

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												
2022 Q4	440.2	25.3	363.7	51.2	-	263.8	202.1	47.9	13.9	12.9	-	4.1
2023 Q1 ^(p)	433.9	24.5	359.3	50.0	-	263.9	203.5	47.0	13.3	14.6	-	2.8
2022 Dec.	440.2	25.3	363.7	51.2	-	263.8	202.1	47.9	13.9	12.9	-	4.1
2023 Jan.	431.3	24.7	356.8	49.8	-	262.7	202.4	46.7	13.6	15.0	-	4.0
Feb.	441.6	25.2	365.5	51.0	-	268.9	207.3	47.8	13.8	14.9	-	3.4
Mar. ^(p)	433.9	24.5	359.3	50.0	-	263.9	203.5	47.0	13.3	14.6	-	2.8
Transactions												
2022 Q4	1.2	0.0	1.6	-0.4	-	3.6	4.4	-0.6	-0.3	-2.7	-	-1.3
2023 Q1 ^(p)	-0.1	-0.4	0.8	-0.5	-	3.4	4.0	-0.2	-0.4	1.9	-	-1.3
2022 Dec.	0.3	-0.2	0.8	-0.4	-	-0.7	-0.1	-0.4	-0.2	-0.7	-	-0.3
2023 Jan.	-0.2	-0.1	0.3	-0.4	-	3.6	3.9	-0.3	0.0	2.3	-	-0.1
Feb.	0.1	-0.1	0.2	0.0	-	0.5	0.6	0.0	-0.1	-0.4	-	-0.6
Mar. ^(p)	0.1	-0.2	0.4	-0.1	-	-0.7	-0.5	0.1	-0.2	0.0	-	-0.6
Growth rates												
2022 Q4	3.4	2.3	4.0	0.0	-	12.5	17.9	-3.1	1.6	16.6	-	4.1
2023 Q1 ^(p)	2.1	0.0	2.8	-1.7	-	9.1	13.4	-3.9	-1.9	8.1	-	-28.5
2022 Dec.	3.4	2.3	4.0	0.0	-	12.5	17.9	-3.1	1.6	16.6	-	4.1
2023 Jan.	3.1	1.9	3.7	-0.8	-	13.6	19.6	-3.7	1.6	50.8	-	4.3
Feb.	2.8	1.9	3.4	-0.8	-	12.0	17.3	-3.5	0.7	27.7	-	-9.6
Mar. ^(p)	2.1	0.0	2.8	-1.7	-	9.1	13.4	-3.9	-1.9	8.1	-	-28.5

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).

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
Outstanding amounts																		
2022 Q4	238.7	202.2	21.7	2.4	12.5	0.0	0.0	150.9	139.4	10.1	0.8	0.7	0.0	0.0	27.8	-	-	15.8
2023 Q1 ^(p)	234.8	192.7	28.1	2.4	11.5	0.0	0.0	139.0	124.0	13.4	0.8	0.7	0.0	0.1	15.3	-	-	15.9
2022 Dec.	238.7	202.2	21.7	2.4	12.5	0.0	0.0	150.9	139.4	10.1	0.8	0.7	0.0	0.0	27.8	-	-	15.8
2023 Jan.	234.2	197.1	23.0	2.3	11.7	0.0	0.0	146.1	132.6	11.1	0.8	0.7	0.0	1.0	34.0	-	-	17.0
Feb.	239.2	199.0	25.8	2.5	11.9	0.0	0.0	142.8	127.9	12.4	0.8	0.7	0.0	1.0	33.3	-	-	16.2
Mar. ^(p)	234.8	192.7	28.1	2.4	11.5	0.0	0.0	139.0	124.0	13.4	0.8	0.7	0.0	0.1	15.3	-	-	15.9
Transactions																		
2022 Q4	-0.7	-8.3	7.9	0.4	-0.7	0.0	0.0	-2.9	-4.6	1.5	0.1	0.1	0.0	0.0	-1.9	-	-	-1.1
2023 Q1 ^(p)	-0.3	-6.5	6.8	0.1	-0.8	0.0	0.0	-8.2	-11.8	3.4	0.1	0.0	0.0	0.1	-18.4	-	-	-0.1
2022 Dec.	0.0	-3.1	3.4	0.1	-0.4	0.0	0.0	1.1	0.4	0.8	0.1	0.0	0.0	0.0	-3.0	-	-	-1.7
2023 Jan.	0.4	-0.9	1.8	0.0	-0.5	0.0	0.0	-0.4	-2.5	1.1	0.0	0.0	0.0	0.9	0.4	-	-	1.1
Feb.	-0.6	-2.8	2.2	0.1	-0.1	0.0	0.0	-6.2	-7.4	1.2	0.0	0.0	0.0	0.0	-1.3	-	-	-1.1
Mar. ^(p)	-0.1	-2.8	2.8	0.0	-0.2	0.0	0.0	-1.6	-1.9	1.1	0.0	0.0	0.0	-0.9	-17.6	-	-	0.0
Growth rates																		
2022 Q4	6.5	1.1	134.9	37.7	-5.2	.	.	-3.4	-7.6	148.1	37.4	-17.8	.	.	-5.7	-	-	4.2
2023 Q1 ^(p)	3.6	-5.0	216.2	48.8	-12.3	.	.	-9.8	-15.7	210.9	44.9	24.7	.	.	-58.9	-	-	-16.3
2022 Dec.	6.5	1.1	134.9	37.7	-5.2	.	.	-3.4	-7.6	148.1	37.4	-17.8	.	.	-5.7	-	-	4.2
2023 Jan.	5.8	-0.3	158.6	38.2	-9.2	.	.	-3.6	-8.6	147.0	39.1	-16.0	.	.	-4.0	-	-	5.4
Feb.	4.7	-2.7	187.4	45.6	-10.3	.	.	-6.0	-11.8	145.1	40.6	28.4	.	.	-5.5	-	-	-8.5
Mar. ^(p)	3.6	-5.0	216.2	48.8	-12.3	.	.	-9.8	-15.7	210.9	44.9	24.7	.	.	-58.9	-	-	-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).

MFI balance sheets