

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 Q1 | 389.1 | 22.3 | 318.6 | 48.2 | - | 225.5 | 168.2 | 47.4 | 9.8 | 14.6 | - | 4.5 |
| Q2 | 388.6 | 22.8 | 317.7 | 48.0 | - | 226.1 | 168.6 | 47.3 | 10.2 | 13.5 | - | 4.3 |
| 2019 Apr. | 381.8 | 22.0 | 312.5 | 47.2 | - | 222.5 | 166.3 | 46.5 | 9.7 | 12.8 | - | 4.3 |
| May | 383.5 | 22.3 | 313.9 | 47.3 | - | 224.6 | 167.8 | 46.8 | 9.9 | 14.0 | - | 6.0 |
| June | 388.6 | 22.8 | 317.7 | 48.0 | - | 226.1 | 168.6 | 47.3 | 10.2 | 13.5 | - | 4.3 |
| July ^(p) | 386.1 | 22.6 | 315.8 | 47.7 | - | 224.3 | 166.9 | 47.2 | 10.2 | 12.6 | - | 6.2 |
| Transactions | | | | | | | | | | | | |
| 2019 Q1 | 3.6 | 0.3 | 2.9 | 0.4 | - | 4.4 | 3.3 | 0.7 | 0.4 | 3.7 | - | 0.9 |
| Q2 | 5.5 | 0.6 | 4.2 | 0.8 | - | 3.9 | 2.7 | 0.7 | 0.6 | -0.9 | - | -0.1 |
| 2019 Apr. | 1.2 | -0.1 | 1.0 | 0.3 | - | 1.5 | 1.3 | 0.2 | 0.1 | -1.5 | - | -0.1 |
| May | 1.9 | 0.2 | 1.5 | 0.2 | - | 2.2 | 1.6 | 0.3 | 0.3 | 1.2 | - | 1.7 |
| June | 2.4 | 0.4 | 1.7 | 0.3 | - | 0.2 | -0.2 | 0.2 | 0.2 | -0.7 | - | -1.7 |
| July ^(p) | 1.1 | 0.0 | 1.1 | 0.1 | - | 0.1 | -0.3 | 0.3 | 0.1 | -0.8 | - | 1.9 |
| Growth rates | | | | | | | | | | | | |
| 2019 Q1 | 5.1 | 8.1 | 5.1 | 4.0 | - | 6.1 | 5.7 | 7.1 | 8.8 | 3.4 | - | -33.3 |
| Q2 | 5.1 | 7.8 | 5.0 | 4.1 | - | 5.5 | 4.9 | 6.4 | 12.5 | -13.3 | - | -21.7 |
| 2019 Apr. | 5.1 | 7.5 | 5.1 | 4.3 | - | 6.2 | 5.8 | 7.0 | 9.1 | -16.4 | - | -39.2 |
| May | 5.1 | 7.8 | 5.1 | 4.1 | - | 6.0 | 5.7 | 6.4 | 10.5 | -4.5 | - | 21.6 |
| June | 5.1 | 7.8 | 5.0 | 4.1 | - | 5.5 | 4.9 | 6.4 | 12.5 | -13.3 | - | -21.7 |
| July ^(p) | 5.1 | 7.9 | 5.0 | 4.0 | - | 5.4 | 4.6 | 6.7 | 13.7 | -23.9 | - | 15.0 |

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 | | | |
| | | | 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 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| Outstanding amounts | | | | | | | | | | | | | | | | | | |
| 2019 Q1 | 191.9 | 153.2 | 24.4 | 1.6 | 12.6 | 0.0 | 0.0 | 104.1 | 97.2 | 5.0 | 0.9 | 0.4 | 0.0 | 0.6 | 22.1 | - | - | 15.4 |
| Q2 | 194.7 | 155.8 | 24.7 | 1.7 | 12.5 | 0.0 | 0.0 | 102.5 | 95.8 | 5.0 | 1.1 | 0.4 | 0.0 | 0.2 | 24.2 | - | - | 14.6 |
| 2019 Apr. | 188.6 | 150.5 | 24.1 | 1.6 | 12.3 | 0.0 | 0.0 | 101.6 | 94.3 | 5.0 | 0.9 | 0.4 | 0.0 | 1.0 | 20.4 | - | - | 13.6 |
| May | 188.9 | 150.8 | 24.1 | 1.6 | 12.4 | 0.0 | 0.0 | 101.4 | 94.7 | 4.9 | 0.9 | 0.4 | 0.0 | 0.5 | 22.9 | - | - | 15.7 |
| June | 194.7 | 155.8 | 24.7 | 1.7 | 12.5 | 0.0 | 0.0 | 102.5 | 95.8 | 5.0 | 1.1 | 0.4 | 0.0 | 0.2 | 24.2 | - | - | 14.6 |
| July ^(p) | 191.5 | 153.0 | 24.4 | 1.6 | 12.5 | 0.0 | 0.0 | 104.8 | 97.6 | 5.2 | 1.1 | 0.4 | 0.0 | 0.5 | 22.4 | - | - | 15.5 |
| Transactions | | | | | | | | | | | | | | | | | | |
| 2019 Q1 | 2.7 | 2.5 | 0.2 | 0.0 | 0.1 | 0.0 | 0.0 | 4.4 | 4.0 | -0.1 | 0.0 | 0.0 | 0.0 | 0.5 | 1.0 | - | - | 1.8 |
| Q2 | 5.8 | 4.9 | 0.7 | 0.0 | 0.1 | 0.0 | 0.0 | -0.2 | -0.1 | 0.1 | 0.2 | 0.0 | 0.0 | -0.4 | 2.4 | - | - | -0.6 |
| 2019 Apr. | 1.0 | 0.7 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | -0.7 | -1.2 | 0.1 | 0.0 | 0.0 | 0.0 | 0.4 | -1.3 | - | - | -1.5 |
| May | 0.4 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | -0.2 | 0.5 | -0.2 | 0.0 | 0.0 | 0.0 | -0.5 | 2.5 | - | - | 2.1 |
| June | 4.4 | 3.9 | 0.4 | 0.0 | 0.1 | 0.0 | 0.0 | 0.6 | 0.6 | 0.1 | 0.2 | 0.0 | 0.0 | -0.3 | 1.2 | - | - | -1.2 |
| July ^(p) | -1.3 | -1.3 | 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 |
| Growth rates | | | | | | | | | | | | | | | | | | |
| 2019 Q1 | 7.0 | 7.7 | 3.5 | 3.7 | 6.5 | . | . | 8.0 | 9.3 | -14.8 | 31.3 | -8.9 | . | . | -10.3 | - | - | -16.5 |
| Q2 | 6.9 | 7.4 | 5.4 | -3.3 | 5.8 | . | . | 8.1 | 8.6 | -1.2 | 43.6 | -7.8 | . | . | -10.9 | - | - | -3.3 |
| 2019 Apr. | 7.3 | 7.9 | 4.5 | 5.1 | 6.1 | . | . | 6.6 | 7.3 | -9.6 | 31.8 | -8.1 | . | . | -23.1 | - | - | -18.4 |
| May | 7.1 | 7.7 | 4.1 | 5.7 | 6.0 | . | . | 8.1 | 10.0 | -15.0 | 31.9 | -7.0 | . | . | -14.8 | - | - | 10.9 |
| June | 6.9 | 7.4 | 5.4 | -3.3 | 5.8 | . | . | 8.1 | 8.6 | -1.2 | 43.6 | -7.8 | . | . | -10.9 | - | - | -3.3 |
| July ^(p) | 7.0 | 7.5 | 5.1 | -3.7 | 5.7 | . | . | 11.2 | 11.6 | 0.2 | 43.6 | -7.7 | . | . | -16.5 | - | - | 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).