.0
Oct. ^(p)	0.0	-0.7	0.7	-0.1	0.4	0.4	0.0
Growth rates							
2019 Q2	8.1	20.9	5.3	.	-12.5	-12.6	.
Q3	11.3	12.6	11.0	.	-25.2	-25.4	.
2019 July	2.4	-2.5	3.5	.	-36.1	-36.0	.
Aug.	10.0	14.0	9.2	.	-32.6	-32.8	.
Sep.	11.3	12.6	11.0	.	-25.2	-25.4	.
Oct. ^(p)	4.5	-20.4	11.6	25.0	-15.8	-16.0	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Outstanding amounts														
2019 Q2	58.2	51.5	3.0	3.1	0.5	0.1	0.0	31.0	22.2	4.8	1.7	0.9	1.4	0.0
Q3	61.0	54.0	3.1	3.1	0.6	0.2	0.0	29.6	20.5	4.9	1.7	1.0	1.5	0.0
2019 July	60.9	53.9	3.1	3.1	0.6	0.2	0.0	33.1	23.9	5.2	1.7	0.9	1.4	0.0
Aug.	61.3	54.4	3.1	3.1	0.6	0.1	0.0	29.4	20.2	5.1	1.7	0.9	1.4	0.0
Sep.	61.0	54.0	3.1	3.1	0.6	0.2	0.0	29.6	20.5	4.9	1.7	1.0	1.5	0.0
Oct. ^(p)	61.0	54.1	3.1	3.1	0.6	0.2	0.0	29.1	20.4	4.4	1.7	1.3	1.3	0.0
Transactions														
2019 Q2	1.1	1.0	0.1	-0.1	0.0	0.1	0.0	2.2	2.6	-0.7	0.1	-0.2	0.5	0.0
Q3	0.8	0.6	0.1	0.0	0.0	0.1	0.0	-1.8	-2.1	0.1	0.0	0.1	0.1	0.0
2019 July	0.8	0.5	0.2	0.0	0.0	0.0	0.0	1.9	1.4	0.4	0.0	0.0	0.0	0.0
Aug.	0.4	0.5	-0.1	0.0	0.0	0.0	0.0	-3.8	-3.7	-0.1	0.0	0.0	0.0	0.0
Sep.	-0.3	-0.4	0.0	0.0	0.0	0.1	0.0	0.1	0.2	-0.2	0.0	0.1	0.0	0.0
Oct. ^(p)	0.1	0.1	0.0	0.0	0.0	0.0	0.0	-0.4	0.0	-0.5	0.0	0.3	-0.1	0.0
Growth rates														
2019 Q2	6.9	7.4	6.5	-1.1	-5.5	.	.	14.6	18.1	-5.7	9.9	-12.2	155.0	.
Q3	7.4	7.3	12.0	-0.9	10.7	.	.	3.3	2.4	-8.5	10.8	-10.0	153.0	.
2019 July	8.0	7.6	23.1	-0.5	4.2	.	.	23.0	21.9	22.4	11.0	-7.7	165.5	.
Aug.	7.9	8.0	14.2	-0.7	8.8	.	.	10.7	5.9	20.9	11.1	-15.1	141.5	.
Sep.	7.4	7.3	12.0	-0.9	10.7	.	.	3.3	2.4	-8.5	10.8	-10.0	153.0	.
Oct. ^(p)	6.4	6.5	10.3	-1.5	12.1	.	.	3.3	1.8	-4.5	3.9	1.5	122.1	.

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).

3.2 Deposits placed by 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								
	By original maturity							By counterpart sector				By original maturity					By counterpart sector			
	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
Outstanding amounts																				
2019 Q2	199.6	171.5	17.7	4.7	3.5	1.3	1.0	118.8	80.8	11.8	1.0	14.6	10.0	0.8	2.6	0.8	0.5	0.0	13.7	1.0
Q3	208.5	178.7	18.3	4.8	3.5	1.9	1.3	118.0	90.4	12.2	1.2	15.0	10.3	0.9	2.5	0.8	0.5	0.0	14.2	0.8
2019 July	202.5	169.9	19.0	4.9	5.2	1.9	1.6	117.3	85.2	13.4	1.0	14.3	9.6	0.8	2.5	0.8	0.5	0.0	13.4	0.8
Aug.	205.3	175.1	18.7	4.8	3.2	1.9	1.6	121.1	84.3	11.6	1.0	14.4	9.7	0.9	2.5	0.8	0.5	0.0	13.5	0.9
Sep.	208.5	178.7	18.3	4.8	3.5	1.9	1.3	118.0	90.4	12.2	1.2	15.0	10.3	0.9	2.5	0.8	0.5	0.0	14.2	0.8
Oct. ^(p)	207.1	176.9	19.0	4.8	3.4	1.7	1.3	118.9	88.2	11.5	1.1	14.8	10.1	0.9	2.4	0.9	0.4	0.0	14.0	0.8
Transactions																				
2019 Q2	3.1	4.4	-1.2	0.5	-0.5	0.1	-0.2	1.3	1.8	0.2	-0.2	-0.3	-0.4	0.1	0.0	0.0	0.0	0.0	0.1	-0.4
Q3	6.4	5.1	0.3	0.1	0.0	0.6	0.3	-2.4	8.8	0.4	0.3	0.3	0.1	0.1	-0.1	0.0	0.0	0.0	0.5	-0.2
2019 July	2.1	-2.3	1.3	0.3	1.7	0.6	0.6	-2.1	4.2	1.6	0.1	-0.4	-0.5	0.1	0.0	0.0	0.0	0.0	-0.3	-0.1
Aug.	2.1	4.6	-0.4	-0.1	-2.0	0.0	0.0	3.2	-1.1	-1.8	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Sep.	2.2	2.8	-0.5	0.0	0.2	0.0	-0.3	-3.6	5.8	0.6	0.2	0.6	0.5	0.0	0.0	0.0	0.0	0.0	0.7	-0.1
Oct. ^(p)	-0.3	-0.9	0.8	0.0	-0.1	-0.2	0.0	1.5	-1.8	-0.7	-0.1	-0.2	-0.1	0.0	-0.1	0.1	-0.1	0.0	-0.2	0.0
Growth rates																				
2019 Q2	-2.5	0.7	-25.7	-12.1	0.9	-7.8	.	2.7	-9.2	-20.9	.	15.5	19.6	46.0	-1.8	3.6	26.3	.	14.2	36.0
Q3	1.9	3.9	-18.9	1.0	-13.8	61.4	.	2.5	1.0	3.0	.	12.3	14.4	99.9	-6.8	-1.0	20.4	.	12.7	4.7
2019 July	-4.8	-2.1	-25.7	2.6	0.8	30.7	.	-1.7	-8.7	-6.5	.	10.6	11.0	56.5	-3.0	10.6	29.4	.	10.7	10.0
Aug.	-0.3	2.7	-18.1	0.7	-21.6	33.4	.	-0.3	-0.4	-15.6	.	11.2	12.3	73.7	-3.4	-0.8	29.0	.	10.6	20.4
Sep.	1.9	3.9	-18.9	1.0	-13.8	61.4	.	2.5	1.0	3.0	.	12.3	14.4	99.9	-6.8	-1.0	20.4	.	12.7	4.7
Oct. ^(p)	2.5	5.9	-18.2	-5.1	-10.5	30.3	-25.6	5.1	-0.9	-5.8	204.0	9.4	12.0	74.7	-9.9	19.0	-17.1	.	9.1	16.0

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non- MFIs	House- holds ¹⁾	Non- financial corpor- ations ⁴⁾	Loans to MFIs	Loans to non- MFIs	House- holds ¹⁾	Non- financial corpor- ations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non- MFIs	Govern- ment	other		Total	MFIs	Non- MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic	33.6	254.8	42.7	16.6	132.0	96.2	37.4	27.9	5.2	10.6	1.6	9.0	0.4	5.5	0.3	5.1
Cross-border intra euro area	141.9	70.6	18.3	12.5	201.7	81.9	13.2	48.5	88.4	78.7	46.6	32.1	1.4	1.9	0.9	1.1
Total	175.5	325.4	61.0	29.1	333.7	178.1	50.6	76.4	93.6	89.3	48.2	41.1	1.8	7.4	1.2	6.2
	Transactions															
Domestic	0.6	-3.2	0.1	-1.0	1.6	0.0	0.2	0.4	-0.2	-0.5	0.0	-0.5	0.0	0.0	0.0	0.0
Cross-border intra euro area	6.1	2.5	0.1	0.6	7.7	1.1	0.0	0.0	0.2	-2.5	-1.3	-1.2	0.1	-0.1	0.0	-0.1
Total	6.8	-0.8	0.1	-0.4	9.3	1.1	0.2	0.4	0.0	-3.0	-1.3	-1.7	0.0	-0.1	0.0	-0.1
	Growth rates															
Domestic	-7.0	2.8	8.0	-8.4	-10.4	3.8	7.7	7.1	9.0	0.3	4.7	-0.3	-90.2	-2.5	-17.5	-1.3
Cross-border intra euro area	12.9	9.1	3.0	24.4	26.9	7.4	-3.0	7.7	24.5	8.9	8.2	10.0	-34.5	-21.3	1.4	-32.2
Total	8.5	4.1	6.4	3.3	9.0	5.4	4.7	7.5	23.5	7.8	8.1	7.6	-70.7	-8.6	-4.5	-9.4

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

Other euro area²																
BE		.	.	.		.	.	.	.	.	.	.
DE		.	.	.		.	.	.	.	.	.	.
EE		.	.	.		.	.	.	.	.	.	.
IE		.	.	.		.	.	.	.	.	.	.
GR		.	.	.		.	.	.	.	.	.	.
ES		.	.	.		.	.	.	.	.	.	.
FR		.	.	.		.	.	.	.	.	.	.
IT		.	.	.		.	.	.	.	.	.	.
CY		.	.	.		.	.	.	.	.	.	.
LV		.	.	.		.	.	.	.	.	.	.
LT		.	.	.		.	.	.	.	.	.	.
LU		.	.	.		.	.	.	.	.	.	.
MT		.	.	.		.	.	.	.	.	.	.
NL		.	.	.		.	.	.	.	.	.	.
AT		.	.	.		.	.	.	.	.	.	.
PT		.	.	.		.	.	.	.	.	.	.
SI		.	.	.		.	.	.	.	.	.	.
SK		.	.	.		.	.	.	.	.	.	.
FI		.	.	.		.	.	.	.	.	.	.
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		.	.	.		.	.	.	.	.	.	.
CZ		.	.	.		.	.	.	.	.	.	.
DK		.	.	.		.	.	.	.	.	.	.
HR		.	.	.		.	.	.	.	.	.	.
HU		.	.	.		.	.	.	.	.	.	.
PL		.	.	.		.	.	.	.	.	.	.
RO		.	.	.		.	.	.	.	.	.	.
SE		.	.	.		.	.	.	.	.	.	.
UK		.	.	.		.	.	.	.	.	.	.
Total	19.1	22.0			49.7	16.0		61.5	10.0				0.0	0.3		
Non EU residents³	83.8	48.1			137.2	51.5		41.2	79.1					1.9		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1. Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.	Total	General government	Other euro area residents	MFIs							
					Euro-system	Intra-group												
												Non-MMF IF shares ¹⁾						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	43.0	19.9	0.2	13.2	6.6	5.5	1.1	0.2	3.9	3.1	0.3	0.5	0.0	0.7	0.2	15.3	0.6	2.5
Q3	43.1	20.1	0.2	13.2	6.8	5.4	1.4	0.4	3.8	3.0	0.3	0.5	0.0	0.7	0.2	15.2	0.6	2.6
2019 July	43.0	19.4	0.1	13.2	6.0	4.9	1.1	0.2	3.8	3.1	0.3	0.5	0.0	0.7	0.2	15.9	0.6	2.4
Aug.	43.0	19.5	0.2	13.1	6.2	4.9	1.3	0.3	3.9	3.0	0.3	0.5	0.0	0.7	0.2	15.6	0.6	2.6
Sep.	43.1	20.1	0.2	13.2	6.8	5.4	1.4	0.4	3.8	3.0	0.3	0.5	0.0	0.7	0.2	15.2	0.6	2.6
Oct. ^(p)	42.7	20.2	0.2	13.3	6.8	5.4	1.4	0.3	3.9	3.0	0.3	0.6	0.0	0.7	0.2	14.7	0.6	2.4
Transactions																		
2019 Q2	-0.5	0.4	0.0	0.0	0.4	0.5	-0.1	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	-0.9	0.0	-0.1
Q3	-0.3	0.1	0.0	0.0	0.2	-0.1	0.3	0.2	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	-0.5	0.0	0.0
2019 July	-0.2	-0.5	0.0	0.1	-0.6	-0.6	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	-0.1
Aug.	-0.1	0.0	0.0	-0.2	0.2	-0.1	0.3	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	-0.3	0.0	0.2
Sep.	0.0	0.6	0.0	0.1	0.5	0.5	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.6	0.0	0.0
Oct. ^(p)	-0.2	0.1	0.0	0.1	0.0	0.0	0.0	-0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	-0.2
Growth rates																		
2019 Q2	-7.5	4.1	7.2	2.7	7.0	16.1	-20.6	17.5	11.2	19.6	-15.1	-7.7	.	5.7	2.5	-22.7	15.4	-10.8
Q3	-8.1	2.4	5.1	0.2	7.0	6.2	12.5	112.2	7.9	15.0	-26.3	1.2	.	4.7	1.0	-20.8	14.4	-22.9
2019 July	-6.7	3.1	3.6	1.9	5.9	16.2	-21.9	41.5	10.6	21.9	-21.0	-16.7	.	6.6	4.6	-18.6	14.8	-18.4
Aug.	-9.1	2.2	5.0	0.4	6.0	12.7	-8.7	74.9	10.8	18.7	-22.4	0.3	.	6.0	3.6	-21.3	15.2	-27.8
Sep.	-8.1	2.4	5.1	0.2	7.0	6.2	12.5	112.2	7.9	15.0	-26.3	1.2	.	4.7	1.0	-20.8	14.4	-22.9
Oct. ^(p)	-7.2	6.7	11.9	1.8	17.9	19.8	14.3	88.2	11.3	17.4	-19.9	6.8	.	1.2	-0.6	-22.9	16.5	-23.4

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations	Total					
					Euro-system	Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	43.0	23.3	0.4	20.9	2.1	0.0	2.0	1.6	0.1	0.4	4.1	13.1	1.9
Q3	43.1	23.7	0.5	21.2	2.0	0.1	1.9	1.4	0.1	0.4	4.3	13.0	1.8
2019 July	43.0	23.4	0.5	20.9	2.1	0.0	2.0	1.6	0.1	0.4	4.2	13.1	1.8
Aug.	43.0	23.4	0.4	21.0	2.0	0.0	1.9	1.4	0.1	0.4	4.2	13.0	1.9
Sep.	43.1	23.7	0.5	21.2	2.0	0.1	1.9	1.4	0.1	0.4	4.3	13.0	1.8
Oct. ^(p)	42.7	23.8	0.4	21.3	2.1	0.1	2.0	1.4	0.1	0.4	4.3	12.3	1.8
Transactions													
2019 Q2	-0.5	0.1	0.0	0.2	-0.2	0.0	-0.2	-0.1	0.0	0.0	0.0	-0.3	-0.1
Q3	-0.3	0.2	0.0	0.3	-0.1	0.0	-0.1	-0.1	0.0	0.0	0.1	-0.5	-0.1
2019 July	-0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-0.2	-0.1
Aug.	-0.1	0.0	0.0	0.1	-0.1	0.0	-0.1	-0.1	0.0	0.0	0.0	-0.1	0.0
Sep.	0.0	0.2	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	-0.1
Oct. ^(p)	-0.2	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-0.5	0.0
Growth rates													
2019 Q2	-7.5	1.9	15.9	7.4	-33.6	.	-32.3	-5.1	.	-26.4	-0.4	-23.3	7.7
Q3	-8.1	2.2	20.2	6.0	-27.2	.	-26.9	-11.1	.	-16.7	0.3	-22.3	-23.9
2019 July	-6.7	0.3	21.5	5.5	-34.6	.	-33.1	-4.6	.	-26.4	0.2	-19.3	1.9
Aug.	-9.1	-0.1	9.1	5.6	-36.8	.	-36.2	-12.8	.	-16.7	2.2	-22.8	-18.6
Sep.	-8.1	2.2	20.2	6.0	-27.2	.	-26.9	-11.1	.	-16.7	0.3	-22.3	-23.9
Oct. ^(p)	-7.2	1.5	-11.3	4.8	-21.7	.	-20.8	-12.6	.	-5.7	3.5	-22.2	-12.9

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾				
	1	2	3	4	5	6	7	8	9	10	11	
Outstanding amounts												
2019 Q2	6.2	6.2	0.4	5.2	0.6	0.2	4.9	4.9	1.0	1.1	2.9	
Q3	6.3	6.3	0.4	5.3	0.6	0.2	4.9	4.9	1.0	1.0	2.9	
2019 July	6.2	6.2	0.4	5.3	0.6	0.2	4.9	4.9	1.0	1.0	2.9	
Aug.	6.3	6.3	0.4	5.3	0.6	0.2	4.8	4.8	0.9	1.0	2.9	
Sep.	6.3	6.3	0.4	5.3	0.6	0.2	4.9	4.9	1.0	1.0	2.9	
Oct. ^(p)	6.4	6.4	0.4	5.4	0.6	0.2	4.8	4.8	1.0	1.0	2.9	
Transactions												
2019 Q2	0.1	0.1	0.0	0.1	0.0	0.0	-0.1	0.0	0.0	0.0	-0.1	
Q3	0.1	0.1	0.0	0.1	0.0	0.0	-0.1	0.0	0.0	-0.1	0.0	
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Aug.	0.1	0.1	0.0	0.0	0.0	0.0	-0.1	-0.1	-0.1	-0.1	0.0	
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	
Oct. ^(p)	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Growth rates												
2019 Q2	8.5	8.5	9.9	9.9	-3.8	-8.5	-2.9	-0.5	13.5	10.4	-11.7	
Q3	8.4	8.4	9.7	10.0	-5.9	-7.3	-7.2	-3.9	7.2	-11.1	-10.2	
2019 July	8.3	8.3	10.2	10.0	-6.6	-9.1	-5.9	-3.6	11.3	0.9	-12.9	
Aug.	8.7	8.7	10.5	10.1	-3.9	-7.3	-8.0	-4.7	4.2	-10.7	-10.8	
Sep.	8.4	8.4	9.7	10.0	-5.9	-7.3	-7.2	-3.9	7.2	-11.1	-10.2	
Oct. ^(p)	8.9	8.9	9.2	10.3	-3.2	-7.1	-5.1	-0.9	-6.2	0.0	-6.4	

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							
2019 Q2	2.0	0.0	2.0	0.0	0.0	0.0	0.0
Q3	2.0	0.0	2.0	0.0	0.0	0.0	0.0
2019 July	2.1	0.0	2.1	0.0	0.0	0.0	0.0
Aug.	2.0	0.0	2.0	0.0	0.0	0.0	0.0
Sep.	2.0	0.0	2.0	0.0	0.0	0.0	0.0
Oct. ^(p)	2.0	0.0	2.0	0.0	0.0	0.0	0.0
Transactions							
2019 Q2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q3	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0
2019 July	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Aug.	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	0.5	.	0.6	.	.	.	.
Q3	-3.9	.	-3.8	.	.	.	.
2019 July	3.8	.	3.7	.	.	.	.
Aug.	-1.8	.	-1.9	.	.	.	.
Sep.	-3.9	.	-3.8	.	.	.	.
Oct. ^(p)	-1.2	.	-1.2	.	.	.	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	13.8	9.4	2.9	1.4	0.0	0.1	0.0	3.5	3.0	0.4	0.1	0.0	0.0	0.0
Q3	14.1	9.6	2.9	1.5	0.0	0.1	0.0	3.5	3.1	0.4	0.0	0.0	0.0	0.0
2019 July	13.8	9.4	2.9	1.4	0.0	0.1	0.0	3.5	3.0	0.3	0.1	0.0	0.0	0.0
Aug.	14.0	9.5	3.0	1.4	0.0	0.1	0.0	3.5	3.0	0.4	0.0	0.0	0.0	0.0
Sep.	14.1	9.6	2.9	1.5	0.0	0.1	0.0	3.5	3.1	0.4	0.0	0.0	0.0	0.0
Oct. ^(p)	14.3	9.6	2.9	1.5	0.0	0.1	0.0	3.5	3.0	0.4	0.1	0.0	0.0	0.0
Transactions														
2019 Q2	0.3	0.3	-0.1	0.0	0.0	0.0	0.0	-0.1	-0.2	0.0	0.0	0.0	0.0	0.0
Q3	0.3	0.2	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
2019 July	0.0	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
Aug.	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
Growth rates														
2019 Q2	8.4	12.2	-3.8	13.6	.	2.1	.	-1.4	0.0	-8.8	.	.	.	.
Q3	8.8	10.8	1.0	14.8	.	0.7	.	-1.9	-1.2	-6.0	.	.	.	.
2019 July	7.6	11.4	-5.3	14.5	.	1.2	.	-5.1	-3.2	-18.5	.	.	.	.
Aug.	7.9	10.0	-0.8	14.8	.	1.3	.	-3.7	-3.1	-3.8	.	.	.	.
Sep.	8.8	10.8	1.0	14.8	.	0.7	.	-1.9	-1.2	-6.0	.	.	.	.
Oct. ^(p)	8.7	10.3	1.7	14.4	.	2.5	.	-3.0	-3.9	3.4	.	.	.	.

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).

3.2 Deposits placed by 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								
	By original maturity						By counterpart sector					By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions			Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs	Up to 2Y			Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	3.0	2.5	0.2	0.1	0.0	0.0	0.2	0.3	2.7	0.0	0.2	0.6	0.3	0.2	0.1	0.0	0.0	0.0	0.6	0.0
Q3	2.9	2.5	0.2	0.1	0.0	0.0	0.1	0.2	2.7	0.0	0.1	0.5	0.3	0.1	0.1	0.0	0.0	0.0	0.5	0.0
2019 July	3.0	2.5	0.2	0.1	0.0	0.0	0.2	0.2	2.8	0.0	0.2	0.5	0.3	0.1	0.1	0.0	0.0	0.0	0.5	0.0
Aug.	3.0	2.5	0.2	0.1	0.0	0.0	0.2	0.2	2.7	0.0	0.2	0.5	0.3	0.1	0.1	0.0	0.0	0.0	0.5	0.0
Sep.	2.9	2.5	0.2	0.1	0.0	0.0	0.1	0.2	2.7	0.0	0.1	0.5	0.3	0.1	0.1	0.0	0.0	0.0	0.5	0.0
Oct. ^(p)	3.0	2.5	0.2	0.1	0.0	0.0	0.2	0.2	2.8	0.0	0.2	0.6	0.3	0.1	0.1	0.0	0.0	0.0	0.6	0.0
Transactions																				
2019 Q2	0.0	0.1	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	0.0	0.0	0.0
Q3	-0.1	-0.1	0.0	0.0	0.0	0.0	-0.1	0.0	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.1	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	0.0	0.0	0.0
Growth rates																				
2019 Q2	13.1	9.6	2.6	.	.	.	110.0	2.4	14.2	.	110.0	10.7	-0.2	-11.5	.	.	.	.	10.1	.
Q3	3.7	7.6	-11.1	.	.	.	-36.6	-16.7	5.9	.	-36.6	3.1	-5.0	-12.3	.	.	.	.	3.1	.
2019 July	10.5	10.5	-1.7	.	.	.	28.6	-9.2	12.6	.	28.6	0.6	-12.5	-16.8	.	.	.	.	0.7	.
Aug.	7.6	7.9	-8.4	.	.	.	28.6	-21.0	10.7	.	28.6	0.1	-9.6	-12.6	.	.	.	.	0.1	.
Sep.	3.7	7.6	-11.1	.	.	.	-36.6	-16.7	5.9	.	-36.6	3.1	-5.0	-12.3	.	.	.	.	3.1	.
Oct. ^(p)	-2.0	0.1	1.3	.	.	.	-28.3	-19.6	-0.2	.	-28.3	2.3	-6.4	-12.2	.	.	.	.	2.3	.

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic	0.2	19.9	12.8	3.3	5.7	11.0	6.3	3.7	0.0	1.6	1.5	0.1	0.0	0.4	0.0	0.4
Cross-border intra euro area	1.8	1.8	1.4	0.2	1.1	2.4	0.1	1.1	0.6	1.7	1.5	0.2	0.0	0.3	0.2	0.1
Total	2.1	21.8	14.3	3.5	6.8	13.4	6.4	4.8	0.6	3.3	3.0	0.3	0.0	0.7	0.2	0.5
	Transactions															
Domestic	0.0	0.1	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	0.1	0.1	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
Total	0.0	0.1	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
	Growth rates															
Domestic	-16.3	3.3	6.6	-3.2	20.6	7.6	8.4	6.3	.	10.7	10.8	.	.	1.4	.	1.4
Cross-border intra euro area	-22.2	18.2	32.4	0.5	5.7	-18.1	30.0	-30.9	5.8	13.7	24.2	-29.0	.	1.0	0.0	2.9
Total	-21.7	4.4	8.7	-3.0	17.9	1.9	8.9	-5.1	6.8	12.5	17.4	-19.9	.	1.2	0.0	1.7

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		0.1	0.0	0.1		0.1	0.0	0.1	0.0	0.1						.
DE		1.2	1.1	0.0		0.2	0.0	0.1	0.1	0.4						.
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
IE		0.0	0.0	0.0		0.8	0.0	0.0	0.1	0.0						.
GR		0.2	0.1	0.1		0.2	0.0	0.2	0.0	0.0						.
ES		0.1	0.1	0.0		0.1	0.0	0.1	0.0	0.1						.
FR		0.0	0.0	0.0		0.3	0.0	0.2	0.2	0.4						.
IT		0.1	0.1	0.0		0.2	0.0	0.1	0.0	0.1						.
CY		0.1	0.0	0.1		0.1	0.0	0.0	0.0	0.0						.
LV		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
LT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
LU		0.0	0.0	0.0		0.1	0.0	0.1	0.0	0.1						.
MT																.
NL		0.0	0.0	0.0		0.3	0.0	0.3	0.1	0.1						.
AT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						.
PT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
SI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
SK		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
FI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						.
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		0.0				0.1			0.0	0.0						.
CZ		0.0				0.0			0.0	0.0						.
DK		0.0				0.0			0.0	0.0						.
HR		0.0				0.1			0.0	0.0						.
HU		0.0				0.1			0.0	0.0						.
PL		0.0				0.1			0.0	0.0						.
RO		0.0				0.1			0.0	0.0						.
SE		0.0				0.1			0.1	0.0						.
UK		0.3				0.8			0.2	0.1						.
Total	1.8	0.4			1.4	1.3			0.4	0.2			0.0	0.0		
Non EU residents³	9.0	1.8			1.4	4.6			1.1	4.7						.

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents						Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets		
		Total	General government	Other euro area residents	MFIs	Euro-system		Other deposit-taking corp.	Total	General government	Other euro area residents						MFIs	
						Euro-system	Other deposit-taking corp.											
																		Intra-group
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	2,429.1	1,395.1	57.0	1,046.5	291.6	149.4	142.2	97.4	213.3	62.8	134.5	16.1	0.1	51.7	0.1	504.6	3.7	260.6
Q3	2,540.3	1,440.5	56.8	1,060.0	323.7	177.4	146.2	98.2	208.1	61.5	130.4	16.3	0.0	52.4	0.1	520.6	3.9	314.7
2019 July	2,474.9	1,418.7	56.5	1,057.3	304.8	159.6	145.2	97.7	213.1	60.6	135.6	16.9	0.1	52.4	0.1	502.9	3.9	283.8
Aug.	2,576.3	1,448.9	56.7	1,070.2	322.0	173.6	148.4	95.3	214.0	61.6	135.4	17.0	0.1	52.9	0.1	517.8	3.9	338.7
Sep.	2,540.3	1,440.5	56.8	1,060.0	323.7	177.4	146.2	98.2	208.1	61.5	130.4	16.3	0.0	52.4	0.1	520.6	3.9	314.7
Oct. ^(p)	2,488.9	1,434.8	57.1	1,064.9	312.8	168.6	144.2	94.2	206.9	60.2	130.2	16.6	0.0	52.3	0.1	505.8	3.9	285.2
Transactions																		
2019 Q2	-5.8	-25.0	-0.8	-0.1	-24.1	-37.0	12.9	2.2	-5.1	-4.4	-0.6	0.0	0.0	-0.5	0.0	14.9	0.0	10.0
Q3	61.8	41.9	-0.2	11.1	31.1	28.0	3.0	0.8	-5.6	-1.4	-4.3	0.1	-0.1	-0.3	0.0	3.5	0.1	22.2
2019 July	25.7	22.3	-0.5	10.0	12.9	10.2	2.7	0.2	-0.6	-2.3	1.0	0.8	0.0	0.0	0.0	-5.8	0.1	9.6
Aug.	57.1	29.3	0.1	12.3	16.8	14.0	2.8	-2.4	0.4	0.7	-0.4	0.1	0.0	-0.1	0.0	11.0	0.0	16.6
Sep.	-21.0	-9.7	0.2	-11.2	1.4	3.8	-2.5	2.9	-5.4	0.3	-4.9	-0.7	-0.1	-0.2	0.0	-1.7	0.0	-4.0
Oct. ^(p)	-23.9	-4.0	0.2	6.1	-10.4	-8.8	-1.5	-4.0	-0.7	-0.9	-0.1	0.4	0.0	0.0	0.0	-9.5	0.0	-9.7
Growth rates																		
2019 Q2	-2.2	-1.7	0.8	-0.1	-7.5	-24.7	21.8	15.0	-11.5	-15.3	-11.4	5.9	.	-0.2	.	-3.5	7.3	7.4
Q3	0.0	-0.8	3.6	1.0	-6.9	-21.2	19.5	15.3	-8.1	-10.5	-8.4	5.0	.	-0.1	.	-1.3	14.4	15.8
2019 July	-2.8	-4.6	1.3	-0.1	-18.3	-38.0	25.2	16.5	-9.1	-15.6	-8.0	11.6	.	-0.3	.	-1.8	15.5	14.5
Aug.	-0.1	-2.2	1.8	1.5	-13.4	-32.1	27.6	15.9	-8.5	-14.3	-8.0	14.4	.	-0.3	.	1.3	15.2	21.3
Sep.	0.0	-0.8	3.6	1.0	-6.9	-21.2	19.5	15.3	-8.1	-10.5	-8.4	5.0	.	-0.1	.	-1.3	14.4	15.8
Oct. ^(p)	0.0	-0.4	4.3	1.6	-7.3	-21.7	18.1	4.2	-8.5	-10.0	-9.7	9.4	.	-0.2	.	-0.7	14.3	13.5

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents						Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities	
		Total	Central government	Other general government/ other euro area residents	MFIs	Euro-system							Other deposit-taking corporations
						Euro-system	Other deposit-taking corporations						
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	2,429.1	1,222.5	6.0	1,013.1	203.4	28.1	175.3	154.8	7.5	433.5	144.9	378.8	241.8
Q3	2,540.3	1,237.8	5.6	1,024.8	207.4	28.1	179.3	156.8	8.4	439.8	146.7	413.4	294.3
2019 July	2,474.9	1,227.9	5.8	1,016.7	205.4	28.1	177.2	153.7	7.5	433.0	146.0	397.1	263.4
Aug.	2,576.3	1,247.4	5.8	1,034.4	207.2	29.0	178.2	153.4	7.5	437.4	145.2	421.4	317.4
Sep.	2,540.3	1,237.8	5.6	1,024.8	207.4	28.1	179.3	156.8	8.4	439.8	146.7	413.4	294.3
Oct. ^(p)	2,488.9	1,232.1	5.8	1,023.1	203.2	28.2	175.0	153.7	8.4	434.8	146.7	401.6	265.4
Transactions													
2019 Q2	-5.8	9.6	0.5	11.2	-2.2	-1.0	-1.1	-0.4	0.6	7.7	-2.3	-29.0	7.6
Q3	61.8	11.6	-0.5	8.8	3.2	0.0	3.3	2.0	0.9	1.3	6.9	24.8	16.3
2019 July	25.7	3.9	-0.3	2.5	1.6	0.0	1.6	-1.0	0.0	-2.2	2.6	15.2	6.1
Aug.	57.1	18.5	0.0	16.8	1.7	0.9	0.8	-0.4	0.0	2.7	3.8	21.3	10.8
Sep.	-21.0	-10.9	-0.2	-10.6	-0.1	-1.0	0.9	3.4	0.9	0.8	0.5	-11.7	-0.6
Oct. ^(p)	-23.9	-3.9	0.2	-0.3	-3.8	0.2	-3.9	-3.1	0.0	-2.7	-1.2	-7.7	-8.4
Growth rates													
2019 Q2	-2.2	2.9	20.7	2.0	7.2	-2.8	9.0	8.5	1.9	3.8	-3.2	-21.7	2.5
Q3	0.0	4.1	12.1	3.7	5.9	-2.0	7.2	7.1	26.4	3.1	1.4	-18.5	12.4
2019 July	-2.8	3.5	-0.6	2.7	7.6	-3.0	9.5	8.6	1.9	2.5	-1.8	-25.6	8.2
Aug.	-0.1	5.6	16.2	5.0	8.7	0.3	10.2	9.3	1.9	3.1	1.0	-20.9	14.0
Sep.	0.0	4.1	12.1	3.7	5.9	-2.0	7.2	7.1	26.4	3.1	1.4	-18.5	12.4
Oct. ^(p)	0.0	3.9	24.6	3.3	6.3	-1.6	7.7	7.6	26.4	3.0	0.8	-16.2	7.6

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			2	3	4	5				6	7	Adjusted loans^{3)}	8
Outstanding amounts											
2019 Q2	516.7	563.0	15.9	483.8	17.0	.	359.9	266.1	121.8	41.8	196.3
Q3	519.7	564.8	16.0	486.5	17.1	.	366.6	266.9	127.9	42.3	196.4
2019 July	517.9	563.9	16.1	484.7	17.1	.	366.2	266.8	127.6	41.9	196.7
Aug.	518.6	564.3	16.1	485.5	17.0	.	369.7	266.7	131.4	41.9	196.4
Sep.	519.7	564.8	16.0	486.5	17.1	.	366.6	266.9	127.9	42.3	196.4
Oct. ^(p)	519.7	564.5	15.9	486.7	17.1	.	370.4	266.4	132.0	42.3	196.1
Transactions											
2019 Q2	0.8	0.9	-0.4	1.0	0.2	.	-4.9	-2.6	-4.4	0.1	-0.6
Q3	3.0	2.7	0.1	2.8	0.1	.	5.2	0.4	4.9	0.4	-0.1
2019 July	1.2	1.1	0.1	1.0	0.1	.	5.8	0.5	5.4	0.1	0.3
Aug.	0.8	0.7	0.0	0.8	0.0	.	3.1	-0.1	3.4	0.0	-0.3
Sep.	1.1	0.9	0.0	1.0	0.1	.	-3.7	0.0	-3.9	0.3	-0.1
Oct. ^(p)	0.0	0.1	-0.1	0.2	0.0	.	4.5	-0.2	4.7	0.0	-0.1
Growth rates											
2019 Q2	1.3	0.1	-5.9	1.4	5.6	.	-2.3	-2.1	-5.9	0.3	-0.4
Q3	1.3	0.4	-4.8	1.4	3.5	.	-1.5	-2.0	-2.5	3.2	-1.8
2019 July	1.0	0.2	-5.2	1.2	2.6	.	-2.8	-2.1	-5.7	-0.9	-1.2
Aug.	1.0	0.3	-5.7	1.2	2.9	.	-2.0	-2.1	-3.1	-0.7	-1.6
Sep.	1.3	0.4	-4.8	1.4	3.5	.	-1.5	-2.0	-2.5	3.2	-1.8
Oct. ^(p)	1.6	0.4	-5.5	1.9	2.5	.	-0.6	-2.0	-0.3	1.5	-1.2

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				4
Outstanding amounts							
2019 Q2	154.6	5.1	149.5	0.0	15.3	8.8	6.4
Q3	156.4	5.2	151.2	0.1	17.3	10.5	6.9
2019 July	155.3	4.9	150.5	0.0	17.9	10.8	7.2
Aug.	158.6	5.0	153.7	0.0	23.3	13.7	9.6
Sep.	156.4	5.2	151.2	0.1	17.3	10.5	6.9
Oct. ^(p)	157.0	5.2	151.8	0.1	17.9	11.5	6.3
Transactions							
2019 Q2	2.3	-0.1	2.4	0.0	1.6	1.6	0.1
Q3	0.9	0.0	0.8	0.1	2.0	1.6	0.4
2019 July	0.4	-0.3	0.7	0.0	2.6	1.9	0.7
Aug.	3.1	0.1	3.0	0.0	5.4	3.0	2.4
Sep.	-2.6	0.2	-2.8	0.1	-6.0	-3.3	-2.7
Oct. ^(p)	1.0	0.0	1.0	0.0	0.6	1.1	-0.5
Growth rates							
2019 Q2	2.4	2.6	2.4	.	-14.2	-25.7	9.0
Q3	6.0	7.8	5.9	.	6.7	-16.4	84.0
2019 July	3.4	-4.9	3.7	.	-2.8	-12.6	17.0
Aug.	7.1	2.1	7.2	.	53.0	14.6	194.1
Sep.	6.0	7.8	5.9	.	6.7	-16.4	84.0
Oct. ^(p)	6.7	0.4	7.0	.	7.9	-7.8	55.9

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).

NETHERLANDS

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Outstanding amounts														
2019 Q2	458.1	79.9	10.5	45.8	315.7	6.2	0.0	295.9	200.6	10.4	2.9	82.0	0.0	0.0
Q3	457.8	79.5	11.2	45.7	315.3	6.1	0.0	305.5	207.9	11.4	2.9	83.3	0.0	0.0
2019 July	457.9	79.5	10.6	45.7	316.0	6.2	0.0	298.9	203.4	10.5	2.9	82.1	0.0	0.0
Aug.	458.0	79.7	10.9	45.6	315.6	6.2	0.0	305.1	208.6	10.8	2.9	82.8	0.0	0.0
Sep.	457.8	79.5	11.2	45.7	315.3	6.1	0.0	305.5	207.9	11.4	2.9	83.3	0.0	0.0
Oct. ^(p)	458.4	80.3	11.1	45.7	315.2	6.1	0.0	307.1	210.6	10.6	2.9	83.0	0.0	0.0
Transactions														
2019 Q2	15.4	6.3	0.1	0.0	9.1	-0.1	0.0	-1.4	0.1	-1.5	-0.1	0.2	0.0	0.0
Q3	-0.4	-0.4	0.7	-0.1	-0.5	-0.1	0.0	8.0	6.0	0.7	-0.1	1.4	0.0	0.0
2019 July	-0.2	-0.4	0.1	-0.2	0.2	0.0	0.0	2.4	2.3	0.0	0.0	0.1	0.0	0.0
Aug.	0.0	0.2	0.3	0.0	-0.4	0.0	0.0	5.7	4.8	0.2	0.0	0.7	0.0	0.0
Sep.	-0.2	-0.2	0.3	0.1	-0.3	0.0	0.0	-0.1	-1.1	0.5	0.0	0.5	0.0	0.0
Oct. ^(p)	0.6	0.8	-0.1	0.0	-0.1	0.0	0.0	2.3	3.3	-0.7	0.0	-0.3	0.0	0.0
Growth rates														
2019 Q2	3.9	11.1	5.4	3.1	2.4	-3.2	.	2.6	4.4	-14.7	-11.4	1.5	.	.
Q3	4.4	11.8	12.9	2.3	2.9	-3.4	.	4.2	6.3	-12.5	-8.7	2.1	.	.
2019 July	4.3	13.0	8.0	2.5	2.7	-3.2	.	3.2	5.2	-15.9	-11.3	1.9	.	.
Aug.	4.7	15.0	10.1	2.3	2.7	-3.6	.	4.7	7.8	-17.0	-12.0	1.5	.	.
Sep.	4.4	11.8	12.9	2.3	2.9	-3.4	.	4.2	6.3	-12.5	-8.7	2.1	.	.
Oct. ^(p)	4.9	14.9	13.8	2.1	2.9	-3.6	.	4.7	8.8	-29.8	-7.2	1.7	.	.

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).

3.2 Deposits placed by 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								
	By original maturity							By counterpart sector				By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
Outstanding amounts																				
2019 Q2	204.0	49.4	9.1	128.3	16.6	0.0	0.5	7.2	196.8	88.7	0.0	47.9	20.3	2.7	21.3	1.1	0.0	2.6	37.7	10.2
Q3	203.6	50.6	8.8	127.3	16.8	0.0	0.1	7.5	196.1	84.7	0.1	51.2	23.6	3.3	21.1	1.1	0.0	2.2	41.5	9.7
2019 July	201.5	47.8	8.4	128.0	16.6	0.0	0.7	7.4	194.1	86.7	0.2	51.8	23.2	3.0	21.2	0.8	0.0	3.6	40.2	11.6
Aug.	206.6	51.1	10.1	128.2	16.5	0.0	0.6	7.0	199.7	87.3	0.1	58.0	29.0	4.3	21.1	0.8	0.0	2.8	45.8	12.2
Sep.	203.6	50.6	8.8	127.3	16.8	0.0	0.1	7.5	196.1	84.7	0.1	51.2	23.6	3.3	21.1	1.1	0.0	2.2	41.5	9.7
Oct. ^(p)	201.6	50.1	8.0	126.1	16.8	0.0	0.6	7.7	193.9	82.8	0.0	49.6	23.6	2.0	21.0	1.0	0.0	1.9	40.9	8.7
Transactions																				
2019 Q2	1.2	1.1	-0.3	0.4	0.1	0.0	0.0	0.9	0.4	-1.5	0.0	-4.0	-2.5	-1.0	-0.2	-0.1	0.0	-0.2	-0.7	-3.3
Q3	-1.5	1.0	-0.4	-1.9	0.3	0.0	-0.5	0.3	-1.8	-4.0	0.1	3.2	3.2	0.6	-0.2	0.1	0.0	-0.4	3.8	-0.6
2019 July	-3.0	-1.7	-0.7	-0.7	0.0	0.0	0.2	0.1	-3.1	-2.0	0.2	3.9	2.9	0.3	-0.1	-0.2	0.0	1.0	2.5	1.4
Aug.	4.9	3.2	1.7	0.0	0.0	0.0	-0.1	-0.4	5.3	0.6	-0.1	6.2	5.8	1.3	-0.1	0.0	0.0	-0.8	5.6	0.6
Sep.	-3.4	-0.5	-1.4	-1.2	0.3	0.0	-0.6	0.6	-3.9	-2.6	0.0	-6.8	-5.5	-1.0	0.1	0.3	0.0	-0.7	-4.3	-2.5
Oct. ^(p)	-1.4	-0.4	-0.7	-0.8	0.0	0.0	0.5	0.2	-1.6	-1.9	-0.1	-1.6	0.1	-1.3	-0.1	-0.1	0.0	-0.3	-0.6	-1.1
Growth rates																				
2019 Q2	1.2	1.4	-44.4	7.4	1.1	.	.	-0.4	1.2	-12.5	.	-15.5	-25.6	12.7	-3.6	9.1	.	-6.7	-13.0	-20.8
Q3	3.9	10.0	-41.5	8.0	2.6	.	.	6.9	3.8	-11.7	.	-6.0	-4.9	4.9	-2.9	19.5	.	-24.5	-3.4	-13.3
2019 July	2.1	2.8	-47.3	8.8	1.1	.	.	1.1	2.1	-11.7	.	-12.2	-16.3	-25.0	-3.5	-11.1	.	24.0	-6.0	-24.5
Aug.	4.9	13.5	-39.2	9.4	-0.1	.	.	-8.0	5.4	-11.4	.	7.1	19.8	29.7	-3.6	-10.5	.	-0.7	6.0	14.3
Sep.	3.9	10.0	-41.5	8.0	2.6	.	.	6.9	3.8	-11.7	.	-6.0	-4.9	4.9	-2.9	19.5	.	-24.5	-3.4	-13.3
Oct. ^(p)	1.9	9.7	-47.2	5.4	3.6	.	.	6.9	1.8	-11.8	.	-12.9	-4.4	-46.5	-3.0	-3.4	.	-57.1	-4.0	-36.7

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non- MFIs	House- holds ¹⁾	Non- financial corpor- ations ⁴⁾	Loans to MFIs	Loans to non- MFIs	House- holds ¹⁾	Non- financial corpor- ations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non- MFIs	Govern- ment	other		Total	MFIs	Non- MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic	38.4	942.6	447.7	248.4	182.7	1,008.1	516.7	304.9	4.6	141.6	22.9	118.7	0.0	20.6	0.2	20.4
Cross-border intra euro area	164.8	86.3	10.6	58.7	130.1	113.9	3.0	65.5	12.0	48.7	37.2	11.5	0.0	31.7	18.6	13.1
Total	203.2	1,028.9	458.4	307.1	312.8	1,122.0	519.7	370.4	16.6	190.3	60.2	130.2	0.0	52.3	18.8	33.4
	Transactions															
Domestic	-1.4	-1.8	0.6	0.0	-10.3	2.2	0.0	1.3	0.0	0.1	0.2	-0.1	0.0	0.0	0.0	0.0
Cross-border intra euro area	-2.4	1.7	0.0	2.3	-0.1	4.1	0.0	3.2	0.4	-1.2	-1.2	0.0	0.0	-0.1	0.0	-0.1
Total	-3.8	-0.1	0.6	2.3	-10.4	6.3	0.0	4.5	0.4	-1.1	-0.9	-0.1	0.0	0.0	0.0	-0.1
	Growth rates															
Domestic	1.7	3.0	4.9	3.3	-18.7	0.9	1.7	-2.6	6.4	-11.5	-12.8	-11.2	.	0.0	34.2	-0.4
Cross-border intra euro area	7.4	9.1	6.1	11.1	15.2	10.6	-1.4	10.0	10.6	-4.6	-8.2	9.4	.	-0.4	2.1	-3.7
Total	6.3	3.4	4.9	4.7	-7.3	1.8	1.6	-0.6	9.4	-9.8	-10.0	-9.7	.	-0.2	2.4	-1.6

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		10.8	2.8	6.1		8.2	1.3	5.9	.	.						
DE		19.5	4.1	8.0		16.5	1.2	7.5	.	.						
EE		.	.	.		.	.	.	0.0	0.0						
IE		.	.	.		.	.	.	.	.
GR		.	.	.		.	.	.	.	0.0						
ES		7.5	0.8	6.4		3.6	0.1	2.0	.	.						
FR		.	.	.		.	.	.	.	.
IT		2.5	0.4	2.1		3.7	0.0	1.9	.	.						
CY		.	.	.		.	.	.	0.0	0.0						
LV		.	.	.		.	.	.	0.0	.						
LT		.	.	.		.	0.0	.	0.0	.						
LU		12.4	0.5	10.4		22.9	0.0	20.3	.	.						
MT		.	.	.		.	.	.	0.0	0.0						
NL		.	.	.		.	.	.	.	.
AT		.	.	.		.	.	.	.	.
PT		.	.	.		.	.	.	0.0	.						
SI		.	.	.		.	0.0	.	0.0	.						
SK		.	.	.		.	.	.	0.0	.						
FI		.	.	.		.	.	.	.	.
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		.	.	.		.	.	.	0.0	0.0						
CZ		.	.	.		.	.	.	0.0	.						
DK		.	.	.		.	.	.	.	.
HR		.	.	.		.	.	.	0.0	0.0						
HU		.	.	.		.	.	.	0.0	.						
PL		.	.	.		.	.	.	0.0	.						
RO		.	.	.		.	.	.	0.0	.						
SE		.	.	.		.	.	.	.	.
UK		33.7				48.5			.	.						
Total	76.2	41.7			115.0	55.5			4.8	4.1			0.0	7.6		
Non EU residents³	58.9	153.2			133.1	144.1			10.1	25.6				20.6		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs			Other deposit-taking corp.	Total	General government	Other euro area residents	MFIs						
					Euro-system	Intra-group												
																		15
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	862.0	572.5	24.1	382.5	166.0	33.2	132.8	52.1	73.5	38.5	10.6	24.4	0.0	41.0	7.1	121.7	7.1	46.2
Q3	872.5	577.9	23.8	388.3	165.9	31.2	134.6	52.5	74.6	39.4	10.7	24.5	0.0	40.5	7.0	121.0	7.2	51.2
2019 July	872.5	579.7	23.8	383.9	172.0	38.6	133.4	52.0	73.6	38.8	10.3	24.6	0.0	41.1	7.0	122.6	7.1	48.3
Aug.	878.2	578.1	24.4	384.9	168.8	34.8	134.1	52.3	75.6	40.4	10.7	24.5	0.0	40.9	7.1	122.7	7.2	53.7
Sep.	872.5	577.9	23.8	388.3	165.9	31.2	134.6	52.5	74.6	39.4	10.7	24.5	0.0	40.5	7.0	121.0	7.2	51.2
Oct. ^(p)	883.5	593.1	25.7	390.2	177.3	41.5	135.8	51.6	73.5	38.5	10.5	24.5	0.0	40.4	6.9	120.7	7.2	48.6
Transactions																		
2019 Q2	4.6	1.1	0.0	4.9	-3.8	-6.2	2.5	0.8	-0.5	-0.7	0.0	0.2	0.0	-0.5	0.2	1.9	0.2	2.4
Q3	7.6	4.4	-0.4	5.3	-0.5	-1.9	1.4	0.5	0.7	0.8	0.0	-0.1	0.0	-0.5	0.0	-2.3	0.1	5.1
2019 July	9.2	6.9	-0.3	1.3	5.9	5.5	0.5	-0.1	-0.2	0.1	-0.4	0.1	0.0	0.0	0.0	0.2	0.1	2.1
Aug.	4.4	-2.0	0.6	0.7	-3.3	-3.9	0.5	0.4	1.4	1.3	0.4	-0.3	0.0	0.0	0.1	-0.5	0.1	5.4
Sep.	-6.0	-0.5	-0.7	3.3	-3.1	-3.5	0.5	0.2	-0.5	-0.7	0.0	0.1	0.0	-0.5	0.0	-2.0	0.0	-2.5
Oct. ^(p)	12.8	15.9	1.9	2.4	11.6	10.3	1.3	-0.9	-0.6	-0.7	-0.1	0.2	0.0	-0.2	-0.1	0.4	0.0	-2.7
Growth rates																		
2019 Q2	4.0	4.7	-5.4	5.9	3.3	0.3	4.1	0.4	-3.4	-10.7	-1.1	9.6	.	1.2	-3.1	4.3	7.2	11.1
Q3	4.6	5.4	-3.4	5.6	6.3	-0.7	8.1	2.5	-2.9	-8.2	-2.8	7.1	.	-1.0	-1.1	0.4	7.2	25.2
2019 July	4.1	4.5	-3.8	6.0	2.5	-4.3	4.7	0.4	-3.2	-9.2	-3.2	8.2	.	-0.1	-3.1	3.0	7.2	19.0
Aug.	4.2	4.2	-2.5	5.5	2.2	-11.2	6.4	3.6	-1.6	-6.3	-0.4	6.7	.	-0.3	-1.5	1.4	7.3	26.6
Sep.	4.6	5.4	-3.4	5.6	6.3	-0.7	8.1	2.5	-2.9	-8.2	-2.8	7.1	.	-1.0	-1.1	0.4	7.2	25.2
Oct. ^(p)	4.0	5.4	-1.5	5.6	6.2	4.2	6.9	0.1	-3.1	-8.9	-2.3	7.4	.	-1.4	-0.4	-0.7	7.6	15.7

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs			Other deposit-taking corporations					
					Euro-system	Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	862.0	551.9	6.4	397.1	148.4	19.4	129.0	47.7	0.0	127.6	80.1	44.9	57.4
Q3	872.5	554.9	6.1	398.6	150.2	20.9	129.3	48.0	0.0	132.3	80.5	43.0	61.8
2019 July	872.5	555.8	6.4	399.0	150.4	19.2	131.1	47.4	0.0	128.8	80.4	47.9	59.6
Aug.	878.2	558.7	6.8	401.3	150.5	19.7	130.8	47.8	0.0	130.2	80.5	45.4	63.4
Sep.	872.5	554.9	6.1	398.6	150.2	20.9	129.3	48.0	0.0	132.3	80.5	43.0	61.8
Oct. ^(p)	883.5	566.1	6.7	405.5	153.9	19.9	134.0	47.8	0.0	132.8	81.0	45.7	57.8
Transactions													
2019 Q2	4.6	3.5	-0.2	2.6	1.2	-1.1	2.3	1.3	0.0	1.0	-0.3	-1.1	1.5
Q3	7.6	2.2	0.0	0.7	1.5	1.5	0.0	0.2	0.0	3.8	0.4	-2.7	3.8
2019 July	9.2	3.5	0.1	1.8	1.7	-0.1	1.8	-0.3	0.0	0.9	0.3	2.8	1.7
Aug.	4.4	2.7	0.4	2.2	0.0	0.5	-0.4	0.4	0.0	1.2	0.1	-2.8	3.2
Sep.	-6.0	-4.0	-0.5	-3.3	-0.2	1.1	-1.3	0.2	0.0	1.8	0.0	-2.6	-1.1
Oct. ^(p)	12.8	11.6	0.7	7.0	3.9	-0.9	4.8	-0.2	0.0	1.0	0.5	3.1	-3.4
Growth rates													
2019 Q2	4.0	3.8	-15.0	4.3	3.3	-6.9	5.0	7.1	.	7.3	1.2	10.5	-2.2
Q3	4.6	4.4	-11.4	4.7	4.3	0.3	5.0	4.6	.	8.8	-0.1	0.5	6.3
2019 July	4.1	3.5	-10.1	5.1	0.2	-9.6	1.8	4.4	.	6.9	1.2	8.8	2.6
Aug.	4.2	4.3	-8.3	5.0	3.0	-2.0	3.8	5.7	.	6.8	0.7	-3.3	8.2
Sep.	4.6	4.4	-11.4	4.7	4.3	0.3	5.0	4.6	.	8.8	-0.1	0.5	6.3
Oct. ^(p)	4.0	4.5	-3.0	5.0	3.5	-6.8	5.3	2.0	.	9.8	0.1	-7.3	1.9

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			2	5	Sole proprietors	6				7	Adjusted loans^{3)}	8
Outstanding amounts											
2019 Q2	169.1	169.1	18.6	114.9	35.5	24.7	186.0	186.0	34.4	40.5	111.1
Q3	171.8	171.8	19.0	117.1	35.7	24.8	188.9	188.9	32.6	43.0	113.2
2019 July	169.9	169.9	18.7	115.6	35.5	24.6	186.8	186.8	32.9	42.1	111.8
Aug.	170.4	170.4	18.7	116.2	35.6	24.7	187.4	187.4	32.3	42.5	112.6
Sep.	171.8	171.8	19.0	117.1	35.7	24.8	188.9	188.9	32.6	43.0	113.2
Oct. ^(p)	171.8	171.8	18.5	117.6	35.7	24.7	189.8	189.8	32.6	43.4	113.8
Transactions											
2019 Q2	2.1	2.1	0.0	1.8	0.3	0.1	4.3	3.6	-1.0	2.5	2.7
Q3	2.5	2.5	0.4	1.8	0.2	0.1	2.7	2.2	-1.8	2.3	2.2
2019 July	0.7	0.7	0.1	0.7	-0.1	-0.1	0.9	0.8	-1.5	1.6	0.8
Aug.	0.4	0.4	0.0	0.4	0.1	0.1	0.5	0.3	-0.5	0.3	0.8
Sep.	1.4	1.4	0.3	0.8	0.2	0.1	1.4	1.2	0.3	0.4	0.6
Oct. ^(p)	0.2	0.2	-0.5	0.7	0.0	0.0	1.0	0.8	0.2	0.3	0.5
Growth rates											
2019 Q2	4.4	4.4	2.1	5.3	3.0	3.1	9.6	10.0	9.4	13.2	8.5
Q3	4.3	4.2	2.6	5.2	2.2	2.7	8.6	8.3	-0.4	16.6	8.6
2019 July	4.3	4.3	1.7	5.3	2.8	2.9	8.8	9.0	3.5	14.7	8.3
Aug.	4.3	4.2	2.2	5.2	2.6	2.3	8.4	8.3	0.4	14.7	8.7
Sep.	4.3	4.2	2.6	5.2	2.2	2.7	8.6	8.3	-0.4	16.6	8.6
Oct. ^(p)	4.3	4.3	1.9	5.3	2.5	3.3	7.8	7.4	-2.5	16.1	8.2

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				4
Outstanding amounts							
2019 Q2	27.3	0.6	26.7	0.0	0.0	0.0	0.0
Q3	27.5	0.6	26.9	0.0	0.1	0.0	0.0
2019 July	27.2	0.7	26.5	0.0	0.1	0.0	0.0
Aug.	27.0	0.6	26.4	0.0	0.0	0.0	0.0
Sep.	27.5	0.6	26.9	0.0	0.1	0.0	0.0
Oct. ^(p)	28.5	0.9	27.7	0.0	0.0	0.0	0.0
Transactions							
2019 Q2	-0.6	0.2	-0.7	0.0	-0.9	-0.9	0.0
Q3	0.0	0.1	0.0	0.0	0.0	0.0	0.0
2019 July	-0.3	0.0	-0.3	0.0	0.0	0.0	0.0
Aug.	-0.2	0.0	-0.2	0.0	0.0	0.0	0.0
Sep.	0.5	0.0	0.5	0.0	0.0	0.0	0.0
Oct. ^(p)	1.2	0.2	1.0	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	-3.9	33.3	-4.6	.	.	.	.
Q3	-0.5	15.5	-0.8	.	.	.	.
2019 July	1.1	54.4	0.2	.	.	.	.
Aug.	-1.9	46.2	-2.8	.	.	.	.
Sep.	-0.5	15.5	-0.8	.	.	.	.
Oct. ^(p)	3.6	31.5	3.0	.	.	.	.

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).

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3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	266.5	170.0	66.6	29.7	0.2	0.0	0.0	73.8	59.4	11.2	1.7	1.4	0.2	0.0
Q3	265.8	169.9	66.2	29.6	0.2	0.0	0.0	73.7	59.3	11.0	1.8	1.5	0.1	0.0
2019 July	266.5	170.3	66.3	29.6	0.1	0.0	0.0	73.7	59.1	11.3	1.7	1.4	0.2	0.0
Aug.	269.2	173.3	66.1	29.6	0.2	0.0	0.0	74.1	59.3	11.3	1.8	1.5	0.2	0.0
Sep.	265.8	169.9	66.2	29.6	0.2	0.0	0.0	73.7	59.3	11.0	1.8	1.5	0.1	0.0
Oct. ^(p)	271.7	175.7	66.4	29.4	0.2	0.0	0.0	75.7	60.6	11.6	1.8	1.6	0.1	0.0
Transactions														
2019 Q2	4.8	5.7	-0.8	0.0	0.0	0.0	0.0	-2.0	-1.1	-0.7	0.0	-0.2	0.0	0.0
Q3	-0.8	-0.2	-0.4	-0.1	0.0	0.0	0.0	-0.3	-0.1	-0.3	0.1	0.1	0.0	0.0
2019 July	-0.1	0.3	-0.3	0.0	-0.1	0.0	0.0	-0.3	-0.3	0.1	0.0	0.0	0.0	0.0
Aug.	2.8	3.0	-0.2	0.0	0.0	0.0	0.0	0.3	0.2	-0.1	0.0	0.1	0.0	0.0
Sep.	-3.5	-3.5	0.0	-0.1	0.0	0.0	0.0	-0.3	0.0	-0.3	0.0	0.0	0.0	0.0
Oct. ^(p)	6.0	5.8	0.3	-0.1	0.0	0.0	0.0	1.8	1.2	0.4	0.0	0.1	0.0	0.0
Growth rates														
2019 Q2	3.0	7.8	-3.2	-6.0	-62.6	.	.	6.4	5.5	15.7	-4.0	-12.3	.	.
Q3	4.6	9.8	-2.6	-4.6	-64.1	.	.	2.6	1.3	12.2	-1.4	-10.3	.	.
2019 July	4.5	10.0	-3.2	-5.2	-71.6	.	.	5.6	4.6	14.7	-1.1	-14.1	.	.
Aug.	4.8	10.4	-3.0	-4.9	-66.1	.	.	2.7	1.8	11.1	-8.8	-9.4	.	.
Sep.	4.6	9.8	-2.6	-4.6	-64.1	.	.	2.6	1.3	12.2	-1.4	-10.3	.	.
Oct. ^(p)	4.9	9.7	-2.1	-3.9	-67.4	.	.	4.5	3.1	13.7	-3.5	-3.6	.	.

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).

3.2 Deposits placed by 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								
	By original maturity							By counterpart sector				By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	30.5	16.1	7.5	5.7	1.1	0.0	0.0	7.8	22.7	0.0	0.0	7.6	2.6	0.7	4.3	0.0	0.0	0.0	6.1	1.5
Q3	31.5	15.1	8.8	6.4	1.2	0.0	0.0	7.6	23.9	0.0	0.0	7.9	2.7	0.7	4.5	0.0	0.0	0.0	6.2	1.8
2019 July	30.7	16.0	8.0	5.6	1.1	0.0	0.0	7.9	22.9	0.0	0.0	7.8	2.9	0.7	4.2	0.0	0.0	0.0	6.3	1.5
Aug.	30.9	15.5	8.2	6.1	1.1	0.0	0.0	7.8	23.1	0.0	0.0	7.8	2.8	0.6	4.3	0.0	0.0	0.0	6.3	1.5
Sep.	31.5	15.1	8.8	6.4	1.2	0.0	0.0	7.6	23.9	0.0	0.0	7.9	2.7	0.7	4.5	0.0	0.0	0.0	6.2	1.8
Oct. ^(p)	31.4	15.3	8.4	6.4	1.3	0.0	0.1	7.7	23.7	0.0	0.0	8.0	2.8	0.6	4.6	0.0	0.0	0.0	6.3	1.8
Transactions																				
2019 Q2	1.6	0.4	0.7	0.1	0.4	0.0	0.0	0.2	1.3	0.0	0.0	-1.0	-1.0	0.0	-0.1	0.0	0.0	0.0	-0.9	-0.1
Q3	0.8	-1.1	1.3	0.4	0.2	0.0	0.0	-0.2	1.0	0.0	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.3	-0.2	0.5	-0.1	0.1	0.0	0.0	0.1	0.2	0.0	0.0	0.2	0.3	-0.1	0.0	0.0	0.0	0.0	0.2	0.0
Aug.	0.2	-0.5	0.2	0.5	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.3	-0.4	0.5	0.0	0.1	0.0	0.0	-0.2	0.5	0.0	0.0	-0.1	-0.2	0.0	0.0	0.0	0.0	0.0	-0.2	0.0
Oct. ^(p)	0.1	0.3	-0.2	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Growth rates																				
2019 Q2	9.7	2.9	33.1	0.0	30.7	.	.	9.6	9.5	.	.	-17.0	-34.6	6.4	-5.2	.	.	.	-19.7	-3.6
Q3	12.4	-1.4	43.6	11.9	25.3	.	.	12.6	12.2	.	.	-14.2	-33.8	19.9	-0.7	.	.	.	-16.5	-3.4
2019 July	10.1	2.7	35.5	-1.5	27.8	.	.	10.9	9.6	.	.	-12.7	-26.2	-4.1	-2.2	.	.	.	-15.0	-1.0
Aug.	12.3	2.0	37.4	9.4	23.5	.	.	15.8	11.0	.	.	-12.9	-27.2	-10.2	-0.8	.	.	.	-14.7	-4.9
Sep.	12.4	-1.4	43.6	11.9	25.3	.	.	12.6	12.2	.	.	-14.2	-33.8	19.9	-0.7	.	.	.	-16.5	-3.4
Oct. ^(p)	8.6	-6.4	36.9	13.1	46.9	.	.	0.8	11.4	.	.	-17.4	-37.5	10.1	0.0	.	.	.	-19.5	-7.5

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic	126.4	385.0	265.5	69.2	146.6	371.5	167.2	162.2	13.6	25.7	22.0	3.7	0.0	36.8	7.8	28.9
Cross-border intra euro area	27.5	27.2	6.2	6.5	30.6	44.3	4.6	27.7	10.9	23.3	16.5	6.8	0.0	3.6	1.9	1.7
Total	153.9	412.2	271.7	75.7	177.3	415.8	171.8	189.8	24.5	49.0	38.5	10.5	0.0	40.4	9.7	30.6
	Transactions															
Domestic	-0.2	6.9	5.9	1.5	11.1	2.8	0.1	0.4	0.1	-0.7	-0.6	-0.1	0.0	-0.2	0.0	-0.2
Cross-border intra euro area	4.1	0.8	0.0	0.2	0.4	1.5	0.1	0.6	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	-0.1
Total	3.9	7.7	6.0	1.8	11.6	4.3	0.2	1.0	0.2	-0.8	-0.7	-0.1	0.0	-0.2	0.0	-0.3
	Growth rates															
Domestic	3.0	4.0	5.0	3.1	3.8	4.7	4.3	6.9	2.7	-14.7	-14.2	-17.6	.	-1.8	-8.6	0.2
Cross-border intra euro area	6.3	18.4	0.1	21.5	19.8	8.6	5.1	13.6	13.9	1.9	-0.7	8.8	.	2.1	2.8	1.2
Total	3.5	4.8	4.9	4.5	6.2	5.1	4.3	7.8	7.4	-7.6	-8.9	-2.3	.	-1.4	-6.6	0.3

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

Other euro area²																
BE		0.8	0.0	0.1		0.4	0.0	0.2	0.3	1.0						
DE		16.3	4.1	3.7		20.0	3.6	12.6	3.1	2.6						
EE		0.0	0.0	0.0		0.0	.	0.0	0.0	0.0						
IE		0.1	0.0	0.0		1.5	0.0	0.9	0.0	1.5						
GR		0.3	0.2	0.1		0.1	0.0	0.0	0.0	0.0						
ES		0.3	0.1	0.2		2.4	0.0	2.0	0.7	5.7						
FR		0.5	0.2	0.2		2.4	0.1	1.5	2.3	1.9						
IT		0.9	0.6	0.2		2.7	0.2	1.9	0.4	2.1						
CY		1.0	0.2	0.4		1.0	0.1	0.6	0.0	0.0						
LV		0.2	0.0	0.2		0.2	.	0.1	0.0	0.1						
LT		0.0	0.0	0.0		0.1	0.0	0.0	0.0	0.2						
LU		3.1	0.0	0.1		4.3	0.0	2.3	0.8	3.4						
MT		0.4	0.1	0.2		0.4	0.0	0.3	0.0	.						
NL		1.5	0.1	0.3		3.2	0.2	1.6	1.8	1.3						
AT																
PT		0.0	0.0	0.0		0.1	0.0	0.0	.	0.4						
SI		0.6	0.4	0.2		1.7	0.3	1.0	0.0	0.4						
SK		0.2	0.2	0.1		1.8	0.1	1.4	.	1.5						
FI		0.0	0.0	0.0		0.7	0.0	0.7	0.4	0.5						
Total		92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0		0.0	10.4		
Other EU																
BG		0.2				0.6		0.0	0.2							
CZ		0.6				3.7		0.9	1.3							
DK		0.1				0.5		0.5	0.0							
HR		0.3				2.9		0.0	0.4							
HU		1.7				2.5		0.0	0.6							
PL		0.2				2.9		.	2.2							
RO		0.3				2.7		.	1.2							
SE		0.1				0.6		0.9	0.2							
UK		3.2				9.8		1.4	0.7							
Total		5.8	6.6			25.1	26.3		4.0	6.8			0.0	6.1		
Non EU residents³		13.8	12.4			15.6	22.4		1.9	4.9				3.3		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs				Total	General government	Other euro area residents	MFIs						
					Euro-system	Other deposit-taking corp.	Intra-group											
								1										2	3	4	5	6	7	8	9	10	11	12
13	14	15	16	17	18													
Outstanding amounts																		
2019 Q2	398.0	244.0	8.4	199.8	35.8	14.4	21.4	16.6	90.7	55.0	34.2	1.5	0.0	19.0	7.4	14.5	2.6	27.1
Q3	396.1	243.3	8.1	198.9	36.3	13.5	22.8	17.4	89.4	54.4	33.4	1.6	0.0	17.6	7.1	15.3	2.7	27.7
2019 July	397.0	242.1	8.1	199.1	34.8	13.2	21.6	16.3	91.2	55.8	33.8	1.6	0.0	18.9	7.4	14.9	2.6	27.2
Aug.	397.7	241.5	8.1	199.2	34.3	11.1	23.1	16.9	91.8	56.8	33.5	1.6	0.0	18.8	7.3	14.8	2.6	28.1
Sep.	396.1	243.3	8.1	198.9	36.3	13.5	22.8	17.4	89.4	54.4	33.4	1.6	0.0	17.6	7.1	15.3	2.7	27.7
Oct. ^(p)	392.3	243.9	7.9	199.3	36.6	14.7	21.9	16.5	87.6	53.1	32.9	1.6	0.0	17.2	7.2	14.3	2.7	26.6
Transactions																		
2019 Q2	2.1	3.2	-0.1	2.1	1.2	1.4	-0.2	0.7	0.4	0.3	-0.1	0.1	0.0	0.2	-0.1	-0.5	0.0	-1.2
Q3	-0.5	0.2	-0.3	0.1	0.5	-0.9	1.3	0.8	-1.7	-0.9	-0.8	0.0	0.0	-0.3	-0.2	0.6	0.0	0.6
2019 July	-0.8	-1.6	-0.3	-0.3	-1.0	-1.2	0.2	-0.3	0.3	0.6	-0.3	0.0	0.0	0.0	0.0	0.4	0.0	0.1
Aug.	0.6	-0.5	0.0	0.1	-0.6	-2.1	1.5	0.6	0.3	0.7	-0.4	0.0	0.0	0.0	-0.1	0.0	0.0	0.9
Sep.	-0.3	2.3	0.0	0.3	2.0	2.4	-0.4	0.5	-2.3	-2.3	0.0	0.0	0.0	-0.3	-0.2	0.3	0.0	-0.4
Oct. ^(p)	-2.9	0.8	-0.2	0.6	0.3	1.2	-0.8	-0.9	-1.6	-1.2	-0.4	0.0	0.0	-0.1	0.2	-0.9	0.0	-1.1
Growth rates																		
2019 Q2	0.0	1.4	0.3	1.6	0.4	-6.7	5.8	11.1	3.8	8.9	-4.7	61.3	.	-2.2	-6.8	-19.8	-0.1	-8.7
Q3	0.3	1.7	-5.2	1.5	4.6	1.0	6.9	9.0	0.9	5.5	-7.4	71.0	.	-3.1	-9.3	-8.5	-0.7	-4.8
2019 July	0.8	1.3	-3.5	1.4	2.1	0.0	3.4	3.9	4.1	9.2	-5.0	88.3	.	-2.0	-6.8	-11.5	-1.1	-4.9
Aug.	0.6	0.8	-4.6	1.4	-1.5	-17.4	8.6	7.7	4.3	10.2	-5.8	71.2	.	-2.4	-7.8	-11.5	-0.6	-2.7
Sep.	0.3	1.7	-5.2	1.5	4.6	1.0	6.9	9.0	0.9	5.5	-7.4	71.0	.	-3.1	-9.3	-8.5	-0.7	-4.8
Oct. ^(p)	0.0	2.5	-6.3	1.5	10.4	25.1	2.3	5.9	-1.0	2.7	-8.3	73.2	.	-4.6	-6.3	-9.2	0.1	-8.1

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs								
					Euro-system	Other deposit-taking corporations							
						Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	398.0	292.8	3.4	232.9	56.5	18.8	37.5	30.7	0.3	13.6	54.3	23.2	13.8
Q3	396.1	290.0	3.3	231.2	55.5	18.1	37.2	31.8	0.2	14.3	52.9	24.1	14.7
2019 July	397.0	291.0	3.2	232.5	55.3	18.7	36.4	30.7	0.3	13.7	54.2	23.7	14.1
Aug.	397.7	291.0	2.8	232.1	56.1	18.7	37.1	31.2	0.3	13.6	54.0	23.9	14.9
Sep.	396.1	290.0	3.3	231.2	55.5	18.1	37.2	31.8	0.2	14.3	52.9	24.1	14.7
Oct. ^(p)	392.3	288.5	2.9	230.5	55.1	17.9	37.0	31.4	0.2	14.2	52.3	23.0	14.1
Transactions													
2019 Q2	2.1	4.9	0.7	3.2	0.9	0.1	0.8	1.0	0.0	-1.0	-1.0	-0.9	0.1
Q3	-0.5	-3.1	-0.2	-1.9	-1.1	-0.7	-0.3	1.0	-0.1	0.7	0.3	0.6	1.1
2019 July	-0.8	-1.9	-0.2	-0.5	-1.2	-0.1	-1.1	0.1	0.0	0.1	0.3	0.4	0.4
Aug.	0.6	-0.1	-0.4	-0.4	0.7	0.0	0.7	0.4	0.0	0.0	-0.3	0.1	0.8
Sep.	-0.3	-1.1	0.4	-1.0	-0.6	-0.6	0.0	0.5	-0.1	0.7	0.3	0.1	-0.1
Oct. ^(p)	-2.9	-1.3	-0.4	-0.6	-0.3	-0.2	-0.1	-0.4	0.0	-0.1	0.1	-0.9	-0.7
Growth rates													
2019 Q2	0.0	1.8	13.1	2.2	0.0	-5.6	3.6	5.6	-16.2	-3.1	-0.7	-18.7	7.9
Q3	0.3	1.8	9.0	2.0	1.1	-4.9	4.8	8.2	-40.3	0.5	-1.5	-17.4	17.9
2019 July	0.8	1.9	12.2	2.6	-0.9	-5.4	2.1	5.8	-13.4	-1.0	-0.6	-15.4	19.6
Aug.	0.6	2.1	6.6	2.4	0.8	-5.3	4.7	6.8	-12.7	-2.7	-1.6	-17.0	20.4
Sep.	0.3	1.8	9.0	2.0	1.1	-4.9	4.8	8.2	-40.3	0.5	-1.5	-17.4	17.9
Oct. ^(p)	0.0	1.1	6.3	1.8	-1.6	-5.2	0.6	4.4	-33.1	-0.2	-2.0	-14.0	16.2

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			
	1	2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2019 Q2	119.0	123.0	17.9	94.0	7.1	1.7	71.7	72.1	16.3	15.9	39.5
Q3	119.4	123.1	18.3	94.0	7.1	1.7	70.6	71.0	15.9	15.5	39.2
2019 July	118.9	122.9	17.9	93.9	7.1	1.7	71.2	71.6	16.2	15.7	39.3
Aug.	119.2	123.0	18.1	94.1	7.0	1.7	71.0	71.4	16.0	15.6	39.4
Sep.	119.4	123.1	18.3	94.0	7.1	1.7	70.6	71.0	15.9	15.5	39.2
Oct. ^(p)	119.9	123.2	18.4	94.4	7.0	1.7	70.5	70.9	15.6	15.5	39.5
Transactions											
2019 Q2	0.5	0.3	0.2	0.3	0.0	0.0	1.2	1.3	0.0	0.8	0.3
Q3	0.6	0.6	0.5	0.1	0.0	0.0	-0.4	-0.3	-0.2	-0.3	0.1
2019 July	0.0	0.1	0.1	-0.1	0.0	0.0	-0.3	-0.3	-0.1	-0.1	0.0
Aug.	0.3	0.1	0.2	0.2	0.0	0.0	-0.2	-0.1	-0.2	-0.1	0.1
Sep.	0.3	0.4	0.2	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.0
Oct. ^(p)	0.5	0.1	0.1	0.4	0.0	0.0	0.1	0.1	-0.3	0.1	0.3
Growth rates											
2019 Q2	1.4	0.7	7.3	0.8	-2.2	-2.7	1.5	2.5	-6.0	7.6	2.5
Q3	1.5	0.8	7.2	0.8	-2.5	-5.8	1.1	2.3	-3.6	2.5	2.6
2019 July	1.3	0.7	7.1	0.7	-2.5	-3.2	1.2	2.2	-5.0	4.5	2.6
Aug.	1.4	0.7	7.1	0.9	-3.2	-4.2	1.1	2.1	-4.3	2.7	2.8
Sep.	1.5	0.8	7.2	0.8	-2.5	-5.8	1.1	2.3	-3.6	2.5	2.6
Oct. ^(p)	1.2	0.9	6.9	0.4	-2.4	-5.8	1.9	2.8	-4.1	5.3	3.2

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							
2019 Q2	9.1	1.2	7.9	0.0	0.0	0.0	0.0
Q3	8.9	1.2	7.7	0.0	0.0	0.0	0.0
2019 July	9.0	1.2	7.8	0.0	0.0	0.0	0.0
Aug.	9.0	1.2	7.8	0.0	0.0	0.0	0.0
Sep.	8.9	1.2	7.7	0.0	0.0	0.0	0.0
Oct. ^(p)	8.9	1.2	7.7	0.0	0.0	0.0	0.0
Transactions							
2019 Q2	0.4	0.1	0.4	0.0	0.0	0.0	0.0
Q3	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	5.6	-6.2	7.7	.	.	.	.
Q3	4.2	-4.3	5.7	.	.	.	.
2019 July	5.0	-8.6	7.5	.	.	.	.
Aug.	4.0	-8.2	6.2	.	.	.	.
Sep.	4.2	-4.3	5.7	.	.	.	.
Oct. ^(p)	3.0	-4.8	4.4	.	.	.	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	151.9	60.1	71.3	19.9	0.5	0.0	0.0	43.0	32.9	8.4	0.5	1.1	0.0	0.0
Q3	151.5	60.8	71.6	18.6	0.6	0.0	0.0	45.0	35.4	8.0	0.5	1.1	0.0	0.0
2019 July	153.1	61.5	71.6	19.4	0.6	0.0	0.0	43.6	33.7	8.3	0.5	1.1	0.0	0.0
Aug.	151.8	60.5	71.7	19.0	0.6	0.0	0.0	45.1	35.3	8.2	0.5	1.2	0.0	0.0
Sep.	151.5	60.8	71.6	18.6	0.6	0.0	0.0	45.0	35.4	8.0	0.5	1.1	0.0	0.0
Oct. ^(p)	151.5	61.2	71.6	18.2	0.6	0.0	0.0	45.0	35.2	8.1	0.5	1.2	0.0	0.0
Transactions														
2019 Q2	3.4	3.7	0.9	-1.1	0.0	0.0	0.0	0.9	1.6	-0.8	0.1	0.0	0.0	0.0
Q3	-0.5	0.7	0.1	-1.3	0.0	0.0	0.0	2.0	2.5	-0.5	0.0	0.0	0.0	0.0
2019 July	1.2	1.4	0.2	-0.5	0.0	0.0	0.0	0.6	0.8	-0.1	0.0	0.0	0.0	0.0
Aug.	-1.3	-1.0	0.1	-0.4	0.0	0.0	0.0	1.5	1.6	-0.1	0.0	0.0	0.0	0.0
Sep.	-0.3	0.2	-0.2	-0.4	0.0	0.0	0.0	-0.1	0.1	-0.2	0.0	0.0	0.0	0.0
Oct. ^(p)	0.1	0.4	0.1	-0.4	0.0	0.0	0.0	0.0	-0.2	0.2	0.0	0.0	0.0	0.0
Growth rates														
2019 Q2	3.7	14.6	4.7	-21.6	23.9	.	.	5.5	9.5	-7.1	-20.1	15.4	.	.
Q3	4.1	14.9	5.4	-23.5	23.1	.	.	9.0	15.5	-11.0	-20.2	8.7	.	.
2019 July	4.3	15.8	5.2	-22.7	24.9	.	.	8.8	14.8	-8.9	-22.0	14.8	.	.
Aug.	4.2	15.3	5.5	-23.3	26.1	.	.	9.4	15.1	-8.9	-22.1	15.5	.	.
Sep.	4.1	14.9	5.4	-23.5	23.1	.	.	9.0	15.5	-11.0	-20.2	8.7	.	.
Oct. ^(p)	4.3	15.5	5.4	-24.0	21.9	.	.	9.6	15.9	-9.9	-18.8	10.9	.	.

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).

3.2 Deposits placed by 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								
	By original maturity							By counterpart sector				By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	24.7	5.2	4.0	15.5	0.0	0.0	0.0	3.8	20.9	15.7	0.0	7.5	4.2	3.2	0.1	0.0	0.0	0.0	6.3	1.2
Q3	23.8	5.6	4.0	14.2	0.0	0.0	0.0	3.6	20.1	14.4	0.0	5.5	2.8	2.6	0.1	0.0	0.0	0.0	4.6	0.8
2019 July	24.2	5.2	4.0	15.0	0.0	0.0	0.0	3.7	20.4	15.2	0.0	6.4	3.5	2.9	0.1	0.0	0.0	0.0	5.5	0.9
Aug.	23.5	5.2	4.0	14.3	0.0	0.0	0.0	3.7	19.9	14.6	0.0	6.0	2.8	3.0	0.1	0.0	0.0	0.0	5.1	0.9
Sep.	23.8	5.6	4.0	14.2	0.0	0.0	0.0	3.6	20.1	14.4	0.0	5.5	2.8	2.6	0.1	0.0	0.0	0.0	4.6	0.8
Oct. ^(p)	23.1	5.3	3.9	13.9	0.0	0.0	0.0	3.6	19.5	14.1	0.0	5.6	2.8	2.7	0.1	0.0	0.0	0.0	4.9	0.8
Transactions																				
2019 Q2	-0.5	0.3	0.0	-0.7	0.0	0.0	0.0	0.0	-0.5	-0.5	0.0	-0.9	-1.2	0.3	0.0	0.0	0.0	0.0	-0.9	-0.1
Q3	-0.9	0.4	-0.1	-1.3	0.0	0.0	0.0	-0.2	-0.8	-1.3	0.0	-2.0	-1.4	-0.6	0.0	0.0	0.0	0.0	-1.6	-0.4
2019 July	-0.5	0.0	0.0	-0.5	0.0	0.0	0.0	-0.1	-0.5	-0.5	0.0	-1.0	-0.7	-0.2	0.0	0.0	0.0	0.0	-0.8	-0.3
Aug.	-0.6	0.0	0.0	-0.6	0.0	0.0	0.0	-0.1	-0.6	-0.6	0.0	-0.5	-0.6	0.1	0.0	0.0	0.0	0.0	-0.4	-0.1
Sep.	0.2	0.4	0.0	-0.1	0.0	0.0	0.0	0.0	0.3	-0.1	0.0	-0.5	0.0	-0.5	0.0	0.0	0.0	0.0	-0.4	-0.1
Oct. ^(p)	-0.7	-0.3	0.0	-0.3	0.0	0.0	0.0	-0.1	-0.6	-0.4	0.0	0.2	0.0	0.2	0.0	0.0	0.0	0.0	0.2	0.0
Growth rates																				
2019 Q2	-13.6	12.7	-7.8	-20.4	.	.	.	-5.3	-14.9	-17.6	.	21.9	4.0	63.6	.	.	.	.	22.4	19.8
Q3	-13.9	16.4	5.7	-24.9	.	.	.	-5.0	-15.3	-22.3	.	-12.8	-30.1	22.4	.	.	.	.	-12.0	-17.1
2019 July	-15.2	7.5	-6.7	-22.2	.	.	.	-4.8	-16.8	-19.5	.	4.4	-9.5	32.9	.	.	.	.	3.9	7.7
Aug.	-15.4	20.7	-6.0	-24.9	.	.	.	-1.8	-17.4	-22.4	.	-5.5	-26.5	33.4	.	.	.	.	-4.9	-9.0
Sep.	-13.9	16.4	5.7	-24.9	.	.	.	-5.0	-15.3	-22.3	.	-12.8	-30.1	22.4	.	.	.	.	-12.0	-17.1
Oct. ^(p)	-16.7	3.0	-5.9	-24.6	.	.	.	-7.6	-18.2	-23.5	.	-10.1	-31.9	39.6	.	.	.	.	-7.3	-24.2

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16

3.1 Domestic and euro area residents

Data reference Oct19

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	30.7	227.7	148.0	44.2	27.3	203.8	118.7	69.0	0.6	59.2	31.7	27.5	0.0	12.4	1.1	11.3
Cross-border intra euro area	24.4	5.7	3.5	0.8	9.3	3.5	1.2	1.6	1.0	26.8	21.4	5.4	0.0	4.8	0.1	4.7
Total	55.1	233.4	151.5	45.0	36.6	207.2	119.9	70.5	1.6	86.0	53.1	32.9	0.0	17.2	1.3	15.9
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-0.7	-0.5	0.1	0.1	0.8	0.3	0.5	0.0	0.0	-2.0	-1.7	-0.3	0.0	0.3	0.0	0.3
Cross-border intra euro area	0.3	-0.5	0.0	-0.1	-0.5	0.1	0.0	0.0	0.0	0.4	0.5	-0.1	0.0	-0.4	-0.4	-0.1
Total	-0.3	-1.0	0.1	0.0	0.3	0.4	0.5	0.1	0.0	-1.6	-1.2	-0.4	0.0	-0.1	-0.4	0.2
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-4.2	1.9	4.3	9.2	10.2	1.1	1.1	1.7	235.1	-13.0	-12.9	-13.0	.	-3.9	4.3	-5.2
Cross-border intra euro area	2.2	-3.5	1.9	33.1	11.0	9.9	9.9	11.3	33.1	36.7	39.5	26.7	.	-6.2	-37.6	-2.3
Total	-1.6	1.8	4.3	9.6	10.4	1.2	1.2	1.9	73.2	-1.8	2.7	-8.3	.	-4.6	-10.6	-4.3

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE	.	0.1	0.1	.	.	0.1	0.0	.	.	.	.	.	.	.	.	.
DE	.	0.6	0.0	.	.	0.1	0.1	.	.	.	.	.	.	.	.	.
EE	.	0.0	0.0	.	.	0.0	0.0	.	.	.	.	.	.	.	.	.
IE	.	0.1	0.0	.	.	0.1	0.0	.	.	.	.	.	.	.	.	.
GR	.	0.0	0.0	.	.	0.0	0.0	.	.	.	.	.	.	.	.	.
ES	.	0.3	0.2	.	.	0.2	0.7	.	.	.	.	.	.	.	.	.
FR	.	2.1	0.0	.	.	0.5	0.1	.	.	.	.	.	.	.	.	.
IT	.	0.1	0.0	.	.	0.0	0.0	.	.	.	.	.	.	.	.	.
CY	.	0.0	0.0	.	.	0.0	0.0	.	.	.	.	.	.	.	.	.
LV	.	0.0	0.0	.	.	0.0	0.0	.	.	.	.	.	.	.	.	.
LT	.	0.0	0.0	.	.	0.0	0.0	.	.	.	.	.	.	.	.	.
LU	.	0.1	0.1	.	.	0.1	0.3	.	.	.	.	.	.	.	.	.
MT	.	0.0	0.1	.	.	0.0	0.1	.	.	.	.	.	.	.	.	.
NL	.	0.1	0.3	.	.	0.1	0.1	.	.	.	.	.	.	.	.	.
AT	.	0.0	0.0	.	.	0.0	0.0	.	.	.	.	.	.	.	.	.
PT
SI	.	0.0	0.0	.	.	0.0	0.0	.	.	.	.	.	.	.	.	.
SK	.	0.0	0.0	.	.	0.0	0.0	.	.	.	.	.	.	.	.	.
FI	.	0.0	0.0	.	.	0.0	0.1	.	.	.	.	.	.	.	.	.
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG
CZ
DK
HR
HU
PL
RO
SE
UK
Total	1.6	1.4			0.9	1.2			0.1	0.4			0.0	0.7		
Non EU residents³	7.3	9.4			3.4	4.4			0.3	1.7				1.8		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1. Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.		Total	General government	Other euro area residents	MFIs						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corp.										
																		1	2	3	4	5	6	7	8	9	10	11	12
13	14	15	16	17	18													
Outstanding amounts																		
2019 Q2	41.8	28.9	1.7	21.5	5.7	3.3	2.4	1.2	7.2	5.7	0.5	1.0	0.0	0.8	0.0	3.6	0.5	0.9
Q3	42.1	29.0	1.7	21.8	5.6	3.2	2.4	1.2	7.2	5.7	0.5	1.0	0.0	0.8	0.0	3.6	0.5	0.9
2019 July	42.2	29.3	1.7	21.5	6.1	3.6	2.5	1.2	7.3	5.8	0.5	1.0	0.0	0.8	0.0	3.5	0.5	0.9
Aug.	42.4	29.3	1.7	21.7	5.9	3.4	2.5	1.3	7.2	5.7	0.5	1.0	0.0	0.8	0.0	3.6	0.5	0.9
Sep.	42.1	29.0	1.7	21.8	5.6	3.2	2.4	1.2	7.2	5.7	0.5	1.0	0.0	0.8	0.0	3.6	0.5	0.9
Oct. ^(p)	42.1	29.1	1.6	21.9	5.6	3.3	2.3	1.2	7.2	5.6	0.5	1.0	0.0	0.8	0.0	3.6	0.5	0.9
Transactions																		
2019 Q2	0.6	0.1	0.0	0.3	-0.2	-0.3	0.1	0.0	0.2	0.2	-0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.1
Q3	0.2	0.2	0.0	0.3	-0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.4	0.4	0.0	0.0	0.4	0.3	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.1	0.0	0.0	0.2	-0.2	-0.2	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Sep.	-0.2	-0.2	0.0	0.1	-0.3	-0.2	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.1	0.1	0.0	0.1	0.1	0.1	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																		
2019 Q2	3.2	3.6	-5.3	5.4	0.0	13.0	-13.4	7.9	3.9	5.8	-11.2	2.4	.	-12.4	.	1.3	11.2	6.7
Q3	3.8	3.9	-5.9	5.4	1.0	3.8	-2.5	17.3	4.6	5.2	-12.8	12.6	.	-12.0	.	3.3	12.0	12.9
2019 July	3.5	3.8	-4.2	5.0	1.6	11.8	-10.3	10.5	5.0	7.6	-13.0	1.8	.	-12.6	.	1.8	11.5	4.7
Aug.	4.2	4.2	-6.6	5.6	2.5	5.3	-1.0	22.5	5.2	6.0	-12.9	12.7	.	-12.5	.	4.8	10.9	5.7
Sep.	3.8	3.9	-5.9	5.4	1.0	3.8	-2.5	17.3	4.6	5.2	-12.8	12.6	.	-12.0	.	3.3	12.0	12.9
Oct. ^(p)	4.6	5.5	-6.5	5.3	10.5	25.3	-5.4	12.4	2.7	2.1	-4.6	11.3	.	-2.9	.	4.3	14.0	-6.4

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corporations					
Outstanding amounts													
2019 Q2	41.8	32.8	0.7	28.7	3.5	1.1	2.4	0.9	0.1	0.4	4.9	1.3	2.4
Q3	42.1	33.1	0.6	29.1	3.3	1.0	2.3	0.9	0.1	0.4	5.0	1.3	2.2
2019 July	42.2	33.3	0.7	29.1	3.5	1.1	2.4	0.9	0.1	0.4	4.9	1.3	2.3
Aug.	42.4	33.3	0.7	29.1	3.5	1.1	2.4	0.9	0.1	0.4	5.0	1.3	2.3
Sep.	42.1	33.1	0.6	29.1	3.3	1.0	2.3	0.9	0.1	0.4	5.0	1.3	2.2
Oct. ^(p)	42.1	33.1	0.7	29.1	3.3	1.0	2.3	0.9	0.1	0.5	5.0	1.3	2.2
Transactions													
2019 Q2	0.6	0.4	-0.1	0.4	0.1	0.0	0.1	0.0	0.0	0.2	0.0	0.0	-0.1
Q3	0.2	0.3	0.0	0.5	-0.1	-0.1	-0.1	0.0	0.0	0.0	0.2	0.0	-0.2
2019 July	0.4	0.5	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
Aug.	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	-0.2	-0.2	-0.1	0.0	-0.2	-0.1	-0.1	0.0	0.0	0.0	0.2	0.0	-0.1
Oct. ^(p)	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
Growth rates													
2019 Q2	3.2	5.3	13.3	6.5	-5.3	-6.2	-4.9	12.5	.	.	2.5	-10.6	-13.6
Q3	3.8	4.9	-10.8	7.0	-7.7	-10.9	-5.9	-7.2	.	.	4.3	-7.3	-17.1
2019 July	3.5	5.4	8.1	6.7	-4.4	-6.2	-3.3	9.3	.	.	2.6	-6.7	-14.1
Aug.	4.2	5.3	0.4	6.7	-4.7	-6.2	-3.5	17.1	.	.	1.8	-3.6	-13.8
Sep.	3.8	4.9	-10.8	7.0	-7.7	-10.9	-5.9	-7.2	.	.	4.3	-7.3	-17.1
Oct. ^(p)	4.6	4.7	-8.5	6.7	-7.6	-11.2	-5.5	-3.6	.	.	9.3	-7.3	-15.7

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			2	5	Sole proprietors	6				7	Adjusted loans^{3)}	8
			3	4		6			9	10	11	
	Outstanding amounts											
2019 Q2	10.7	10.7	2.8	6.4	1.4	0.4	9.6	9.6	1.5	1.8	6.4	
Q3	10.9	10.9	2.9	6.5	1.4	0.4	9.7	9.7	1.3	1.8	6.6	
2019 July	10.7	10.7	2.9	6.4	1.4	0.4	9.6	9.6	1.4	1.9	6.3	
Aug.	10.8	10.8	2.9	6.5	1.4	0.4	9.7	9.7	1.4	1.8	6.5	
Sep.	10.9	10.9	2.9	6.5	1.4	0.4	9.7	9.7	1.3	1.8	6.6	
Oct. ^(p)	11.0	11.0	3.0	6.6	1.5	0.4	9.7	9.7	1.3	1.9	6.5	
	Transactions											
2019 Q2	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.2	
Q3	0.2	0.2	0.1	0.1	0.0	0.0	0.2	0.2	-0.1	0.0	0.2	
2019 July	0.1	0.1	0.0	0.0	0.0	0.0	-0.1	-0.1	0.0	0.0	-0.1	
Aug.	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.2	
Sep.	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	-0.1	0.0	0.1	
Oct. ^(p)	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	
	Growth rates											
2019 Q2	6.3	6.3	11.8	4.9	2.3	2.9	4.1	4.1	6.5	-8.8	8.0	
Q3	6.2	6.2	11.6	4.9	2.0	0.3	4.3	4.3	-4.6	-5.0	9.4	
2019 July	6.4	6.4	11.8	5.0	2.9	1.1	3.0	3.0	1.9	-5.1	5.9	
Aug.	6.4	6.4	11.8	5.0	2.3	0.8	4.4	4.4	2.4	-5.7	8.1	
Sep.	6.2	6.2	11.6	4.9	2.0	0.3	4.3	4.3	-4.6	-5.0	9.4	
Oct. ^(p)	6.5	6.5	12.1	5.2	1.9	0.7	3.8	3.8	-5.4	-2.6	8.0	

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				4
	1	2			5	6	7
	Outstanding amounts						
2019 Q2	1.2	0.0	1.2	0.0	0.0	0.0	0.0
Q3	1.2	0.0	1.2	0.0	0.0	0.0	0.0
2019 July	1.2	0.0	1.2	0.0	0.0	0.0	0.0
Aug.	1.2	0.0	1.2	0.0	0.0	0.0	0.0
Sep.	1.2	0.0	1.2	0.0	0.0	0.0	0.0
Oct. ^(p)	1.2	0.0	1.2	0.0	0.0	0.0	0.0
	Transactions						
2019 Q2	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Growth rates						
2019 Q2	8.4	.	8.4	.	.	.	.
Q3	8.2	.	8.3	.	.	.	.
2019 July	9.9	.	10.0	.	.	.	.
Aug.	9.6	.	9.8	.	.	.	.
Sep.	8.2	.	8.3	.	.	.	.
Oct. ^(p)	6.1	.	6.2	.	.	.	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	20.1	15.4	3.8	0.9	0.0	0.0	0.0	6.6	4.6	1.5	0.2	0.3	0.0	0.0
Q3	20.3	15.6	3.7	0.9	0.0	0.0	0.0	6.9	4.9	1.5	0.2	0.3	0.0	0.0
2019 July	20.3	15.6	3.8	0.9	0.0	0.0	0.0	6.8	4.8	1.5	0.2	0.3	0.0	0.0
Aug.	20.3	15.6	3.8	0.9	0.0	0.0	0.0	6.9	4.8	1.5	0.2	0.3	0.0	0.0
Sep.	20.3	15.6	3.7	0.9	0.0	0.0	0.0	6.9	4.9	1.5	0.2	0.3	0.0	0.0
Oct. ^(p)	20.3	15.7	3.7	0.9	0.0	0.0	0.0	6.9	4.8	1.5	0.2	0.3	0.0	0.0
Transactions														
2019 Q2	0.5	0.5	-0.1	0.0	0.0	0.0	0.0	-0.1	-0.2	0.0	0.0	0.1	0.0	0.0
Q3	0.2	0.2	-0.1	0.0	0.0	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0
2019 July	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.1	0.0	0.0	0.0	0.0
Aug.	0.0	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
Sep.	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	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
Growth rates														
2019 Q2	8.0	12.8	-4.9	-5.7	.	.	.	0.8	1.7	-1.3	-9.4	4.5	.	.
Q3	7.6	11.8	-4.3	-3.8	.	.	.	6.1	7.9	-0.3	-5.1	19.9	.	.
2019 July	7.6	11.9	-4.2	-5.5	.	.	.	3.9	3.9	4.0	-7.9	12.8	.	.
Aug.	7.8	11.9	-3.8	-4.7	.	.	.	4.3	4.2	3.7	-6.6	18.2	.	.
Sep.	7.6	11.8	-4.3	-3.8	.	.	.	6.1	7.9	-0.3	-5.1	19.9	.	.
Oct. ^(p)	7.5	11.7	-4.8	-4.1	.	.	.	4.2	4.5	1.0	-2.4	22.5	.	.

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).

3.2 Deposits placed by 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								
	By original maturity							By counterpart sector				By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	0.9	0.4	0.2	0.2	0.1	0.0	0.0	0.2	0.7	0.0	0.0	0.7	0.2	0.2	0.2	0.1	0.0	0.0	0.3	0.4
Q3	0.9	0.3	0.2	0.2	0.1	0.0	0.0	0.2	0.7	0.0	0.0	0.7	0.2	0.1	0.2	0.1	0.0	0.0	0.3	0.4
2019 July	0.9	0.4	0.2	0.2	0.1	0.0	0.0	0.2	0.7	0.0	0.0	0.7	0.2	0.1	0.2	0.1	0.0	0.0	0.4	0.3
Aug.	0.9	0.4	0.2	0.2	0.1	0.0	0.0	0.2	0.7	0.0	0.0	0.7	0.2	0.1	0.2	0.1	0.0	0.0	0.3	0.3
Sep.	0.9	0.3	0.2	0.2	0.1	0.0	0.0	0.2	0.7	0.0	0.0	0.7	0.2	0.1	0.2	0.1	0.0	0.0	0.3	0.4
Oct. ^(p)	0.9	0.3	0.2	0.2	0.1	0.0	0.0	0.2	0.7	0.0	0.0	0.7	0.2	0.1	0.2	0.2	0.0	0.0	0.4	0.3
Transactions																				
2019 Q2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																				
2019 Q2	19.9	19.2	58.1	-0.1	.	.	.	5.2	24.2	.	.	9.4	-11.7	.	-14.9	.	.	.	17.1	2.9
Q3	13.9	3.6	41.1	-2.7	.	.	.	2.0	17.4	.	.	1.3	-21.8	.	-8.5	.	.	.	0.8	1.7
2019 July	16.3	6.8	40.3	-0.1	.	.	.	3.3	20.2	.	.	4.3	-17.3	.	-10.3	.	.	.	15.3	-5.2
Aug.	15.7	9.0	35.9	-2.5	.	.	.	1.0	20.0	.	.	-0.3	-23.1	.	-9.5	.	.	.	4.7	-4.8
Sep.	13.9	3.6	41.1	-2.7	.	.	.	2.0	17.4	.	.	1.3	-21.8	.	-8.5	.	.	.	0.8	1.7
Oct. ^(p)	13.2	4.0	42.2	-2.5	.	.	.	3.8	15.9	.	.	5.5	-16.5	.	-4.7	.	.	.	7.0	3.9

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
3.1 Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic	1.9	29.4	20.2	6.9	4.1	23.2	11.0	9.5	0.1	3.9	3.7	0.2	0.0	0.7	0.0	0.5
Cross-border intra euro area	1.4	0.4	0.1	0.0	1.5	0.3	0.0	0.2	0.9	2.3	2.0	0.3	0.0	0.1	0.0	0.1
Total	3.3	29.8	20.3	6.9	5.6	23.5	11.0	9.7	1.0	6.2	5.6	0.5	0.0	0.8	0.0	0.6
	Transactions															
Domestic	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
	Growth rates															
Domestic	-8.4	6.4	7.5	4.2	16.1	4.1	6.5	3.8	.	3.9	5.5	-17.3	.	-3.6	.	2.1
Cross-border intra euro area	-6.5	-4.9	.	.	-2.5	34.8	.	4.5	0.7	-2.3	-3.6	6.7	.	1.8	.	1.9
Total	-7.6	6.3	7.5	4.2	10.5	4.4	6.5	3.8	11.3	1.5	2.1	-4.6	.	-2.9	.	2.1

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

Other euro area²																
BE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.2						
DE		0.3	0.0	0.0		0.1	0.0	0.1	0.2	0.1						
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
IE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.2						
GR		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
ES		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.2						
FR		0.0	0.0	0.0		0.0	0.0	0.0	0.3	0.4						
IT		0.1	0.0	0.0		0.0	0.0	0.0	0.0	0.2						
CY		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
LV		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						
LT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						
LU		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						
MT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
NL		0.0	0.0	0.0		0.1	0.0	0.0	0.2	0.2						
AT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.2						
PT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						
SI																
SK		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						
FI		0.0	0.0	0.0		0.0	0.0	0.0	0.1	0.1						
Total		92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0		0.0	10.4		
Other EU																
BG		0.0				0.0			0.0	0.1						
CZ		0.0				0.0			0.0	0.1						
DK		0.0				0.0			0.1	0.0						
HR		0.1				0.3			0.0	0.0						
HU		0.0				0.0			0.0	0.1						
PL		0.0				0.0			0.0	0.2						
RO		0.0				0.0			0.0	0.0						
SE		0.0				0.0			0.1	0.0						
UK		0.1				0.1			0.2	0.0						
Total		0.0	0.2			0.1	0.4		0.4	0.6			0.0	0.0		
Non EU residents³		0.1	0.3			0.4	0.4		0.1	0.3						

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.		Total	General government	Other euro area residents	MFIs						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corp.										
																		Non-MMF IF shares ¹⁾
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	84.7	62.7	1.0	59.0	2.6	1.9	0.7	0.4	9.3	7.9	0.4	1.0	0.0	0.5	0.1	7.9	0.9	3.5
Q3	85.7	64.3	1.0	60.5	2.8	1.9	0.8	0.3	9.7	8.2	0.4	1.0	0.0	0.5	0.1	6.7	0.9	3.7
2019 July	84.5	62.4	1.0	59.5	1.9	1.2	0.7	0.4	9.5	8.1	0.4	1.0	0.0	0.5	0.1	7.6	0.9	3.6
Aug.	85.2	62.9	1.0	59.9	2.0	1.4	0.6	0.3	9.7	8.2	0.4	1.0	0.0	0.5	0.1	7.5	0.9	3.8
Sep.	85.7	64.3	1.0	60.5	2.8	1.9	0.8	0.3	9.7	8.2	0.4	1.0	0.0	0.5	0.1	6.7	0.9	3.7
Oct. ^(p)	86.4	64.9	1.0	60.7	3.2	2.6	0.6	0.2	10.1	8.7	0.4	1.0	0.0	0.5	0.1	6.3	0.9	3.6
Transactions																		
2019 Q2	1.9	1.6	-0.1	1.0	0.6	0.5	0.2	0.2	-0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.2
Q3	0.9	1.7	0.0	1.6	0.1	0.0	0.1	-0.1	0.4	0.3	0.0	0.1	0.0	0.0	0.0	-1.3	0.0	0.1
2019 July	-0.2	-0.2	0.0	0.5	-0.7	-0.7	0.0	0.0	0.3	0.2	0.0	0.1	0.0	0.0	0.0	-0.4	0.0	0.1
Aug.	0.5	0.5	0.0	0.5	0.1	0.1	-0.1	-0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
Sep.	0.6	1.4	0.0	0.7	0.7	0.6	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.8	0.0	0.0
Oct. ^(p)	0.8	0.6	0.0	0.2	0.4	0.6	-0.2	-0.1	0.5	0.5	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	0.0
Growth rates																		
2019 Q2	6.4	7.9	-0.2	7.1	31.5	37.0	18.8	71.7	-9.0	-9.0	-23.8	-0.3	.	27.3	.	14.8	0.7	11.3
Q3	6.3	9.8	-1.4	7.6	111.9	232.5	11.2	-23.0	-6.5	-7.6	-14.9	7.8	.	6.1	-18.6	-5.8	4.2	12.4
2019 July	5.7	7.1	0.1	6.9	17.6	18.8	15.7	14.3	-6.0	-6.5	-24.5	9.1	.	15.5	.	8.6	2.9	11.0
Aug.	5.8	7.1	1.6	6.9	16.8	21.3	8.5	-16.4	-5.1	-5.8	-16.3	6.9	.	18.6	.	9.1	4.1	10.3
Sep.	6.3	9.8	-1.4	7.6	111.9	232.5	11.2	-23.0	-6.5	-7.6	-14.9	7.8	.	6.1	-18.6	-5.8	4.2	12.4
Oct. ^(p)	5.9	9.1	-2.8	6.7	110.3	255.7	-25.7	-54.6	-2.9	-3.8	-4.5	6.4	.	5.1	-18.6	-9.6	4.3	10.6

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations						
					Euro-system	Intra-group	Euro-system	Other deposit-taking corporations					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	84.7	62.9	1.4	57.9	3.6	1.2	2.4	2.2	0.0	6.5	10.4	2.6	2.4
Q3	85.7	63.4	1.0	58.9	3.5	1.0	2.4	2.2	0.0	6.7	10.6	2.4	2.6
2019 July	84.5	62.4	0.9	58.0	3.6	1.2	2.4	2.2	0.0	6.7	10.5	2.5	2.4
Aug.	85.2	63.0	0.9	58.7	3.5	1.1	2.3	2.2	0.0	6.7	10.5	2.4	2.5
Sep.	85.7	63.4	1.0	58.9	3.5	1.0	2.4	2.2	0.0	6.7	10.6	2.4	2.6
Oct. ^(p)	86.4	63.9	1.3	59.3	3.3	1.0	2.3	2.1	0.0	7.1	10.6	2.4	2.4
Transactions													
2019 Q2	1.9	1.1	0.0	1.2	-0.2	0.0	-0.2	-0.2	0.0	0.7	0.0	-0.1	0.2
Q3	0.9	0.5	-0.3	1.0	-0.1	-0.1	0.0	0.0	0.0	0.2	0.2	-0.1	0.2
2019 July	-0.2	-0.4	-0.5	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.0
Aug.	0.5	0.6	0.0	0.6	-0.1	0.0	-0.1	0.0	0.0	0.0	0.1	-0.1	0.0
Sep.	0.6	0.4	0.1	0.2	0.0	-0.1	0.1	0.0	0.0	-0.1	0.1	0.0	0.2
Oct. ^(p)	0.8	0.5	0.3	0.4	-0.2	0.0	-0.1	0.0	0.0	0.4	0.1	0.0	-0.2
Growth rates													
2019 Q2	6.4	5.1	-16.7	6.2	-0.9	6.2	-3.6	-4.8	.	21.7	5.9	1.1	14.9
Q3	6.3	5.3	-41.8	6.9	2.4	-3.9	5.4	2.8	.	26.1	4.6	-11.0	15.5
2019 July	5.7	3.7	-50.5	5.3	5.8	8.5	4.5	2.2	.	29.5	5.5	-1.9	13.1
Aug.	5.8	4.5	-48.5	6.1	4.8	6.2	4.1	1.9	.	24.1	4.4	-7.3	23.4
Sep.	6.3	5.3	-41.8	6.9	2.4	-3.9	5.4	2.8	.	26.1	4.6	-11.0	15.5
Oct. ^(p)	5.9	5.1	-25.9	7.7	-17.5	-7.0	-21.6	-20.0	.	32.7	3.9	-15.4	0.0

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			
	1	2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2019 Q2	37.9	37.9	6.6	29.5	1.8	0.3	19.9	19.9	6.1	4.4	9.5
Q3	38.7	38.7	6.6	30.2	1.8	0.3	20.6	20.6	6.7	4.3	9.6
2019 July	38.2	38.2	6.6	29.8	1.8	0.3	20.0	20.0	6.1	4.3	9.6
Aug.	38.4	38.4	6.6	30.0	1.8	0.3	20.2	20.2	6.3	4.3	9.6
Sep.	38.7	38.7	6.6	30.2	1.8	0.3	20.6	20.6	6.7	4.3	9.6
Oct. ^(p)	39.0	39.0	6.6	30.5	1.8	0.3	20.5	20.5	6.5	4.3	9.7
Transactions											
2019 Q2	0.8	0.8	0.0	0.7	0.1	0.0	0.2	0.1	-0.1	0.1	0.2
Q3	0.8	0.8	0.0	0.7	0.1	0.0	0.7	0.7	0.6	0.0	0.1
2019 July	0.3	0.3	0.0	0.3	0.0	0.0	0.1	0.1	0.1	-0.1	0.1
Aug.	0.3	0.3	0.0	0.2	0.0	0.0	0.2	0.2	0.2	0.0	0.1
Sep.	0.3	0.3	0.0	0.2	0.0	0.0	0.4	0.4	0.4	0.0	0.0
Oct. ^(p)	0.3	0.3	0.0	0.3	0.0	0.0	-0.2	-0.2	-0.2	0.0	0.1
Growth rates											
2019 Q2	9.0	9.1	2.9	10.1	16.3	16.8	5.6	5.2	0.6	5.5	9.1
Q3	8.6	8.7	2.5	9.6	15.5	17.8	7.5	7.2	10.2	2.4	8.1
2019 July	8.8	9.0	3.1	9.8	15.8	17.6	4.8	4.5	0.5	3.1	8.7
Aug.	8.5	8.7	2.5	9.6	15.6	18.8	5.5	5.1	1.4	2.3	9.9
Sep.	8.6	8.7	2.5	9.6	15.5	17.8	7.5	7.2	10.2	2.4	8.1
Oct. ^(p)	8.4	8.5	1.6	9.6	15.0	15.7	4.9	4.6	4.4	0.0	7.6

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							
2019 Q2	1.2	0.0	1.2	0.0	0.0	0.0	0.0
Q3	1.2	0.0	1.2	0.0	0.0	0.0	0.0
2019 July	1.3	0.0	1.3	0.0	0.0	0.0	0.0
Aug.	1.3	0.0	1.2	0.0	0.0	0.0	0.0
Sep.	1.2	0.0	1.2	0.0	0.0	0.0	0.0
Oct. ^(p)	1.3	0.0	1.3	0.0	0.0	0.0	0.0
Transactions							
2019 Q2	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Q3	0.1	0.0	0.1	0.0	0.0	0.0	0.0
2019 July	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Aug.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	-17.8	.	-18.6	.	.	.	.
Q3	-14.1	.	-14.3	.	.	.	.
2019 July	-13.3	.	-13.4	.	.	.	.
Aug.	-15.5	.	-15.6	.	.	.	.
Sep.	-14.1	.	-14.3	.	.	.	.
Oct. ^(p)	-11.6	.	-11.7	.	.	.	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	39.0	24.5	6.2	4.4	2.9	1.0	0.0	13.6	12.1	1.4	0.1	0.0	0.0	0.0
Q3	39.3	24.9	6.1	4.4	3.0	1.0	0.0	14.2	12.6	1.5	0.1	0.0	0.0	0.0
2019 July	39.1	24.6	6.1	4.4	2.9	1.0	0.0	13.6	12.2	1.3	0.1	0.0	0.0	0.0
Aug.	39.2	24.8	6.1	4.4	3.0	1.0	0.0	14.1	12.5	1.5	0.1	0.0	0.0	0.0
Sep.	39.3	24.9	6.1	4.4	3.0	1.0	0.0	14.2	12.6	1.5	0.1	0.0	0.0	0.0
Oct. ^(p)	39.6	26.5	6.0	4.4	2.5	0.1	0.0	14.4	13.1	1.3	0.1	0.0	0.0	0.0
Transactions														
2019 Q2	0.6	0.7	-0.1	-0.1	0.1	0.0	0.0	0.3	0.2	0.1	0.0	0.0	0.0	0.0
Q3	0.3	0.4	-0.1	0.0	0.1	0.0	0.0	0.6	0.5	0.1	0.0	0.0	0.0	0.0
2019 July	0.1	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0
Aug.	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.5	0.4	0.1	0.0	0.0	0.0	0.0
Sep.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.3	0.3	0.0	0.0	0.2	-0.1	0.0	0.3	0.5	-0.2	0.0	0.0	0.0	0.0
Growth rates														
2019 Q2	7.0	10.4	-1.2	-2.0	14.0	3.3	.	3.8	9.0	-25.5	.	.	.	.
Q3	7.0	10.4	-2.0	-1.7	14.9	2.9	.	5.9	10.0	-19.0	.	.	.	.
2019 July	6.9	10.6	-2.1	-2.0	14.5	3.2	.	1.7	7.3	-30.8	.	.	.	.
Aug.	7.3	10.9	-1.7	-1.9	14.6	3.5	.	3.6	8.1	-23.5	.	.	.	.
Sep.	7.0	10.4	-2.0	-1.7	14.9	2.9	.	5.9	10.0	-19.0	.	.	.	.
Oct. ^(p)	7.6	11.3	-2.0	-1.4	20.0	-9.8	.	7.6	10.1	-12.1	.	.	.	.

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).

3.2 Deposits placed by 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								
	By original maturity							By counterpart sector				By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	2.5	1.0	1.1	0.3	0.0	0.0	0.0	1.4	1.0	0.0	0.0	1.6	0.6	1.0	0.0	0.0	0.0	0.0	0.4	1.2
Q3	2.5	1.0	1.1	0.3	0.0	0.0	0.0	1.4	1.0	0.0	0.0	1.7	0.6	1.0	0.0	0.0	0.0	0.0	0.4	1.3
2019 July	2.5	0.9	1.2	0.3	0.0	0.0	0.0	1.5	1.0	0.0	0.0	1.7	0.6	1.0	0.0	0.0	0.0	0.0	0.4	1.3
Aug.	2.4	1.0	1.1	0.3	0.0	0.0	0.0	1.4	1.0	0.0	0.0	1.7	0.6	1.0	0.0	0.0	0.0	0.0	0.4	1.3
Sep.	2.5	1.0	1.1	0.3	0.0	0.0	0.0	1.4	1.0	0.0	0.0	1.7	0.6	1.0	0.0	0.0	0.0	0.0	0.4	1.3
Oct. ^(p)	2.4	1.0	1.1	0.3	0.0	0.0	0.0	1.5	0.9	0.0	0.0	1.6	0.6	1.0	0.0	0.0	0.0	0.0	0.4	1.2
Transactions																				
2019 Q2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.1
Q3	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
2019 July	0.0	-0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Aug.	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sep.	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
Growth rates																				
2019 Q2	0.5	10.5	-9.5	12.4	.	.	.	-13.4	29.0	.	.	17.6	-0.2	35.4	.	.	.	.	18.6	17.3
Q3	7.2	24.0	-6.0	11.0	.	.	.	-6.3	32.9	.	.	11.3	-4.7	27.6	.	.	.	.	14.4	10.4
2019 July	-3.0	-4.5	-5.3	12.8	.	.	.	-14.3	19.6	.	.	12.8	0.0	25.8	.	.	.	.	8.5	14.0
Aug.	-0.3	-1.0	-3.2	13.7	.	.	.	-10.3	17.7	.	.	11.3	0.6	22.3	.	.	.	.	8.0	12.3
Sep.	7.2	24.0	-6.0	11.0	.	.	.	-6.3	32.9	.	.	11.3	-4.7	27.6	.	.	.	.	14.4	10.4
Oct. ^(p)	8.2	20.1	-0.9	8.0	.	.	.	2.5	18.5	.	.	5.2	-16.5	25.5	.	.	.	.	14.3	2.5

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16

3.1 Domestic and euro area residents

Data reference Oct19

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	1.2	59.2	39.4	13.6	2.7	60.5	39.0	19.4	0.9	7.8	7.5	0.3	0.0	0.4	0.0	0.3
Cross-border intra euro area	2.1	1.4	0.2	0.9	0.4	1.3	0.0	1.0	0.2	1.3	1.2	0.1	0.0	0.1	0.0	0.1
Total	3.3	60.6	39.6	14.4	3.2	61.7	39.0	20.5	1.0	9.1	8.7	0.4	0.0	0.5	0.0	0.5
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-0.1	0.6	0.3	0.1	0.5	0.2	0.3	-0.2	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	0.0	0.1	0.0	0.2	-0.1	0.0	0.0	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0
Total	-0.2	0.7	0.3	0.3	0.4	0.2	0.3	-0.2	0.0	0.5	0.5	0.0	0.0	0.0	0.0	0.0
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-9.0	6.5	7.6	7.1	196.4	6.4	8.4	4.2	4.2	-9.3	-9.8	2.7	.	7.2	.	7.7
Cross-border intra euro area	-21.7	12.3	6.8	16.6	-27.8	11.9	.	19.1	19.4	50.7	61.0	.	.	.	.	.
Total	-17.5	6.7	7.6	7.6	110.3	6.5	8.4	4.9	6.4	-3.8	-3.8	-4.5	.	5.1	.	5.5

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
DE		0.3	0.1	0.3		0.3	0.0	0.3	0.0	0.0						.
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
IE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
GR		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
ES		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.2						.
FR		0.2	0.0	0.1		0.0	0.0	0.0	0.0	0.1						.
IT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.3						.
CY		0.2	0.0	0.2		0.3	0.0	0.3	0.0	0.0						.
LV		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
LT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
LU		0.2	0.0	0.0		0.3	0.0	0.2	0.0	0.0						.
MT		0.1	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
NL		0.2	0.0	0.1		0.1	0.0	0.1	0.0	0.0						.
AT		0.0	0.0	0.0		0.1	0.0	0.1	0.1	0.1						.
PT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
SI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.2						.
SK																.
FI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
Total	92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0			0.0	10.4		
Other EU																
BG		0.0				0.0			0.0	0.0						.
CZ		0.6				0.9			0.0	0.2						.
DK		0.0				0.0			0.0	0.0						.
HR		0.0				0.0			0.0	0.0						.
HU		0.3				0.0			0.0	0.0						.
PL		0.0				0.1			0.1	0.3						.
RO		0.0				0.0			0.0	0.1						.
SE		0.0				0.0			0.0	0.0						.
UK		0.0				0.2			0.0	0.1						.
Total	0.8	0.9			3.0	1.4			0.2	0.7			0.0	0.1		
Non EU residents³	0.0	0.4			0.2	0.6			0.2	0.0						.

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1.

Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

1. Contributions to the aggregated balance sheet of euro area MFIs (excluding the Eurosystem)

1.1 Assets

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

	Total	Loans to euro area residents							Holdings of debt securities issued by euro area residents				MMF shares ¹⁾	Holdings of equity and non-MMF IF shares ¹⁾	External assets	Fixed assets	Remaining assets	
		Total	General government	Other euro area residents	MFIs		Other deposit-taking corp.	Total	General government	Other euro area residents	MFIs							
					Euro-system	Intra-group												
												Non-MMF IF shares ¹⁾						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Outstanding amounts																		
2019 Q2	683.5	409.6	15.5	229.4	164.7	97.8	66.9	55.3	22.7	9.8	4.4	8.5	0.0	11.9	0.9	164.9	1.6	72.9
Q3	706.8	419.7	16.1	232.7	170.9	99.5	71.4	57.3	23.1	10.1	4.4	8.6	0.0	11.9	0.8	164.2	1.3	86.7
2019 July	680.2	406.0	15.6	230.1	160.2	93.8	66.5	55.1	23.1	10.1	4.5	8.6	0.0	11.9	1.0	161.5	1.6	76.2
Aug.	708.3	418.6	15.9	231.0	171.7	104.7	66.9	56.2	23.0	10.0	4.5	8.6	0.0	12.0	0.9	159.7	1.6	93.5
Sep.	706.8	419.7	16.1	232.7	170.9	99.5	71.4	57.3	23.1	10.1	4.4	8.6	0.0	11.9	0.8	164.2	1.3	86.7
Oct. ^(p)	692.1	415.4	16.3	232.5	166.5	104.9	60.4	54.7	22.7	9.6	4.4	8.6	0.0	11.9	0.8	166.7	1.3	74.1
Transactions																		
2019 Q2	-2.6	-2.3	-0.3	3.4	-5.4	-9.7	4.2	2.1	-2.2	-1.3	-0.2	-0.6	0.0	-0.1	0.0	0.2	0.1	1.8
Q3	22.2	10.1	0.6	3.4	6.1	1.7	4.4	2.0	0.3	0.2	0.0	0.0	0.0	0.0	-0.1	-1.7	-0.2	13.8
2019 July	-3.8	-3.6	0.1	0.8	-4.5	-4.0	-0.4	-0.2	0.4	0.2	0.1	0.0	0.0	0.0	-3.9	0.0	3.3	
Aug.	28.3	12.6	0.2	0.9	11.4	11.0	0.4	1.1	-0.2	-0.1	0.0	0.0	0.1	-0.1	-1.5	0.0	17.3	
Sep.	-2.3	1.1	0.2	1.7	-0.8	-5.2	4.4	1.1	0.1	0.1	-0.1	0.0	0.0	-0.1	3.6	-0.2	-6.8	
Oct. ^(p)	-13.2	-4.2	0.2	-0.2	-4.3	5.4	-10.9	-2.6	-0.3	-0.4	0.0	0.1	0.0	0.0	3.8	0.0	-12.5	
Growth rates																		
2019 Q2	12.4	8.5	11.4	4.3	14.6	5.3	32.9	21.1	-10.3	-10.0	-21.1	-5.0	.	1.3	6.2	37.1	11.0	36.5
Q3	12.1	8.1	13.7	4.6	12.4	0.3	36.7	20.5	-5.2	1.4	-16.3	-6.2	.	1.3	-7.9	16.4	-5.9	81.3
2019 July	10.1	4.0	11.2	4.6	2.3	-9.8	28.2	16.4	-7.7	-7.5	-18.3	-2.4	.	1.3	9.8	43.6	8.7	63.4
Aug.	16.8	11.3	12.1	4.4	22.1	18.3	29.0	18.0	-6.4	-2.2	-20.0	-3.0	.	1.7	-0.4	33.0	9.6	64.7
Sep.	12.1	8.1	13.7	4.6	12.4	0.3	36.7	20.5	-5.2	1.4	-16.3	-6.2	.	1.3	-7.9	16.4	-5.9	81.3
Oct. ^(p)	10.9	10.1	14.8	4.1	19.1	21.0	13.8	13.4	-6.2	-2.2	-16.7	-4.5	.	0.7	-7.9	16.2	-6.1	12.7

Source: ECB.

1) Amounts issued by euro area residents. Amounts issued by non-euro area residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of euro area residents							Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other euro area residents	MFIs		Other deposit-taking corporations	Total					
					Euro-system	Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2019 Q2	683.5	239.0	3.6	167.1	68.2	6.8	60.8	55.9	0.3	153.0	51.9	153.1	86.2
Q3	706.8	241.1	3.6	167.1	70.4	5.0	64.7	57.6	0.3	153.6	52.2	162.3	97.3
2019 July	680.2	239.9	3.5	167.0	69.5	6.8	62.1	55.8	0.3	152.0	51.8	148.6	87.6
Aug.	708.3	239.8	3.2	168.1	68.5	6.8	61.2	56.9	0.3	153.5	52.4	159.4	102.9
Sep.	706.8	241.1	3.6	167.1	70.4	5.0	64.7	57.6	0.3	153.6	52.2	162.3	97.3
Oct. ^(p)	692.1	241.3	3.5	171.1	66.7	4.7	61.4	55.6	0.3	155.2	52.4	157.7	85.2
Transactions													
2019 Q2	-2.6	-1.6	0.1	-1.2	-0.5	-1.3	0.7	1.9	0.0	2.0	1.3	-5.3	1.0
Q3	22.2	1.9	0.1	-0.2	2.0	-1.7	3.8	1.7	0.0	-1.2	0.4	8.0	13.0
2019 July	-3.8	0.9	-0.1	-0.2	1.2	0.0	1.2	-0.1	0.0	-1.5	-0.1	-4.9	1.8
Aug.	28.3	-0.2	-0.3	1.1	-1.0	0.0	-0.9	1.1	0.0	1.0	0.6	10.8	16.1
Sep.	-2.3	1.2	0.5	-1.1	1.9	-1.7	3.5	0.7	0.0	-0.7	-0.1	2.2	-4.9
Oct. ^(p)	-13.2	0.4	-0.2	4.2	-3.6	-0.4	-3.3	-2.1	0.0	1.9	0.7	-4.0	-12.2
Growth rates													
2019 Q2	12.4	8.3	-0.3	5.9	15.3	-22.9	21.9	18.1	-91.5	9.9	1.9	23.7	31.4
Q3	12.1	7.9	-4.8	5.4	15.4	-42.4	24.9	16.9	-91.4	12.5	1.1	12.8	64.6
2019 July	10.1	9.2	1.5	7.3	14.7	-22.6	21.0	14.0	-91.8	9.2	0.8	10.6	48.0
Aug.	16.8	9.1	-4.4	7.8	13.4	-23.0	19.4	15.9	-91.6	11.6	2.3	28.5	48.0
Sep.	12.1	7.9	-4.8	5.4	15.4	-42.4	24.9	16.9	-91.4	12.5	1.1	12.8	64.6
Oct. ^(p)	10.9	8.8	7.4	9.4	7.4	-46.9	16.1	11.5	-91.5	13.6	0.1	16.3	14.1

Source: ECB.

1) Amounts held by euro area residents. Amounts held by non-euro area residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-euro area residents are included in external liabilities.

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⁾			
	1	2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2019 Q2	132.4	132.4	16.2	98.9	17.3	5.0	90.6	90.6	10.7	18.5	61.5
Q3	133.6	133.6	16.4	99.6	17.6	5.0	92.7	92.7	11.5	19.2	62.0
2019 July	132.7	132.7	16.3	99.0	17.3	5.0	91.1	91.1	10.8	18.8	61.5
Aug.	133.3	133.3	16.4	99.4	17.5	5.0	91.3	91.3	10.4	19.2	61.7
Sep.	133.6	133.6	16.4	99.6	17.6	5.0	92.7	92.7	11.5	19.2	62.0
Oct. ^(p)	134.0	134.0	16.5	100.0	17.6	5.0	92.0	92.0	9.2	20.2	62.5
Transactions											
2019 Q2	1.2	1.2	0.3	0.9	0.0	0.0	2.0	2.0	0.8	0.1	1.0
Q3	1.2	1.2	0.2	0.7	0.3	0.0	2.3	2.3	0.8	0.8	0.7
2019 July	0.2	0.2	0.1	0.1	0.0	0.0	0.5	0.5	0.1	0.3	0.1
Aug.	0.6	0.6	0.1	0.4	0.2	0.0	0.4	0.4	-0.3	0.4	0.3
Sep.	0.3	0.3	0.0	0.2	0.1	0.0	1.4	1.4	1.0	0.1	0.3
Oct. ^(p)	0.4	0.3	0.1	0.3	0.0	0.0	-0.7	-0.7	-2.2	1.0	0.5
Growth rates											
2019 Q2	2.4	2.4	4.0	2.0	3.1	-1.0	6.6	6.5	9.0	4.6	6.8
Q3	2.5	2.5	3.7	2.3	2.9	-1.2	7.6	7.5	14.5	8.4	6.1
2019 July	2.5	2.5	4.1	2.1	3.3	-1.0	7.4	7.2	11.7	6.4	6.9
Aug.	2.7	2.7	4.1	2.3	3.4	-0.7	7.0	6.9	6.7	8.4	6.6
Sep.	2.5	2.5	3.7	2.3	2.9	-1.2	7.6	7.5	14.5	8.4	6.1
Oct. ^(p)	2.7	2.7	3.9	2.5	3.1	-0.9	5.9	5.8	-7.0	11.6	6.3

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							
2019 Q2	5.3	1.6	3.7	0.0	1.0	1.0	0.0
Q3	5.4	1.6	3.8	0.0	1.0	1.0	0.0
2019 July	5.3	1.6	3.7	0.0	1.0	1.0	0.0
Aug.	5.4	1.6	3.8	0.0	1.0	1.0	0.0
Sep.	5.4	1.6	3.8	0.0	1.0	1.0	0.0
Oct. ^(p)	5.5	1.6	3.9	0.0	1.0	1.0	0.0
Transactions							
2019 Q2	0.3	0.1	0.2	0.0	0.0	0.0	0.0
Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2019 July	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Aug.	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0
Sep.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oct. ^(p)	0.1	0.0	0.2	0.0	0.0	0.0	0.0
Growth rates							
2019 Q2	12.5	19.7	10.5	.	.	.	.
Q3	7.6	14.4	5.8	.	.	.	.
2019 July	10.6	16.6	9.0	.	.	.	.
Aug.	7.6	15.0	5.5	.	.	.	.
Sep.	7.6	14.4	5.8	.	.	.	.
Oct. ^(p)	10.7	16.5	9.2	.	.	.	.

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).

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by 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	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos	Total	Overnight	With agreed maturity of:		Redeemable at notice of:		Repos
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	98.4	85.2	3.8	1.1	8.1	0.1	0.0	39.0	35.2	1.4	0.3	0.8	0.0	1.4
Q3	98.9	85.7	3.8	1.1	8.2	0.1	0.0	39.9	36.2	1.3	0.3	0.7	0.0	1.3
2019 July	97.8	84.3	4.1	1.1	8.2	0.1	0.0	39.6	35.5	1.2	0.3	0.7	0.0	1.8
Aug.	98.7	85.2	4.1	1.1	8.2	0.1	0.0	40.4	36.7	1.3	0.3	0.7	0.0	1.3
Sep.	98.9	85.7	3.8	1.1	8.2	0.1	0.0	39.9	36.2	1.3	0.3	0.7	0.0	1.3
Oct. ^(p)	99.1	85.8	3.9	1.1	8.2	0.1	0.0	41.1	36.8	1.3	0.3	0.7	0.0	2.0
Transactions														
2019 Q2	2.7	2.6	-0.1	0.0	0.2	0.0	0.0	-1.1	-1.3	0.0	0.0	0.0	0.0	0.2
Q3	0.6	0.5	0.0	0.0	0.1	0.0	0.0	0.8	1.0	-0.1	0.0	0.0	0.0	-0.2
2019 July	-0.6	-1.0	0.3	0.0	0.0	0.0	0.0	0.5	0.3	-0.2	0.0	0.0	0.0	0.4
Aug.	1.0	1.0	0.0	0.0	0.0	0.0	0.0	0.8	1.3	0.0	0.0	0.0	0.0	-0.5
Sep.	0.2	0.5	-0.3	0.0	0.0	0.0	0.0	-0.6	-0.5	0.0	0.0	0.0	0.0	-0.1
Oct. ^(p)	0.2	0.1	0.0	0.0	0.0	0.0	0.0	1.3	0.6	-0.1	0.0	0.0	0.0	0.8
Growth rates														
2019 Q2	7.5	10.1	-24.5	-0.8	4.1	.	.	10.1	5.2	69.8	20.1	-6.9	.	.
Q3	7.6	9.5	-18.4	1.7	4.9	.	.	14.2	11.0	17.8	16.0	-0.7	.	.
2019 July	7.5	9.6	-17.2	-0.4	4.2	.	.	13.9	8.3	45.8	22.7	-6.5	.	.
Aug.	8.4	10.1	-11.8	1.3	4.5	.	.	17.1	14.0	16.5	20.9	-2.6	.	.
Sep.	7.6	9.5	-18.4	1.7	4.9	.	.	14.2	11.0	17.8	16.0	-0.7	.	.
Oct. ^(p)	8.6	10.4	-15.3	1.8	5.3	.	.	17.3	12.5	2.7	15.1	-1.3	.	.

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).

3.2 Deposits placed by 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								
	By original maturity							By counterpart sector				By original maturity					By counterpart sector			
	Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Non-MMF investment funds	Other financial institutions		Total	Over-night	With agreed maturity of:		Redeemable at notice of:		Repos	Insurance corporations	Pension funds	
			Up to 2Y	Over 2Y	Up to 3M	Over 3M			FVCs	Repos with CCPs			Up to 2Y	Over 2Y	Up to 3M	Over 3M				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Outstanding amounts																				
2019 Q2	9.1	6.1	0.3	0.4	0.2	0.0	2.1	3.2	5.9	0.0	0.0	8.4	3.5	0.9	3.9	0.1	0.0	0.0	6.5	2.0
Q3	8.8	6.1	0.3	0.4	0.2	0.0	1.8	3.2	5.6	0.0	0.0	7.9	3.6	0.3	3.9	0.1	0.0	0.0	6.6	1.4
2019 July	9.5	5.9	0.3	0.4	0.2	0.0	2.7	2.9	6.6	0.0	0.0	8.2	3.5	0.7	3.9	0.1	0.0	0.0	6.5	1.7
Aug.	8.3	6.1	0.3	0.4	0.2	0.0	1.4	2.8	5.6	0.0	0.0	8.4	3.8	0.5	4.0	0.1	0.0	0.0	6.8	1.6
Sep.	8.8	6.1	0.3	0.4	0.2	0.0	1.8	3.2	5.6	0.0	0.0	7.9	3.6	0.3	3.9	0.1	0.0	0.0	6.6	1.4
Oct. ^(p)	10.3	6.4	0.3	0.4	0.2	0.0	3.0	3.0	7.3	0.0	0.0	7.9	3.8	0.2	3.9	0.1	0.0	0.0	6.8	1.1
Transactions																				
2019 Q2	-3.4	-0.4	-0.1	0.0	-0.1	0.0	-2.8	0.3	-3.7	0.0	0.0	0.6	0.5	0.0	0.1	0.0	0.0	0.0	0.5	0.1
Q3	-0.3	-0.1	0.0	0.0	0.0	0.0	-0.3	0.0	-0.3	0.0	0.0	-0.5	0.0	-0.6	0.1	0.0	0.0	0.0	0.1	-0.6
2019 July	0.4	-0.2	0.1	0.0	0.0	0.0	0.6	-0.3	0.7	0.0	0.0	-0.3	0.0	-0.3	0.0	0.0	0.0	0.0	0.0	-0.3
Aug.	-1.2	0.1	0.0	0.0	0.0	0.0	-1.3	-0.1	-1.1	0.0	0.0	0.2	0.3	-0.1	0.1	0.0	0.0	0.0	0.3	-0.1
Sep.	0.5	0.0	0.0	0.0	0.0	0.0	0.5	0.4	0.1	0.0	0.0	-0.5	-0.2	-0.2	-0.1	0.0	0.0	0.0	-0.3	-0.2
Oct. ^(p)	1.5	0.4	-0.1	0.0	0.0	0.0	1.2	-0.2	1.7	0.0	0.0	0.0	0.2	-0.2	-0.1	0.0	0.0	0.0	0.2	-0.3
Growth rates																				
2019 Q2	26.0	2.7	-37.9	3.0	.	.	.	2.4	50.3	.	.	1.7	11.8	.	2.2	.	.	.	1.7	1.9
Q3	25.8	3.7	-14.4	3.0	.	.	.	9.1	42.5	.	.	-0.9	18.4	.	5.9	.	.	.	6.8	-26.0
2019 July	41.9	9.0	-33.6	3.0	.	.	.	-3.3	86.8	.	.	3.1	5.5	.	4.2	.	.	.	-0.9	22.4
Aug.	23.4	10.3	-31.2	3.0	.	.	.	-0.4	44.5	.	.	-1.3	6.1	.	7.0	.	.	.	1.1	-10.6
Sep.	25.8	3.7	-14.4	3.0	.	.	.	9.1	42.5	.	.	-0.9	18.4	.	5.9	.	.	.	6.8	-26.0
Oct. ^(p)	56.8	15.3	-38.2	4.0	.	.	.	5.4	104.9	.	.	4.1	30.0	.	4.4	.	.	.	14.7	-33.7

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).

4. Domestic and cross-border positions of euro area MFIs (excluding the Eurosystem)

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

	Liabilities								Assets							
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ⁴⁾	Debt securities				Money market fund shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16

3.1 Domestic and euro area residents

Data reference Oct19

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	61.9	163.2	98.8	38.0	160.1	246.0	133.8	90.2	2.8	7.2	4.4	2.8	0.0	11.2	2.0	9.1
Cross-border intra euro area	4.7	11.5	0.3	3.1	6.4	2.8	0.2	1.7	5.8	6.8	5.2	1.6	0.0	0.7	0.2	0.5
Total	66.7	174.6	99.1	41.1	166.5	248.8	134.0	92.0	8.6	14.0	9.6	4.4	0.0	11.9	2.3	9.6
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-1.4	2.2	0.2	0.4	2.9	1.7	0.4	0.9	0.0	-0.6	-0.6	-0.1	0.0	0.0	0.0	0.0
Cross-border intra euro area	-2.2	1.8	0.0	0.9	-7.2	-1.7	0.0	-1.6	0.1	0.3	0.1	0.1	0.0	0.0	0.0	0.0
Total	-3.6	4.0	0.2	1.3	-4.3	0.1	0.4	-0.7	0.1	-0.4	-0.4	0.0	0.0	0.0	0.0	0.0
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	5.6	7.0	8.6	11.9	18.2	5.1	2.7	6.8	3.9	2.0	15.1	-13.8	.	0.1	0.6	0.0
Cross-border intra euro area	39.8	62.0	8.3	187.4	48.8	-14.6	6.9	-26.6	-8.1	-15.3	-13.2	-21.2	.	12.3	0.4	20.6
Total	7.4	9.4	8.6	17.3	19.1	4.8	2.7	5.9	-4.5	-7.2	-2.2	-16.7	.	0.7	0.6	0.8

3.2 Detailed country breakdowns of cross-border positions for euro area and other EU residents and for non EU residents

Outstanding amounts at 19Q3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		0.0	0.0	0.0		0.0	0.0	0.0	0.6	0.4						
DE		5.2	0.1	0.4		0.2	0.0	0.2	2.0	2.7						
EE		0.1	0.0	0.1		0.5	0.0	0.3	0.0	0.0						
IE		1.4	0.0	1.3		0.0	0.0	0.0	0.0	0.2						
GR		0.0	0.0	.		0.0	0.0	0.0	0.0	.						
ES		0.1	0.0	0.0		0.0	0.0	0.0	0.0	0.2						
FR		0.1	0.0	0.0		0.1	0.0	0.0	1.7	0.7						
IT		0.0	0.0	0.0		0.1	0.0	0.1	.	0.1						
CY		0.0	0.0	0.0		.	0.0	.	0.0	0.0						
LV		0.0	0.0	0.0		.	0.0	.	0.0	0.0						
LT		0.0	0.0	0.0		0.5	0.0	0.1	0.0	.						
LU		.	0.0	0.1		.	0.0	.	0.0	0.6						
MT		0.0	0.0	0.0		0.0	0.0	.	.	0.0						
NL		0.6	0.0	0.4		0.1	0.0	0.1	1.1	1.1						
AT		0.0	0.0	.		0.3	0.0	0.2	0.2	0.2						
PT		0.0	0.0	.		0.0	0.0	.	.	0.1						
SI		.	0.0	0.0		0.0	0.0	.	0.0	0.0						
SK		0.0	0.0	.		0.0	0.0	0.0	0.0	0.0						
FI																
Total		92.8	33.8	5.8	6.4	124.1	45.4	6.7	24.8	10.3	37.0		0.0	10.4		
Other EU																
BG		0.0				0.0			0.0	.						
CZ		0.0				0.0			0.0	.						
DK		.				.			.	0.6						
HR		0.0				0.0			0.0	0.0						
HU		0.0				0.0			0.0	0.0						
PL		0.0				0.0			.	0.0						
RO		0.0				0.0			0.0	.						
SE		2.6				3.0			5.8	1.2						
UK		1.4				2.2			0.8	0.1						
Total		75.0	8.3			54.9	21.1		16.3	1.9			0.0	10.2		
Non EU residents³		59.7	5.7			44.2	1.5		4.8	4.5				4.4		

Source: ECB.

1) Including non-profit institutions serving households.

2) Data in section 3.2 are collected on a quarterly basis and with a longer timeliness. For this reason, breakdowns shown in section 3.2 may not add up with totals in section 3.1. Individual country breakdowns are subject to a confidentiality regime in some countries and may thus be unavailable.

3) In the case of non-EU residents, the terms "MFI" and "MMF" are used to indicate institutions of a similar type to monetary financial institutions resident outside the EU.

4) 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).

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1. Aggregated balance sheet of MFIs (excluding the NCB)

1.1 Assets

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

	Total	Loans to domestic residents				Holdings of debt securities issued by domestic residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF investment fund shares ¹⁾	External assets	Fixed assets	Remaining assets
		Total	General government	Other domestic residents	MFIs	Total	General government	Other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	58.7	38.5	0.4	30.6	7.5	4.9	4.7	0.2	.	.	1.0	9.4	2.7	2.2
Q3	60.3	39.2	0.4	31.3	7.5	5.1	4.9	0.2	.	.	1.0	9.9	2.8	2.3
2019 July	59.6	38.7	0.4	30.8	7.5	5.0	4.8	0.2	.	.	1.0	10.0	2.7	2.2
Aug.	59.8	38.5	0.4	30.9	7.2	5.1	4.9	0.2	.	.	1.0	10.2	2.8	2.3
Sep.	60.3	39.2	0.4	31.3	7.5	5.1	4.9	0.2	.	.	1.0	9.9	2.8	2.3
Oct. ^(p)	61.2	39.5	0.4	31.6	7.5	5.1	4.9	0.2	.	.	1.0	10.6	2.8	2.2
Transactions														
2019 Q2	0.3	0.0	0.0	0.8	-0.9	0.1	0.1	0.0	.	.	0.1	0.0	0.1	0.0
Q3	1.6	0.7	0.0	0.7	0.0	0.2	0.2	0.0	.	.	0.0	0.5	0.0	0.1
2019 July	0.9	0.2	0.0	0.3	0.0	0.1	0.1	0.0	.	.	0.0	0.6	0.0	0.0
Aug.	0.2	-0.2	0.0	0.0	-0.2	0.1	0.1	0.0	.	.	0.0	0.2	0.0	0.1
Sep.	0.4	0.7	0.0	0.4	0.3	0.0	0.0	0.0	.	.	0.0	-0.3	0.0	0.0
Oct. ^(p)	1.0	0.3	0.0	0.3	0.0	0.0	0.0	0.0	.	.	0.0	0.8	0.0	-0.1
Growth rates														
2019 Q2	8.1	7.1	15.1	9.3	-1.1	-4.9	-4.3	-15.8	.	.	218.4	17.5	1.4	-0.3
Q3	7.8	7.1	11.4	9.1	-0.4	-1.7	-0.5	-22.6	.	.	206.7	10.8	3.5	4.6
2019 July	7.7	6.6	13.3	8.9	-2.4	-3.1	-1.6	-27.0	.	.	218.4	14.2	2.2	0.8
Aug.	7.3	6.6	10.9	8.4	-0.5	-0.9	0.6	-26.8	.	.	216.9	9.7	3.0	2.6
Sep.	7.8	7.1	11.4	9.1	-0.4	-1.7	-0.5	-22.6	.	.	206.7	10.8	3.5	4.6
Oct. ^(p)	8.6	7.9	10.8	9.3	2.3	0.3	1.6	-22.6	.	.	199.0	11.8	3.6	2.5

Source: ECB.

1) Amounts issued by domestic residents. Amounts issued by non-domestic residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of domestic residents				Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
2019 Q2	58.7	43.1	0.4	41.7	1.0	.	0.1	9.3	3.8	2.4
Q3	60.3	44.3	0.3	42.9	1.0	.	0.1	9.4	3.9	2.5
2019 July	59.6	43.9	0.4	42.3	1.1	.	0.1	9.3	3.8	2.5
Aug.	59.8	44.1	0.4	42.6	1.1	.	0.1	9.4	3.9	2.4
Sep.	60.3	44.3	0.3	42.9	1.0	.	0.1	9.4	3.9	2.5
Oct. ^(p)	61.2	45.0	0.3	43.4	1.3	.	0.1	9.5	4.1	2.5
Transactions										
2019 Q2	0.3	0.4	0.0	0.4	0.1	.	0.0	0.0	-0.2	0.0
Q3	1.6	1.1	0.0	1.1	0.0	.	0.0	0.2	0.1	0.2
2019 July	0.9	0.7	0.0	0.6	0.2	.	0.0	0.0	0.0	0.2
Aug.	0.2	0.2	0.0	0.2	0.0	.	0.0	0.1	0.0	-0.1
Sep.	0.4	0.2	0.0	0.3	-0.1	.	0.0	0.1	0.1	0.1
Oct. ^(p)	1.0	0.7	0.0	0.5	0.3	.	0.0	0.1	0.1	0.0
Growth rates										
2019 Q2	8.1	7.1	-6.5	7.1	16.1	.	-15.4	14.5	-1.1	22.8
Q3	7.8	7.1	-44.4	7.3	37.7	.	-15.6	13.0	-2.5	21.3
2019 July	7.7	6.7	-42.3	7.2	17.8	.	-15.4	13.1	-2.8	26.1
Aug.	7.3	6.5	-42.4	6.8	31.2	.	-15.4	13.0	-4.2	23.3
Sep.	7.8	7.1	-44.4	7.3	37.7	.	-15.6	13.0	-2.5	21.3
Oct. ^(p)	8.6	7.9	-42.2	7.8	48.9	.	-15.6	13.3	0.5	19.6

Source: ECB.

1) Amounts held by domestic residents. Amounts held by non-domestic residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-domestic residents are included in external liabilities.

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2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

2.1 Loans

(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⁾				Financial corporations other than MFIs and ICPFs ²⁾	Insurance corporations and pension funds	
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Reverse repos to central counterparties	Total
				Sole proprietors								
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2019 Q2	11.6	6.1	5.1	0.4	-	17.3	6.3	2.5	8.6	1.6	-	0.0
Q3	12.0	6.3	5.3	0.4	-	17.6	6.4	2.5	8.8	1.7	-	0.0
2019 July	11.8	6.2	5.2	0.4	-	17.4	6.3	2.5	8.6	1.6	-	0.0
Aug.	11.9	6.2	5.2	0.4	-	17.3	6.2	2.5	8.6	1.6	-	0.0
Sep.	12.0	6.3	5.3	0.4	-	17.6	6.4	2.5	8.8	1.7	-	0.0
Oct. ^(p)	12.1	6.3	5.4	0.4	-	17.8	6.5	2.5	8.8	1.7	-	0.0
Transactions												
2019 Q2	0.3	0.2	0.2	-0.1	-	0.3	0.1	0.0	0.2	0.2	-	0.0
Q3	0.4	0.2	0.2	0.0	-	0.3	0.1	0.0	0.2	0.0	-	0.0
2019 July	0.1	0.1	0.1	0.0	-	0.1	0.0	0.0	0.1	0.0	-	0.0
Aug.	0.1	0.1	0.1	0.0	-	-0.1	0.0	0.0	0.0	0.0	-	0.0
Sep.	0.1	0.1	0.1	0.0	-	0.3	0.1	0.0	0.1	0.0	-	0.0
Oct. ^(p)	0.1	0.1	0.1	0.0	-	0.2	0.2	0.0	0.0	0.0	-	0.0
Growth rates												
2019 Q2	9.2	10.6	13.0	-32.3	-	8.1	6.1	0.2	12.2	25.0	-	.
Q3	10.1	10.9	14.2	-31.2	-	7.7	5.7	0.4	11.5	17.1	-	.
2019 July	9.6	10.9	13.6	-33.6	-	7.7	4.5	0.5	12.6	18.2	-	.
Aug.	9.7	10.6	13.9	-32.4	-	6.7	4.9	-0.3	10.3	18.1	-	.
Sep.	10.1	10.9	14.2	-31.2	-	7.7	5.7	0.4	11.5	17.1	-	.
Oct. ^(p)	10.4	10.6	14.8	-28.8	-	8.1	7.6	-1.5	11.6	14.3	-	.

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).

2.2 Deposits

(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⁾						Financial corporations other than MFIs and ICPFs ²⁾	ICPFs			
	Total	Over- night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over- night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total		Total	
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs		
																		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2019 Q2	27.1	8.2	12.0	1.0	6.0	.	.	11.9	9.7	1.9	0.2	0.0	.	.	0.6	-	-	1.2
Q3	27.6	8.4	12.2	0.9	6.0	.	.	13.0	10.7	2.0	0.2	0.0	.	.	0.6	-	-	1.0
2019 July	27.3	8.3	12.1	1.0	6.0	.	.	12.3	10.2	1.9	0.2	0.0	.	.	0.6	-	-	1.2
Aug.	27.4	8.4	12.1	0.9	6.0	.	.	12.6	10.4	2.0	0.2	0.0	.	.	0.6	-	-	1.1
Sep.	27.6	8.4	12.2	0.9	6.0	.	.	13.0	10.7	2.0	0.2	0.0	.	.	0.6	-	-	1.0
Oct. ^(p)	27.7	8.5	12.2	0.9	6.0	.	.	13.2	11.1	1.9	0.2	0.0	.	.	0.6	-	-	1.0
Transactions																		
2019 Q2	0.4	0.3	0.1	0.0	0.0	.	.	0.0	-0.2	0.2	0.0	0.0	.	.	0.0	-	-	0.0
Q3	0.4	0.2	0.1	0.0	0.0	.	.	1.0	1.0	0.1	0.0	0.0	.	.	0.0	-	-	-0.2
2019 July	0.1	0.1	0.0	0.0	0.0	.	.	0.4	0.5	0.0	0.0	0.0	.	.	0.0	-	-	0.0
Aug.	0.1	0.1	0.1	0.0	0.0	.	.	0.2	0.1	0.1	0.0	0.0	.	.	0.0	-	-	-0.1
Sep.	0.1	0.1	0.0	0.0	0.0	.	.	0.4	0.3	0.0	0.0	0.0	.	.	0.0	-	-	-0.2
Oct. ^(p)	0.2	0.1	0.0	0.0	0.0	.	.	0.2	0.3	-0.1	0.0	0.0	.	.	0.0	-	-	0.0
Growth rates																		
2019 Q2	8.1	19.2	5.1	-8.0	3.7	.	.	2.4	5.3	-11.1	8.9	.	.	.	-16.7	-	-	71.2
Q3	7.8	18.1	5.1	-11.4	4.2	.	.	5.6	9.3	-10.0	0.5	.	.	.	-1.9	-	-	33.0
2019 July	7.7	17.8	5.1	-8.3	3.7	.	.	3.5	7.2	-13.4	10.1	.	.	.	-1.4	-	-	60.7
Aug.	7.8	18.1	5.2	-10.3	3.9	.	.	2.7	5.8	-11.5	5.2	.	.	.	-2.6	-	-	52.8
Sep.	7.8	18.1	5.1	-11.4	4.2	.	.	5.6	9.3	-10.0	0.5	.	.	.	-1.9	-	-	33.0
Oct. ^(p)	8.1	18.6	5.0	-10.2	4.7	.	.	6.4	9.6	-8.1	-3.9	.	.	.	5.3	-	-	21.4

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).

BULGARIA

3. Domestic and cross-border positions of monetary financial institutions (excluding the NCB)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Debt securities				MMF shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
Domestic and euro area residents																
<i>Data reference Oct19</i>																
Outstanding amounts																
Domestic residents	1.3	43.7	27.7	13.2	7.5	32.0	12.1	17.8	.	5.1	4.9	0.2	.	1.0	0.6	0.4
Euro area residents	1.4	1.0	0.7	0.2	5.0	0.3	0.0	0.2	0.0	0.4	0.4	0.0	.	0.0	0.0	0.0
Transactions																
Domestic residents	0.3	0.5	0.2	0.2	0.0	0.3	0.1	0.2	.	0.0	0.0	0.0	.	0.0	0.0	0.0
Euro area residents	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0
Growth rates																
Domestic residents	48.9	7.0	8.1	6.4	2.3	9.3	10.4	8.1	.	0.3	1.6	-22.6	.	199.0	.	7.0
Euro area residents	-5.5	-1.8	-2.6	-3.8	-0.9	-1.0	.	-5.3	.	28.9	30.3	.	.	.	.	.

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).

1. Aggregated balance sheet of MFIs (excluding the NCB)

1.1 Assets

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

	Total	Loans to domestic residents				Holdings of debt securities issued by domestic residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF investment fund shares ¹⁾	External assets	Fixed assets	Remaining assets
		Total	General government	Other domestic residents	MFIs	Total	General government	Other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	311.7	231.2	1.8	120.9	108.5	34.0	20.5	1.0	12.5	0.0	4.2	26.3	6.2	9.8
Q3	314.0	233.4	1.8	121.2	110.5	33.6	20.0	1.0	12.6	0.0	4.3	26.7	6.2	9.7
2019 July	314.7	234.4	1.8	120.6	112.0	33.9	20.5	0.9	12.5	0.0	4.2	26.3	6.2	9.7
Aug.	313.5	232.7	1.8	120.2	110.7	33.4	19.9	1.0	12.5	0.0	4.2	25.9	6.2	11.1
Sep.	314.0	233.4	1.8	121.2	110.5	33.6	20.0	1.0	12.6	0.0	4.3	26.7	6.2	9.7
Oct. ^(p)	318.4	238.2	1.9	123.3	113.0	33.2	19.4	1.0	12.8	0.0	4.4	26.6	6.3	9.7
Transactions														
2019 Q2	6.1	4.4	0.0	2.4	2.0	-0.5	-0.7	0.1	0.1	0.0	0.1	-0.5	0.2	0.8
Q3	4.1	5.4	0.0	1.8	3.6	0.0	-0.2	0.0	0.2	0.0	-0.1	0.5	0.0	-0.1
2019 July	4.1	5.0	0.0	0.5	4.4	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	-0.1
Aug.	0.1	0.5	0.0	0.7	-0.2	-0.3	-0.4	0.0	0.1	0.0	0.0	-0.2	0.0	1.4
Sep.	-0.1	-0.1	0.0	0.6	-0.7	0.2	0.1	0.0	0.1	0.0	0.0	0.7	0.0	-1.5
Oct. ^(p)	2.9	2.3	0.1	1.0	1.2	-0.8	-0.9	0.0	0.1	0.0	0.1	-0.2	0.1	0.1
Growth rates														
2019 Q2	7.4	7.8	3.9	5.9	10.2	-0.4	-2.1	-0.3	2.6	.	5.2	0.7	21.2	9.8
Q3	5.7	7.0	-2.4	4.4	10.3	0.7	-1.5	5.5	4.2	.	2.0	-1.1	19.4	7.6
2019 July	6.3	8.1	-5.4	4.9	12.0	-0.7	-2.7	0.3	2.6	.	2.9	-2.3	18.7	11.9
Aug.	5.8	7.0	-3.4	4.8	9.7	-0.1	-2.2	2.2	3.2	.	1.7	-2.7	18.3	25.1
Sep.	5.7	7.0	-2.4	4.4	10.3	0.7	-1.5	5.5	4.2	.	2.0	-1.1	19.4	7.6
Oct. ^(p)	6.4	7.5	-4.9	4.8	10.8	-1.2	-4.8	8.8	4.2	.	4.0	-1.9	21.8	2.4

Source: ECB.

1) Amounts issued by domestic residents. Amounts issued by non-domestic residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of domestic residents				Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
2019 Q2	311.7	188.5	13.1	172.3	3.1	0.0	17.1	29.3	65.3	11.4
Q3	314.0	188.7	13.7	171.7	3.3	0.0	17.3	29.8	66.4	11.7
2019 July	314.7	189.2	13.4	171.8	4.1	0.0	17.1	29.4	67.7	11.3
Aug.	313.5	188.4	13.1	171.3	4.0	0.0	17.0	29.5	66.3	12.3
Sep.	314.0	188.7	13.7	171.7	3.3	0.0	17.3	29.8	66.4	11.7
Oct. ^(p)	318.4	190.9	11.6	175.0	4.3	0.0	17.5	30.4	67.9	11.7
Transactions										
2019 Q2	6.1	6.6	2.5	4.6	-0.5	0.0	0.5	0.0	-2.4	1.4
Q3	4.1	2.4	0.7	1.4	0.3	0.0	0.4	0.5	1.3	-0.4
2019 July	4.1	2.0	0.3	0.7	1.0	0.0	0.1	0.1	2.5	-0.6
Aug.	0.1	0.7	-0.2	1.0	-0.1	0.0	0.1	0.1	-1.2	0.4
Sep.	-0.1	-0.3	0.6	-0.3	-0.6	0.0	0.2	0.3	0.0	-0.3
Oct. ^(p)	2.9	0.3	-2.1	1.5	0.9	0.0	0.0	0.7	1.3	0.6
Growth rates										
2019 Q2	7.4	11.7	234.9	7.1	-22.1	.	5.6	10.1	-6.5	31.1
Q3	5.7	10.9	182.0	6.9	-28.8	.	7.9	7.8	-7.7	5.7
2019 July	6.3	10.0	129.7	6.6	-21.1	.	5.0	7.6	-4.0	15.9
Aug.	5.8	10.0	131.9	6.4	-13.9	.	5.6	7.4	-7.1	22.3
Sep.	5.7	10.9	182.0	6.9	-28.8	.	7.9	7.8	-7.7	5.7
Oct. ^(p)	6.4	9.5	99.8	7.0	-14.8	.	6.9	9.9	-3.8	15.5

Source: ECB.

1) Amounts held by domestic residents. Amounts held by non-domestic residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-domestic residents are included in external liabilities.

CZECH REPUBLIC

2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

2.1 Loans

(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⁾				Financial corporations other than MFIs and ICPFs ²⁾		Insurance corporations and pension funds
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Reverse repos to central counterparties	Total
				Sole proprietors								
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2019 Q2	66.5	9.9	50.4	6.2	-	43.8	10.4	9.6	23.8	9.9	-	0.7
Q3	66.7	10.0	50.6	6.0	-	44.7	10.7	9.5	24.5	9.6	-	0.2
2019 July	66.4	9.9	50.3	6.2	-	44.0	10.2	9.4	24.4	9.7	-	0.5
Aug.	66.1	9.9	50.2	6.0	-	44.2	10.2	9.4	24.5	9.6	-	0.4
Sep.	66.7	10.0	50.6	6.0	-	44.7	10.7	9.5	24.5	9.6	-	0.2
Oct. ^(p)	67.9	10.2	51.6	6.1	-	45.4	10.8	9.7	24.9	9.9	-	0.2
Transactions												
2019 Q2	1.2	0.2	0.8	0.1	-	0.7	0.2	-0.1	0.6	0.5	-	0.1
Q3	1.1	0.3	0.9	0.0	-	1.3	0.4	0.0	0.9	-0.1	-	-0.5
2019 July	0.4	0.1	0.3	0.0	-	0.4	-0.1	-0.2	0.7	-0.1	-	-0.2
Aug.	0.4	0.1	0.3	0.0	-	0.5	0.1	0.1	0.3	0.0	-	-0.1
Sep.	0.4	0.1	0.3	0.0	-	0.4	0.4	0.1	-0.1	0.0	-	-0.2
Oct. ^(p)	0.4	0.1	0.3	0.0	-	0.4	0.1	0.1	0.2	0.2	-	0.1
Growth rates												
2019 Q2	7.1	7.8	7.6	2.3	-	4.2	0.6	3.9	5.9	8.4	-	.
Q3	6.8	8.6	7.1	1.9	-	3.3	-3.1	0.2	7.7	4.0	-	.
2019 July	7.0	8.0	7.5	2.1	-	3.4	-2.9	-0.4	8.0	5.1	-	.
Aug.	6.8	8.0	7.3	1.6	-	3.8	-3.6	0.7	8.5	6.3	-	.
Sep.	6.8	8.6	7.1	1.9	-	3.3	-3.1	0.2	7.7	4.0	-	.
Oct. ^(p)	6.4	8.1	6.7	1.7	-	3.0	-3.9	0.7	7.3	7.4	-	.

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).

2.2 Deposits

(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⁾						Financial corporations other than MFIs and ICPFs ²⁾			ICPFs	
	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total			Total
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs		
																	3		4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2019 Q2	105.9	85.4	4.0	8.8	6.9	0.9	0.0	41.2	36.0	4.4	0.1	0.3	0.1	0.2	8.0	-	-	5.4
Q3	105.8	85.2	4.4	8.5	6.9	0.9	0.0	40.6	35.2	4.9	0.1	0.3	0.0	0.0	8.1	-	-	5.1
2019 July	105.6	85.1	4.1	8.7	6.8	0.9	0.0	41.2	35.7	4.6	0.1	0.3	0.1	0.4	8.1	-	-	4.9
Aug.	105.2	84.8	4.3	8.4	6.9	0.9	0.0	41.4	35.9	5.0	0.1	0.3	0.1	0.0	8.4	-	-	4.7
Sep.	105.8	85.2	4.4	8.5	6.9	0.9	0.0	40.6	35.2	4.9	0.1	0.3	0.0	0.0	8.1	-	-	5.1
Oct. ^(p)	107.3	86.3	4.6	8.5	7.0	0.9	0.0	42.0	36.4	5.1	0.1	0.4	0.0	0.0	9.6	-	-	4.5
Transactions																		
2019 Q2	1.8	1.6	0.3	0.1	-0.2	0.0	0.0	1.0	0.3	0.6	0.0	0.0	0.0	0.1	0.5	-	-	0.7
Q3	1.3	0.9	0.5	-0.1	0.1	0.0	0.0	-0.2	-0.5	0.5	0.0	0.0	-0.1	-0.1	0.2	-	-	-0.2
2019 July	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.2	-0.2	0.2	0.0	0.0	0.0	0.2	0.2	-	-	-0.5
Aug.	0.6	0.4	0.2	-0.1	0.1	0.0	0.0	0.5	0.4	0.4	0.0	0.0	0.0	-0.3	0.4	-	-	-0.1
Sep.	0.2	0.1	0.1	0.0	0.0	0.0	0.0	-0.9	-0.8	-0.1	0.0	0.0	-0.1	0.0	-0.3	-	-	0.4
Oct. ^(p)	0.2	0.2	0.1	-0.1	0.1	0.0	0.0	1.0	0.9	0.1	0.0	0.0	0.0	0.0	1.4	-	-	-0.7
Growth rates																		
2019 Q2	6.9	6.5	77.4	5.1	-7.4	-3.7	.	6.0	0.8	80.4	.	26.8	.	.	-4.6	-	-	39.0
Q3	6.9	6.1	78.5	3.0	-3.7	-4.3	.	6.5	0.5	99.4	.	23.7	.	.	2.4	-	-	5.7
2019 July	6.9	6.5	77.4	4.5	-6.4	-3.7	.	5.2	-0.2	75.9	.	38.6	.	.	1.9	-	-	15.7
Aug.	6.9	6.3	76.6	2.7	-4.1	-3.9	.	5.8	-0.5	102.7	.	21.0	.	.	9.1	-	-	-9.3
Sep.	6.9	6.1	78.5	3.0	-3.7	-4.3	.	6.5	0.5	99.4	.	23.7	.	.	2.4	-	-	5.7
Oct. ^(p)	6.7	6.4	56.2	1.3	-1.9	-5.0	.	4.8	-0.2	73.2	.	23.4	.	.	38.5	-	-	-22.0

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. Domestic and cross-border positions of monetary financial institutions (excluding the NCB)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Debt securities				MMF shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
Domestic and euro area residents																
<i>Data reference Oct19</i>																
Outstanding amounts																
Domestic residents	4.3	186.6	107.3	42.0	113.0	125.2	67.9	45.4	12.8	20.4	19.4	1.0	0.0	4.4	2.3	2.0
Euro area residents	51.1	8.1	1.8	2.9	7.6	9.4	0.7	4.9	0.3	1.4	1.0	0.4	0.0	0.4	0.0	0.4
Transactions																
Domestic residents	0.9	-0.6	0.2	1.0	1.2	1.0	0.4	0.4	0.1	-0.8	-0.9	0.0	0.0	0.1	0.0	0.0
Euro area residents	0.7	1.4	0.0	0.6	-0.7	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																
Domestic residents	-14.8	10.2	6.7	4.8	10.8	4.7	6.4	3.0	4.2	-4.2	-4.8	8.8	.	4.0	8.7	-0.6
Euro area residents	-3.6	15.2	-7.4	26.7	-7.9	15.9	12.1	7.8	-12.0	-12.2	-14.9	-4.2	.	1.5	.	1.7

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).

1. Aggregated balance sheet of MFIs (excluding the NCB)

1.1 Assets

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

	Total	Loans to domestic residents				Holdings of debt securities issued by domestic residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF investment fund shares ¹⁾	External assets	Fixed assets	Remaining assets
		Total	General government	Other domestic residents	MFIs	Total	General government	Other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	1,173.5	697.8	22.0	534.8	140.9	141.2	8.5	1.0	131.8	0.0	30.3	179.6	5.1	119.4
Q3	1,233.9	722.3	21.7	542.3	158.2	143.5	8.5	1.0	133.9	0.0	31.7	181.1	4.9	150.5
2019 July	1,160.3	691.5	22.4	532.8	136.3	135.6	8.2	0.9	126.4	0.0	30.9	169.9	5.1	127.2
Aug.	1,216.7	704.4	21.5	538.3	144.7	135.3	9.2	0.9	125.1	0.0	31.8	177.1	5.1	162.9
Sep.	1,233.9	722.3	21.7	542.3	158.2	143.5	8.5	1.0	133.9	0.0	31.7	181.1	4.9	150.5
Oct. ^(p)	1,179.0	703.5	21.5	540.0	141.9	133.3	8.2	1.0	124.1	0.0	31.4	176.2	4.9	129.7
Transactions														
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Growth rates														
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: ECB.

1) Amounts issued by domestic residents. Amounts issued by non-domestic residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of domestic residents				Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
2019 Q2	1,173.5	347.8	1.2	208.5	138.1	0.0	505.0	61.1	133.1	126.5
Q3	1,233.9	364.8	1.0	209.3	154.6	0.0	517.6	69.9	125.6	156.1
2019 July	1,160.3	346.6	1.2	211.5	133.9	0.0	496.5	62.2	125.8	129.1
Aug.	1,216.7	356.6	1.1	213.6	141.8	0.0	510.3	61.4	124.8	163.6
Sep.	1,233.9	364.8	1.0	209.3	154.6	0.0	517.6	69.9	125.6	156.1
Oct. ^(p)	1,179.0	353.7	1.2	213.2	139.3	0.0	499.7	63.9	128.6	133.1
Transactions										
2019 Q2	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-
Growth rates										
2019 Q2	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-

Source: ECB.

1) Amounts held by domestic residents. Amounts held by non-domestic residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-domestic residents are included in external liabilities.

DENMARK

2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

2.1 Loans

(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⁾				Financial corporations other than MFIs and ICPFs ²⁾	Insurance corporations and pension funds	
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Total	
				Sole proprietors								Reverse repos to central counterparties
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2019 Q2	325.2	16.5	297.7	11.0	-	164.6	-	-	-	36.8	-	8.2
Q3	327.6	16.5	300.1	10.9	-	166.0	-	-	-	38.4	-	10.3
2019 July	325.7	16.4	298.5	10.8	-	164.0	-	-	-	35.6	-	7.5
Aug.	327.4	16.3	300.3	10.8	-	165.2	-	-	-	36.6	-	9.1
Sep.	327.6	16.5	300.1	10.9	-	166.0	-	-	-	38.4	-	10.3
Oct. ^(p)	327.5	16.2	300.6	10.8	-	166.8	-	-	-	36.0	-	9.7
Transactions												
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-
Growth rates												
2019 Q2	1.2	-	-	-	-	2.2	-	-	-	-	-	-
Q3	1.6	-	-	-	-	2.8	-	-	-	-	-	-
2019 July	1.4	-	-	-	-	1.9	-	-	-	-	-	-
Aug.	1.5	-	-	-	-	2.7	-	-	-	-	-	-
Sep.	1.6	-	-	-	-	2.8	-	-	-	-	-	-
Oct. ^(p)	1.6	-	-	-	-	2.6	-	-	-	-	-	-

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).

2.2 Deposits

(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⁾						Financial corporations other than MFIs and ICPFs ²⁾	ICPFs			
	Total	Over- night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over- night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total		Total	
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs		
																		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2019 Q2	140.7	-	-	-	-	-	-	40.7	-	-	-	-	-	-	-	19.0	-	6.9
Q3	140.7	-	-	-	-	-	-	41.9	-	-	-	-	-	-	-	18.4	-	7.0
2019 July	140.6	-	-	-	-	-	-	43.5	-	-	-	-	-	-	-	18.9	-	7.4
Aug.	142.8	-	-	-	-	-	-	42.9	-	-	-	-	-	-	-	19.3	-	7.3
Sep.	140.7	-	-	-	-	-	-	41.9	-	-	-	-	-	-	-	18.4	-	7.0
Oct. ^(p)	141.2	-	-	-	-	-	-	44.2	-	-	-	-	-	-	-	18.9	-	7.6
Transactions																		
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Growth rates																		
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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. Domestic and cross-border positions of monetary financial institutions (excluding the NCB)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Debt securities				MMF shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
Domestic and euro area residents																
<i>Data reference Oct19</i>																
Outstanding amounts																
Domestic residents	139.3	.	141.2	44.2	141.9	.	327.5	166.8	124.1	.	8.2	1.0	0.0	31.4	19.0	12.4
Euro area residents
Transactions																
Domestic residents
Euro area residents
Growth rates																
Domestic residents	1.6	2.6	.	.	.	.	.	.	.	.
Euro area residents

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).

1. Aggregated balance sheet of MFIs (excluding the NCB)

1.1 Assets

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

	Total	Loans to domestic residents				Holdings of debt securities issued by domestic residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF investment fund shares ¹⁾	External assets	Fixed assets	Remaining assets
		Total	General government	Other domestic residents	MFIs	Total	General government	Other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	59.4	43.8	5.2	29.3	9.3	7.0	6.6	0.4	0.0	0.0	0.5	5.0	1.0	2.0
Q3	60.5	43.8	5.3	29.0	9.4	7.1	6.7	0.4	0.0	0.0	0.5	6.2	1.0	1.9
2019 July	59.5	43.2	5.0	29.3	9.0	7.0	6.6	0.4	0.0	0.0	0.5	5.7	1.0	2.0
Aug.	60.6	43.7	5.1	29.2	9.4	7.0	6.6	0.4	0.0	0.0	0.5	6.3	1.0	2.0
Sep.	60.5	43.8	5.3	29.0	9.4	7.1	6.7	0.4	0.0	0.0	0.5	6.2	1.0	1.9
Oct. ^(p)	59.9	44.0	5.3	29.1	9.6	7.1	6.7	0.4	0.0	0.0	0.5	5.5	1.0	1.9
Transactions														
2019 Q2	0.4	-0.2	-0.2	0.5	-0.6	0.1	0.2	-0.1	0.0	0.0	0.0	0.0	0.0	0.5
Q3	1.4	0.2	0.1	-0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.1
2019 July	0.1	-0.6	-0.1	-0.1	-0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0
Aug.	1.2	0.6	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.1
Sep.	0.1	0.2	0.2	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
Oct. ^(p)	-0.3	0.4	0.0	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.0	-0.6	0.0	0.0
Growth rates														
2019 Q2	4.6	4.5	-7.0	4.3	12.3	5.7	9.0	-26.6	.	.	0.0	-2.3	21.1	19.7
Q3	5.1	6.2	-1.6	3.6	19.5	5.4	8.8	-28.9	.	.	-4.4	-11.3	20.4	36.1
2019 July	4.7	5.0	-5.8	4.0	15.1	5.0	8.3	-27.3	.	.	-4.5	-4.4	20.4	23.7
Aug.	5.5	6.7	-5.1	4.2	23.1	5.2	8.5	-27.9	.	.	-3.9	-10.1	20.6	33.0
Sep.	5.1	6.2	-1.6	3.6	19.5	5.4	8.8	-28.9	.	.	-4.4	-11.3	20.4	36.1
Oct. ^(p)	5.4	7.3	0.3	3.6	23.9	5.8	9.1	-28.1	.	.	-3.2	-17.6	20.8	48.7

Source: ECB.

1) Amounts issued by domestic residents. Amounts issued by non-domestic residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of domestic residents				Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
2019 Q2	59.4	43.3	2.8	39.6	0.9	0.0	0.2	10.6	4.2	1.2
Q3	60.5	44.8	2.7	41.4	0.7	0.0	0.2	10.6	3.5	1.4
2019 July	59.5	43.8	2.6	40.4	0.7	0.0	0.2	10.7	3.7	1.2
Aug.	60.6	45.1	3.0	41.3	0.7	0.0	0.2	10.7	3.5	1.2
Sep.	60.5	44.8	2.7	41.4	0.7	0.0	0.2	10.6	3.5	1.4
Oct. ^(p)	59.9	44.2	2.7	40.9	0.7	0.0	0.2	10.6	3.6	1.4
Transactions										
2019 Q2	0.4	0.5	0.0	0.5	0.0	0.0	0.0	0.1	-0.1	-0.2
Q3	1.4	1.5	-0.2	1.8	-0.1	0.0	0.0	0.7	-0.7	-0.1
2019 July	0.1	0.4	-0.2	0.8	-0.2	0.0	0.0	0.3	-0.5	0.0
Aug.	1.2	1.3	0.4	0.9	0.0	0.0	0.0	0.2	-0.1	-0.1
Sep.	0.1	-0.1	-0.3	0.2	0.0	0.0	0.0	0.2	-0.1	0.0
Oct. ^(p)	-0.3	-0.4	0.0	-0.4	-0.1	0.0	0.0	0.2	0.1	-0.2
Growth rates										
2019 Q2	4.6	5.9	19.0	3.8	58.9	.	.	5.5	1.4	-27.1
Q3	5.1	4.6	6.6	4.1	5.1	.	.	10.8	9.8	-30.8
2019 July	4.7	5.2	10.7	4.3	14.0	.	.	7.6	4.5	-25.1
Aug.	5.5	5.7	21.1	4.2	12.2	.	.	9.3	8.7	-32.1
Sep.	5.1	4.6	6.6	4.1	5.1	.	.	10.8	9.8	-30.8
Oct. ^(p)	5.4	4.3	11.5	3.7	-3.4	.	.	13.1	11.2	-27.2

Source: ECB.

1) Amounts held by domestic residents. Amounts held by non-domestic residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-domestic residents are included in external liabilities.

2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

2.1 Loans

(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⁾				Financial corporations other than MFIs and ICPFs ²⁾		Insurance corporations and pension funds
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Reverse repos to central counterparties	Total
					Sole proprietors							
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2019 Q2	17.6	1.5	7.4	8.6	-	11.2	2.3	2.6	6.3	0.5	-	0.1
Q3	17.7	1.5	7.4	8.7	-	10.9	2.1	2.3	6.4	0.5	-	0.0
2019 July	17.7	1.5	7.4	8.7	-	11.1	2.2	2.5	6.3	0.5	-	0.1
Aug.	17.6	1.5	7.5	8.7	-	11.0	2.2	2.4	6.5	0.5	-	0.0
Sep.	17.7	1.5	7.4	8.7	-	10.9	2.1	2.3	6.4	0.5	-	0.0
Oct. ^(p)	17.7	1.5	7.5	8.7	-	10.9	2.1	2.3	6.4	0.5	-	0.0
Transactions												
2019 Q2	0.4	0.0	0.1	0.3	-	0.1	-0.1	0.1	0.0	0.1	-	0.0
Q3	0.2	0.0	0.0	0.1	-	-0.2	-0.1	-0.3	0.2	0.0	-	0.0
2019 July	0.1	0.0	0.0	0.1	-	-0.2	0.0	-0.2	0.0	0.0	-	0.0
Aug.	0.0	0.0	0.0	0.0	-	0.0	-0.1	0.0	0.1	0.0	-	0.0
Sep.	0.1	0.0	0.0	0.0	-	-0.1	0.0	-0.1	0.0	0.0	-	0.0
Oct. ^(p)	0.1	0.0	0.1	0.0	-	0.0	0.0	0.0	0.0	0.0	-	0.0
Growth rates												
2019 Q2	6.7	0.1	4.2	10.3	-	0.4	-9.9	3.9	3.3	11.3	-	.
Q3	7.1	0.6	4.7	10.4	-	-1.7	-14.7	-5.4	5.2	11.3	-	.
2019 July	7.1	1.2	4.5	10.5	-	-1.1	-13.9	-1.3	4.6	14.4	-	.
Aug.	7.0	0.1	4.5	10.5	-	-0.5	-14.2	-2.3	6.0	17.8	-	.
Sep.	7.1	0.6	4.7	10.4	-	-1.7	-14.7	-5.4	5.2	11.3	-	.
Oct. ^(p)	6.9	-0.7	5.2	9.9	-	-1.2	-15.9	-4.3	6.4	2.9	-	.

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).

2.2 Deposits

(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⁾						Financial corporations other than MFIs and ICPFs ²⁾			ICPFs	
	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total			
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs		
																		15
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2019 Q2	27.6	14.0	8.3	5.4	0.0	0.0	0.0	9.1	7.7	1.0	0.4	0.0	0.0	0.0	1.2	-	-	0.9
Q3	28.3	15.1	8.0	5.2	0.0	0.0	0.0	9.9	8.5	1.1	0.3	0.0	0.0	0.0	1.4	-	-	1.0
2019 July	27.9	14.4	8.2	5.3	0.0	0.0	0.0	9.4	8.0	1.1	0.3	0.0	0.0	0.0	1.3	-	-	1.0
Aug.	28.3	14.9	8.1	5.3	0.0	0.0	0.0	9.9	8.5	1.1	0.4	0.0	0.0	0.0	1.3	-	-	1.0
Sep.	28.3	15.1	8.0	5.2	0.0	0.0	0.0	9.9	8.5	1.1	0.3	0.0	0.0	0.0	1.4	-	-	1.0
Oct. ^(p)	28.2	15.1	7.9	5.2	0.0	0.0	0.0	9.7	8.4	1.1	0.3	0.0	0.0	0.0	1.3	-	-	0.9
Transactions																		
2019 Q2	0.2	0.7	-0.4	-0.1	0.0	0.0	0.0	0.3	0.4	-0.1	0.1	0.0	0.0	0.0	-0.1	-	-	0.1
Q3	0.7	1.1	-0.3	-0.1	0.0	0.0	0.0	0.8	0.8	0.1	-0.1	0.0	0.0	0.0	0.2	-	-	0.2
2019 July	0.3	0.4	-0.1	0.0	0.0	0.0	0.0	0.3	0.3	0.1	-0.1	0.0	0.0	0.0	0.0	-	-	0.1
Aug.	0.4	0.5	-0.1	0.0	0.0	0.0	0.0	0.5	0.5	0.0	0.1	0.0	0.0	0.0	0.1	-	-	-0.1
Sep.	0.0	0.2	-0.1	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	-0.1	0.0	0.0	0.0	0.1	-	-	0.1
Oct. ^(p)	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	-0.1	-	-	-0.1
Growth rates																		
2019 Q2	3.8	22.9	-15.3	-1.8	.	.	.	7.2	11.2	-20.7	27.1	.	.	.	-22.8	-	-	-2.8
Q3	3.6	19.8	-14.8	-2.2	.	.	.	6.1	11.1	-13.8	-10.2	.	.	.	-8.9	-	-	4.6
2019 July	3.9	22.2	-15.1	-2.2	.	.	.	7.5	12.5	-11.2	-13.2	.	.	.	-25.3	-	-	16.4
Aug.	3.8	21.4	-15.5	-1.8	.	.	.	7.3	11.7	-12.4	1.5	.	.	.	-19.3	-	-	3.5
Sep.	3.6	19.8	-14.8	-2.2	.	.	.	6.1	11.1	-13.8	-10.2	.	.	.	-8.9	-	-	4.6
Oct. ^(p)	3.6	19.5	-14.3	-3.3	.	.	.	7.0	11.2	-9.3	-8.2	.	.	.	-12.9	-	-	-12.8

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. Domestic and cross-border positions of monetary financial institutions (excluding the NCB)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Debt securities				MMF shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
Domestic and euro area residents																
<i>Data reference Oct19</i>																
Outstanding amounts																
Domestic residents	0.7	43.6	28.2	9.7	9.6	34.4	17.7	10.9	0.0	7.0	6.7	0.4	0.0	0.5	0.0	0.5
Euro area residents	1.6	0.7	0.5	0.1	2.2	0.1	0.0	0.1	0.2	0.5	0.4	0.1	0.0	0.1	0.1	0.0
Transactions																
Domestic residents	-0.1	-0.3	0.0	-0.1	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Euro area residents	0.1	0.0	0.0	0.0	-0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																
Domestic residents	-3.4	4.1	3.6	7.0	23.9	3.1	6.9	-1.2	.	5.6	9.1	-28.1	.	-3.2	.	-0.3
Euro area residents	18.9	12.9	-2.2	.	-36.7	.	.	.	-16.6	-9.0	-13.0	.	.	4.9	-0.7	.

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).

HUNGARY

1. Aggregated balance sheet of MFIs (excluding the NCB)

1.1 Assets

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

	Total	Loans to domestic residents				Holdings of debt securities issued by domestic residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF investment fund shares ¹⁾	External assets	Fixed assets	Remaining assets
		Total	General government	Other domestic residents	MFIs	Total	General government	Other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	127.8	66.5	1.7	48.9	15.9	29.5	26.1	0.3	3.1	0.0	2.5	22.3	1.3	5.7
Q3	130.4	67.0	2.2	49.4	15.4	29.3	25.8	0.3	3.1	0.0	2.6	24.1	1.3	6.1
2019 July	129.8	66.0	2.3	48.8	14.9	29.8	26.5	0.3	3.0	0.0	2.5	24.3	1.3	5.9
Aug.	129.5	66.1	2.2	48.9	15.0	29.9	26.6	0.3	3.0	0.0	2.5	23.3	1.3	6.4
Sep.	130.4	67.0	2.2	49.4	15.4	29.3	25.8	0.3	3.1	0.0	2.6	24.1	1.3	6.1
Oct. ^(p)	134.1	70.3	2.2	50.8	17.3	29.3	25.8	0.4	3.1	0.0	2.6	24.6	1.3	6.0
Transactions														
2019 Q2	-0.5	2.2	0.0	2.1	0.1	-1.6	-1.6	0.0	0.1	0.0	-0.2	0.1	0.0	-0.9
Q3	2.6	2.5	0.1	2.4	0.0	0.3	0.2	0.0	0.1	0.0	0.1	1.6	0.0	-1.2
2019 July	1.7	0.0	0.2	0.8	-0.9	0.3	0.4	0.0	0.0	0.0	0.0	1.9	0.0	-0.4
Aug.	-0.4	0.9	-0.1	0.6	0.3	0.3	0.3	0.0	0.0	0.0	0.0	-1.0	0.0	-0.2
Sep.	1.3	1.6	0.0	1.0	0.6	-0.3	-0.5	0.0	0.2	0.0	0.1	0.7	0.0	-0.6
Oct. ^(p)	2.8	2.3	-0.1	0.8	1.6	-0.4	-0.4	0.1	-0.1	0.0	0.1	0.5	0.0	-0.1
Growth rates														
2019 Q2	3.3	8.8	-1.1	13.2	-1.6	-2.8	-4.5	5.5	12.9	.	3.8	5.4	10.8	-38.0
Q3	3.6	12.3	12.4	14.4	6.3	-4.9	-6.1	21.2	3.2	.	8.7	8.5	6.8	-43.2
2019 July	2.8	8.5	13.4	13.2	-4.7	-2.0	-3.5	3.9	12.4	.	1.4	9.2	7.1	-43.7
Aug.	3.2	10.4	12.3	13.4	1.6	-3.2	-4.9	5.0	12.4	.	5.4	5.2	7.8	-37.4
Sep.	3.6	12.3	12.4	14.4	6.3	-4.9	-6.1	21.2	3.2	.	8.7	8.5	6.8	-43.2
Oct. ^(p)	5.1	15.2	7.8	15.2	16.4	-4.2	-5.3	55.0	0.8	.	11.4	4.4	10.2	-39.9

Source: ECB.

1) Amounts issued by domestic residents. Amounts issued by non-domestic residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of domestic residents				Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
2019 Q2	127.8	83.8	2.5	65.8	15.5	0.2	6.9	14.0	16.1	6.9
Q3	130.4	84.1	3.3	65.4	15.4	0.2	7.5	14.0	17.3	7.4
2019 July	129.8	84.5	3.5	65.6	15.5	0.2	7.3	14.0	16.8	7.0
Aug.	129.5	83.8	2.8	65.7	15.3	0.2	7.2	14.0	16.9	7.4
Sep.	130.4	84.1	3.3	65.4	15.4	0.2	7.5	14.0	17.3	7.4
Oct. ^(p)	134.1	87.0	2.7	67.6	16.7	0.2	7.5	14.4	18.1	7.0
Transactions										
2019 Q2	-0.5	1.2	1.4	-0.5	0.3	0.0	-0.1	0.0	-0.5	-1.0
Q3	2.6	2.3	0.6	1.4	0.3	0.0	0.6	-0.2	0.9	-1.1
2019 July	1.7	1.3	0.8	0.4	0.0	0.0	0.4	-0.1	0.6	-0.4
Aug.	-0.4	0.0	-0.7	0.8	0.0	0.0	0.0	-0.3	0.0	-0.2
Sep.	1.3	0.9	0.4	0.3	0.3	0.0	0.3	0.2	0.3	-0.5
Oct. ^(p)	2.8	1.8	-0.6	1.3	1.1	0.0	0.0	0.4	1.0	-0.3
Growth rates										
2019 Q2	3.3	6.6	123.2	5.4	3.2	-30.7	7.8	4.8	2.3	-31.9
Q3	3.6	8.2	180.9	6.8	2.0	-27.9	6.9	0.3	5.2	-37.9
2019 July	2.8	8.1	230.6	4.9	6.5	-27.4	12.4	1.0	-2.7	-37.7
Aug.	3.2	7.8	177.1	5.8	5.8	-26.8	11.6	0.3	-0.5	-33.1
Sep.	3.6	8.2	180.9	6.8	2.0	-27.9	6.9	0.3	5.2	-37.9
Oct. ^(p)	5.1	9.8	124.9	7.8	10.5	-30.4	3.0	2.3	9.5	-36.6

Source: ECB.

1) Amounts held by domestic residents. Amounts held by non-domestic residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-domestic residents are included in external liabilities.

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2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

2.1 Loans

(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⁾				Financial corporations other than MFIs and ICPFs ²⁾		Insurance corporations and pension funds
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Reverse repos to central counterparties	Total
					Sole proprietors							
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2019 Q2	19.8	7.5	10.8	1.5	-	25.0	6.8	7.1	11.1	4.1	-	0.0
Q3	20.5	8.3	10.6	1.5	-	24.9	7.0	6.7	11.1	4.1	-	0.0
2019 July	20.0	7.7	10.8	1.5	-	24.7	6.7	6.8	11.2	4.1	-	0.0
Aug.	20.2	8.0	10.7	1.5	-	24.7	6.7	6.9	11.1	4.0	-	0.0
Sep.	20.5	8.3	10.6	1.5	-	24.9	7.0	6.7	11.1	4.1	-	0.0
Oct. ^(p)	21.2	8.7	10.9	1.5	-	25.6	7.4	6.8	11.4	4.1	-	0.0
Transactions												
2019 Q2	0.5	0.2	0.3	0.1	-	1.4	0.2	0.5	0.6	0.2	-	0.0
Q3	1.5	1.2	0.2	0.1	-	0.9	0.4	0.1	0.4	0.0	-	0.0
2019 July	0.4	0.3	0.1	0.0	-	0.3	0.0	0.1	0.2	0.0	-	0.0
Aug.	0.5	0.4	0.1	0.0	-	0.2	0.1	0.1	0.0	0.0	-	0.0
Sep.	0.5	0.5	0.1	0.0	-	0.4	0.4	-0.1	0.1	0.1	-	0.0
Oct. ^(p)	0.3	0.3	0.1	0.0	-	0.5	0.3	0.0	0.2	0.0	-	0.0
Growth rates												
2019 Q2	8.4	5.9	11.0	3.5	-	17.1	16.4	22.4	14.4	14.5	-	.
Q3	13.7	21.1	9.5	6.8	-	15.7	16.0	16.8	14.7	10.2	-	.
2019 July	9.8	9.6	10.6	5.3	-	16.2	12.3	20.6	15.9	12.3	-	.
Aug.	11.4	14.7	9.9	5.7	-	15.8	13.2	21.0	14.3	8.4	-	.
Sep.	13.7	21.1	9.5	6.8	-	15.7	16.0	16.8	14.7	10.2	-	.
Oct. ^(p)	14.5	23.5	9.1	7.1	-	16.1	16.0	15.9	16.2	13.1	-	.

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).

2.2 Deposits

(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⁾						Financial corporations other than MFIs and ICPFs ²⁾			ICPFs	
	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total			
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs		
																		15
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2019 Q2	30.3	22.4	4.6	3.3	0.0	0.0	0.0	25.8	22.5	3.0	0.3	0.0	0.0	0.0	6.7	-	-	0.7
Q3	29.5	22.0	4.3	3.2	0.0	0.0	0.0	26.0	22.7	2.9	0.3	0.0	0.0	0.0	6.5	-	-	0.7
2019 July	30.0	22.3	4.5	3.3	0.0	0.0	0.0	26.2	22.9	3.0	0.3	0.0	0.0	0.0	6.6	-	-	0.6
Aug.	29.9	22.3	4.4	3.2	0.0	0.0	0.0	26.5	23.0	3.3	0.3	0.0	0.0	0.0	6.6	-	-	0.7
Sep.	29.5	22.0	4.3	3.2	0.0	0.0	0.0	26.0	22.7	2.9	0.3	0.0	0.0	0.0	6.5	-	-	0.7
Oct. ^(p)	30.5	22.9	4.3	3.3	0.0	0.0	0.0	27.0	23.8	2.9	0.3	0.0	0.0	0.0	6.8	-	-	0.8
Transactions																		
2019 Q2	0.1	0.3	-0.3	0.1	0.0	0.0	0.0	0.2	0.3	-0.1	0.0	0.0	0.0	0.0	-0.2	-	-	0.1
Q3	0.1	0.3	-0.3	0.1	0.0	0.0	0.0	0.8	0.8	0.0	0.0	0.0	0.0	0.0	-0.1	-	-	0.0
2019 July	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.7	0.6	0.1	0.0	0.0	0.0	0.0	0.0	-	-	-0.1
Aug.	0.2	0.3	-0.1	0.0	0.0	0.0	0.0	0.5	0.3	0.3	0.0	0.0	0.0	0.0	0.1	-	-	0.0
Sep.	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	-0.4	-0.1	-0.4	0.0	0.0	0.0	0.0	-0.1	-	-	0.0
Oct. ^(p)	0.6	0.5	0.0	0.0	0.0	0.0	0.0	0.8	0.8	-0.1	0.0	0.0	0.0	0.0	0.3	-	-	0.0
Growth rates																		
2019 Q2	9.5	14.7	-11.8	13.2	.	.	.	4.2	2.8	16.9	-3.7	.	.	.	3.7	-	-	14.0
Q3	8.3	13.5	-14.5	12.5	.	.	.	6.5	5.5	13.0	12.1	.	.	.	6.1	-	-	49.7
2019 July	7.9	12.9	-14.1	13.5	.	.	.	5.9	4.0	24.0	-4.1	.	.	.	-1.0	-	-	10.2
Aug.	8.6	13.7	-13.6	12.9	.	.	.	6.0	3.6	27.3	-1.4	.	.	.	2.5	-	-	50.5
Sep.	8.3	13.5	-14.5	12.5	.	.	.	6.5	5.5	13.0	12.1	.	.	.	6.1	-	-	49.7
Oct. ^(p)	8.5	13.4	-14.2	12.8	.	.	.	6.7	8.0	-3.1	10.7	.	.	.	11.1	-	-	22.4

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).

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3. Domestic and cross-border positions of monetary financial institutions (excluding the NCB)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Debt securities				MMF shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
Domestic and euro area residents																
<i>Data reference Oct19</i>																
Outstanding amounts																
Domestic residents	16.7	70.3	30.5	27.0	17.3	53.0	21.2	25.6	3.1	26.2	25.8	0.4	0.0	2.6	0.9	1.7
Euro area residents	4.7	1.7	0.3	1.2	6.5	4.8	0.0	2.1	0.3	0.1	0.0	0.1	0.0	0.2	0.1	0.1
Transactions																
Domestic residents	1.1	0.7	0.6	0.8	1.6	0.8	0.3	0.5	-0.1	-0.3	-0.4	0.1	0.0	0.1	0.0	0.1
Euro area residents	0.4	0.4	0.0	0.4	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																
Domestic residents	10.5	9.6	8.5	6.7	16.4	14.8	14.5	16.1	0.8	-4.7	-5.3	55.0	.	11.4	23.9	6.0
Euro area residents	6.2	31.2	9.5	39.1	-15.2	18.8	.	-7.4	-12.9	.	.	.	.	-3.9	.	5.8

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).

1. Aggregated balance sheet of MFIs (excluding the NCB)

1.1 Assets

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

	Total	Loans to domestic residents				Holdings of debt securities issued by domestic residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF investment fund shares ¹⁾	External assets	Fixed assets	Remaining assets
		Total	General government	Other domestic residents	MFIs	Total	General government	Other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	484.4	326.9	20.0	283.4	23.4	109.0	82.0	5.7	21.3	0.0	6.6	16.0	13.9	12.0
Q3	482.7	330.0	19.6	281.9	28.4	102.1	78.6	5.3	18.1	0.0	6.4	18.4	13.6	12.2
2019 July	482.2	330.2	20.0	283.2	27.0	103.6	80.6	5.5	17.5	0.0	6.5	16.6	13.8	11.6
Aug.	480.5	322.6	19.6	280.8	22.2	108.7	79.1	5.4	24.2	0.0	6.4	16.6	13.6	12.7
Sep.	482.7	330.0	19.6	281.9	28.4	102.1	78.6	5.3	18.1	0.0	6.4	18.4	13.6	12.2
Oct. ^(p)	491.4	336.7	20.1	289.4	27.2	104.0	80.4	5.3	18.4	0.0	6.2	18.3	14.0	12.4
Transactions														
2019 Q2	6.3	5.0	-0.1	5.0	0.2	0.9	0.0	0.2	0.7	0.0	0.6	-1.0	0.2	0.2
Q3	5.5	9.6	0.0	3.9	5.7	-4.7	-1.7	-0.3	-2.7	0.0	-0.2	2.3	-0.2	-0.5
2019 July	0.3	5.4	0.1	1.5	3.7	-4.6	-0.8	-0.2	-3.6	0.0	-0.1	0.5	-0.1	-0.5
Aug.	3.2	-2.9	-0.1	1.4	-4.2	6.7	-0.2	0.0	7.0	0.0	-0.1	0.1	-0.2	0.2
Sep.	2.0	7.1	0.0	1.0	6.2	-6.8	-0.7	-0.1	-6.1	0.0	0.0	1.7	0.1	-0.2
Oct. ^(p)	0.5	0.4	0.1	2.4	-2.0	-1.0	-0.5	-0.2	-0.2	0.0	-0.2	-0.2	0.3	0.2
Growth rates														
2019 Q2	6.4	7.4	-1.5	7.6	14.2	4.0	11.8	-1.7	-16.7	.	21.9	-4.8	18.2	-8.4
Q3	5.7	6.4	-7.4	6.7	15.4	4.3	8.2	-6.6	-6.7	.	16.4	7.1	12.6	-8.3
2019 July	6.5	7.1	-2.7	7.1	15.0	5.7	12.4	-4.6	-14.6	.	17.5	4.4	14.3	-11.2
Aug.	6.8	5.8	-5.9	7.2	0.7	12.3	11.9	-4.9	19.0	.	15.3	0.4	12.6	-8.0
Sep.	5.7	6.4	-7.4	6.7	15.4	4.3	8.2	-6.6	-6.7	.	16.4	7.1	12.6	-8.3
Oct. ^(p)	5.7	7.7	3.6	7.2	17.1	2.6	9.0	-10.5	-15.4	.	11.2	-11.3	16.7	-9.6

Source: ECB.

1) Amounts issued by domestic residents. Amounts issued by non-domestic residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of domestic residents				Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
2019 Q2	484.4	332.6	15.6	301.6	15.3	0.0	21.8	70.3	38.8	20.9
Q3	482.7	334.1	20.5	298.2	15.5	0.0	21.0	70.0	37.8	19.8
2019 July	482.2	333.8	16.9	301.6	15.2	0.0	21.5	70.3	37.6	19.1
Aug.	480.5	332.6	20.3	296.8	15.4	0.0	21.1	69.7	37.1	19.9
Sep.	482.7	334.1	20.5	298.2	15.5	0.0	21.0	70.0	37.8	19.8
Oct. ^(p)	491.4	342.1	17.0	310.6	14.5	0.0	21.6	71.5	37.5	18.8
Transactions										
2019 Q2	6.3	6.0	0.9	4.3	0.8	0.0	0.3	0.5	-1.1	0.6
Q3	5.5	9.0	4.8	3.7	0.5	0.0	-0.5	-0.6	-1.3	-1.1
2019 July	0.3	3.6	1.3	2.3	0.0	0.0	-0.2	-0.1	-1.3	-1.7
Aug.	3.2	4.2	3.4	0.3	0.5	0.0	-0.1	-0.7	-0.6	0.3
Sep.	2.0	1.2	0.1	1.0	0.1	0.0	-0.2	0.2	0.6	0.3
Oct. ^(p)	0.5	0.6	-3.5	5.4	-1.4	0.0	0.3	1.1	-0.1	-1.4
Growth rates										
2019 Q2	6.4	8.7	-7.7	9.3	18.7	.	0.4	3.4	-4.5	10.3
Q3	5.7	10.3	33.3	8.5	23.4	.	-7.1	-1.1	-9.3	4.0
2019 July	6.5	10.6	21.9	9.4	23.5	.	-1.3	0.5	-9.3	6.5
Aug.	6.8	11.5	49.0	8.9	26.2	.	-1.3	-1.0	-10.2	8.4
Sep.	5.7	10.3	33.3	8.5	23.4	.	-7.1	-1.1	-9.3	4.0
Oct. ^(p)	5.7	8.9	1.6	9.2	10.3	.	4.7	2.7	-11.9	6.3

Source: ECB.

1) Amounts held by domestic residents. Amounts held by non-domestic residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-domestic residents are included in external liabilities.

2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

2.1 Loans

(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⁾				Financial corporations other than MFIs and ICPFs ²⁾	Insurance corporations and pension funds	
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Reverse repos to central counterparties	Total
				Sole proprietors								
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2019 Q2	177.6	46.6	101.9	29.0	-	85.7	21.4	23.3	41.0	20.2	-	0.0
Q3	176.5	46.4	102.0	28.1	-	84.6	21.1	23.0	40.5	20.8	-	0.1
2019 July	177.4	46.7	102.0	28.7	-	85.2	21.1	23.2	41.0	20.6	-	0.0
Aug.	175.4	46.1	101.3	28.1	-	84.7	20.9	23.1	40.7	20.7	-	0.0
Sep.	176.5	46.4	102.0	28.1	-	84.6	21.1	23.0	40.5	20.8	-	0.1
Oct. ^(p)	181.1	47.9	104.5	28.8	-	87.0	22.2	23.4	41.5	21.2	-	0.0
Transactions												
2019 Q2	4.0	1.5	1.8	0.7	-	-0.4	-0.6	0.2	-0.1	1.5	-	0.0
Q3	2.1	0.7	1.8	-0.4	-	0.6	0.2	0.2	0.3	1.2	-	0.0
2019 July	0.9	0.4	0.6	-0.1	-	0.1	-0.2	0.1	0.2	0.6	-	0.0
Aug.	0.3	0.0	0.6	-0.3	-	0.7	0.2	0.2	0.3	0.4	-	0.0
Sep.	0.9	0.3	0.6	0.0	-	-0.2	0.2	-0.1	-0.2	0.1	-	0.1
Oct. ^(p)	1.6	0.7	0.7	0.2	-	0.9	0.7	0.0	0.2	-0.1	-	0.0
Growth rates												
2019 Q2	7.0	10.2	6.1	4.9	-	5.1	-1.5	14.3	3.9	26.7	-	.
Q3	6.2	8.7	6.2	2.0	-	3.2	-5.0	10.6	3.9	29.4	-	.
2019 July	6.4	9.2	6.1	3.2	-	4.4	-4.6	13.6	4.6	29.5	-	.
Aug.	6.1	8.7	5.9	2.5	-	4.8	-3.8	12.6	5.4	32.5	-	.
Sep.	6.2	8.7	6.2	2.0	-	3.2	-5.0	10.6	3.9	29.4	-	.
Oct. ^(p)	6.9	9.9	6.6	3.3	-	3.7	-2.1	9.7	3.9	27.9	-	.

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).

2.2 Deposits

(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⁾						Financial corporations other than MFIs and ICPFs ²⁾	ICPFs			
	Total	Over- night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over- night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total		Total	
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs		
																		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2019 Q2	209.8	135.9	68.5	5.5	.	.	0.0	66.1	45.4	20.5	0.2	.	.	0.0	9.6	-	-	4.9
Q3	207.4	136.1	65.8	5.6	.	.	0.0	65.9	46.8	19.0	0.2	.	.	0.0	8.7	-	-	4.8
2019 July	208.9	135.2	68.1	5.6	.	.	0.0	66.7	46.8	19.7	0.2	.	.	0.0	9.6	-	-	5.1
Aug.	206.5	134.7	66.3	5.5	.	.	0.0	65.5	45.1	20.2	0.2	.	.	0.0	8.7	-	-	5.1
Sep.	207.4	136.1	65.8	5.6	.	.	0.0	65.9	46.8	19.0	0.2	.	.	0.0	8.7	-	-	4.8
Oct. ^(p)	214.8	141.5	67.5	5.9	.	.	0.0	70.2	48.7	21.3	0.2	.	.	0.0	9.2	-	-	5.2
Transactions																		
2019 Q2	3.2	4.9	-1.9	0.2	.	.	0.0	2.0	2.8	-0.9	0.0	.	.	0.0	-0.7	-	-	-0.3
Q3	2.7	3.5	-1.1	0.3	.	.	0.0	1.3	2.3	-1.0	0.0	.	.	0.0	-0.7	-	-	0.1
2019 July	0.7	0.4	0.1	0.1	.	.	0.0	1.0	1.7	-0.6	0.0	.	.	0.0	0.1	-	-	0.3
Aug.	1.3	1.8	-0.6	0.0	.	.	0.0	-0.1	-1.0	0.8	0.0	.	.	0.0	-0.8	-	-	0.1
Sep.	0.7	1.2	-0.6	0.1	.	.	0.0	0.4	1.6	-1.2	0.0	.	.	0.0	0.0	-	-	-0.3
Oct. ^(p)	2.4	2.1	0.2	0.1	.	.	0.0	2.8	1.0	1.8	0.0	.	.	0.0	0.3	-	-	0.3
Growth rates																		
2019 Q2	11.1	16.1	2.6	7.5	.	.	.	7.3	13.8	-4.7	6.1	.	.	.	-13.1	-	-	-1.4
Q3	10.3	15.4	1.0	11.6	.	.	.	6.8	14.6	-8.5	6.0	.	.	.	-20.6	-	-	-5.0
2019 July	10.4	14.9	2.6	9.7	.	.	.	8.1	13.3	-2.6	11.2	.	.	.	-8.1	-	-	6.3
Aug.	10.5	15.5	1.7	9.8	.	.	.	6.4	11.3	-3.1	12.1	.	.	.	-15.8	-	-	9.1
Sep.	10.3	15.4	1.0	11.6	.	.	.	6.8	14.6	-8.5	6.0	.	.	.	-20.6	-	-	-5.0
Oct. ^(p)	10.4	15.6	0.5	15.4	.	.	.	10.0	16.3	-2.1	5.3	.	.	.	-14.3	-	-	9.4

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. Domestic and cross-border positions of monetary financial institutions (excluding the NCB)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Debt securities				MMF shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
Domestic and euro area residents																
<i>Data reference Oct19</i>																
	Outstanding amounts															
Domestic residents	14.5	327.6	214.8	70.2	27.2	309.5	181.1	87.0	18.4	85.6	80.4	5.3	0.0	6.2	1.8	4.3
Euro area residents	12.6	6.9	1.0	1.7	5.4	3.3	0.3	2.6	0.0	0.5	0.1	0.3	0.0	0.0	0.0	0.0
	Transactions															
Domestic residents	-1.4	2.0	2.4	2.8	-2.0	2.4	1.6	0.9	-0.2	-0.7	-0.5	-0.2	0.0	-0.2	-0.4	0.1
Euro area residents	0.3	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Growth rates															
Domestic residents	10.3	8.8	10.4	10.0	17.1	7.0	6.9	3.7	-15.4	7.6	9.0	-10.5	.	11.2	13.2	10.3
Euro area residents	-18.4	-14.0	0.8	-0.8	-28.2	57.9	108.0	64.6	.	7.1	0.6	11.0	.	.	.	.

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).

1. Aggregated balance sheet of MFIs (excluding the NCB)

1.1 Assets

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

	Total	Loans to domestic residents				Holdings of debt securities issued by domestic residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF investment fund shares ¹⁾	External assets	Fixed assets	Remaining assets
		Total	General government	Other domestic residents	MFIs	Total	General government	Other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	104.7	66.3	1.9	54.9	9.5	19.3	19.3	0.0	0.0	0.0	0.7	8.0	3.2	7.1
Q3	107.5	67.3	2.0	56.2	9.1	20.7	20.6	0.0	0.0	0.0	0.9	8.0	3.3	7.4
2019 July	105.3	66.3	1.9	55.5	8.8	19.9	19.9	0.0	0.0	0.0	0.9	7.8	3.3	7.2
Aug.	106.8	66.7	2.0	55.9	8.8	20.2	20.2	0.0	0.0	0.0	0.9	8.4	3.3	7.3
Sep.	107.5	67.3	2.0	56.2	9.1	20.7	20.6	0.0	0.0	0.0	0.9	8.0	3.3	7.4
Oct. ^(p)	108.4	67.0	2.0	56.4	8.7	21.2	21.1	0.0	0.0	0.0	0.9	8.5	3.3	7.4
Transactions														
2019 Q2	2.0	2.6	0.0	1.2	1.4	-0.7	-0.7	0.0	0.0	0.0	0.0	-0.4	0.0	0.3
Q3	2.8	1.2	0.2	1.4	-0.3	1.2	1.2	0.0	0.0	0.0	0.2	0.0	0.1	0.3
2019 July	0.5	0.0	0.1	0.6	-0.7	0.5	0.5	0.0	0.0	0.0	0.2	-0.2	0.0	0.0
Aug.	1.4	0.4	0.0	0.4	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.5	0.0	0.1
Sep.	0.9	0.8	0.1	0.4	0.4	0.4	0.4	0.0	0.0	0.0	0.0	-0.4	0.0	0.1
Oct. ^(p)	1.0	-0.1	0.0	0.4	-0.4	0.6	0.6	0.0	0.0	0.0	0.0	0.6	0.0	0.0
Growth rates														
2019 Q2	6.7	8.3	-1.1	9.2	5.1	2.2	2.1	.	.	.	-15.4	3.5	-0.4	19.7
Q3	7.0	9.6	4.4	9.6	10.8	4.9	4.8	.	.	.	4.5	-5.1	0.7	12.7
2019 July	7.4	10.7	0.8	9.8	19.4	4.1	4.0	.	.	.	4.1	-7.5	0.4	15.6
Aug.	5.4	7.3	1.7	10.0	-6.1	4.6	4.5	.	.	.	4.6	-6.4	0.8	13.6
Sep.	7.0	9.6	4.4	9.6	10.8	4.9	4.8	.	.	.	4.5	-5.1	0.7	12.7
Oct. ^(p)	5.5	7.5	3.3	9.3	-2.3	2.8	2.7	.	.	.	5.2	-1.3	1.0	11.2

Source: ECB.

1) Amounts issued by domestic residents. Amounts issued by non-domestic residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of domestic residents				Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
2019 Q2	104.7	75.1	2.3	71.5	1.3	0.0	0.4	15.0	7.9	6.3
Q3	107.5	77.0	2.3	73.2	1.5	0.0	0.4	15.8	7.9	6.5
2019 July	105.3	75.4	2.3	71.7	1.4	0.0	0.4	15.3	7.9	6.3
Aug.	106.8	76.4	2.3	72.6	1.5	0.0	0.4	15.7	8.0	6.3
Sep.	107.5	77.0	2.3	73.2	1.5	0.0	0.4	15.8	7.9	6.5
Oct. ^(p)	108.4	77.7	2.2	73.9	1.5	0.0	0.4	15.8	8.1	6.4
Transactions										
2019 Q2	2.0	1.6	0.1	1.5	0.0	0.0	0.0	-0.2	0.4	0.2
Q3	2.8	1.9	0.0	1.7	0.2	0.0	0.0	0.8	0.0	0.2
2019 July	0.5	0.2	0.0	0.1	0.0	0.0	0.0	0.4	0.0	0.0
Aug.	1.4	1.0	0.0	0.8	0.2	0.0	0.0	0.3	0.1	-0.1
Sep.	0.9	0.7	0.0	0.8	0.0	0.0	0.0	0.1	-0.1	0.3
Oct. ^(p)	1.0	0.9	0.0	0.9	0.0	0.0	0.0	0.0	0.2	-0.1
Growth rates										
2019 Q2	6.7	8.5	0.4	9.1	-3.5	.	-0.7	6.6	-12.5	15.5
Q3	7.0	9.0	7.1	11.1	-42.2	.	0.7	8.0	-14.0	13.5
2019 July	7.4	9.3	1.9	9.9	-8.7	.	0.8	6.9	-10.9	15.7
Aug.	5.4	6.3	6.1	9.9	-58.2	.	0.7	7.7	-11.3	14.9
Sep.	7.0	9.0	7.1	11.1	-42.2	.	0.7	8.0	-14.0	13.5
Oct. ^(p)	5.5	6.6	6.3	11.5	-66.7	.	1.7	7.3	-10.0	11.9

Source: ECB.

1) Amounts held by domestic residents. Amounts held by non-domestic residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-domestic residents are included in external liabilities.

2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

2.1 Loans

(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⁾				Financial corporations other than MFIs and ICPFs ²⁾		Insurance corporations and pension funds
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Reverse repos to central counterparties	Total
					Sole proprietors							
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2019 Q2	29.0	12.5	16.2	0.4	-	24.2	7.2	8.1	8.9	1.7	-	0.0
Q3	29.7	12.7	16.6	0.5	-	24.7	7.4	8.2	9.1	1.8	-	0.0
2019 July	29.3	12.6	16.3	0.4	-	24.4	7.3	8.2	9.0	1.8	-	0.0
Aug.	29.6	12.7	16.5	0.5	-	24.6	7.3	8.2	9.0	1.8	-	0.0
Sep.	29.7	12.7	16.6	0.5	-	24.7	7.4	8.2	9.1	1.8	-	0.0
Oct. ^(p)	29.8	12.7	16.7	0.5	-	24.8	7.4	8.3	9.2	1.7	-	0.0
Transactions												
2019 Q2	0.7	0.3	0.3	0.0	-	0.5	-0.1	0.4	0.2	0.3	-	0.0
Q3	0.4	-0.1	0.4	0.1	-	0.3	0.2	-0.2	0.3	0.1	-	0.0
2019 July	0.2	0.0	0.1	0.1	-	0.1	0.1	-0.1	0.1	0.1	-	0.0
Aug.	0.2	0.0	0.1	0.0	-	0.1	0.0	0.0	0.1	0.0	-	0.0
Sep.	0.1	-0.1	0.1	0.0	-	0.0	0.0	-0.1	0.1	0.0	-	0.0
Oct. ^(p)	0.3	0.2	0.2	0.0	-	0.3	0.0	0.2	0.1	0.0	-	0.0
Growth rates												
2019 Q2	7.5	3.8	10.8	-7.7	-	6.3	2.1	4.8	11.3	23.4	-	.
Q3	6.9	1.9	10.8	13.7	-	5.5	2.7	1.3	12.1	30.6	-	.
2019 July	6.7	1.9	10.6	4.7	-	5.8	3.2	2.5	11.4	31.4	-	.
Aug.	7.2	2.7	10.7	12.3	-	6.7	5.4	3.1	11.3	31.1	-	.
Sep.	6.9	1.9	10.8	13.7	-	5.5	2.7	1.3	12.1	30.6	-	.
Oct. ^(p)	7.5	2.9	11.0	13.5	-	6.4	1.7	4.2	12.8	22.0	-	.

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).

2.2 Deposits

(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⁾						Financial corporations other than MFIs and ICPFs ²⁾			ICPFs	
	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total			Total
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs		
																	3		4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2019 Q2	44.2	19.8	20.8	3.7	0.0	0.0	0.0	23.0	15.5	7.1	0.4	0.0	0.0	0.0	2.7	-	-	1.3
Q3	44.7	20.2	20.7	3.8	0.0	0.0	0.0	24.4	17.2	6.8	0.4	0.0	0.0	0.0	2.7	-	-	1.0
2019 July	44.4	20.0	20.7	3.7	0.0	0.0	0.0	23.2	15.7	7.1	0.4	0.0	0.0	0.0	2.6	-	-	1.1
Aug.	44.6	20.0	20.8	3.7	0.0	0.0	0.0	23.9	16.1	7.4	0.4	0.0	0.0	0.0	2.7	-	-	1.0
Sep.	44.7	20.2	20.7	3.8	0.0	0.0	0.0	24.4	17.2	6.8	0.4	0.0	0.0	0.0	2.7	-	-	1.0
Oct. ^(p)	45.0	20.5	20.7	3.8	0.0	0.0	0.0	24.7	16.7	7.6	0.4	0.0	0.0	0.0	2.9	-	-	1.0
Transactions																		
2019 Q2	1.2	1.3	-0.2	0.1	0.0	0.0	0.0	0.0	0.5	-0.5	0.0	0.0	0.0	0.0	0.2	-	-	0.0
Q3	0.5	0.5	0.0	0.1	0.0	0.0	0.0	1.5	1.7	-0.2	0.0	0.0	0.0	0.0	0.0	-	-	-0.3
2019 July	0.2	0.2	-0.1	0.0	0.0	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.0	0.0	-0.1	-	-	-0.2
Aug.	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.7	0.4	0.3	0.0	0.0	0.0	0.0	0.1	-	-	-0.1
Sep.	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.5	1.1	-0.6	0.0	0.0	0.0	0.0	0.0	-	-	0.0
Oct. ^(p)	0.4	0.3	0.0	0.0	0.0	0.0	0.0	0.4	-0.4	0.8	0.0	0.0	0.0	0.0	0.1	-	-	0.0
Growth rates																		
2019 Q2	13.5	21.6	6.9	12.2	.	.	.	2.4	8.3	-9.0	11.5	.	.	.	7.3	-	-	4.2
Q3	12.8	22.0	5.1	12.0	.	.	.	10.1	17.9	-6.0	18.3	.	.	.	9.5	-	-	-15.7
2019 July	12.8	20.9	5.9	12.4	.	.	.	7.2	9.1	2.9	12.5	.	.	.	3.3	-	-	-12.8
Aug.	12.7	20.9	5.7	12.7	.	.	.	7.1	8.8	3.2	15.9	.	.	.	7.0	-	-	-18.8
Sep.	12.8	22.0	5.1	12.0	.	.	.	10.1	17.9	-6.0	18.3	.	.	.	9.5	-	-	-15.7
Oct. ^(p)	13.0	22.6	4.9	13.3	.	.	.	10.4	15.9	-0.4	19.5	.	.	.	15.7	-	-	-16.3

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).

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3. Domestic and cross-border positions of monetary financial institutions (excluding the NCB)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Debt securities				MMF shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
Domestic and euro area residents																
<i>Data reference Oct19</i>																
Outstanding amounts																
Domestic residents	1.5	76.2	45.0	24.7	8.7	58.3	29.8	24.8	0.0	21.1	21.1	0.0	0.0	0.9	0.2	0.7
Euro area residents	3.8	1.9	0.6	0.4	5.4	0.2	0.0	0.1	0.1	0.5	0.3	0.2	0.0	0.0	0.0	0.0
Transactions																
Domestic residents	0.0	0.9	0.4	0.4	-0.4	0.3	0.3	0.3	0.0	0.6	0.6	0.0	0.0	0.0	0.0	0.0
Euro area residents	0.1	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																
Domestic residents	-66.7	11.4	13.0	10.4	-2.3	9.1	7.5	6.4	.	2.7	2.7	.	.	5.2	.	8.1
Euro area residents	-24.8	9.6	0.3	7.1	-8.1	-59.5	.	.	.	.	.	.	.	.	.	.

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).

1. Aggregated balance sheet of MFIs (excluding the NCB)

1.1 Assets

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

	Total	Loans to domestic residents				Holdings of debt securities issued by domestic residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF investment fund shares ¹⁾	External assets	Fixed assets	Remaining assets
		Total	General government	Other domestic residents	MFIs	Total	General government	Other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	1,296.2	820.1	29.7	632.5	157.9	87.4	5.1	7.4	74.8	0.0	14.1	270.3	13.1	91.2
Q3	1,327.7	817.1	28.1	630.8	158.2	86.3	4.5	7.3	74.5	0.0	14.6	288.0	12.7	109.0
2019 July	1,307.5	814.1	28.5	629.2	156.4	83.7	5.0	7.1	71.5	0.0	13.9	281.6	12.9	101.4
Aug.	1,325.7	804.2	28.2	621.0	155.0	85.8	4.8	7.6	73.5	0.0	13.8	290.1	12.7	119.1
Sep.	1,327.7	817.1	28.1	630.8	158.2	86.3	4.5	7.3	74.5	0.0	14.6	288.0	12.7	109.0
Oct. ^(p)	1,323.3	822.7	27.5	629.9	165.3	82.2	3.8	6.8	71.6	0.0	14.4	294.4	12.6	96.9
Transactions														
2019 Q2	-16.6	0.2	-1.4	8.5	-6.9	4.6	3.1	-0.1	1.6	0.0	-1.1	-15.2	0.2	-3.7
Q3	29.5	6.6	-1.3	5.7	2.3	2.5	1.7	-0.1	0.9	0.0	0.0	14.4	0.0	5.2
2019 July	11.7	1.4	-0.9	2.4	0.0	-2.9	-0.1	-0.3	-2.6	0.0	-0.2	10.5	-0.1	2.9
Aug.	21.9	2.9	0.2	1.5	1.1	5.1	1.6	0.5	3.0	0.0	-0.1	7.7	-0.1	7.6
Sep.	-4.0	2.3	-0.5	1.7	1.1	0.3	0.2	-0.4	0.5	0.0	0.3	-3.8	0.3	-5.3
Oct. ^(p)	5.0	9.7	-0.4	2.3	7.8	-3.1	-0.5	-0.4	-2.2	0.0	-0.2	7.2	0.0	-6.3
Growth rates														
2019 Q2	-1.0	3.4	6.6	4.5	-1.1	9.3	-30.6	14.8	12.9	.	-9.2	-9.6	0.3	-18.1
Q3	3.0	4.1	5.3	4.6	2.0	18.7	-35.8	-0.8	29.2	.	-2.2	-3.5	-0.2	-2.2
2019 July	-1.5	3.5	14.1	4.5	-1.8	-20.3	-42.5	15.3	-20.8	.	-8.2	-6.2	-3.2	-9.2
Aug.	2.1	4.2	16.4	4.6	1.0	5.4	-26.8	19.1	7.4	.	0.2	-3.1	1.1	-6.9
Sep.	3.0	4.1	5.3	4.6	2.0	18.7	-35.8	-0.8	29.2	.	-2.2	-3.5	-0.2	-2.2
Oct. ^(p)	3.0	5.8	6.7	4.8	9.4	8.3	-38.3	-7.7	16.1	.	-3.9	-1.1	2.0	-9.7

Source: ECB.

1) Amounts issued by domestic residents. Amounts issued by non-domestic residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of domestic residents				Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
2019 Q2	1,296.2	513.0	9.8	344.7	158.5	2.0	387.4	67.3	243.3	83.2
Q3	1,327.7	513.6	9.7	345.3	158.6	2.0	387.9	67.5	262.1	94.6
2019 July	1,307.5	505.2	8.1	341.9	155.2	2.0	388.1	67.0	257.7	87.4
Aug.	1,325.7	502.4	9.8	336.6	156.0	2.0	389.8	66.7	264.5	100.4
Sep.	1,327.7	513.6	9.7	345.3	158.6	2.0	387.9	67.5	262.1	94.6
Oct. ^(p)	1,323.3	520.2	9.6	347.2	163.4	0.0	386.2	67.3	262.2	87.3
Transactions										
2019 Q2	-16.6	1.3	-0.5	8.9	-7.1	0.2	6.3	0.2	-18.0	-6.6
Q3	29.5	6.0	-0.1	4.2	1.9	0.0	-0.8	0.1	13.0	11.3
2019 July	11.7	-3.5	-1.7	0.1	-1.9	0.0	1.0	-0.3	11.9	2.6
Aug.	21.9	4.5	1.7	-0.4	3.2	0.0	3.0	-0.3	3.8	10.8
Sep.	-4.0	4.9	-0.1	4.4	0.6	0.0	-4.8	0.7	-2.8	-2.1
Oct. ^(p)	5.0	9.1	-0.1	3.7	5.6	-2.0	0.4	-0.2	1.6	-3.8
Growth rates										
2019 Q2	-1.0	3.5	28.4	5.3	-1.3	.	5.2	9.7	-17.3	-7.5
Q3	3.0	5.9	16.1	6.7	3.7	.	4.7	8.3	-9.0	12.3
2019 July	-1.5	3.0	0.6	5.9	-2.9	.	-1.7	7.6	-5.7	-12.2
Aug.	2.1	5.1	21.6	6.5	1.4	.	4.6	9.6	-9.3	5.8
Sep.	3.0	5.9	16.1	6.7	3.7	.	4.7	8.3	-9.0	12.3
Oct. ^(p)	3.0	7.8	16.8	8.1	6.7	.	5.6	8.7	-9.1	2.4

Source: ECB.

1) Amounts held by domestic residents. Amounts held by non-domestic residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-domestic residents are included in external liabilities.

2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

2.1 Loans

(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⁾				Financial corporations other than MFIs and ICPFs ²⁾		Insurance corporations and pension funds
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Reverse repos to central counterparties	Total
				Sole proprietors								
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2019 Q2	388.6	22.8	317.7	48.0	-	226.1	168.6	47.3	10.2	13.5	-	4.3
Q3	388.3	22.5	318.0	47.8	-	222.8	164.2	47.7	10.9	13.0	-	6.7
2019 July	386.1	22.6	315.8	47.7	-	224.3	166.9	47.2	10.2	12.6	-	6.2
Aug.	381.4	22.3	312.0	47.0	-	221.1	164.3	46.7	10.2	13.9	-	4.5
Sep.	388.3	22.5	318.0	47.8	-	222.8	164.2	47.7	10.9	13.0	-	6.7
Oct. ^(p)	387.4	22.5	317.4	47.6	-	222.6	164.0	47.6	11.0	12.1	-	7.8
Transactions												
2019 Q2	5.5	0.6	4.2	0.8	-	3.9	2.7	0.7	0.6	-0.9	-	-0.1
Q3	4.5	-0.1	4.2	0.4	-	-1.0	-2.8	1.0	0.8	-0.3	-	2.4
2019 July	1.1	0.0	1.1	0.1	-	0.1	-0.3	0.3	0.1	-0.8	-	1.9
Aug.	1.5	0.1	1.3	0.1	-	0.0	-0.4	0.2	0.2	1.5	-	-1.6
Sep.	1.9	-0.2	1.9	0.2	-	-1.1	-2.1	0.4	0.5	-1.1	-	2.1
Oct. ^(p)	1.1	0.1	1.0	0.0	-	0.9	0.6	0.1	0.2	-0.8	-	1.1
Growth rates												
2019 Q2	5.1	7.7	5.0	4.2	-	5.5	4.9	6.4	12.5	-13.3	-	-21.7
Q3	5.0	5.2	5.1	4.0	-	4.2	2.3	7.8	20.8	-8.7	-	23.8
2019 July	5.1	7.9	5.0	4.0	-	5.4	4.6	6.7	13.7	-23.9	-	15.0
Aug.	5.1	8.1	5.0	4.1	-	5.3	4.2	7.3	14.9	-9.7	-	-14.2
Sep.	5.0	5.2	5.1	4.0	-	4.2	2.3	7.8	20.8	-8.7	-	23.8
Oct. ^(p)	4.9	5.7	5.0	3.7	-	4.2	2.2	7.4	23.8	-4.8	-	47.7

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).

2.2 Deposits

(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⁾						Financial corporations other than MFIs and ICPFs ²⁾			ICPFs	
	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total			
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs		
																		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2019 Q2	194.7	155.7	24.7	1.7	12.5	0.0	0.0	102.5	95.8	5.0	1.1	0.4	0.0	0.2	24.3	-	-	14.6
Q3	192.9	154.2	24.4	1.7	12.6	0.0	0.0	106.6	99.8	5.0	1.0	0.4	0.0	0.3	22.9	-	-	14.7
2019 July	191.5	152.9	24.5	1.7	12.5	0.0	0.0	104.8	97.6	5.2	1.1	0.4	0.0	0.5	22.5	-	-	15.5
Aug.	189.6	151.5	24.1	1.7	12.3	0.0	0.0	102.1	94.5	5.0	1.1	0.4	0.0	1.0	23.5	-	-	13.2
Sep.	192.9	154.2	24.4	1.7	12.6	0.0	0.0	106.6	99.8	5.0	1.0	0.4	0.0	0.3	22.9	-	-	14.7
Oct. ^(p)	192.6	154.0	24.3	1.7	12.6	0.0	0.0	108.2	101.1	4.7	1.0	0.4	0.0	1.0	21.4	-	-	17.3
Transactions																		
2019 Q2	5.8	5.0	0.7	0.0	0.1	0.0	0.0	-0.2	-0.1	0.1	0.2	0.0	0.0	-0.4	2.3	-	-	-0.6
Q3	0.5	0.3	-0.1	0.0	0.2	0.0	0.0	4.9	4.8	0.0	-0.1	0.0	0.0	0.1	-1.2	-	-	0.3
2019 July	-1.4	-1.4	0.0	0.0	0.1	0.0	0.0	3.0	2.5	0.2	0.0	0.0	0.0	0.3	-1.6	-	-	1.0
Aug.	1.2	1.0	0.1	0.0	0.1	0.0	0.0	-1.4	-1.8	-0.1	0.0	0.0	0.0	0.6	1.3	-	-	-2.1
Sep.	0.7	0.7	-0.1	0.0	0.1	0.0	0.0	3.3	4.2	-0.1	-0.1	0.0	0.0	-0.7	-0.9	-	-	1.4
Oct. ^(p)	0.7	0.6	0.0	0.0	0.0	0.0	0.0	2.1	1.7	-0.3	0.0	0.0	0.0	0.7	-1.4	-	-	2.7
Growth rates																		
2019 Q2	6.9	7.3	5.4	-3.3	5.8	.	.	8.1	8.6	-1.2	43.6	-7.8	.	.	-10.5	-	-	-3.3
Q3	6.1	6.4	4.8	0.9	6.0	.	.	12.2	12.7	5.7	33.6	0.2	.	.	-4.5	-	-	0.9
2019 July	6.9	7.5	5.1	-3.0	5.7	.	.	11.2	11.6	0.2	43.6	-7.7	.	.	-16.1	-	-	4.0
Aug.	7.2	7.8	5.1	-2.3	5.8	.	.	11.2	11.2	-3.8	43.5	-4.3	.	.	-7.8	-	-	-8.2
Sep.	6.1	6.4	4.8	0.9	6.0	.	.	12.2	12.7	5.7	33.6	0.2	.	.	-4.5	-	-	0.9
Oct. ^(p)	6.5	7.0	4.5	0.5	6.0	.	.	13.3	13.5	5.0	33.8	-2.8	.	.	-10.8	-	-	21.8

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. Domestic and cross-border positions of monetary financial institutions (excluding the NCB)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Debt securities				MMF shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
Domestic and euro area residents																
<i>Data reference Oct19</i>																
Outstanding amounts																
Domestic residents	163.4	356.8	192.6	108.2	165.3	657.4	387.4	222.6	71.6	10.6	3.8	6.8	0.0	14.4	10.2	4.3
Euro area residents	52.6	15.5	4.4	7.3	80.6	31.6	2.7	15.6	3.7	6.2	4.0	2.2	0.0	7.8	6.2	1.6
Transactions																
Domestic residents	5.6	3.6	0.7	2.1	7.8	1.9	1.1	0.9	-2.2	-0.9	-0.5	-0.4	0.0	-0.2	-0.1	-0.1
Euro area residents	-0.5	-0.1	0.0	0.0	8.5	0.2	0.2	-0.1	0.1	0.4	0.4	0.1	0.0	-0.2	-0.1	-0.2
Growth rates																
Domestic residents	6.7	8.3	6.5	13.3	9.4	4.9	4.9	4.2	16.1	-22.9	-38.3	-7.7	.	-3.9	-3.8	-3.8
Euro area residents	1.3	4.0	60.9	-21.1	4.7	33.5	40.3	2.1	18.5	20.5	16.1	31.7	.	-9.9	-5.2	-23.3

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).

1. Aggregated balance sheet of MFIs (excluding the NCB)

1.1 Assets

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

	Total	Loans to domestic residents				Holdings of debt securities issued by domestic residents				Money market fund shares ¹⁾	Holdings of equity and non-MMF investment fund shares ¹⁾	External assets	Fixed assets	Remaining assets
		Total	General government	Other domestic residents	MFIs	Total	General government	Other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Outstanding amounts														
2019 Q2	9,169.1	4,071.8	11.3	2,994.0	1,066.5	304.8	150.1	96.0	58.7	0.0	162.2	4,271.6	53.5	305.1
Q3	9,472.1	4,236.5	10.1	3,109.1	1,117.4	316.4	156.0	98.9	61.5	0.0	166.8	4,386.3	62.6	303.5
2019 July	9,190.3	4,031.3	9.6	2,961.1	1,060.6	298.4	144.2	95.7	58.4	0.0	161.8	4,330.8	54.6	313.3
Aug.	9,333.2	4,118.8	11.2	3,039.8	1,067.8	305.8	150.3	96.1	59.4	0.0	162.1	4,394.7	55.3	296.5
Sep.	9,472.1	4,236.5	10.1	3,109.1	1,117.4	316.4	156.0	98.9	61.5	0.0	166.8	4,386.3	62.6	303.5
Oct. ^(p)	9,528.6	4,307.3	12.0	3,177.6	1,117.7	335.9	173.0	101.1	61.8	0.0	169.6	4,325.1	59.6	331.1
Transactions														
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Growth rates														
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: ECB.

1) Amounts issued by domestic residents. Amounts issued by non-domestic residents are included in external assets.

1.2 Liabilities

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

	Total	Deposits of domestic residents				Money market fund shares ¹⁾	Debt securities issued ²⁾	Capital and reserves	External liabilities	Remaining liabilities
		Total	Central government	Other general government/ other domestic residents	MFIs					
	1	2	3	4	5	6	7	8	9	10
Outstanding amounts										
2019 Q2	9,169.1	3,856.7	13.9	3,157.4	685.4	25.2	860.2	615.8	3,581.9	220.9
Q3	9,472.1	3,950.9	14.0	3,193.5	743.3	26.2	919.3	612.5	3,741.2	213.6
2019 July	9,190.3	3,807.2	12.2	3,093.7	701.3	24.8	881.8	609.6	3,633.6	225.1
Aug.	9,333.2	3,878.9	15.0	3,148.9	715.0	25.3	890.2	603.2	3,717.1	210.4
Sep.	9,472.1	3,950.9	14.0	3,193.5	743.3	26.2	919.3	612.5	3,741.2	213.6
Oct. ^(p)	9,528.6	4,006.9	13.3	3,262.2	731.4	26.9	917.9	647.9	3,694.3	226.1
Transactions										
2019 Q2	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-
Growth rates										
2019 Q2	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-

Source: ECB.

1) Amounts held by domestic residents. Amounts held by non-domestic residents are included in external liabilities.

2) Amounts issued with a maturity of up to two years and held by non-domestic residents are included in external liabilities.

2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

2.1 Loans

(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⁾				Financial corporations other than MFIs and ICPFs ²⁾	Insurance corporations and pension funds	
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Reverse repos to central counterparties	Total
				Sole proprietors								
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2019 Q2	1,591.8	150.9	1,410.4	30.6	-	495.0	148.5	49.5	297.0	861.9	-	45.4
Q3	1,626.1	153.1	1,442.4	30.6	-	503.3	151.0	50.3	302.0	930.8	-	49.0
2019 July	1,561.9	147.7	1,384.4	29.8	-	482.5	144.8	48.3	289.5	870.9	-	45.8
Aug.	1,586.2	149.6	1,406.6	30.0	-	491.0	147.3	49.1	294.6	914.4	-	48.1
Sep.	1,626.1	153.1	1,442.4	30.6	-	503.3	151.0	50.3	302.0	930.8	-	49.0
Oct. ^(p)	1,676.3	156.4	1,488.8	31.1	-	516.1	154.8	51.6	309.6	936.0	-	49.3
Transactions												
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-
Growth rates												
2019 Q2	2.9	-	-	-	-	3.0	-	-	-	-	-	-
Q3	3.0	-	-	-	-	3.3	-	-	-	-	-	-
2019 July	3.0	-	-	-	-	2.0	-	-	-	-	-	-
Aug.	3.0	-	-	-	-	2.3	-	-	-	-	-	-
Sep.	3.0	-	-	-	-	3.3	-	-	-	-	-	-
Oct. ^(p)	2.8	-	-	-	-	3.0	-	-	-	-	-	-

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).

2.2 Deposits

(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⁾						Financial corporations other than MFIs and ICPFs ²⁾	ICPFs		
	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total		Total
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs	
Outstanding amounts																	
2019 Q2	1,552.6	1,046.4	131.6	96.2	253.1	25.3	0.0	549.8	457.5	21.4	15.7	41.2	4.1	9.9	950.1	-	77.6
Q3	1,581.3	1,070.4	132.8	97.1	255.4	25.5	0.0	561.4	474.6	20.8	15.2	40.1	4.0	6.7	940.0	-	80.5
2019 July	1,514.7	1,019.7	128.7	94.0	247.4	24.7	0.2	549.5	452.7	21.8	15.9	41.9	4.2	12.9	924.7	-	76.3
Aug.	1,541.1	1,040.8	130.0	95.0	250.0	25.0	0.2	552.1	454.6	22.7	16.6	43.7	4.4	10.1	950.5	-	76.2
Sep.	1,581.3	1,070.4	132.8	97.1	255.4	25.5	0.0	561.4	474.6	20.8	15.2	40.1	4.0	6.7	940.0	-	80.5
Oct. ^(p)	1,631.1	1,105.9	136.5	99.8	262.6	26.3	0.0	573.7	483.4	21.5	15.7	41.3	4.1	7.6	947.1	-	79.8
Transactions																	
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Growth rates																	
2019 Q2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 July	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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. Domestic and cross-border positions of monetary financial institutions (excluding the NCB)

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

	Liabilities				Assets											
	Deposits by MFIs	Deposits by non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Loans to MFIs	Loans to non-MFIs	Households ¹⁾	Non-financial corporations ²⁾	Debt securities				MMF shares	Equity and non-MMF IF shares		
									MFIs	Non-MFIs	Government	other		Total	MFIs	Non-MFIs
	1	2	3	4	5	6	7	8					9				10	11	12	13	14	15	16
Domestic and euro area residents																
<i>Data reference Oct19</i>																
Outstanding amounts																
Domestic residents	731.4	3,275.5	1,631.1	573.7	1,117.7	3,189.6	1,676.3	516.1	61.8	274.1	173.0	101.1	0.0	169.6	28.2	141.4
Euro area residents	623.9	461.2	203.4	90.4	899.6	555.9	144.8	64.4	219.5	54.7	27.3	27.3	0.0	0.3	0.1	0.2
Transactions																
Domestic residents	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Euro area residents	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Growth rates																
Domestic residents	.	.	.	.	.	.	2.8	3.0	.	.	.	.	.	.	.	.
Euro area residents	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.

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).