

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

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

1. Loans to households and non-financial corporations

	Households <sup>1)</sup>						Non-financial corporations <sup>2)</sup>				
	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 <sup>3)</sup>			2	5	Sole proprietors	6			
Outstanding amounts											
2016	705.2	715.2	69.2	537.7	98.3	45.5	509.9	546.5	99.2	130.1	280.6
2017	699.6	708.0	76.2	531.7	91.7	41.2	495.7	531.3	101.7	132.9	261.1
2017 Q3	699.4	708.1	75.7	528.1	95.5	45.3	495.6	531.8	100.7	128.4	266.5
Q4	699.6	708.0	76.2	531.7	91.7	41.2	495.7	531.3	101.7	132.9	261.1
2017 Oct.	699.2	707.7	76.7	526.7	95.9	44.9	496.8	532.5	104.0	129.8	262.9
Nov.	706.9	715.3	79.0	525.3	102.6	45.0	496.9	532.7	97.6	136.1	263.2
Dec.	699.6	708.0	76.2	531.7	91.7	41.2	495.7	531.3	101.7	132.9	261.1
2018 Jan. <sup>(p)</sup>	696.7	704.8	76.1	530.1	90.4	42.1	493.8	529.4	100.0	130.4	263.5
Transactions											
2016	-8.6	-8.8	8.4	-15.5	-1.5	0.3	-3.3	-4.8	1.1	3.2	-7.6
2017	-2.1	-3.7	11.3	-12.7	-0.7	-4.1	1.4	0.4	5.9	6.8	-11.3
2017 Q3	-8.3	-9.2	1.2	-2.3	-7.2	0.1	-2.1	-2.8	-0.5	-0.3	-1.3
Q4	1.2	1.0	4.0	-4.1	1.3	-4.1	3.8	3.2	1.8	5.4	-3.4
2017 Oct.	0.0	-0.2	1.0	-1.4	0.4	-0.3	1.5	1.1	3.3	1.5	-3.3
Nov.	8.0	7.9	2.4	-1.3	6.9	0.1	1.2	1.2	-6.1	6.5	0.8
Dec.	-6.8	-6.7	0.6	-1.4	-5.9	-3.8	1.1	0.9	4.6	-2.6	-0.9
2018 Jan. <sup>(p)</sup>	-2.7	-3.0	-0.1	-1.4	-1.2	0.9	-1.2	-1.2	-1.5	-2.3	2.6
Growth rates											
2016	-1.2	-1.2	13.7	-2.8	-1.5	0.7	-0.6	-0.8	1.3	2.4	-2.6
2017	-0.3	-0.5	16.4	-2.4	-0.7	-9.0	0.3	0.1	6.0	5.3	-4.1
2017 Q3	-0.7	-0.9	15.8	-2.4	-2.6	0.0	0.1	-0.1	10.2	1.0	-3.7
Q4	-0.3	-0.5	16.4	-2.4	-0.7	-9.0	0.3	0.1	6.0	5.3	-4.1
2017 Oct.	-0.6	-0.7	15.8	-2.4	-1.9	-1.0	0.4	0.1	13.5	1.6	-4.5
Nov.	-0.4	-0.5	16.4	-2.4	-0.9	0.6	0.4	0.1	6.1	6.2	-4.3
Dec.	-0.3	-0.5	16.4	-2.4	-0.7	-9.0	0.3	0.1	6.0	5.3	-4.1
2018 Jan. <sup>(p)</sup>	-0.4	-0.7	16.2	-2.3	-1.7	-6.6	0.8	0.4	5.8	3.5	-2.3

2. Loans to financial corporations other than MFIs

	Financial corporations other than MFIs and ICPFs <sup>2)</sup>				Insurance corporations and pension funds		
	Total	Non-MMF investment funds	Other Financial Institutions		Total	Insurance corporations	Pension funds
			3	Reverse repos to CCPs			
Outstanding amounts							
2016	55.4	1.5	53.9	15.6	9.7	9.7	0.0
2017	53.4	2.9	50.5	15.8	12.5	12.4	0.0
2017 Q3	51.9	2.0	49.9	13.1	11.8	11.7	0.0
Q4	53.4	2.9	50.5	15.8	12.5	12.4	0.0
2017 Oct.	51.3	1.9	49.4	13.7	10.6	10.5	0.1
Nov.	57.3	2.4	54.9	14.2	12.5	12.5	0.1
Dec.	53.4	2.9	50.5	15.8	12.5	12.4	0.0
2018 Jan. <sup>(p)</sup>	41.8	2.5	39.4	8.1	11.2	11.1	0.1
Transactions							
2016	-2.9	0.2	-3.0	-8.0	-6.8	-6.6	-0.2
2017	-1.6	1.5	-3.1	0.2	2.8	2.8	0.0
2017 Q3	3.9	0.1	3.9	2.4	-0.4	-0.4	0.0
Q4	1.6	0.9	0.7	2.7	0.7	0.7	0.0
2017 Oct.	-0.5	-0.1	-0.4	0.6	-1.2	-1.3	0.1
Nov.	6.0	0.5	5.5	0.4	1.9	2.0	-0.1
Dec.	-3.8	0.5	-4.4	1.6	-0.1	0.0	0.0
2018 Jan. <sup>(p)</sup>	-11.5	-0.4	-11.1	-7.7	-1.3	-1.3	0.0
Growth rates							
2016	-4.5	13.1	-4.8	-33.1	-41.3	-40.5	.
2017	-2.8	99.3	-5.6	1.3	28.9	28.7	.
2017 Q3	-9.1	-11.0	-9.1	-30.1	114.8	114.5	.
Q4	-2.8	99.3	-5.6	1.3	28.9	28.7	.
2017 Oct.	3.9	6.7	3.8	25.8	55.2	53.4	.
Nov.	9.5	37.7	8.5	8.8	52.7	54.7	.
Dec.	-2.8	99.3	-5.6	1.3	28.9	28.7	.
2018 Jan. <sup>(p)</sup>	-14.1	78.1	-16.8	-20.8	45.1	44.6	.

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 securitisations (resulting in derecognition from the MFI statistical balance sheet).