

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
Outstanding amounts																																	
2020 Q2	35,441	21,270	994	11,980	8,296	2,853	5,440	2,957	4,064	1,795	1,184	1,085	31	1,152	245	5,145	228	3,552															
Q3	35,371	21,425	988	12,017	8,421	3,216	5,203	2,742	4,062	1,843	1,164	1,055	33	1,158	240	5,070	228	3,396															
Q4	35,217	21,639	979	12,038	8,622	3,497	5,123	2,804	3,925	1,717	1,167	1,041	30	1,201	252	4,934	230	3,259															
2020 Nov.	35,942	21,979	993	12,088	8,899	3,508	5,389	2,771	4,004	1,777	1,178	1,049	42	1,164	243	5,204	229	3,320															
Dec.	35,217	21,639	979	12,038	8,622	3,497	5,123	2,804	3,925	1,717	1,167	1,041	30	1,201	252	4,934	230	3,259															
2021 Jan.	35,846	22,125	988	12,063	9,075	3,692	5,381	2,797	3,968	1,747	1,171	1,049	41	1,202	250	5,140	228	3,143															
Feb. ^(a)	35,748	22,184	982	12,083	9,119	3,737	5,380	2,716	3,953	1,756	1,174	1,023	38	1,208	251	5,170	227	2,967															
Transactions																																	
2020 Q2	925.4	1,029.8	-1.5	104.4	926.9	813.4	116.8	79.8	277.4	200.0	10.9	66.5	8.3	8.9	-0.7	-209.3	-0.4	-189.4															
Q3	264.2	343.3	-6.6	55.5	294.5	363.0	-68.0	-65.8	-0.4	-3.1	22.1	-19.4	3.5	17.7	5.1	24.2	-1.1	-122.9															
Q4	-16.4	285.8	-3.4	46.1	243.1	281.0	-37.5	78.3	-141.4	-131.7	1.6	-11.3	-3.3	35.6	11.3	-56.3	2.2	-139.1															
2020 Nov.	292.2	290.3	-0.7	43.7	247.4	140.5	106.8	20.0	-27.6	-31.5	12.6	-8.7	3.6	14.2	0.1	76.5	0.6	-65.4															
Dec.	-645.9	-311.9	-8.7	-33.7	-269.4	-11.4	-258.0	33.3	-74.6	-60.1	-8.9	-5.5	-12.2	35.7	9.2	-224.3	0.6	-59.3															
2021 Jan.	612.8	482.3	8.1	26.0	448.2	194.5	252.9	-7.3	43.0	32.1	4.8	6.1	11.6	1.2	-1.8	178.5	-1.9	-102.0															
Feb. ^(a)	-84.8	61.4	-5.9	22.7	44.6	45.3	-0.7	-80.1	-11.1	14.0	1.1	-26.2	-3.1	3.7	0.8	26.9	-0.6	-162.0															
Growth rates																																	
2020 Q2	8.8	9.9	0.4	4.5	20.2	52.5	8.2	11.3	9.5	17.8	-0.2	8.4	6.0	1.2	-0.2	2.2	1.5	15.5															
Q3	7.4	11.3	0.1	4.2	24.8	76.6	6.1	7.8	8.2	17.6	0.8	2.9	3.0	2.1	0.4	-0.1	0.2	-1.6															
Q4	10.3	13.4	1.4	4.2	31.0	92.3	8.2	9.2	6.7	13.4	3.5	1.3	22.2	3.4	4.2	5.3	-0.1	6.6															
2020 Nov.	8.8	12.3	0.4	4.0	27.6	82.0	7.4	8.8	6.8	14.9	2.1	1.0	28.5	0.8	0.2	3.3	-0.2	2.3															
Dec.	10.3	13.4	1.4	4.2	31.0	92.3	8.2	9.2	6.7	13.4	3.5	1.3	22.2	3.4	4.2	5.3	-0.1	6.6															
2021 Jan.	9.3	14.0	-0.1	4.0	32.6	95.2	9.2	9.0	6.6	13.9	4.4	-0.8	29.0	3.2	1.2	2.5	-0.4	-1.7															
Feb. ^(a)	7.6	14.0	0.5	3.9	32.8	100.6	8.2	6.0	5.0	13.3	3.1	-4.1	11.7	3.5	1.1	1.3	-1.1	-14.3															

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																								
2020 Q2	35,441	21,074	107	13,866	7,100	1,673	5,350	2,956	600	3,643	2,531	4,243	3,351											
Q3	35,371	21,176	140	14,063	6,974	1,793	5,085	2,747	641	3,589	2,552	4,199	3,214											
Q4	35,217	21,368	147	14,279	6,942	1,825	5,030	2,791	668	3,524	2,565	3,995	3,097											
2020 Nov.	35,942	21,532	154	14,235	7,143	1,804	5,244	2,763	665	3,558	2,558	4,413	3,216											
Dec.	35,217	21,368	147	14,279	6,942	1,825	5,030	2,791	668	3,524	2,565	3,995	3,097											
2021 Jan.	35,846	21,694	155	14,330	7,209	1,850	5,265	2,780	682	3,523	2,560	4,375	3,012											
Feb. ^(a)	35,748	21,762	152	14,386	7,224	1,853	5,289	2,720	649	3,517	2,560	4,430	2,831											
Transactions																								
2020 Q2	925.4	1,097.6	-26.0	363.2	760.4	667.8	86.8	80.5	46.0	53.5	20.3	-103.5	-188.5											
Q3	264.2	285.3	32.0	210.3	42.9	120.0	-94.0	-56.1	41.4	-14.9	38.6	39.5	-125.6											
Q4	-16.4	253.6	7.3	243.1	3.1	31.7	-21.2	54.7	31.4	-41.2	43.7	-125.8	-178.1											
2020 Nov.	292.2	217.0	-2.1	107.2	111.9	5.9	106.4	8.2	4.0	-12.8	1.0	92.6	-9.5											
Dec.	-645.9	-149.7	-7.4	56.4	-198.7	20.8	-212.3	23.3	7.9	-20.1	34.4	-372.1	-146.2											
2021 Jan.	612.8	316.5	8.1	46.9	261.5	25.1	231.1	-10.6	14.3	-7.5	-3.6	355.1	-62.0											
Feb. ^(a)	-84.8	66.7	-3.1	54.5	15.4	3.3	24.1	-59.3	-33.3	-7.6	4.0	46.7	-161.4											
Growth rates																								
2020 Q2	8.8	11.6	-24.4	7.3	22.1	119.0	7.0	11.0	10.7	1.2	3.0	1.1	15.8											
Q3	7.4	12.6	-5.1	8.2	23.0	146.5	4.4	7.8	12.2	0.4	3.7	-0.5	-2.7											
Q4	10.3	14.5	8.9	9.0	27.3	175.8	6.9	9.0	23.4	-0.1	4.6	5.1	6.0											
2020 Nov.	8.8	12.9	-1.1	8.3	23.4	150.9	5.2	8.3	15.3	-0.4	3.3	4.5	4.1											
Dec.	10.3	14.5	8.9	9.0	27.3	175.8	6.9	9.0	23.4	-0.1	4.6	5.1	6.0											
2021 Jan.	9.3	15.1	5.4	9.7	27.6	176.2	7.6	8.0	16.9	-1.9	4.9	4.1	-3.3											
Feb. ^(a)	7.6	14.6	7.6	9.3	26.5	174.0	6.8	5.9	11.7	-2.5	4.5	4.1	-15.2											

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.

1.2 Aggregated balance sheet of euro area MFIs (excluding the Eurosystem): February 2021

1.2.1 Assets

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

	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					Total	General government	Other euro area residents	MFIs		Non-MMF IF shares ¹⁾				
					Euro-system	Other deposit-taking corporations												
						Intra-group												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Euro area	35,748	22,184	982	12,083	9,119	3,737	5,380	2,716	3,953	1,756	1,174	1,023	38	1,208	251	5,170	227	2,967
BE	1,166.0	778.6	34.0	440.6	304.0	203.5	100.5	84.9	147.4	65.4	66.7	15.3	0.1	22.6	0.2	160.9	5.3	51.2
DE	9,148.4	5,939.2	279.2	3,238.6	2,421.4	1,143.7	1,277.7	325.5	799.8	277.8	146.6	375.4	0.1	295.2	181.4	1,094.4	30.6	989.2
EE	35.2	29.6	0.7	20.2	8.7	8.0	0.8	0.7	0.7	0.7	0.0	0.0	0.0	1.5	0.0	2.8	0.2	0.4
IE	1,369.8	441.5	1.8	179.2	260.5	61.5	199.0	129.0	211.7	68.9	42.3	100.5	5.6	6.1	0.0	584.1	5.2	115.6
GR	331.0	175.7	0.5	140.9	34.3	25.7	8.6	4.4	77.0	38.0	38.1	0.9	0.0	6.5	0.3	18.3	5.7	47.9
ES	2,861.4	1,782.7	76.8	1,234.0	471.9	236.0	235.9	128.9	451.9	259.0	177.5	15.4	0.0	120.3	3.4	234.8	39.8	231.9
FR	10,754.7	6,760.9	214.8	3,059.9	3,486.2	-	-	-	936.5	284.6	348.5	303.5	29.4	467.5	-	1,668.7	40.0	851.7
IT	3,856.6	2,487.1	263.8	1,522.4	700.9	314.2	386.3	260.6	731.4	502.9	159.4	69.1	0.2	160.6	13.8	154.3	75.5	247.5
CY	64.5	42.8	0.3	26.5	16.0	13.4	2.5	0.1	7.6	5.7	0.7	1.2	0.0	0.2	0.0	9.0	2.6	2.2
LV	24.3	18.2	0.3	12.5	5.4	5.1	0.2	0.1	2.1	1.7	0.2	0.2	0.0	0.4	0.0	2.8	0.3	0.5
LT	39.2	33.4	0.3	19.7	13.4	12.7	0.6	0.4	1.8	1.6	0.1	0.1	0.0	0.3	0.0	2.6	0.3	0.8
LU	1,240.2	571.7	2.6	177.8	391.3	142.0	249.2	162.8	172.9	60.0	29.7	83.3	2.8	7.3	0.2	458.4	4.7	22.3
MT	40.7	21.0	0.2	13.6	7.3	5.8	1.4	0.6	5.1	4.0	0.5	0.6	0.0	0.6	0.1	11.5	0.7	1.8
NL	2,550.9	1,552.3	53.8	1,053.8	444.7	276.5	168.1	102.9	199.6	64.5	122.4	12.7	0.2	50.8	0.3	480.4	3.3	264.4
AT	968.6	684.9	24.5	410.5	249.9	110.5	139.4	56.8	71.7	39.3	7.6	24.7	0.0	40.6	6.3	115.5	7.4	48.5
PT	415.4	270.0	7.5	203.3	59.2	36.3	23.0	17.6	89.1	56.8	30.0	2.3	0.0	14.9	5.6	15.1	2.9	23.4
SI	46.8	33.0	1.5	21.9	9.6	7.4	2.2	1.2	7.3	5.6	0.5	1.3	0.0	0.8	0.0	4.2	0.5	1.0
SK	95.3	73.5	1.5	64.0	8.0	7.1	0.8	0.5	10.6	9.2	0.4	1.0	0.0	0.6	0.2	6.6	1.0	3.0
FI	738.9	488.2	17.7	243.9	226.6	146.7	79.6	72.5	28.4	9.9	2.8	15.6	0.0	11.5	0.6	146.0	1.3	63.5

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)

	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	
Euro area	35,748.0	21,761.8	151.9	14,385.7	7,224.2	1,853.4	5,289.3	2,720.4	649.1	3,516.9	2,560.0	4,429.5	2,830.7
BE	1,166.0	824.7	1.8	628.9	193.9	82.1	103.9	55.1	2.6	79.8	76.0	132.5	50.3
DE	9,148.4	5,642.0	50.3	4,007.3	1,584.4	354.0	1,230.3	303.8	2.5	1,068.3	605.7	900.1	929.8
EE	35.2	26.6	1.5	22.5	2.5	1.9	0.7	0.6	.	1.5	4.8	1.8	0.5
IE	1,369.8	398.5	1.6	285.4	111.5	8.0	103.4	92.3	125.7	45.9	85.6	590.7	123.6
GR	331.0	251.5	5.4	199.1	47.0	41.5	5.3	3.9	0.4	4.4	50.2	10.7	13.8
ES	2,861.4	2,080.2	16.5	1,579.5	484.3	263.2	220.1	115.0	4.6	247.8	262.5	93.9	172.3
FR	10,754.7	6,138.7	17.6	3,074.5	3,046.7	-	-	-	376.4	1,080.8	680.2	1,625.6	853.0
IT	3,856.6	2,896.0	29.1	2,014.5	852.4	374.8	476.3	297.3	1.8	262.7	351.1	74.9	270.2
CY	64.5	44.7	0.7	41.2	2.8	2.1	0.8	0.2	0.0	0.4	9.7	8.4	1.4
LV	24.3	18.7	0.2	16.7	1.8	1.3	0.6	0.5	0.0	0.1	3.3	1.7	0.5
LT	39.2	33.2	1.5	30.3	1.3	0.2	1.2	0.8	.	0.0	3.5	1.8	0.8
LU	1,240.2	562.4	5.8	361.6	195.1	8.5	180.5	148.3	128.3	45.1	64.3	407.6	32.5
MT	40.7	25.6	0.6	23.4	1.6	0.2	1.4	0.8	0.1	0.3	4.6	8.7	1.4
NL	2,550.9	1,446.2	5.4	1,119.0	321.8	142.5	179.3	135.9	6.1	367.1	155.2	338.6	237.7
AT	968.6	646.2	7.4	437.9	200.9	69.8	131.1	49.2	0.0	135.3	84.0	47.5	55.6
PT	415.4	321.0	2.2	250.6	68.2	32.3	35.6	31.5	0.4	14.2	48.5	18.7	12.6
SI	46.8	37.6	0.6	33.9	3.1	1.4	1.7	0.7	0.1	1.1	4.9	1.2	2.1
SK	95.3	71.7	0.6	64.5	6.6	4.0	2.6	2.2	0.0	6.9	11.4	2.8	2.4
FI	738.9	296.3	3.2	194.9	98.2	21.8	75.9	72.3	0.2	155.3	54.6	162.3	70.1

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.

2.1 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											
2020 Q2	6,001.1	6,284.7	704.2	4,600.7	696.3	371.1	4,727.2	4,838.7	970.0	992.0	2,765.2
Q3	6,071.3	6,339.8	703.5	4,670.9	696.9	376.5	4,722.8	4,831.0	922.6	1,012.9	2,787.3
Q4	6,126.2	6,394.9	701.9	4,731.8	692.5	375.3	4,710.1	4,830.8	884.2	1,008.6	2,817.3
2020 Nov.	6,118.5	6,389.3	702.2	4,713.0	703.3	377.7	4,742.3	4,849.1	911.5	1,013.7	2,817.1
Dec.	6,126.2	6,394.9	701.9	4,731.8	692.5	375.3	4,710.1	4,830.8	884.2	1,008.6	2,817.3
2021 Jan.	6,127.3	6,394.0	693.1	4,743.1	691.2	374.9	4,713.3	4,830.0	883.8	1,003.2	2,826.3
Feb. ^(a)	6,138.2	6,403.5	691.0	4,755.5	691.7	375.6	4,725.0	4,841.7	887.8	999.4	2,837.8
Transactions											
2020 Q2	49.2	47.7	-7.9	40.9	16.2	7.9	133.8	141.7	-29.1	83.8	79.1
Q3	71.7	57.2	3.7	71.5	-3.5	2.6	11.2	10.6	-42.1	15.5	37.8
Q4	61.9	67.0	-1.1	64.8	-1.8	-0.3	-1.0	26.4	-32.8	-3.0	34.9
2020 Nov.	23.8	25.8	-3.7	19.5	8.1	1.4	14.7	20.4	1.0	0.1	13.6
Dec.	13.5	15.5	0.8	21.8	-9.1	-1.3	-26.0	-4.3	-24.0	-5.5	3.5
2021 Jan.	1.7	0.3	-8.1	11.2	-1.4	-0.7	4.0	1.0	-0.4	-5.3	9.6
Feb. ^(a)	12.3	11.3	-1.5	12.8	1.0	1.0	13.0	14.0	4.6	-3.5	11.9
Growth rates											
2020 Q2	3.3	3.1	0.6	4.1	0.4	1.0	6.5	7.2	-1.2	16.0	6.3
Q3	3.5	3.1	0.0	4.5	1.0	1.9	6.5	7.1	-3.9	17.2	6.9
Q4	3.5	3.1	-1.7	4.7	1.5	2.7	6.5	7.1	-5.6	15.9	7.7
2020 Nov.	3.6	3.1	-1.1	4.7	1.5	2.5	6.3	7.0	-4.6	15.2	7.4
Dec.	3.5	3.1	-1.7	4.7	1.5	2.7	6.5	7.1	-5.6	15.9	7.7
2021 Jan.	3.3	3.0	-2.8	4.5	1.2	2.5	6.2	6.9	-6.1	14.9	7.7
Feb. ^(a)	3.2	3.0	-3.0	4.5	1.4	2.8	6.3	7.1	-4.8	13.9	7.8

Source: ECB.

1) Including non-profit institutions serving households.

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

3) Adjusted for loan sales and securitisation (resulting in derecognition from the MFI statistical balance sheet) 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 ²⁾		Adjusted loans ²⁾		
	1	2	3	4	5	6	7	8	9
Outstanding amounts									
2020 Q2	1,096.8	1,095.7	130.0	966.9	174.3	154.4	141.6	145.0	9.3
Q3	1,063.9	1,059.9	130.9	933.0	147.3	158.7	144.2	146.6	12.1
Q4	1,049.2	1,044.1	129.5	919.6	139.2	152.1	140.1	134.9	17.2
2020 Nov.	1,067.3	1,062.2	134.1	933.2	147.1	159.6	146.9	144.9	14.7
Dec.	1,049.2	1,044.1	129.5	919.6	139.2	152.1	140.1	134.9	17.2
2021 Jan.	1,074.3	1,068.8	137.4	936.8	146.7	147.9	137.2	133.5	14.4
Feb. ^(a)	1,074.2	1,067.3	144.1	930.1	145.7	146.1	134.4	133.5	12.5
Transactions									
2020 Q2	-74.5	-74.3	-4.5	-69.9	-22.2	-4.2	-6.0	-2.9	-1.3
Q3	-32.0	-32.4	1.0	-33.0	-27.1	4.6	2.7	1.7	2.9
Q4	-8.2	-8.5	-1.4	-6.8	-8.1	-6.7	-4.2	-11.5	4.8
2020 Nov.	7.2	7.0	4.6	2.5	-7.3	-2.0	-3.5	0.4	-2.4
Dec.	-13.7	-14.3	-4.3	-9.4	-7.9	-7.4	-6.8	-9.9	2.5
2021 Jan.	24.5	24.1	7.9	16.6	7.5	-4.2	-3.0	-1.5	-2.8
Feb. ^(a)	-0.8	-2.2	6.4	-7.2	-1.0	-1.9	-2.8	0.0	-1.9
Growth rates									
2020 Q2	1.5	1.9	5.1	1.1	-8.8	17.0	15.3	16.5	26.2
Q3	-2.6	-2.3	6.2	-3.7	-25.6	8.3	4.8	5.7	55.4
Q4	-2.1	-2.1	9.8	-3.6	-25.7	10.5	9.3	2.8	169.6
2020 Nov.	-3.8	-3.5	8.4	-5.3	-34.6	7.2	7.6	2.9	83.8
Dec.	-2.1	-2.1	9.8	-3.6	-25.7	10.5	9.3	2.8	169.6
2021 Jan.	-0.3	-0.3	9.9	-1.6	-19.5	-2.5	-2.2	-7.3	88.0
Feb. ^(a)	-1.5	-1.5	6.8	-2.7	-23.8	-2.6	-3.0	-5.1	35.6

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).

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										
2020 Q2	6,001.1	-	283.7	0.1	6,284.7	4,727.2	-	193.9	82.5	4,838.7
Q3	6,071.3	-	268.6	0.1	6,339.8	4,722.8	-	198.1	89.9	4,831.0
Q4	6,126.2	-	268.7	0.1	6,394.9	4,710.1	-	199.3	78.6	4,830.8
2020 Nov.	6,118.5	-	270.9	0.1	6,389.3	4,742.3	-	196.3	89.5	4,849.1
Dec.	6,126.2	-	268.7	0.1	6,394.9	4,710.1	-	199.3	78.6	4,830.8
2021 Jan.	6,127.3	-	266.8	0.1	6,394.0	4,713.3	-	199.1	82.3	4,830.0
Feb. ^(a)	6,138.2	-	265.3	0.1	6,403.5	4,725.0	-	200.4	83.7	4,841.7
Transactions										
2020 Q2	49.2	7.5	-9.0	-0.1	47.7	133.8	3.3	-4.0	-8.6	141.7
Q3	71.7	-3.1	-11.4	0.0	57.2	11.2	14.3	-6.7	8.2	10.6
Q4	61.9	18.5	-13.4	0.0	67.0	-1.0	23.8	-6.8	-10.4	26.4
2020 Nov.	23.8	5.8	-3.9	0.0	25.8	14.7	7.0	-2.1	-0.8	20.4
Dec.	13.5	6.2	-4.1	0.0	15.5	-26.0	13.7	-2.5	-10.5	-4.3
2021 Jan.	1.7	2.1	-3.5	0.0	0.3	4.0	2.9	-2.3	3.5	1.0
Feb. ^(a)	12.3	3.1	-4.1	0.0	11.3	13.0	4.3	-2.0	1.4	14.0
Growth rates										
2020 Q2	3.3	-	-	-	3.1	6.5	-	-	-	7.2
Q3	3.5	-	-	-	3.1	6.5	-	-	-	7.1
Q4	3.5	-	-	-	3.1	6.5	-	-	-	7.1
2020 Nov.	3.6	-	-	-	3.1	6.3	-	-	-	7.0
Dec.	3.5	-	-	-	3.1	6.5	-	-	-	7.1
2021 Jan.	3.3	-	-	-	3.0	6.2	-	-	-	6.9
Feb. ^(a)	3.2	-	-	-	3.0	6.3	-	-	-	7.1

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										
2020 Q2	1,096.8	-	6.9	8.0	1,095.7	154.4	-	0.0	12.8	141.6
Q3	1,063.9	-	7.1	11.0	1,059.9	158.7	-	0.0	14.6	144.2
Q4	1,049.2	-	7.0	12.1	1,044.1	152.1	-	0.0	12.0	140.1
2020 Nov.	1,067.3	-	6.8	11.9	1,062.2	159.6	-	0.0	12.7	146.9
Dec.	1,049.2	-	7.0	12.1	1,044.1	152.1	-	0.0	12.0	140.1
2021 Jan.	1,074.3	-	7.0	12.5	1,068.8	147.9	-	0.0	10.8	137.2
Feb. ^(a)	1,074.2	-	7.0	13.9	1,067.3	146.1	-	0.0	11.7	134.4
Transactions										
2020 Q2	-74.5	0.4	-0.1	0.1	-74.3	-4.2	0.0	0.0	1.7	-6.0
Q3	-32.0	2.8	-0.3	3.0	-32.4	4.6	0.0	0.0	1.8	2.7
Q4	-8.2	1.1	-0.4	1.2	-8.5	-6.7	0.0	0.0	-2.5	-4.2
2020 Nov.	7.2	0.4	-0.3	0.3	7.0	-2.0	0.0	0.0	1.5	-3.5
Dec.	-13.7	-0.3	-0.1	0.2	-14.3	-7.4	0.0	0.0	-0.7	-6.8
2021 Jan.	24.5	0.0	-0.1	0.3	24.1	-4.2	0.0	0.0	-1.2	-3.0
Feb. ^(a)	-0.8	0.0	0.0	1.4	-2.2	-1.9	0.0	0.0	0.9	-2.8
Growth rates										
2020 Q2	1.5	-	-	-	1.9	17.0	-	-	-	15.3
Q3	-2.6	-	-	-	-2.3	8.3	-	-	-	4.8
Q4	-2.1	-	-	-	-2.1	10.5	-	-	-	9.3
2020 Nov.	-3.8	-	-	-	-3.5	7.2	-	-	-	7.6
Dec.	-2.1	-	-	-	-2.1	10.5	-	-	-	9.3
2021 Jan.	-0.3	-	-	-	-0.3	-2.5	-	-	-	-2.2
Feb. ^(a)	-1.5	-	-	-	-1.5	-2.6	-	-	-	-3.0

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: February 2021

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
	1				2	3	4					5	Sole proprietors	6	7	8	9	10	11
Euro area	6,138.2	6,403.5	691.0	4,755.5	691.7	375.6	4,725.0	4,841.7	887.8	999.4	2,837.8
BE	224.4	256.4	11.4	199.4	13.6	7.5	153.4	177.0	39.2	32.4	81.7
DE	1,848.3	1,849.8	194.3	1,396.5	257.5	187.3	1,162.1	1,162.8	159.5	197.8	804.8
EE	9.8	9.8	0.8	8.8	0.3	0.0	7.7	7.7	0.4	4.6	2.7
IE	85.0	102.7	11.4	71.9	1.7	.	56.8	57.2	12.5	23.0	21.2
GR	67.4	67.4	13.7	45.5	8.2	7.7	66.6	66.6	14.6	17.8	34.2
ES	685.9	695.8	89.7	506.8	89.5	41.9	490.1	526.6	82.1	174.8	233.1
FR	1,460.0	1,571.4	179.3	1,199.4	81.3	37.0	1,249.2	1,260.3	245.2	199.1	804.9
IT	642.7	692.2	109.5	393.9	139.4	58.8	679.1	805.3	148.3	172.8	358.0
CY	12.5	13.4	1.5	8.8	2.2	0.6	12.6	13.9	2.4	1.7	8.4
LV	5.0	5.0	0.4	4.2	0.4	0.0	5.5	5.5	0.9	2.3	2.3
LT	11.2	11.2	0.7	9.3	1.2	0.3	7.4	7.4	0.8	3.4	3.2
LU	55.5	55.5	4.7	39.2	11.6	0.7	72.2	72.2	15.3	28.4	28.5
MT	7.0	7.0	0.4	5.9	0.6	0.2	4.8	4.8	0.8	0.9	3.1
NL	527.8	567.2	12.4	498.3	17.1	.	353.3	269.6	110.1	46.3	197.0
AT	181.0	181.0	16.8	126.0	38.3	26.6	200.5	200.5	27.6	47.9	125.1
PT	122.3	125.3	19.0	96.6	6.7	1.8	75.6	76.1	12.1	15.3	48.2
SI	11.0	11.0	2.7	6.9	1.4	0.4	9.6	9.6	1.1	1.9	6.6
SK	42.1	42.1	5.9	34.1	2.1	0.3	20.8	20.8	6.4	4.0	10.4
FI	139.3	139.3	16.6	104.0	18.6	4.5	97.8	97.8	8.3	24.7	64.7

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).

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
	1		2	3				Reverse repos to central counterparties	4	5	6	7
Euro area	1,074.2	144.1	930.1	145.7	146.1	133.5	12.5
BE	57.2	1.0	56.2	0.0	5.7	5.6	0.0
DE	217.6	64.1	153.5	0.0	10.6	10.0	0.6
EE	2.6	0.0	2.6	0.0	0.0	0.0	0.0
IE	32.6	4.2	28.4	0.0	4.8	4.6	0.2
GR	6.6	0.8	5.8	0.0	0.2	0.2	0.0
ES	49.3	7.0	42.3	4.6	8.7	8.7	0.0
FR	265.8	-	-	88.5	84.9	-	-
IT	196.3	16.1	180.3	52.5	4.3	4.3	0.0
CY	1.4	0.0	1.4	0.0	0.0	0.0	0.0
LV	2.0	0.0	2.0	0.0	0.0	0.0	0.0
LT	1.1	0.0	1.0	0.0	0.0	0.0	0.0
LU	46.2	8.3	37.9	0.0	3.9	3.8	0.1
MT	1.8	0.0	1.8	0.0	0.0	0.0	0.0
NL	150.5	5.9	144.7	0.0	22.1	10.6	11.5
AT	28.8	1.1	27.8	0.0	0.1	0.1	0.0
PT	5.5	1.2	4.3	0.1	0.0	0.0	0.0
SI	1.4	0.0	1.4	0.0	0.0	0.0	0.0
SK	1.1	0.0	1.1	0.0	0.0	0.0	0.0
FI	6.3	1.9	4.4	0.0	0.7	0.7	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⁾						
	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														
2020 Q2	8,075.2	4,657.8	458.3	725.6	2,195.9	36.9	0.8	2,981.3	2,388.8	310.4	124.8	148.8	2.2	6.3
Q3	8,158.1	4,745.3	442.2	721.4	2,212.7	35.7	0.9	3,082.4	2,477.3	322.7	124.2	149.3	2.3	6.5
Q4	8,343.4	4,917.8	432.6	723.4	2,234.8	34.4	0.5	3,139.3	2,558.0	317.7	117.6	140.4	2.1	3.5
2020 Nov.	8,249.0	4,836.3	435.2	717.3	2,224.2	34.8	1.1	3,110.8	2,523.5	312.9	118.8	147.7	2.3	5.5
Dec.	8,343.4	4,917.8	432.6	723.4	2,234.8	34.4	0.5	3,139.3	2,558.0	317.7	117.6	140.4	2.1	3.5
2021 Jan.	8,393.8	4,959.1	426.7	722.5	2,250.9	33.8	0.9	3,087.7	2,521.5	302.0	114.2	140.9	2.2	6.8
Feb. ^(a)	8,447.8	5,007.9	422.9	720.9	2,261.7	33.4	1.1	3,086.5	2,526.1	296.4	113.8	142.1	2.3	5.8
Transactions														
2020 Q2	225.6	191.7	-10.6	-3.9	50.6	-2.4	0.2	254.4	218.7	41.4	-6.1	1.2	-0.2	-0.6
Q3	85.7	89.3	-15.4	-4.2	17.0	-1.2	0.1	107.6	92.6	14.2	-0.4	0.7	0.1	0.3
Q4	189.0	173.8	-9.2	3.9	22.2	-1.3	-0.3	66.6	85.3	-4.6	-2.3	-8.9	-0.1	-2.9
2020 Nov.	43.3	37.7	-2.9	-0.3	9.1	-0.4	0.1	0.7	14.6	-13.5	-0.4	-0.2	0.0	0.3
Dec.	95.1	82.2	-2.4	5.7	10.6	-0.4	-0.6	32.0	36.8	5.7	-1.1	-7.3	-0.1	-2.0
2021 Jan.	50.7	40.4	-6.0	-1.3	17.8	-0.6	0.4	-48.5	-37.8	-14.9	0.3	0.5	0.1	3.3
Feb. ^(a)	53.8	48.7	-3.9	-1.5	10.8	-0.4	0.2	-1.5	4.3	-5.6	-0.5	1.2	0.1	-1.0
Growth rates														
2020 Q2	6.2	10.7	-9.5	0.3	3.7	-19.9	-48.3	17.5	20.2	21.2	-4.9	-1.7	-19.1	-13.4
Q3	6.7	11.6	-11.4	-0.3	4.3	-20.6	-1.3	19.6	22.2	24.9	-4.6	-3.2	-11.3	23.1
Q4	7.6	12.7	-11.1	-0.9	4.9	-18.3	-7.5	19.1	22.4	21.7	-8.1	-4.6	-12.3	-46.5
2020 Nov.	7.0	11.7	-11.2	-0.6	4.9	-19.3	-33.0	18.2	20.7	24.5	-6.6	-3.0	-8.4	2.2
Dec.	7.6	12.7	-11.1	-0.9	4.9	-18.3	-7.5	19.1	22.4	21.7	-8.1	-4.6	-12.3	-46.5
2021 Jan.	8.2	13.6	-11.5	-1.0	5.5	-16.9	-5.6	20.3	24.1	19.1	-8.3	-5.3	-9.0	73.1
Feb. ^(a)	8.3	13.4	-11.5	-1.2	5.9	-16.7	15.3	19.2	23.1	16.1	-7.8	-4.4	-5.1	13.6

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).

3.1.2 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	Overnight	With agreed maturity of:		Repos	Non-MMF investment funds	Other financial institutions			Total	Overnight	With agreed maturity 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																				
2020 Q2	1,922.8	755.5	156.1	763.2	23.6	1.4	223.0	430.1	1,492.7	560.1	159.2	486.4	166.0	25.4	264.1	7.1	0.2	23.6	373.7	112.7
Q3	1,937.2	752.2	183.9	774.2	22.2	1.7	202.9	420.6	1,516.6	557.2	139.9	496.2	171.7	26.8	263.8	7.6	0.2	26.2	382.8	113.4
Q4	1,949.8	787.5	167.8	777.3	22.1	1.8	193.3	435.6	1,514.1	574.7	130.1	470.7	161.2	24.4	258.0	6.8	0.2	20.1	355.6	115.2
2020 Nov.	1,982.7	794.5	162.3	789.6	23.3	1.8	211.2	443.4	1,539.3	572.2	148.2	494.2	174.3	25.0	260.0	7.2	0.2	27.6	380.6	113.6
Dec.	1,949.8	787.5	167.8	777.3	22.1	1.8	193.3	435.6	1,514.1	574.7	130.1	470.7	161.2	24.4	258.0	6.8	0.2	20.1	355.6	115.2
2021 Jan.	1,993.0	812.7	158.7	777.2	22.5	1.8	220.1	448.5	1,544.5	565.1	147.4	489.5	177.9	28.0	255.9	6.6	0.3	20.7	376.1	113.4
Feb. ^(a)	2,010.3	825.8	158.2	776.5	21.7	1.7	226.3	455.4	1,554.9	562.0	145.4	478.9	174.3	25.1	253.8	6.9	0.3	18.4	367.8	111.1
Transactions																				
2020 Q2	-95.0	-38.2	-26.6	13.1	-2.5	0.1	-40.9	-39.0	-56.0	11.4	-24.5	-12.3	-4.7	-3.3	-6.8	-0.9	0.0	3.4	-8.1	-4.2
Q3	23.4	1.4	29.2	13.2	-1.4	0.3	-19.4	-8.4	31.8	-3.7	-19.3	4.8	6.2	1.6	-6.1	0.5	0.0	2.6	3.8	1.0
Q4	25.0	43.4	-15.1	10.3	-0.1	0.0	-13.6	18.4	6.6	20.5	-9.8	-24.9	-10.0	-2.4	-5.7	-0.8	0.1	-6.0	-26.8	1.9
2020 Nov.	49.5	43.7	-7.3	16.4	-0.6	0.0	-2.7	11.3	38.2	14.6	-0.5	1.6	3.6	-2.0	-1.6	-0.3	0.0	1.8	0.0	1.6
Dec.	-25.7	-4.7	5.9	-8.0	-1.2	0.0	-17.7	-6.0	-19.8	5.5	-18.1	-23.1	-12.9	-0.5	-1.9	-0.4	0.1	-7.4	-24.8	1.7
2021 Jan.	36.1	24.7	-10.6	-5.0	0.4	0.0	26.5	11.8	24.3	-10.3	17.3	18.5	16.4	3.6	-2.0	-0.2	0.1	0.6	20.6	-2.0
Feb. ^(a)	16.8	12.9	-0.6	-0.7	-0.8	-0.1	6.1	5.2	11.6	-3.0	-2.0	-10.6	-3.6	-2.9	-2.0	0.2	0.0	-2.3	-8.4	-2.3
Growth rates																				
2020 Q2	3.3	9.8	-7.4	1.4	-18.2	10.3	0.2	5.9	2.5	5.2	-10.4	-2.9	9.3	-18.5	-8.5	-16.9	-23.2	15.0	-1.9	-6.1
Q3	4.3	11.3	5.0	4.1	-23.5	9.2	-12.2	7.5	3.4	2.7	-24.1	-0.9	10.7	-13.2	-8.7	-11.0	-31.8	46.1	-1.2	0.0
Q4	6.5	16.0	7.2	5.2	-22.8	25.0	-14.5	13.4	4.7	2.4	-27.3	-1.4	12.0	-11.8	-8.6	-6.8	27.5	17.2	-2.8	3.1
2020 Nov.	5.6	16.9	-1.7	6.4	-19.1	15.5	-19.0	13.8	3.5	2.1	-30.0	-1.7	7.0	-11.3	-8.7	-10.2	-10.9	43.5	-2.3	0.4
Dec.	6.5	16.0	7.2	5.2	-22.8	25.0	-14.5	13.4	4.7	2.4	-27.3	-1.4	12.0	-11.8	-8.6	-6.8	27.5	17.2	-2.8	3.1
2021 Jan.	8.6	18.8	-2.2	5.3	-21.0	29.7	-1.0	14.9	6.8	2.7	-13.9	-2.8	6.2	-5.4	-8.7	-18.2	66.0	12.3	-4.2	1.9
Feb. ^(a)	8.1	19.3	-2.2	5.1	-21.5	22.9	-5.3	13.9	6.5	2.2	-18.3	-3.0	10.2	-10.9	-8.9	-16.4	76.6	-10.5	-3.5	-1.0

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).

3.2 Sectoral breakdown of MFI deposits vis-a-vis other euro area residents: February 2021

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	8,447.8	5,007.9	422.9	720.9	2,261.7	33.4	1.1	3,086.5	2,526.1	296.4	113.8	142.1	2.3	5.8
BE	422.7	116.3	1.0	4.8	300.0	0.6	0.0	126.4	91.8	4.3	1.2	28.6	0.5	0.0
DE	2,596.0	1,765.3	53.5	220.6	530.5	26.1	0.0	686.5	570.4	85.6	24.8	5.3	0.3	0.0
EE	10.9	8.2	1.5	0.4	0.8	0.0	0.0	8.8	8.2	0.4	0.1	0.1	0.0	0.0
IE	128.4	113.5	5.4	1.2	8.3	0.0	0.0	74.4	63.7	9.4	0.1	1.1	0.1	0.0
GR	127.9	89.3	36.4	0.3	2.0	0.0	0.0	32.0	26.5	4.6	0.5	0.0	0.0	0.4
ES	924.6	818.1	94.7	11.8	0.0	0.0	0.0	296.7	268.3	23.9	4.1	0.1	0.4	0.0
FR	1,716.5	590.3	15.7	354.0	756.4	0.0	0.0	867.2	657.5	112.2	70.8	24.3	0.0	2.5
IT	1,238.2	867.1	30.1	28.0	310.9	1.2	1.1	387.2	367.0	12.0	4.9	3.0	0.1	0.1
CY	26.4	13.2	11.1	0.2	1.4	0.6	0.0	9.5	7.9	0.9	0.3	0.3	0.1	0.0
LV	9.6	7.7	0.9	0.4	0.6	0.0	0.0	5.6	5.4	0.0	0.1	0.0	0.0	0.0
LT	18.5	14.6	3.4	0.5	0.1	0.0	0.0	9.3	9.0	0.2	0.0	0.1	0.0	0.0
LU	67.2	62.9	1.5	2.0	0.5	0.2	0.0	35.5	26.9	4.6	1.2	2.1	0.7	0.0
MT	16.3	11.6	3.2	1.4	0.0	0.1	0.0	3.6	3.2	0.3	0.0	0.1	0.0	0.0
NL	510.1	104.0	11.7	49.8	340.1	4.4	0.0	325.4	236.7	12.9	2.7	73.1	0.0	0.0
AT	289.2	198.5	64.8	25.9	0.1	0.0	0.0	90.7	73.9	13.1	2.0	1.5	0.2	0.0
PT	167.7	76.1	77.5	13.2	0.9	0.0	0.0	54.4	44.7	7.9	0.4	1.4	0.0	0.0
SI	23.6	19.8	3.1	0.8	0.0	0.0	0.0	8.0	5.9	1.6	0.1	0.3	0.0	0.0
SK	44.6	32.4	5.3	4.3	2.5	0.1	0.0	15.5	13.7	1.7	0.1	0.0	0.0	0.0
FI	109.3	98.9	2.1	1.5	6.7	0.1	0.0	49.8	45.3	0.9	0.4	0.6	0.0	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).

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	2,010.3	825.8	158.2	776.5	21.7	1.7	226.3	455.4	1,554.9	562.0	145.4	478.9	174.3	25.1	253.8	6.9	0.3	18.4	367.8	111.1	
BE	48.1	22.0	3.6	18.4	3.9	0.1	0.0	3.4	44.7	6.3	0.0	10.9	5.8	1.8	2.3	0.9	0.0	0.1	9.3	1.6	
DE	301.8	174.4	24.9	98.3	0.0	0.0	4.1	118.9	182.8	84.6	0.0	246.6	34.6	8.1	203.3	0.2	0.0	0.4	182.5	64.1	
EE	2.1	2.0	0.1	0.0	0.0	0.0	0.0	0.0	2.1	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1	
IE	69.4	45.1	11.2	6.8	0.2	0.0	6.0	15.1	54.3	2.0	2.2	10.8	6.5	2.5	1.4	0.2	0.0	0.1	7.9	2.9	
GR	33.9	2.8	0.8	30.2	0.0	0.0	0.0	0.7	33.2	30.1	0.0	1.7	0.9	0.3	0.3	0.0	0.0	0.2	1.5	0.2	
ES	274.3	64.0	10.8	176.1	0.0	0.0	23.4	42.5	231.8	178.8	10.9	27.5	21.3	1.5	1.9	0.0	0.0	2.9	16.5	11.0	
FR	408.0	99.4	63.3	165.2	0.0	0.0	80.1	-	-	20.2	23.7	61.1	31.2	4.1	10.0	3.3	0.0	12.5	-	-	
IT	341.7	96.0	9.0	127.2	0.2	0.0	109.2	25.5	316.2	134.4	107.6	24.2	23.1	1.0	0.1	0.1	0.0	0.0	16.9	7.3	
CY	3.4	2.6	0.5	0.2	0.1	0.0	0.0	0.1	3.3	0.0	0.0	1.3	0.7	0.5	0.0	0.1	0.0	0.0	0.3	1.0	
LV	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.4	
LT	0.6	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.2	0.1	
LU	237.6	214.0	13.0	4.9	3.5	1.5	0.7	141.2	96.5	11.8	0.0	15.4	11.1	0.5	2.4	1.1	0.2	0.0	13.4	1.9	
MT	2.8	2.2	0.2	0.1	0.0	0.0	0.3	0.1	2.7	0.0	0.3	0.6	0.4	0.2	0.1	0.0	0.0	0.0	0.6	0.0	
NL	221.5	67.8	10.9	129.7	12.4	0.0	0.7	8.6	212.9	82.7	0.7	56.2	26.0	3.3	24.1	0.7	0.0	2.1	45.4	10.7	
AT	31.0	16.8	6.4	6.4	1.2	0.0	0.2	9.1	21.9	0.2	0.0	8.2	3.6	0.4	4.1	0.1	0.0	0.0	6.7	1.4	
PT	20.6	6.3	2.6	11.3	0.0	0.0	0.3	3.5	17.1	10.9	0.1	3.6	2.9	0.6	0.0	0.0	0.0	0.0	2.6	1.0	
SI	1.4	0.4	0.1	0.8	0.0	0.0	0.0	0.2	1.2	0.0	0.0	0.6	0.3	0.0	0.1	0.1	0.0	0.0	0.3	0.3	
SK	2.1	1.2	0.5	0.3	0.0	0.0	0.0	1.2	0.9	0.0	0.0	0.7	0.5	0.2	0.0	0.0	0.0	0.0	0.3	0.4	
FI	9.5	7.6	0.2	0.4	0.0	0.0	1.2	3.4	6.1	0.0	0.0	8.5	4.6	0.2	3.7	0.1	0.0	0.0	7.3	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 Feb21

Outstanding amounts																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	5,503	13,676	8,347	2,866	7,352	12,165	6,079	4,291	572	1,986	1,174	812	31	928	245	681
Cross-border intra euro area	1,722	862	100	221	1,767	900	59	434	451	944	581	362	8	280	135	145
Total	7,224	14,538	8,448	3,086	9,119	13,065	6,138	4,725	1,023	2,930	1,756	1,174	38	1,208	380	826
Transactions																
Domestic	-25.3	59.7	53.6	-1.1	19.6	6.9	11.9	11.0	-8.9	24.1	23.6	0.4	-1.9	2.5	0.0	2.4
Cross-border intra euro area	40.7	-8.4	0.2	-0.3	25.0	9.8	0.4	2.1	-17.3	-9.0	-9.6	0.6	-1.2	1.2	-1.6	2.8
Total	15.4	51.3	53.8	-1.5	44.6	16.8	12.3	13.0	-26.2	15.0	14.0	1.1	-3.1	3.7	-1.6	5.2
Growth rates																
Domestic	34.5	9.2	8.3	19.1	40.8	3.8	3.2	7.1	1.7	7.3	12.4	0.8	4.7	4.6	12.3	3.6
Cross-border intra euro area	5.7	10.8	7.0	20.6	7.1	2.1	8.9	-0.7	-10.6	11.8	15.4	8.5	54.7	-0.1	-3.7	3.6
Total	26.5	9.3	8.3	19.2	32.8	3.6	3.2	6.3	-4.1	8.7	13.3	3.1	11.7	3.5	6.2	3.6

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

Outstanding amounts at 20Q4

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		42.4	10.2	19.0		44.5	14.6	20.4	25.6	43.0						41.7
DE		162.1	32.6	53.9		108.2	13.7	61.2	66.7	98.3						49.7
EE		0.8	0.1	0.4		0.9	0.1	0.6	0.2	0.2						0.0
IE		103.9	1.6	18.7		76.5	1.0	24.8	10.5	74.7						20.0
GR		10.9	7.1	3.2		20.8	0.5	4.6	0.1	2.6						0.0
ES		23.9	7.4	11.1		44.3	2.3	28.5	26.5	120.4						13.2
FR		78.1	14.5	25.0		126.7	7.1	75.6	159.5	149.7						18.3
IT		64.4	6.9	14.0		119.3	1.7	26.1	19.1	153.3						27.6
CY		11.8	1.5	5.4		8.4	0.2	5.1	0.0	0.7						0.8
LV		0.8	0.2	0.5		1.9	0.1	0.6	0.0	1.6						0.6
LT		3.1	0.2	0.2		0.9	0.0	0.4	0.0	2.9						0.7
LU		219.4	2.3	28.4		133.4	2.1	85.2	21.8	85.4						46.5
MT		5.8	0.9	2.9		4.0	0.3	3.2	0.0	0.3						0.6
NL		94.3	4.6	26.9		119.0	11.1	60.4	75.1	81.5						26.2
AT		11.3	3.8	5.5		28.4	2.5	15.9	20.4	21.5						18.2
PT		6.4	3.5	2.0		10.4	1.2	5.5	1.9	22.8						8.8
SI		1.9	0.7	0.8		2.5	0.3	1.8	0.1	3.8						0.9
SK		1.4	0.3	0.5		6.0	0.1	3.4	2.3	6.3						2.0
FI		7.1	0.3	2.9		10.4	0.3	7.4	43.7	17.4						1.6
Total	1,500.7	849.9	98.7	221.3	1,568.6	866.5	59.2	430.7	473.4	928.8			3.1	277.3		
Other EU																
BG		1.4				2.2		0.0	0.9							2.3
CZ		4.1				9.2		22.9	6.0							10.3
DK		14.1				23.6		24.3	3.7							5.6
HR		1.0				4.5		0.0	1.0							2.8
HU		4.3				5.4		0.4	1.9							4.3
PL		6.0				20.6		2.3	11.7							13.1
RO		2.1				8.7		0.1	3.8							7.4
SE		14.1				20.5		69.7	11.8							5.8
Total	147.0	47.1			124.1	94.8		119.7	40.7				1.6	51.5		
Non EU residents³⁾	1,738.2	1,033.0			1,910.3	1,267.9		417.0	576.5					291.6		
UK		345.4				376.9		141.9	73.4					82.4		

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		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																		
2020 Q3	1,124.8	716.6	39.0	431.7	245.9	142.7	103.2	87.0	150.7	68.2	68.3	14.3	0.1	22.9	0.2	168.3	5.3	60.9
Q4	1,113.9	719.4	33.5	436.2	249.8	148.7	101.1	87.5	148.9	66.0	67.4	15.5	0.1	22.5	0.2	160.3	5.3	57.3
2020 Nov.	1,156.3	758.3	35.4	435.2	287.7	182.3	105.4	89.5	150.1	67.2	67.5	15.3	0.1	22.9	0.2	161.3	5.3	58.4
Dec.	1,113.9	719.4	33.5	436.2	249.8	148.7	101.1	87.5	148.9	66.0	67.4	15.5	0.1	22.5	0.2	160.3	5.3	57.3
2021 Jan.	1,160.3	770.1	34.5	438.3	297.4	193.0	104.4	88.6	147.2	65.0	67.0	15.3	0.1	22.6	0.2	161.7	5.3	53.3
Feb. ^(a)	1,166.0	778.6	34.0	440.6	304.0	203.5	100.5	84.9	147.4	65.4	66.7	15.3	0.1	22.6	0.2	160.9	5.3	51.2
Transactions																		
2020 Q3	-1.5	6.9	1.1	-6.1	11.9	25.7	-13.7	-4.7	-3.2	-4.1	1.0	-0.2	0.1	0.0	0.0	-1.2	0.0	-4.1
Q4	-7.4	3.9	-5.5	4.8	4.5	6.0	-1.4	0.6	-1.8	-2.3	-0.8	1.3	0.0	-0.4	0.0	-5.6	0.0	-3.6
2020 Nov.	11.8	17.6	-2.5	0.7	19.3	20.2	-0.9	-0.7	-1.6	-0.9	-0.6	-0.2	0.1	0.1	0.0	-3.2	0.0	-1.1
Dec.	-40.4	-38.3	-1.9	1.2	-37.6	-33.6	-3.9	-1.9	-1.1	-1.2	-0.1	0.1	0.0	-0.4	0.0	0.4	0.0	-1.0
2021 Jan.	45.1	50.4	1.0	1.9	47.5	44.3	3.1	1.1	-1.7	-1.1	-0.4	-0.2	0.0	0.0	0.0	0.4	0.0	-4.0
Feb. ^(a)	5.3	8.3	-0.5	2.2	6.6	10.5	-3.9	-3.7	0.1	0.4	-0.3	0.0	0.0	0.0	0.0	-1.0	0.0	-2.1
Growth rates																		
2020 Q3	5.7	10.0	9.6	2.8	25.3	115.0	-20.3	-7.3	5.0	20.9	-8.3	27.8	.	-2.4	-1.2	-2.6	-0.4	-9.1
Q4	9.1	14.3	-3.1	2.2	48.6	225.2	-16.9	-16.2	3.4	19.1	-9.0	19.7	.	-1.6	-6.7	0.9	-0.5	-5.7
2020 Nov.	9.8	16.9	2.5	3.7	48.1	193.6	-20.0	-5.3	4.2	22.7	-9.7	19.4	.	-2.5	-2.4	-3.3	-0.6	-10.1
Dec.	9.1	14.3	-3.1	2.2	48.6	225.2	-16.9	-16.2	3.4	19.1	-9.0	19.7	.	-1.6	-6.7	0.9	-0.5	-5.7
2021 Jan.	8.1	13.5	-2.4	0.9	42.1	128.7	-16.0	-3.9	6.7	16.7	-1.6	16.0	.	-1.6	-2.1	-1.2	-1.5	-17.8
Feb. ^(a)	8.3	17.3	-2.6	3.3	50.0	165.8	-19.9	-7.1	1.0	3.4	-1.7	6.3	.	-1.6	2.2	-3.5	-2.1	-28.6

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													
2020 Q3	1,124.8	786.1	1.3	618.3	166.4	79.3	81.9	56.5	4.9	75.0	75.8	128.1	54.9
Q4	1,113.9	795.9	1.2	628.5	166.2	82.0	77.6	59.3	3.1	76.4	76.6	108.7	53.2
2020 Nov.	1,156.3	819.7	1.8	626.6	191.3	79.3	107.4	56.8	3.7	76.6	77.0	124.9	54.4
Dec.	1,113.9	795.9	1.2	628.5	166.2	82.0	77.6	59.3	3.1	76.4	76.6	108.7	53.2
2021 Jan.	1,160.3	825.6	1.8	627.2	196.6	82.3	106.7	58.4	2.6	79.3	75.6	125.5	51.7
Feb. ^(a)	1,166.0	824.7	1.8	628.9	193.9	82.1	103.9	55.1	2.6	79.8	76.0	132.5	50.3
Transactions													
2020 Q3	-1.5	1.8	0.0	-1.6	3.5	1.2	1.9	1.9	-2.3	-1.7	0.4	4.3	-4.0
Q4	-7.4	11.3	-0.1	10.9	0.5	2.8	-3.5	2.9	-1.8	1.4	0.8	-16.7	-2.3
2020 Nov.	11.8	11.0	0.0	4.0	7.0	0.2	7.3	-0.2	-0.4	-0.5	0.7	1.3	-0.1
Dec.	-40.4	-23.0	-0.6	2.3	-24.7	2.7	-29.4	2.6	-0.7	-0.2	-0.4	-14.8	-1.3
2021 Jan.	45.1	29.3	0.7	-1.5	30.1	0.3	28.8	-0.9	-0.4	2.6	-1.0	16.0	-1.4
Feb. ^(a)	5.3	-1.0	0.0	1.7	-2.7	-0.2	-3.0	-3.3	0.0	0.4	0.4	6.9	-1.4
Growth rates													
2020 Q3	5.7	11.2	13.4	5.3	40.7	.	-13.0	-10.4	.	5.1	2.2	-9.5	-14.4
Q4	9.1	14.7	32.1	7.4	54.3	.	-5.7	-6.1	.	9.0	3.4	-9.4	-12.2
2020 Nov.	9.8	15.5	20.5	6.3	60.9	.	13.9	-6.4	.	7.6	1.3	-4.9	-13.6
Dec.	9.1	14.7	32.1	7.4	54.3	.	-5.7	-6.1	.	9.0	3.4	-9.4	-12.2
2021 Jan.	8.1	14.7	50.2	6.4	51.7	.	0.9	-13.9	.	9.2	6.2	-10.0	-24.4
Feb. ^(a)	8.3	15.3	40.5	6.7	55.6	.	2.5	-11.5	.	3.9	2.1	-3.3	-29.3

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⁾			
		2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2020 Q3	218.1	251.5	11.5	193.1	13.5	7.6	151.3	175.5	39.9	31.5	79.9
Q4	222.5	254.8	11.4	197.6	13.5	7.5	151.8	175.6	38.8	32.1	80.8
2020 Nov.	220.7	253.3	11.4	195.8	13.5	7.5	151.8	175.7	39.2	31.7	80.8
Dec.	222.5	254.8	11.4	197.6	13.5	7.5	151.8	175.6	38.8	32.1	80.8
2021 Jan.	223.3	255.5	11.4	198.4	13.5	7.5	152.6	176.3	38.9	32.5	81.2
Feb. ^(a)	224.4	256.4	11.4	199.4	13.6	7.5	153.4	177.0	39.2	32.4	81.7
Transactions											
2020 Q3	5.8	3.3	0.1	5.8	-0.2	-0.1	-8.0	-3.7	-3.0	-0.9	-4.1
Q4	4.4	4.8	-0.1	4.6	0.0	-0.1	0.5	0.1	-1.0	0.6	1.0
2020 Nov.	0.8	1.3	-0.1	0.8	0.0	0.0	0.2	0.1	0.0	0.1	0.1
Dec.	1.8	1.8	0.0	1.8	0.0	0.0	0.1	-0.1	-0.4	0.4	0.0
2021 Jan.	0.8	1.1	0.0	0.8	0.1	0.0	0.6	0.5	0.0	0.3	0.3
Feb. ^(a)	1.1	1.1	0.0	0.9	0.1	0.0	0.8	0.8	0.3	-0.1	0.5
Growth rates											
2020 Q3	9.8	5.3	0.9	11.8	-6.7	-0.4	0.4	3.4	-8.5	15.4	0.0
Q4	8.9	4.7	-0.1	10.6	-5.3	0.0	-0.2	2.1	-7.5	10.7	-0.4
2020 Nov.	10.1	5.4	0.4	12.0	-5.9	-0.3	0.9	3.1	-6.1	12.8	0.3
Dec.	8.9	4.7	-0.1	10.6	-5.3	0.0	-0.2	2.1	-7.5	10.7	-0.4
2021 Jan.	5.9	4.9	-0.8	7.0	-3.6	0.3	-0.4	1.8	-7.0	9.0	-0.5
Feb. ^(a)	6.6	5.3	-1.2	7.7	-1.2	0.8	0.0	1.9	-4.1	7.8	-0.8

Source: ECB.

1) Including non-profit institutions serving households.

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

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

2.2 Loans to financial corporations other than MFIs

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

	Financial corporations other than MFIs and ICPFs ¹⁾				Insurance corporations and pension funds		
	Total	Non-MMF investment funds	Other Financial Institutions		Total	Insurance corporations	Pension funds
			3	Reverse repos to CCPs				4
	1	2	3	4	5	6	7
Outstanding amounts							
2020 Q3	57.1	0.7	56.4	0.0	5.3	5.2	0.0
Q4	56.9	0.7	56.2	0.0	5.0	5.0	0.0
2020 Nov.	57.6	0.9	56.7	0.0	5.1	5.1	0.0
Dec.	56.9	0.7	56.2	0.0	5.0	5.0	0.0
2021 Jan.	57.2	0.8	56.4	0.0	5.2	5.2	0.0
Feb. ^(a)	57.2	1.0	56.2	0.0	5.7	5.6	0.0
Transactions							
2020 Q3	-3.0	0.0	-3.0	0.0	-0.9	-0.9	0.0
Q4	0.1	0.0	0.1	0.0	-0.3	-0.3	0.0
2020 Nov.	0.1	0.1	0.0	0.0	-0.3	-0.2	0.0
Dec.	-0.5	-0.2	-0.3	0.0	-0.1	-0.1	0.0
2021 Jan.	0.3	0.1	0.2	0.0	0.2	0.2	0.0
Feb. ^(a)	-0.1	0.2	-0.2	0.0	0.5	0.5	0.0
Growth rates							
2020 Q3	-11.5	52.4	-12.0	.	-5.9	-6.1	.
Q4	-11.8	68.3	-12.3	.	-6.0	-6.1	.
2020 Nov.	-8.8	137.6	-9.6	.	-6.8	-6.9	.
Dec.	-11.8	68.3	-12.3	.	-6.0	-6.1	.
2021 Jan.	-10.6	40.7	-11.1	.	-11.6	-11.7	.
Feb. ^(a)	0.9	-44.8	2.3	.	-7.0	-7.0	.

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).

BELGIUM

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														
2020 Q3	411.5	110.7	1.3	5.1	293.9	0.6	0.0	126.5	90.4	4.9	1.2	29.5	0.6	0.0
Q4	418.5	114.5	1.1	4.9	297.4	0.6	0.0	128.3	94.0	4.8	1.2	28.0	0.4	0.0
2020 Nov.	413.3	111.6	1.1	5.0	295.0	0.6	0.0	129.5	92.7	5.6	1.2	29.5	0.6	0.0
Dec.	418.5	114.5	1.1	4.9	297.4	0.6	0.0	128.3	94.0	4.8	1.2	28.0	0.4	0.0
2021 Jan.	419.4	114.3	1.1	4.8	298.6	0.6	0.0	126.8	92.6	4.2	1.2	28.4	0.5	0.0
Feb. ^(a)	422.7	116.3	1.0	4.8	300.0	0.6	0.0	126.4	91.8	4.3	1.2	28.6	0.5	0.0
Transactions														
2020 Q3	-0.6	-0.9	-0.1	-0.1	0.6	0.0	0.0	0.8	1.3	-0.6	0.0	0.0	0.1	0.0
Q4	7.2	4.0	-0.1	-0.1	3.5	0.0	0.0	2.2	3.8	0.0	0.0	-1.5	-0.1	0.0
2020 Nov.	1.1	0.2	-0.1	0.0	1.1	0.0	0.0	1.2	1.8	-0.7	0.0	0.2	0.0	0.0
Dec.	5.3	3.0	0.0	-0.1	2.3	0.0	0.0	-0.9	1.4	-0.7	0.0	-1.5	-0.1	0.0
2021 Jan.	0.9	-0.2	0.0	-0.1	1.2	0.0	0.0	-1.8	-1.6	-0.6	0.0	0.4	0.0	0.0
Feb. ^(a)	3.3	2.0	0.0	-0.1	1.5	0.0	0.0	-0.4	-0.8	0.1	0.0	0.3	0.0	0.0
Growth rates														
2020 Q3	5.7	11.5	-50.0	-10.0	4.5	-19.5	.	10.7	15.6	21.0	-5.8	-2.6	-2.9	.
Q4	5.9	11.8	-48.5	-9.2	4.5	-16.1	.	13.4	19.4	34.0	-5.1	-4.0	-23.7	.
2020 Nov.	5.8	10.8	-48.2	-9.5	4.9	-18.8	.	10.9	16.0	20.3	-5.7	-2.7	-9.0	.
Dec.	5.9	11.8	-48.5	-9.2	4.5	-16.1	.	13.4	19.4	34.0	-5.1	-4.0	-23.7	.
2021 Jan.	6.0	12.1	-49.6	-9.4	4.6	-15.8	.	11.2	17.2	7.5	-4.6	-3.1	-16.7	.
Feb. ^(a)	6.4	12.7	-47.0	-9.8	4.9	-14.8	.	11.0	15.6	25.1	-5.0	-1.9	-21.3	.

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	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																				
2020 Q3	48.3	21.2	3.9	19.3	3.7	0.1	0.0	3.4	44.9	7.3	0.0	12.1	6.5	1.8	2.5	1.1	0.0	0.1	10.2	1.9
Q4	48.3	21.2	4.2	18.8	4.0	0.1	0.0	3.6	44.7	6.9	0.0	12.1	6.4	2.4	2.4	0.9	0.0	0.0	9.8	2.3
2020 Nov.	49.4	21.8	4.4	19.0	4.0	0.1	0.0	3.5	45.8	7.1	0.0	11.4	6.3	1.6	2.5	0.9	0.0	0.0	9.7	1.7
Dec.	48.3	21.2	4.2	18.8	4.0	0.1	0.0	3.6	44.7	6.9	0.0	12.1	6.4	2.4	2.4	0.9	0.0	0.0	9.8	2.3
2021 Jan.	48.0	21.0	3.6	19.3	4.0	0.1	0.0	3.4	44.6	6.7	0.0	10.9	6.0	1.7	2.4	0.8	0.0	0.0	9.4	1.5
Feb. ^(a)	48.1	22.0	3.6	18.4	3.9	0.1	0.0	3.4	44.7	6.3	0.0	10.9	5.8	1.8	2.3	0.9	0.0	0.1	9.3	1.6
Transactions																				
2020 Q3	-2.3	-1.8	-0.6	0.2	-0.2	0.0	0.0	-0.5	-1.8	-0.5	0.0	0.6	0.4	0.1	-0.1	0.1	0.0	0.1	0.5	0.1
Q4	0.2	0.1	0.4	-0.5	0.3	0.0	0.0	0.2	-0.1	-0.4	0.0	0.1	-0.1	0.6	-0.1	-0.2	0.0	-0.1	-0.4	0.4
2020 Nov.	0.3	0.6	-0.2	-0.1	-0.1	0.1	0.0	0.2	0.1	0.0	0.0	-1.0	-0.6	-0.3	0.0	0.0	0.0	0.0	-0.7	-0.2
Dec.	-1.1	-0.5	-0.1	-0.3	0.0	-0.1	0.0	0.1	-1.1	-0.1	0.0	0.7	0.0	0.8	-0.1	-0.1	0.0	0.0	0.1	0.6
2021 Jan.	-0.2	-0.1	-0.6	0.5	0.0	0.0	0.0	-0.2	0.0	-0.3	0.0	-1.2	-0.4	-0.7	-0.1	0.0	0.0	0.0	-0.4	-0.8
Feb. ^(a)	0.0	1.0	0.0	-0.8	-0.1	0.0	0.0	-0.1	0.1	-0.4	0.0	0.0	-0.2	0.1	-0.1	0.1	0.0	0.1	-0.1	0.1
Growth rates																				
2020 Q3	-5.3	-5.8	15.0	-1.7	-31.2	.	.	-43.3	-0.2	-19.4	.	-7.6	-1.1	-10.0	-12.8	-17.5	.	.	-7.1	-10.2
Q4	5.0	10.2	82.3	-0.5	-28.8	.	.	-5.7	6.0	-24.9	.	-1.2	5.4	19.9	-15.6	-24.1	.	.	-4.4	14.1
2020 Nov.	1.0	-1.7	69.6	2.1	-26.9	.	.	-45.2	8.2	-17.9	.	-9.7	-5.4	-5.3	-14.3	-23.1	.	.	-11.2	-0.7
Dec.	5.0	10.2	82.3	-0.5	-28.8	.	.	-5.7	6.0	-24.9	.	-1.2	5.4	19.9	-15.6	-24.1	.	.	-4.4	14.1
2021 Jan.	1.1	4.1	39.5	0.7	-28.1	.	.	-7.7	1.9	-29.0	.	-12.1	-8.6	-7.7	-16.8	-19.5	.	.	-12.2	-11.0
Feb. ^(a)	2.5	11.0	38.6	-2.8	-28.9	.	.	-31.5	6.5	-24.1	.	-6.4	-4.8	19.3	-18.4	-24.4	.	.	-6.7	-5.4

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).

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 Feb21</i>																
	Outstanding amounts															
Domestic	89.2	602.5	416.7	120.5	209.0	426.3	217.6	127.9	0.9	90.0	30.9	59.1	0.0	12.7	0.8	11.8
Cross-border intra euro area	104.8	28.2	6.0	5.8	95.0	48.3	6.8	25.5	14.4	42.1	34.5	7.6	0.1	9.8	6.0	3.9
Total	193.9	630.8	422.7	126.4	304.0	474.5	224.4	153.4	15.3	132.1	65.4	66.7	0.1	22.6	6.8	15.7
	Transactions															
Domestic	-0.3	2.5	3.3	-0.4	10.2	1.8	1.0	0.4	0.2	-0.2	0.0	-0.3	0.0	0.0	0.0	0.0
Cross-border intra euro area	-2.4	-0.9	0.0	0.0	-3.6	-0.1	0.0	0.4	-0.2	0.4	0.4	0.0	0.0	0.0	0.0	0.0
Total	-2.7	1.7	3.3	-0.4	6.6	1.8	1.1	0.8	0.0	0.1	0.4	-0.3	0.0	0.0	0.0	0.0
	Growth rates															
Domestic	236.6	6.8	6.4	9.8	155.8	2.5	6.9	-0.5	20.9	-1.1	-0.5	-1.4	.	-2.4	-2.2	-2.4
Cross-border intra euro area	7.2	7.3	11.9	41.4	-21.3	6.4	0.3	2.8	5.3	3.9	7.4	-4.2	.	-0.5	-0.6	-0.3
Total	55.6	6.8	6.4	11.0	50.0	2.9	6.6	0.0	6.3	0.5	3.4	-1.7	.	-1.6	-0.8	-1.9

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

Outstanding amounts at 20Q4

Other euro area²																
BE																
DE		3.2	0.7	2.2		2.5	0.1	2.3	3.1	5.7						
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
IE		7.0	0.1	0.3		4.6	0.0	0.2	0.0	1.2						
GR		0.5	0.3	0.1		0.1	0.0	0.0	0.0	0.0						
ES		0.6	0.5	0.0		4.1	0.1	4.1	0.4	5.3						
FR		3.2	2.0	0.6		8.7	0.8	7.2	6.9	11.5						
IT		0.6	0.4	0.2		3.5	0.1	3.2	0.1	3.1						
CY		0.2	0.0	0.1		0.0	0.0	0.0	0.0	0.0						
LV		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.1						
LT		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.2						
LU		7.0	0.4	1.2		6.6	0.5	2.4	0.2	1.7						
MT		0.1	0.0	0.0		0.1	0.0	0.1	0.0	0.0						
NL		7.5	1.1	1.7		14.8	5.3	4.4	2.3	4.2						
AT		0.1	0.1	0.0		0.5	0.0	0.5	0.3	1.2						
PT		0.3	0.3	0.0		0.1	0.0	0.1	0.0	0.5						
SI		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.6						
SK		0.0	0.0	0.0		1.1	0.0	0.1	0.4	1.4						
FI		0.2	0.0	0.1		0.7	0.0	0.5	0.9	1.2						
Total	78.9	30.5	5.9	6.5	98.1	47.3	6.9	25.3	14.6	42.1			0.1	9.8		
Other EU																
BG		0.1				0.4		0.0	0.0							
CZ		0.1				0.0		15.6	2.3							
DK		1.8				0.9		0.4	0.0							
HR		0.0				0.1		0.0	0.0							
HU		0.1				0.2		0.3	0.3							
PL		0.1				0.6		0.1	1.1							
RO		0.0				0.2		0.0	0.0							
SE		0.7				0.9		1.1	0.3							
Total	3.7	3.1			3.4	3.4		17.4	4.1				0.0	5.1		
Non EU residents³	80.3	14.2			66.9	36.0		9.7	11.4					1.1		
UK		4.2				12.1		1.2	2.0							

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	Euro-system		Other deposit-taking corp.	Total	General government	Other euro area residents		MFIs	Non-MMF IF shares ¹⁾			
	Intra-group	Non-MMF IF shares ¹⁾					MMF shares ¹⁾											
			1	2	3	4		5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2020 Q3	9,097.4	5,716.3	285.3	3,183.9	2,247.1	1,013.6	1,233.5	363.3	806.8	287.6	138.8	380.4	0.6	287.4	175.0	1,064.1	29.9	1,192.2
Q4	8,943.3	5,717.9	282.0	3,215.3	2,220.6	1,022.3	1,198.3	341.5	792.4	273.0	144.7	374.6	0.1	292.0	178.9	1,003.5	30.9	1,106.7
2020 Nov.	9,096.0	5,778.4	285.8	3,213.5	2,279.1	1,065.9	1,213.2	330.6	815.6	293.7	144.7	377.2	0.1	288.5	176.7	1,048.2	30.4	1,134.7
Dec.	8,943.3	5,717.9	282.0	3,215.3	2,220.6	1,022.3	1,198.3	341.5	792.4	273.0	144.7	374.6	0.1	292.0	178.9	1,003.5	30.9	1,106.7
2021 Jan.	9,150.4	5,895.3	282.0	3,222.3	2,391.0	1,133.2	1,257.7	326.8	801.1	279.4	146.0	375.7	0.1	292.1	179.7	1,087.7	30.6	1,043.6
Feb. ^(a)	9,148.4	5,939.2	279.2	3,238.6	2,421.4	1,143.7	1,277.7	325.5	799.8	277.8	146.6	375.4	0.1	295.2	181.4	1,094.4	30.6	989.2
Transactions																		
2020 Q3	92.5	139.5	-1.9	22.3	119.1	149.4	-30.2	-19.3	-19.0	-15.7	-2.8	-0.5	0.3	1.1	0.8	3.7	0.5	-33.5
Q4	-104.7	35.8	-2.5	33.5	4.8	8.8	-4.1	5.5	-14.6	-14.5	5.5	-5.6	-0.5	6.0	3.9	-45.5	1.0	-86.7
2020 Nov.	11.6	44.7	-1.6	15.1	31.1	35.1	-4.0	-3.6	1.6	1.5	2.6	-2.5	0.1	1.3	0.2	6.0	0.2	-42.2
Dec.	-141.5	-57.8	-3.8	3.0	-57.0	-43.6	-13.4	10.8	-23.4	-20.6	-0.5	-2.3	-0.1	3.5	2.2	-36.3	0.5	-28.0
2021 Jan.	201.4	176.6	-0.1	7.9	168.8	110.9	57.8	-14.8	8.7	6.5	1.2	1.1	0.0	0.7	1.2	80.2	-0.2	-64.6
Feb. ^(a)	-2.0	43.6	-2.5	15.8	30.4	10.2	20.2	-1.3	-0.8	-1.2	0.6	-0.2	0.0	3.2	1.7	6.7	-0.1	-54.7
Growth rates																		
2020 Q3	7.6	10.5	0.0	4.8	21.4	59.8	1.5	2.7	3.2	2.3	3.5	3.8	.	-0.6	0.5	-2.3	4.2	9.4
Q4	9.2	12.6	-0.7	5.0	27.7	81.8	2.6	2.2	2.5	0.5	7.5	2.3	.	0.0	1.3	-1.0	5.2	11.2
2020 Nov.	8.5	10.9	-1.1	4.9	22.5	67.1	-0.2	0.7	4.4	7.2	6.3	1.8	.	-0.4	0.9	-1.9	3.9	13.5
Dec.	9.2	12.6	-0.7	5.0	27.7	81.8	2.6	2.2	2.5	0.5	7.5	2.3	.	0.0	1.3	-1.0	5.2	11.2
2021 Jan.	9.6	14.5	-2.2	5.0	33.2	94.2	4.6	-1.7	3.2	2.5	9.8	1.4	.	-0.5	0.6	3.3	5.8	-0.5
Feb. ^(a)	7.1	14.6	-2.4	4.8	33.8	96.9	4.9	-1.8	2.0	2.1	7.6	0.2	.	0.3	0.9	2.7	5.8	-16.7

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	Euro-system							Other deposit-taking corporations
	Intra-group	Money market fund shares ¹⁾											
			1	2	3	4	5	6	7	8	9	10	11	12	13
Outstanding amounts													
2020 Q3	9,097.4	5,500.9	40.2	3,936.9	1,523.9	341.6	1,182.3	316.6	2.6	1,078.3	609.0	797.5	1,108.9
Q4	8,943.3	5,524.2	49.8	3,981.2	1,493.2	342.9	1,150.4	300.7	2.5	1,056.9	613.7	714.7	1,031.3
2020 Nov.	9,096.0	5,559.4	48.5	3,995.5	1,515.4	344.0	1,171.4	289.0	2.5	1,070.0	613.6	796.2	1,054.3
Dec.	8,943.3	5,524.2	49.8	3,981.2	1,493.2	342.9	1,150.4	300.7	2.5	1,056.9	613.7	714.7	1,031.3
2021 Jan.	9,150.4	5,610.3	49.7	4,000.6	1,560.0	354.1	1,205.9	294.2	2.5	1,058.8	606.9	892.2	979.7
Feb. ^(a)	9,148.4	5,642.0	50.3	4,007.3	1,584.4	354.0	1,230.3	303.8	2.5	1,068.3	605.7	900.1	929.8
Transactions													
2020 Q3	92.5	96.2	27.8	44.9	23.6	30.3	-6.7	-11.6	0.5	12.7	12.6	5.8	-35.3
Q4	-104.7	51.5	9.5	46.7	-4.7	1.3	-6.0	7.2	-0.1	-13.8	5.9	-69.4	-78.6
2020 Nov.	11.6	37.0	1.2	27.6	8.2	0.4	7.8	-3.6	-0.2	-0.9	2.5	13.2	-40.1
Dec.	-141.5	-37.2	1.3	-13.2	-25.2	-1.1	-24.1	7.3	0.0	-9.0	0.1	-72.3	-23.2
2021 Jan.	201.4	83.4	-0.1	18.1	65.4	11.2	54.2	-5.9	0.0	-0.5	-7.0	174.7	-49.0
Feb. ^(a)	-2.0	31.6	0.6	6.7	24.4	0.0	24.4	9.6	0.0	8.9	-1.2	7.2	-48.5
Growth rates													
2020 Q3	7.6	10.3	.	5.3	22.7	.	3.4	10.2	13.7	1.5	1.1	2.6	8.7
Q4	9.2	11.8	.	5.6	27.8	.	6.4	12.3	33.4	1.1	0.8	8.1	11.5
2020 Nov.	8.5	10.4	.	5.6	21.9	.	2.9	11.2	27.9	1.1	1.1	5.5	14.1
Dec.	9.2	11.8	.	5.6	27.8	.	6.4	12.3	33.4	1.1	0.8	8.1	11.5
2021 Jan.	9.6	12.4	.	6.1	28.3	.	7.4	10.0	34.7	0.0	1.2	24.8	-0.3
Feb. ^(a)	7.1	12.2	291.0	5.8	28.3	.	8.0	12.8	28.2	0.1	1.2	22.7	-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											
2020 Q3	1,818.7	1,820.4	200.3	1,362.1	256.4	185.9	1,149.9	1,150.5	167.0	197.0	785.9
Q4	1,842.0	1,843.6	198.3	1,386.7	257.0	186.6	1,150.7	1,151.4	156.4	196.3	798.0
2020 Nov.	1,834.5	1,836.2	198.6	1,378.5	257.4	186.9	1,154.2	1,154.8	161.3	197.3	795.7
Dec.	1,842.0	1,843.6	198.3	1,386.7	257.0	186.6	1,150.7	1,151.4	156.4	196.3	798.0
2021 Jan.	1,843.0	1,844.5	195.3	1,390.6	257.1	186.8	1,153.4	1,154.0	156.8	195.3	801.3
Feb. ^(a)	1,848.3	1,849.8	194.3	1,396.5	257.5	187.3	1,162.1	1,162.8	159.5	197.8	804.8
Transactions											
2020 Q3	27.9	27.3	2.1	25.3	0.5	1.0	-2.9	-4.0	-13.1	2.3	7.9
Q4	23.0	23.6	-1.4	24.3	0.2	0.1	2.8	1.9	-10.1	0.1	12.8
2020 Nov.	7.5	7.3	-0.9	8.0	0.4	0.5	2.1	1.9	-3.1	0.4	4.8
Dec.	7.4	7.3	-0.1	8.0	-0.5	-0.3	-2.7	-3.3	-4.7	-0.8	2.8
2021 Jan.	1.1	1.0	-2.5	4.0	-0.3	-0.1	2.9	2.4	0.5	-1.1	3.5
Feb. ^(a)	5.5	5.3	-1.0	6.0	0.5	0.5	8.6	8.1	2.8	2.6	3.2
Growth rates											
2020 Q3	4.7	4.5	0.6	6.2	0.2	0.9	5.1	4.6	-2.7	10.9	5.5
Q4	4.9	4.8	-0.6	6.5	0.7	1.3	4.7	4.2	-6.5	8.4	6.3
2020 Nov.	4.7	4.6	0.3	6.2	0.4	1.1	4.5	4.2	-4.8	8.6	5.6
Dec.	4.9	4.8	-0.6	6.5	0.7	1.3	4.7	4.2	-6.5	8.4	6.3
2021 Jan.	4.7	4.6	-1.8	6.6	0.3	1.1	4.8	4.3	-6.0	8.9	6.2
Feb. ^(a)	4.6	4.5	-2.3	6.5	0.4	1.1	4.9	4.4	-5.1	8.9	6.1

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) 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							
2020 Q3	206.1	62.0	144.1	0.0	9.2	8.5	0.7
Q4	213.5	62.6	150.8	0.0	9.1	8.5	0.7
2020 Nov.	214.8	62.1	152.7	0.0	10.0	9.4	0.7
Dec.	213.5	62.6	150.8	0.0	9.1	8.5	0.7
2021 Jan.	215.6	63.3	152.3	0.0	10.4	9.8	0.6
Feb. ^(a)	217.6	64.1	153.5	0.0	10.6	10.0	0.6
Transactions							
2020 Q3	-1.7	-0.3	-1.4	-0.1	-0.9	-0.9	-0.1
Q4	8.1	0.6	7.5	0.0	-0.3	0.0	-0.3
2020 Nov.	8.4	0.9	7.5	0.0	-2.8	0.5	-3.3
Dec.	-0.9	0.6	-1.5	0.0	-0.9	-0.9	0.0
2021 Jan.	2.6	1.0	1.6	0.0	1.3	1.3	0.0
Feb. ^(a)	1.5	0.7	0.8	0.0	0.2	0.2	0.0
Growth rates							
2020 Q3	4.5	10.4	2.0	.	-3.8	-5.5	.
Q4	7.2	14.5	4.3	.	28.5	30.8	.
2020 Nov.	9.3	10.9	8.5	.	5.4	6.5	.
Dec.	7.2	14.5	4.3	.	28.5	30.8	.
2021 Jan.	8.5	13.4	6.4	.	3.7	5.0	.
Feb. ^(a)	5.7	9.2	4.2	.	9.9	14.0	.

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).

GERMANY

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														
2020 Q3	2,497.8	1,669.1	56.4	218.4	525.8	28.1	0.0	687.6	559.5	96.2	26.0	5.5	0.4	0.0
Q4	2,555.0	1,725.6	55.3	219.5	527.6	27.0	0.0	698.4	576.3	91.6	24.8	5.3	0.3	0.0
2020 Nov.	2,540.1	1,713.8	54.9	217.9	526.2	27.2	0.0	701.2	578.5	92.1	24.8	5.4	0.3	0.0
Dec.	2,555.0	1,725.6	55.3	219.5	527.6	27.0	0.0	698.4	576.3	91.6	24.8	5.3	0.3	0.0
2021 Jan.	2,573.9	1,743.6	54.1	220.5	529.3	26.4	0.0	692.8	575.5	87.1	24.6	5.3	0.3	0.0
Feb. ^(a)	2,596.0	1,765.3	53.5	220.6	530.5	26.1	0.0	686.5	570.4	85.6	24.8	5.3	0.3	0.0
Transactions														
2020 Q3	30.1	32.8	-0.1	-0.4	-0.9	-1.2	0.0	31.1	25.2	6.9	-0.8	-0.1	0.0	0.0
Q4	57.5	56.7	-1.1	1.2	1.8	-1.1	0.0	12.2	17.6	-5.2	0.1	-0.2	0.0	0.0
2020 Nov.	21.2	22.8	-1.3	-0.2	0.4	-0.4	0.0	-1.4	2.9	-4.2	-0.1	-0.1	0.0	0.0
Dec.	15.1	12.0	0.4	1.6	1.4	-0.3	0.0	-2.3	-1.9	-0.3	0.0	-0.1	0.0	0.0
2021 Jan.	18.0	18.0	-1.2	0.2	1.7	-0.6	0.0	-5.5	-1.0	-4.0	-0.4	0.0	0.0	0.0
Feb. ^(a)	22.2	21.7	-0.6	0.1	1.2	-0.3	0.0	-6.4	-5.1	-1.5	0.2	0.0	0.0	0.0
Growth rates														
2020 Q3	5.6	10.3	-10.6	0.2	-1.6	-23.3	.	14.3	14.7	25.2	-14.1	-11.9	-44.5	.
Q4	6.2	10.9	-9.6	-0.2	-1.2	-20.3	.	14.0	16.0	14.4	-13.8	-9.6	-42.3	.
2020 Nov.	5.6	10.0	-10.3	0.0	-1.3	-22.0	.	15.0	16.4	20.3	-15.0	-10.0	-44.2	.
Dec.	6.2	10.9	-9.6	-0.2	-1.2	-20.3	.	14.0	16.0	14.4	-13.8	-9.6	-42.3	.
2021 Jan.	7.1	11.9	-10.7	-0.2	-0.3	-18.5	.	15.0	17.6	11.8	-14.7	-8.6	-39.7	.
Feb. ^(a)	7.2	11.7	-9.9	-0.3	0.2	-18.1	.	15.4	18.2	10.5	-12.2	-8.3	-38.1	.

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																				
2020 Q3	298.6	174.9	30.2	92.5	0.0	0.0	1.0	130.9	167.8	80.6	0.0	255.0	34.7	7.8	212.3	0.2	0.0	0.0	187.5	67.5
Q4	301.2	158.4	35.5	97.8	0.0	0.0	9.4	126.6	174.6	85.1	0.0	245.5	29.6	8.9	206.7	0.2	0.0	0.0	181.0	64.5
2020 Nov.	314.6	174.5	33.6	97.7	0.0	0.0	8.7	130.8	183.8	85.5	0.0	249.7	33.0	7.7	208.5	0.2	0.0	0.4	184.4	65.3
Dec.	301.2	158.4	35.5	97.8	0.0	0.0	9.4	126.6	174.6	85.1	0.0	245.5	29.6	8.9	206.7	0.2	0.0	0.0	181.0	64.5
2021 Jan.	303.3	172.9	26.7	98.6	0.0	0.0	5.1	123.7	179.6	85.1	0.0	254.7	38.2	10.1	204.9	0.2	0.0	1.3	188.4	66.4
Feb. ^(a)	301.8	174.4	24.9	98.3	0.0	0.0	4.1	118.9	182.8	84.6	0.0	246.6	34.6	8.1	203.3	0.2	0.0	0.4	182.5	64.1
Transactions																				
2020 Q3	-1.0	-0.2	3.1	-4.3	0.0	0.0	0.4	-0.8	-0.2	-2.9	0.0	-3.5	1.2	-0.3	-4.3	0.0	0.0	0.0	-3.5	0.0
Q4	2.6	-11.8	5.4	5.0	0.0	0.0	4.0	-4.1	6.6	4.4	0.0	-9.5	-5.0	1.1	-5.6	0.0	0.0	0.0	-6.4	-3.0
2020 Nov.	11.6	8.6	-1.8	1.9	0.0	0.0	3.1	-0.1	11.8	1.4	0.0	-0.3	1.4	0.0	-2.1	0.0	0.0	0.4	-1.3	1.0
Dec.	-13.1	-15.8	2.0	0.0	0.0	0.0	0.7	-4.0	-9.1	-0.4	0.0	-4.2	-3.3	1.3	-1.9	0.0	0.0	-0.4	-3.4	-0.8
2021 Jan.	1.6	15.2	-9.5	0.2	0.0	0.0	-4.3	-3.0	4.6	-0.6	0.0	9.3	8.6	1.2	-1.7	0.0	0.0	1.3	7.4	1.9
Feb. ^(a)	-1.6	1.5	-1.8	-0.3	0.0	0.0	-1.0	-4.8	3.2	-0.5	0.0	-8.0	-3.6	-2.0	-1.5	0.0	0.0	-0.8	-5.8	-2.2
Growth rates																				
2020 Q3	11.0	21.2	1.3	-0.7	.	.	-18.4	23.7	2.4	4.0	.	-5.5	24.0	4.2	-9.4	-21.1	.	.	-6.5	-2.8
Q4	13.7	15.3	31.1	2.8	.	.	259.4	23.8	6.9	7.2	.	-6.4	12.7	17.6	-9.4	-6.1	.	.	-5.9	-7.7
2020 Nov.	18.4	27.7	14.7	3.5	.	.	234.4	27.3	12.4	8.7	.	-6.9	8.5	13.0	-9.6	-21.4	.	.	-6.7	-7.5
Dec.	13.7	15.3	31.1	2.8	.	.	259.4	23.8	6.9	7.2	.	-6.4	12.7	17.6	-9.4	-6.1	.	.	-5.9	-7.7
2021 Jan.	12.8	24.0	-7.6	4.1	.	.	23.2	21.6	6.9	7.7	.	-4.9	18.7	11.6	-9.3	-6.1	.	.	-6.0	-1.6
Feb. ^(a)	9.7	20.4	-13.3	2.6	.	.	15.2	10.7	8.7	4.5	.	-4.8	29.7	3.7	-9.4	-3.3	.	.	-5.4	-3.3

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 Feb21</i>																
	Outstanding amounts															
Domestic	1,261.6	3,913.7	2,579.9	652.9	2,060.3	3,262.1	1,840.3	1,004.1	252.1	223.4	162.7	60.7	0.0	262.7	16.1	246.4
Cross-border intra euro area	322.8	143.9	16.2	33.6	361.1	255.8	8.1	158.0	123.2	201.0	115.1	85.9	0.0	32.5	10.8	21.7
Total	1,584.4	4,057.6	2,596.0	686.5	2,421.4	3,517.8	1,848.3	1,162.1	375.4	424.4	277.8	146.6	0.1	295.2	26.9	268.1
	Transactions															
Domestic	-0.7	9.0	22.1	-6.4	18.2	10.8	5.5	7.2	1.1	2.0	2.3	-0.3	0.0	2.5	0.0	2.5
Cross-border intra euro area	25.0	-1.8	0.1	0.0	12.2	2.4	0.0	1.4	-1.3	-2.6	-3.4	0.8	0.0	0.6	0.1	0.5
Total	24.4	7.3	22.2	-6.4	30.4	13.3	5.5	8.6	-0.2	-0.6	-1.2	0.6	0.0	3.2	0.1	3.1
	Growth rates															
Domestic	30.0	6.5	7.2	14.4	40.5	4.0	4.6	4.7	3.3	1.4	2.3	-0.9	.	1.5	-0.7	1.7
Cross-border intra euro area	20.8	15.3	14.8	37.8	4.8	7.2	14.7	6.0	-5.7	6.6	2.1	14.3	.	-8.9	-10.4	-8.1
Total	28.3	6.8	7.2	15.4	33.8	4.2	4.6	4.9	0.2	3.8	2.1	7.6	.	0.3	-4.7	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 20Q4

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		4.5	0.9	2.3		7.0	0.5	4.2	4.4	9.3						
DE																
EE		0.1	0.0	0.0		0.2	0.0	0.2	0.1	0.1						
IE		8.8	0.4	1.3		15.7	0.1	7.8	0.5	11.6						
GR		3.5	2.4	1.0		17.1	0.0	2.1	0.0	1.3						
ES		3.4	1.5	0.8		10.2	0.3	7.9	8.1	24.9						
FR		23.4	2.9	2.6		48.5	1.5	33.6	44.6	30.5						
IT		5.8	1.5	2.5		10.4	0.2	7.5	2.4	23.9						
CY		1.7	0.2	1.1		2.0	0.0	1.7	0.0	0.1						
LV		0.1	0.0	0.1		0.2	0.0	0.1	0.0	0.6						
LT		0.1	0.1	0.1		0.1	0.0	0.1	0.0	0.9						
LU		57.5	0.3	8.1		57.3	0.8	42.6	11.3	31.9						
MT		0.5	0.1	0.3		0.5	0.0	0.4	0.0	0.1						
NL		26.8	1.7	8.5		51.5	2.6	30.0	30.2	25.0						
AT		7.2	2.6	2.8		23.3	2.1	11.8	11.8	8.8						
PT		0.6	0.4	0.2		1.5	0.1	1.0	0.3	3.6						
SI		0.6	0.1	0.1		0.4	0.0	0.4	0.0	1.8						
SK		0.2	0.1	0.1		1.1	0.0	0.7	0.6	1.6						
FI		0.9	0.1	0.2		4.6	0.0	4.0	12.1	4.8						
Total	256.3	145.6	15.3	32.2	307.1	251.9	8.3	156.0	126.4	196.8			0.0	32.4		
Other EU																
BG		0.3				0.4		0.0	0.3							
CZ		1.2				3.1		0.3	0.8							
DK		2.0				5.1		6.9	0.6							
HR		0.3				0.4		0.0	0.2							
HU		0.9				1.3		0.0	0.7							
PL		1.1				9.9		1.3	4.2							
RO		0.2				1.5		0.0	0.9							
SE		1.1				8.2		17.7	1.9							
Total	41.1	7.0			16.3	29.9		26.3	9.9				0.0	2.1		
Non EU residents³	454.0	105.8			463.2	224.3		74.3	84.7					54.8		
UK		33.9				50.3		18.4	12.5							

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																		
2020 Q3	33.2	27.8	0.5	19.8	7.5	6.6	0.9	0.8	1.0	0.9	0.0	0.1	0.0	1.5	0.0	2.5	0.2	0.3
Q4	34.4	28.6	0.7	20.2	7.8	7.0	0.7	0.6	0.8	0.7	0.0	0.1	0.0	1.5	0.0	2.9	0.2	0.4
2020 Nov.	33.7	28.2	0.7	20.2	7.4	6.6	0.8	0.7	0.8	0.7	0.0	0.1	0.0	1.5	0.0	2.8	0.2	0.4
Dec.	34.4	28.6	0.7	20.2	7.8	7.0	0.7	0.6	0.8	0.7	0.0	0.1	0.0	1.5	0.0	2.9	0.2	0.4
2021 Jan.	34.5	28.9	0.7	20.1	8.1	7.3	0.8	0.6	0.8	0.7	0.0	0.1	0.0	1.5	0.0	2.8	0.2	0.4
Feb. ^(a)	35.2	29.6	0.7	20.2	8.7	8.0	0.8	0.7	0.7	0.7	0.0	0.0	0.0	1.5	0.0	2.8	0.2	0.4
Transactions																		
2020 Q3	0.6	0.9	0.0	0.3	0.6	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	0.0
Q4	1.2	0.9	0.2	0.4	0.3	0.5	-0.2	-0.2	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.1
2020 Nov.	0.4	0.3	0.0	0.2	0.1	0.2	-0.1	-0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
Dec.	0.6	0.4	0.0	0.0	0.4	0.4	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
2021 Jan.	0.2	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
Feb. ^(a)	0.7	0.6	0.0	0.0	0.6	0.6	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																		
2020 Q3	12.7	5.5	-11.9	2.9	14.6	33.5	-45.7	-44.1	104.0	122.2	.	.	.	-7.5	.	.	10.3	-7.0
Q4	19.5	10.4	44.2	4.5	25.8	42.7	-42.8	-40.4	108.3	145.5	.	.	.	-6.6	.	.	4.1	14.7
2020 Nov.	16.0	8.7	46.7	4.5	18.5	34.9	-43.0	-37.2	79.2	92.2	.	.	.	-7.4	.	.	11.8	13.7
Dec.	19.5	10.4	44.2	4.5	25.8	42.7	-42.8	-40.4	108.3	145.5	.	.	.	-6.6	.	.	4.1	14.7
2021 Jan.	20.9	13.5	42.4	3.9	44.5	55.7	-13.9	-1.7	95.0	129.0	.	.	.	-6.5	.	.	4.8	12.9
Feb. ^(a)	24.0	17.6	42.7	3.6	67.2	79.4	-1.0	33.0	171.8	291.3	.	.	.	-6.1	.	212.7	3.4	23.9

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						
					Euro-system	Other	Euro-system	Other					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2020 Q3	33.2	24.5	1.9	19.9	2.7	1.9	0.8	0.7	.	1.4	4.9	1.9	0.5
Q4	34.4	25.9	1.7	21.7	2.6	1.9	0.7	0.6	.	1.5	4.7	1.8	0.5
2020 Nov.	33.7	25.2	1.8	20.6	2.8	1.9	0.9	0.8	.	1.4	5.0	1.6	0.5
Dec.	34.4	25.9	1.7	21.7	2.6	1.9	0.7	0.6	.	1.5	4.7	1.8	0.5
2021 Jan.	34.5	26.1	1.5	22.0	2.5	1.9	0.7	0.5	.	1.5	4.7	1.7	0.5
Feb. ^(a)	35.2	26.6	1.5	22.5	2.5	1.9	0.7	0.6	.	1.5	4.8	1.8	0.5
Transactions													
2020 Q3	0.6	0.7	0.2	0.3	0.1	0.2	-0.1	-0.1	.	0.0	0.1	-0.1	0.0
Q4	1.2	1.5	-0.2	1.8	-0.2	0.0	-0.2	-0.2	.	0.0	-0.2	-0.1	-0.1
2020 Nov.	0.4	0.6	0.0	0.5	0.1	0.0	0.1	0.1	.	0.0	0.0	-0.2	0.0
Dec.	0.6	0.8	-0.1	1.1	-0.2	0.0	-0.2	-0.2	.	0.0	-0.3	0.2	-0.1
2021 Jan.	0.2	0.1	-0.1	0.3	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.1
Feb. ^(a)	0.7	0.5	0.0	0.5	0.0	0.0	0.0	0.0	.	0.0	0.0	0.1	0.0
Growth rates													
2020 Q3	12.7	23.9	41.8	12.2	286.3	.	19.8	20.1	.	109.4	9.1	-52.5	-14.4
Q4	19.5	29.0	36.8	19.7	246.3	.	-6.3	-9.5	.	120.7	3.1	-36.7	-24.7
2020 Nov.	16.0	23.7	25.1	14.0	230.4	.	6.2	9.7	.	110.0	10.4	-45.0	-12.6
Dec.	19.5	29.0	36.8	19.7	246.3	.	-6.3	-9.5	.	120.7	3.1	-36.7	-24.7
2021 Jan.	20.9	30.4	50.4	21.0	223.8	.	-14.0	-17.2	.	113.9	3.4	-36.7	-10.2
Feb. ^(a)	24.0	32.5	51.9	23.5	208.3	.	-18.2	-17.2	.	112.9	3.5	-25.9	-6.0

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												
2020 Q3	9.6	9.6	0.8	8.5	0.3	0.0	7.6	7.6	0.5	4.5	2.6	
Q4	9.8	9.8	0.8	8.7	0.3	0.0	7.7	7.7	0.4	4.7	2.6	
2020 Nov.	9.7	9.7	0.8	8.6	0.3	0.0	7.8	7.8	0.4	4.7	2.7	
Dec.	9.8	9.8	0.8	8.7	0.3	0.0	7.7	7.7	0.4	4.7	2.6	
2021 Jan.	9.8	9.8	0.8	8.7	0.3	0.0	7.7	7.7	0.4	4.6	2.7	
Feb. ^(a)	9.8	9.8	0.8	8.8	0.3	0.0	7.7	7.7	0.4	4.6	2.7	
Transactions												
2020 Q3	0.1	0.1	0.0	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.1	
Q4	0.2	0.2	0.0	0.2	0.0	0.0	0.2	0.0	0.0	0.2	0.0	
2020 Nov.	0.1	0.1	0.0	0.1	0.0	0.0	0.1	0.1	0.0	0.1	0.0	
Dec.	0.1	0.1	0.0	0.1	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Growth rates												
2020 Q3	4.9	4.8	-4.1	6.1	-0.7	.	0.6	3.3	-2.5	0.5	1.7	
Q4	5.4	5.1	-6.7	6.9	-0.6	.	4.4	2.9	-17.6	5.7	6.8	
2020 Nov.	5.2	5.0	-6.2	6.5	2.3	.	4.3	2.8	-17.4	5.4	7.2	
Dec.	5.4	5.1	-6.7	6.9	-0.6	.	4.4	2.9	-17.6	5.7	6.8	
2021 Jan.	5.3	5.1	-7.5	6.9	-0.6	.	2.5	1.0	-29.7	3.1	8.6	
Feb. ^(a)	5.2	4.9	-8.1	6.8	-0.9	.	2.0	0.6	-27.7	2.7	7.8	

Source: ECB.

1) Including non-profit institutions serving households.

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

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

2.2 Loans to financial corporations other than MFIs

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

	Financial corporations other than MFIs and ICPFs ¹⁾				Insurance corporations and pension funds		
	Total	Non-MMF investment funds	Other Financial Institutions		Total	Insurance corporations	Pension funds
			3	Reverse repos to CCPs			
	1	2	3	4	5	6	7
Outstanding amounts							
2020 Q3	2.7	0.0	2.7	0.0	0.0	0.0	0.0
Q4	2.7	0.0	2.7	0.0	0.0	0.0	0.0
2020 Nov.	2.7	0.0	2.6	0.0	0.0	0.0	0.0
Dec.	2.7	0.0	2.7	0.0	0.0	0.0	0.0
2021 Jan.	2.7	0.0	2.6	0.0	0.0	0.0	0.0
Feb. ^(a)	2.6	0.0	2.6	0.0	0.0	0.0	0.0
Transactions							
2020 Q3	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2020 Q3	2.1	.	2.2	.	.	.	.
Q4	1.5	.	1.0	.	.	.	.
2020 Nov.	2.5	.	2.1	.	.	.	.
Dec.	1.5	.	1.0	.	.	.	.
2021 Jan.	2.6	.	2.1	.	.	.	.
Feb. ^(a)	2.4	.	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).

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														
2020 Q3	10.1	7.5	1.5	0.4	0.8	0.0	0.0	7.9	7.3	0.3	0.0	0.2	0.0	0.0
Q4	10.5	7.9	1.5	0.4	0.8	0.0	0.0	8.8	8.2	0.4	0.1	0.1	0.0	0.0
2020 Nov.	10.3	7.6	1.5	0.4	0.8	0.0	0.0	8.2	7.6	0.4	0.1	0.1	0.0	0.0
Dec.	10.5	7.9	1.5	0.4	0.8	0.0	0.0	8.8	8.2	0.4	0.1	0.1	0.0	0.0
2021 Jan.	10.6	8.0	1.5	0.4	0.8	0.0	0.0	8.7	8.1	0.4	0.1	0.1	0.0	0.0
Feb. ^(a)	10.9	8.2	1.5	0.4	0.8	0.0	0.0	8.8	8.2	0.4	0.1	0.1	0.0	0.0
Transactions														
2020 Q3	0.0	0.2	-0.1	0.0	-0.1	0.0	0.0	0.3	0.3	0.1	0.0	-0.1	0.0	0.0
Q4	0.4	0.4	0.0	0.0	0.0	0.0	0.0	1.0	0.9	0.1	0.0	-0.1	0.0	0.0
2020 Nov.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.0	0.0	0.0	0.0	0.0
Dec.	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.7	0.6	0.1	0.0	0.0	0.0	0.0
2021 Jan.	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
Feb. ^(a)	0.3	0.2	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														
2020 Q3	10.7	16.1	-8.0	27.4	-0.4	.	.	17.3	20.8	19.6	.	-42.7	.	.
Q4	13.2	19.8	-8.1	23.1	-2.4	.	.	25.1	27.0	79.4	.	-64.0	.	.
2020 Nov.	11.4	17.4	-7.6	23.9	-3.5	.	.	17.3	20.1	43.0	.	-58.6	.	.
Dec.	13.2	19.8	-8.1	23.1	-2.4	.	.	25.1	27.0	79.4	.	-64.0	.	.
2021 Jan.	13.9	20.0	-6.6	19.0	1.2	.	.	23.6	26.6	65.1	.	-67.8	.	.
Feb. ^(a)	15.1	21.5	-6.1	16.2	2.4	.	.	25.2	28.9	59.2	.	-69.5	.	.

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																				
2020 Q3	1.1	1.0	0.0	0.1	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.2	0.1
Q4	1.6	1.5	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.0	0.1	0.1	
2020 Nov.	1.5	1.4	0.0	0.0	0.0	0.0	0.0	0.1	1.4	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.0	0.2	0.1	
Dec.	1.6	1.5	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.0	0.1	0.1	
2021 Jan.	1.9	1.8	0.1	0.0	0.0	0.0	0.0	0.0	1.9	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.0	0.1	0.1	
Feb. ^(a)	2.1	2.0	0.1	0.0	0.0	0.0	0.0	0.0	2.1	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.1	0.1	
Transactions																				
2020 Q3	0.0	0.1	0.0	0.0	-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
Q4	0.5	0.6	0.0	0.0	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	
2020 Nov.	0.3	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	
Dec.	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	0.1	
2021 Jan.	0.3	0.3	0.0	0.0	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	
Feb. ^(a)	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	
Growth rates																				
2020 Q3	-6.9	10.0	.	.	.	.	.	.	-5.3	.	.	-1.9	16.4	.	.	.	.	.	9.3	.
Q4	39.2	72.1	.	.	.	.	.	.	41.7	.	.	-15.2	-1.8	.	.	.	.	.	-19.5	.
2020 Nov.	22.9	51.0	.	.	.	.	.	.	24.9	.	.	-29.7	-5.6	.	.	.	.	.	-0.3	.
Dec.	39.2	72.1	.	.	.	.	.	.	41.7	.	.	-15.2	-1.8	.	.	.	.	.	-19.5	.
2021 Jan.	68.6	102.3	.	.	.	.	.	.	72.5	.	.	-26.8	-12.8	.	.	.	.	.	-21.6	.
Feb. ^(a)	95.2	142.9	.	.	.	.	.	.	98.9	.	.	-33.6	-20.9	.	.	.	.	.	-25.0	.

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	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 Feb21</i>															
	Outstanding amounts															
Domestic	1.9	21.7	9.7	8.7	8.0	20.6	9.8	7.6	0.0	0.4	0.4	0.0	0.0	0.3	0.0	0.3
Cross-border intra euro area	0.6	2.4	1.1	0.1	0.7	0.3	0.1	0.1	0.0	0.3	0.3	0.0	0.0	1.2	1.2	0.0
Total	2.5	24.1	10.9	8.8	8.7	20.8	9.8	7.7	0.0	0.7	0.7	0.0	0.0	1.5	1.2	0.3
	Transactions															
Domestic	0.0	0.3	0.2	0.1	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	0.3	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
Total	0.0	0.5	0.3	0.1	0.6	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Growth rates															
Domestic	.	20.2	16.3	25.0	77.9	4.5	5.2	2.3	.	.	.	.	.	1.5	.	1.5
Cross-border intra euro area	-18.1	95.7	5.4	.	0.8	13.1	.	.	.	76.1	85.8	.	.	-7.7	-7.9	.
Total	208.3	25.0	15.1	25.2	67.2	4.6	5.2	2.0	.	255.9	291.3	.	.	-6.1	-7.9	2.2

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

Outstanding amounts at 20Q4

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	.	.	.						
EE																
IE		0.5	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						
ES		0.0	0.0	0.0		0.0	0.0	0.0	0.0	.						
FR		0.0	0.0	0.0		0.1	0.0	.	.	.						
IT		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		0.1	0.0	0.0		0.1	0.0	0.1	0.0	0.1						
LT		0.1	0.0	0.0		0.0	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		0.2	0.2	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	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	0.6	1.8	1.1	0.1	0.7	0.3	0.1	0.1	0.1	0.3			0.0	1.2		
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	0.0						
HU		0.0				0.0			0.0	0.0						
PL		0.0				0.0			.	.						
RO		0.0				.			0.0	.						
SE		0.2				0.0			.	0.0						
Total	1.0	0.2			0.9	0.0			1.9	0.0			0.0	0.0		
Non EU residents³	0.0	0.6			0.1	0.0			.	.						
UK		0.4				0.0			.	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												
												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																		
2020 Q3	1,317.4	424.2	1.2	183.4	239.7	52.9	186.7	128.3	242.2	84.0	40.1	118.1	1.4	5.8	0.0	550.5	5.2	88.0
Q4	1,386.3	435.6	2.7	183.6	249.3	62.0	187.3	137.0	236.1	80.7	40.1	115.2	1.4	6.2	0.0	594.2	5.3	107.6
2020 Nov.	1,365.8	437.2	2.5	185.4	249.3	57.1	192.2	135.0	229.7	75.9	39.4	114.4	5.7	5.4	0.0	572.2	5.3	110.4
Dec.	1,386.3	435.6	2.7	183.6	249.3	62.0	187.3	137.0	236.1	80.7	40.1	115.2	1.4	6.2	0.0	594.2	5.3	107.6
2021 Jan.	1,382.2	443.3	2.8	186.4	254.1	60.5	193.7	130.9	227.7	76.4	40.3	111.0	5.7	6.1	0.0	578.5	5.3	115.7
Feb. ^(a)	1,369.8	441.5	1.8	179.2	260.5	61.5	199.0	129.0	211.7	68.9	42.3	100.5	5.6	6.1	0.0	584.1	5.2	115.6
Transactions																		
2020 Q3	2.6	15.7	-0.2	-4.3	20.2	10.4	9.8	1.4	2.3	7.9	-0.4	-5.2	-3.9	0.4	0.0	-11.1	-0.1	-0.7
Q4	76.3	12.7	1.5	0.9	10.3	9.1	1.3	8.7	-5.2	-3.1	0.1	-2.3	0.0	0.3	0.0	53.2	0.1	15.0
2020 Nov.	31.9	10.3	1.1	3.2	6.0	1.3	4.7	2.9	-0.1	-1.2	0.2	0.9	0.0	-0.6	0.0	6.8	0.0	15.5
Dec.	26.0	-1.0	0.1	-1.5	0.4	4.9	-4.5	2.0	7.4	5.1	0.8	1.6	-4.3	0.7	0.0	28.4	0.0	-5.4
2021 Jan.	-12.7	7.4	0.1	2.7	4.6	-1.5	6.1	-6.1	-9.9	-4.6	0.0	-5.3	4.3	-0.1	0.0	-22.3	0.0	7.9
Feb. ^(a)	-18.3	-1.9	-1.0	-7.2	6.3	1.0	5.2	-1.9	-16.9	-7.7	1.9	-11.1	-0.1	-0.1	0.0	2.2	0.0	-1.5
Growth rates																		
2020 Q3	8.0	13.4	-22.0	2.5	23.8	100.4	11.7	1.2	6.9	49.5	-12.4	-4.7	.	-19.0	.	6.2	4.1	1.8
Q4	13.1	17.2	24.5	3.8	29.4	69.2	20.1	15.0	5.6	43.9	-0.8	-8.8	.	-30.8	.	13.3	3.3	19.4
2020 Nov.	10.9	13.9	22.2	2.1	24.5	58.9	17.0	17.7	4.1	32.5	-4.8	-5.8	.	-25.7	.	11.0	4.1	15.4
Dec.	13.1	17.2	24.5	3.8	29.4	69.2	20.1	15.0	5.6	43.9	-0.8	-8.8	.	-30.8	.	13.3	3.3	19.4
2021 Jan.	11.5	15.6	68.3	4.3	25.0	71.6	15.3	10.7	0.9	35.0	1.9	-14.0	.	-21.3	.	11.4	3.4	22.9
Feb. ^(a)	8.2	13.3	3.4	-1.1	26.0	61.3	18.0	8.5	-7.9	19.2	6.1	-23.7	.	-19.2	.	11.9	3.9	4.2

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	Total					
					Euro-system	Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2020 Q3	1,317.4	377.1	1.9	264.7	110.4	7.6	102.9	91.5	122.8	46.0	86.2	584.7	100.7
Q4	1,386.3	396.8	2.3	287.9	106.7	7.5	99.2	89.7	139.5	47.2	86.5	599.7	116.5
2020 Nov.	1,365.8	398.0	1.6	282.6	113.8	7.5	106.3	96.2	126.0	45.3	86.0	588.7	121.9
Dec.	1,386.3	396.8	2.3	287.9	106.7	7.5	99.2	89.7	139.5	47.2	86.5	599.7	116.5
2021 Jan.	1,382.2	401.9	2.3	287.1	112.5	7.7	104.8	95.2	131.5	46.4	86.1	589.1	127.1
Feb. ^(a)	1,369.8	398.5	1.6	285.4	111.5	8.0	103.4	92.3	125.7	45.9	85.6	590.7	123.6
Transactions													
2020 Q3	2.6	5.5	-0.2	6.4	-0.6	4.1	-4.8	-2.9	1.8	-1.0	-1.0	-4.8	2.1
Q4	76.3	21.5	0.3	24.2	-3.0	-0.1	-3.0	-1.8	16.7	1.3	0.8	24.8	11.2
2020 Nov.	31.9	11.2	-0.7	10.8	1.0	0.0	1.0	2.0	0.3	0.8	-0.2	5.8	14.1
Dec.	26.0	-0.2	0.6	5.9	-6.7	0.0	-6.8	-6.5	13.5	2.0	0.7	17.8	-7.8
2021 Jan.	-12.7	4.4	0.0	-1.3	5.6	0.2	5.4	5.5	-8.0	-0.7	-0.5	-17.9	10.0
Feb. ^(a)	-18.3	-3.7	-0.7	-1.9	-1.1	0.3	-1.4	-2.9	-5.9	-0.5	-0.3	-2.5	-5.4
Growth rates													
2020 Q3	8.0	12.1	-53.3	15.4	7.7	166.8	3.1	5.7	20.3	-7.7	-0.5	6.5	5.9
Q4	13.1	16.8	8.5	20.8	7.4	233.2	2.2	4.1	29.3	-6.1	0.6	10.3	19.9
2020 Nov.	10.9	16.4	-53.9	22.2	6.6	204.3	1.9	5.6	16.8	-10.0	-1.4	8.3	21.4
Dec.	13.1	16.8	8.5	20.8	7.4	233.2	2.2	4.1	29.3	-6.1	0.6	10.3	19.9
2021 Jan.	11.5	19.7	2.2	20.4	18.0	243.9	12.6	11.6	11.7	-11.4	-0.7	7.5	29.1
Feb. ^(a)	8.2	15.4	-26.9	20.2	5.6	264.8	0.1	4.5	14.5	-13.4	-0.9	6.1	6.0

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⁾			
		2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2020 Q3	88.3	104.8	12.1	74.5	1.8	.	60.7	61.2	13.6	25.3	21.8
Q4	87.2	104.2	11.7	73.8	1.7	.	57.6	58.1	13.1	23.4	21.1
2020 Nov.	87.2	104.5	12.1	73.4	1.7	.	58.3	58.8	13.3	23.6	21.4
Dec.	87.2	104.2	11.7	73.8	1.7	.	57.6	58.1	13.1	23.4	21.1
2021 Jan.	86.8	103.6	11.5	73.6	1.7	.	57.4	57.9	12.5	23.8	21.1
Feb. ^(a)	85.0	102.7	11.4	71.9	1.7	.	56.8	57.2	12.5	23.0	21.2
Transactions											
2020 Q3	1.1	-0.4	-0.1	1.1	0.0	.	-3.1	-2.0	-1.3	-1.7	-0.1
Q4	-0.9	0.1	-0.4	-0.4	0.0	.	-2.8	-0.1	-0.4	-1.7	-0.7
2020 Nov.	-1.0	-0.1	0.0	-1.0	0.0	.	-0.6	0.2	0.2	-0.9	0.0
Dec.	0.0	0.2	-0.4	0.4	0.0	.	-0.5	0.8	-0.1	-0.1	-0.3
2021 Jan.	-0.4	-0.4	-0.2	-0.2	0.0	.	-0.2	0.2	-0.5	0.3	0.0
Feb. ^(a)	-1.8	-0.3	-0.1	-1.7	0.0	.	-0.6	-0.1	0.0	-0.7	0.1
Growth rates											
2020 Q3	-3.7	-1.5	-14.3	-1.3	-18.5	.	-0.3	9.4	-13.1	5.6	2.1
Q4	-5.2	-1.5	-17.4	-2.6	-16.9	.	-2.2	8.4	-12.5	0.4	2.1
2020 Nov.	-5.0	-1.5	-14.3	-3.0	-15.6	.	-3.7	6.3	-14.7	-2.4	2.7
Dec.	-5.2	-1.5	-17.4	-2.6	-16.9	.	-2.2	8.4	-12.5	0.4	2.1
2021 Jan.	-5.5	-1.6	-18.6	-2.8	-14.7	.	-0.4	10.9	-10.5	2.5	3.1
Feb. ^(a)	-7.0	-1.8	-19.3	-4.5	-15.0	.	-2.3	9.3	-9.9	-2.4	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).

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							
2020 Q3	33.6	1.9	31.7	0.0	0.8	0.6	0.1
Q4	36.4	4.8	31.6	0.0	2.4	2.1	0.3
2020 Nov.	37.8	4.6	33.2	0.0	2.1	1.9	0.1
Dec.	36.4	4.8	31.6	0.0	2.4	2.1	0.3
2021 Jan.	38.6	4.7	34.0	0.1	3.5	3.2	0.3
Feb. ^(a)	32.6	4.2	28.4	0.0	4.8	4.6	0.2
Transactions							
2020 Q3	-1.6	0.3	-1.9	0.0	-0.6	-0.6	0.0
Q4	3.0	2.9	0.1	0.0	1.6	1.5	0.2
2020 Nov.	4.0	3.4	0.6	0.0	0.9	0.9	0.0
Dec.	-1.3	0.2	-1.5	0.0	0.3	0.2	0.2
2021 Jan.	2.2	-0.2	2.3	0.1	1.1	1.1	0.0
Feb. ^(a)	-6.1	-0.6	-5.6	-0.1	1.3	1.4	-0.1
Growth rates							
2020 Q3	32.0	20.3	33.0	.	.	.	36.7
Q4	43.9	278.6	31.5	.	.	.	306.7
2020 Nov.	32.5	256.6	21.7	.	.	.	67.2
Dec.	43.9	278.6	31.5	.	.	.	306.7
2021 Jan.	36.4	194.0	27.2	.	.	.	225.0
Feb. ^(a)	6.5	138.1	-1.2	.	.	.	49.3

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).

IRELAND

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														
2020 Q3	121.7	103.9	8.2	1.2	8.4	0.0	0.0	72.5	61.2	10.0	0.1	1.2	0.1	0.0
Q4	125.1	108.0	7.6	1.2	8.2	0.0	0.0	76.4	65.7	9.5	0.1	1.1	0.1	0.0
2020 Nov.	124.1	106.9	7.8	1.2	8.2	0.0	0.0	76.2	64.2	10.7	0.1	1.2	0.1	0.0
Dec.	125.1	108.0	7.6	1.2	8.2	0.0	0.0	76.4	65.7	9.5	0.1	1.1	0.1	0.0
2021 Jan.	127.0	112.0	5.4	1.2	8.3	0.0	0.0	75.8	64.4	10.1	0.1	1.1	0.1	0.0
Feb. ^(a)	128.4	113.5	5.4	1.2	8.3	0.0	0.0	74.4	63.7	9.4	0.1	1.1	0.1	0.0
Transactions														
2020 Q3	2.9	3.4	-0.5	-0.1	0.1	0.0	0.0	2.6	4.3	-1.7	0.0	0.0	0.0	0.0
Q4	3.4	4.1	-0.5	0.0	-0.1	0.0	0.0	4.4	4.8	-0.4	0.0	-0.1	0.0	0.0
2020 Nov.	0.7	1.0	-0.2	0.0	-0.1	0.0	0.0	2.0	1.5	0.5	0.0	-0.1	0.0	0.0
Dec.	1.0	1.1	-0.2	0.0	0.0	0.0	0.0	0.4	1.7	-1.2	0.0	0.0	0.0	0.0
2021 Jan.	1.9	4.0	-2.2	0.0	0.0	0.0	0.0	-0.8	-1.4	0.6	0.0	0.0	0.0	0.0
Feb. ^(a)	1.3	1.4	-0.1	0.0	0.0	0.0	0.0	-1.4	-0.6	-0.7	-0.1	0.0	0.0	0.0
Growth rates														
2020 Q3	10.9	16.0	-22.0	-22.3	3.8	.	.	19.4	20.8	16.0	.	-6.3	.	.
Q4	12.8	18.3	-24.3	-15.9	2.7	.	.	19.9	20.2	24.9	.	-19.6	.	.
2020 Nov.	12.2	17.5	-23.6	-20.3	3.2	.	.	25.3	21.2	68.2	.	-15.7	.	.
Dec.	12.8	18.3	-24.3	-15.9	2.7	.	.	19.9	20.2	24.9	.	-19.6	.	.
2021 Jan.	13.5	21.2	-45.1	-14.9	2.7	.	.	22.5	22.1	32.2	.	-13.1	.	.
Feb. ^(a)	14.1	21.6	-44.9	-13.7	2.7	.	.	22.0	22.1	27.9	.	-11.9	.	.

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																				
2020 Q3	59.6	37.5	10.4	6.8	0.8	0.1	4.0	5.9	53.7	2.0	3.8	8.5	5.2	1.5	1.4	0.3	0.0	0.0	6.0	2.5
Q4	74.3	51.7	10.3	6.7	0.8	0.1	4.7	12.9	61.4	2.1	3.6	9.5	5.6	2.2	1.5	0.3	0.0	0.0	6.8	2.7
2020 Nov.	70.9	47.1	10.3	6.8	0.8	0.1	5.9	12.1	58.8	1.9	3.7	9.1	5.9	1.4	1.5	0.3	0.0	0.0	6.4	2.7
Dec.	74.3	51.7	10.3	6.7	0.8	0.1	4.7	12.9	61.4	2.1	3.6	9.5	5.6	2.2	1.5	0.3	0.0	0.0	6.8	2.7
2021 Jan.	71.3	47.3	10.3	6.8	0.8	0.1	5.9	13.8	57.5	2.1	2.7	10.6	6.6	2.3	1.5	0.2	0.0	0.0	7.7	2.9
Feb. ^(a)	69.4	45.1	11.2	6.8	0.2	0.0	6.0	15.1	54.3	2.0	2.2	10.8	6.5	2.5	1.4	0.2	0.0	0.1	7.9	2.9
Transactions																				
2020 Q3	1.1	3.0	-1.5	0.9	0.0	0.0	-1.3	-0.6	1.7	0.2	-0.7	-0.6	0.0	0.1	-0.3	-0.1	0.0	-0.2	-0.5	-0.1
Q4	15.1	14.4	0.0	-0.1	0.0	0.0	0.8	7.1	8.0	0.1	-0.2	1.1	0.4	0.7	0.0	0.0	0.0	0.0	0.8	0.3
2020 Nov.	8.2	6.7	-0.4	0.0	0.0	0.0	1.9	5.2	3.0	0.1	0.3	0.2	0.4	-0.2	0.0	0.0	0.0	0.0	0.3	-0.1
Dec.	3.7	4.8	0.1	-0.1	0.0	0.0	-1.2	0.9	2.8	0.2	0.0	0.5	-0.3	0.7	0.0	0.0	0.0	0.0	0.4	0.1
2021 Jan.	-3.3	-4.5	0.0	0.0	0.0	0.0	1.2	0.9	-4.2	0.0	-0.9	1.1	1.0	0.2	0.0	0.0	0.0	0.0	0.9	0.2
Feb. ^(a)	-1.9	-2.2	0.8	0.0	-0.6	-0.1	0.1	-0.3	-1.7	-0.1	-0.6	0.1	-0.2	0.2	0.0	0.0	0.0	0.1	0.1	-0.1
Growth rates																				
2020 Q3	21.9	39.2	10.1	-37.5	-8.1	.	45.1	96.2	16.8	20.4	70.6	1.7	9.2	-4.1	-13.7	-8.3	.	.	5.1	-5.4
Q4	37.2	58.8	10.7	-16.3	20.8	.	22.7	100.2	28.6	21.7	8.7	30.1	27.1	108.1	-11.3	28.1	.	.	36.5	16.9
2020 Nov.	41.4	61.9	8.1	-12.5	22.1	.	66.6	225.7	26.4	17.8	15.8	18.8	27.1	30.6	-12.5	23.0	.	.	23.5	9.2
Dec.	37.2	58.8	10.7	-16.3	20.8	.	22.7	100.2	28.6	21.7	8.7	30.1	27.1	108.1	-11.3	28.1	.	.	36.5	16.9
2021 Jan.	30.4	44.8	4.5	-11.7	21.7	.	59.0	119.3	18.8	9.6	-13.3	32.7	35.6	88.3	-12.8	2.1	.	.	44.4	9.9
Feb. ^(a)	29.5	39.8	3.4	11.2	-66.4	.	64.2	116.9	17.9	-0.5	-30.2	29.3	33.0	74.0	-13.7	-19.1	.	.	38.1	10.4

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).

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 Feb21

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	38.1	257.0	127.8	71.0	98.4	134.8	84.8	36.2	15.0	41.9	19.4	22.4	1.1	5.7	4.9	0.9
Cross-border intra euro area	73.4	30.0	0.6	3.4	162.1	46.3	0.3	20.5	85.5	69.3	49.4	19.9	4.5	0.4	-0.1	0.4
Total	111.5	287.0	128.4	74.4	260.5	181.0	85.0	56.8	100.5	111.2	68.9	42.3	5.6	6.1	4.8	1.3
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	-1.3	-0.2	1.3	-0.8	-1.4	-2.0	-1.8	0.2	-0.1	0.3	-0.1	0.5	-0.1	0.0	0.0	0.0
Cross-border intra euro area	0.2	-2.4	0.0	-0.6	7.7	-6.1	0.0	-0.8	-11.0	-6.1	-7.5	1.4	0.0	-0.1	0.0	0.0
Total	-1.1	-2.6	1.3	-1.4	6.3	-8.2	-1.8	-0.6	-11.1	-5.8	-7.7	1.9	-0.1	-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	16.9	15.3	14.0	20.0	31.3	-7.1	-6.6	-3.7	-14.9	12.0	23.9	3.4	44.9	-12.7	2.3	-52.6
Cross-border intra euro area	0.6	80.2	18.5	85.0	23.0	21.7	-63.2	0.0	-25.0	14.4	17.4	9.6	.	.	.	.
Total	5.6	19.8	14.1	22.0	26.0	-1.1	-7.0	-2.3	-23.7	13.5	19.2	6.1	.	-19.2	1.0	.

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

Outstanding amounts at 20Q4

Other euro area²																
BE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
DE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
EE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
IE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
GR	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
ES	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
FR	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
IT	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
CY	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LV	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LT	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LU	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
MT	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
NL	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
AT	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
PT	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
SI	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
SK	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
FI	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Total	67.7	31.9	0.5	3.7	148.7	48.3	0.2	21.3	99.9	79.3			0.2	0.4		
Other EU																
BG	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
CZ	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
DK	.	0.0	.	.	.	1.1	.	.	1.6	1.0	.	.	.	.	.	.
HR	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
HU	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
PL	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
RO	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
SE	.	0.5	.	.	.	1.5	.	.	12.9	1.2	.	.	.	.	.	.
Total	1.8	0.6			4.4	3.4			14.6	3.0			0.0	0.5		
Non EU residents³	89.1	27.1			210.2	71.8			144.3	133.6				6.6		
UK		9.2				52.4			57.9	21.6						

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												
												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																		
2020 Q3	335.0	178.8	1.1	148.4	29.3	21.4	7.9	2.3	75.6	33.7	40.9	1.0	0.0	5.8	0.3	18.3	5.8	50.7
Q4	336.1	180.1	2.1	142.4	35.6	27.3	8.3	2.4	75.2	35.4	38.9	0.9	0.0	6.6	0.3	19.1	5.8	49.3
2020 Nov.	340.7	181.7	1.8	148.0	31.9	23.4	8.5	2.3	76.7	35.2	40.6	0.9	0.0	7.0	0.3	19.2	5.8	50.2
Dec.	336.1	180.1	2.1	142.4	35.6	27.3	8.3	2.4	75.2	35.4	38.9	0.9	0.0	6.6	0.3	19.1	5.8	49.3
2021 Jan.	330.6	175.5	0.5	140.9	34.1	25.6	8.4	4.4	76.8	37.8	38.1	0.9	0.0	6.5	0.3	18.3	5.7	47.9
Feb. ^(a)	331.0	175.7	0.5	140.9	34.3	25.7	8.6	4.4	77.0	38.0	38.1	0.9	0.0	6.5	0.3	18.3	5.7	47.9
Transactions																		
2020 Q3	12.4	5.1	0.5	1.4	3.2	2.6	0.6	0.2	9.5	-0.3	9.8	0.0	0.0	0.5	0.0	-1.5	0.0	-1.2
Q4	9.1	8.9	1.0	1.5	6.4	5.9	0.4	0.0	0.5	0.6	0.0	-0.1	0.0	0.9	0.0	1.1	0.0	-2.3
2020 Nov.	3.2	2.7	0.0	0.2	2.5	2.4	0.0	0.1	-0.5	-0.4	-0.1	-0.1	0.0	1.1	0.0	0.6	0.0	-0.7
Dec.	4.1	5.5	0.3	1.5	3.7	3.9	-0.2	0.0	0.3	0.2	0.2	0.0	0.0	-0.3	0.0	0.1	0.0	-1.6
2021 Jan.	-5.8	-4.5	-1.6	-1.5	-1.4	-1.7	0.3	2.1	1.3	2.2	-0.9	0.0	0.0	0.0	0.0	-0.8	-0.2	-1.6
Feb. ^(a)	1.5	1.4	0.0	1.0	0.4	0.0	0.4	0.0	1.7	1.4	0.3	0.0	0.0	0.0	0.0	0.0	0.0	-1.6
Growth rates																		
2020 Q3	11.7	13.7	80.1	2.1	178.7	288.6	53.8	7.6	46.4	41.5	50.7	68.2	.	13.1	35.7	-24.3	4.6	-11.1
Q4	14.4	16.3	-1.7	3.4	157.1	200.1	72.4	11.6	45.2	39.2	50.9	35.9	.	24.4	24.8	-13.8	4.7	-10.8
2020 Nov.	12.4	13.8	38.5	2.4	140.5	187.0	63.4	19.3	43.8	36.4	50.3	44.6	.	33.7	31.3	-18.4	5.4	-11.2
Dec.	14.4	16.3	-1.7	3.4	157.1	200.1	72.4	11.6	45.2	39.2	50.9	35.9	.	24.4	24.8	-13.8	4.7	-10.8
2021 Jan.	11.5	12.1	-63.8	2.8	97.6	119.2	51.1	102.1	47.3	46.7	47.7	31.2	.	23.3	24.9	-17.9	0.4	-13.9
Feb. ^(a)	11.6	13.3	-18.0	3.3	100.7	123.7	53.4	111.3	48.8	48.5	48.8	16.1	.	23.5	24.9	-18.3	0.1	-18.5

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	Total					
					Euro-system	Intra-group							
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2020 Q3	335.0	246.9	6.7	195.0	45.1	39.0	6.0	4.1	0.3	7.4	54.8	11.5	14.1
Q4	336.1	254.5	6.3	200.5	47.7	41.2	6.2	4.0	0.4	4.4	52.3	11.0	13.6
2020 Nov.	340.7	251.9	6.3	199.7	45.9	39.0	6.7	4.2	0.3	6.6	56.1	11.0	14.6
Dec.	336.1	254.5	6.3	200.5	47.7	41.2	6.2	4.0	0.4	4.4	52.3	11.0	13.6
2021 Jan.	330.6	251.6	5.4	199.1	47.1	41.5	5.4	3.9	0.0	4.4	50.2	10.7	13.7
Feb. ^(a)	331.0	251.5	5.4	199.1	47.0	41.5	5.3	3.9	0.4	4.4	50.2	10.7	13.8
Transactions													
2020 Q3	12.4	11.8	-0.2	10.8	1.2	2.2	-1.0	-0.3	0.0	0.0	0.4	-1.6	1.9
Q4	9.1	10.9	-0.4	8.7	2.6	2.3	0.3	-0.1	0.0	-1.0	1.6	-0.4	-2.1
2020 Nov.	3.2	2.9	-0.3	2.8	0.4	0.0	0.4	0.1	0.0	-0.5	1.4	-0.2	-0.3
Dec.	4.1	5.8	0.1	3.9	1.8	2.2	-0.5	-0.2	0.0	-0.2	0.1	0.0	-1.6
2021 Jan.	-5.8	-3.0	-0.9	-1.6	-0.4	0.2	-0.7	-0.1	-0.4	0.0	-2.0	-0.3	-0.2
Feb. ^(a)	1.5	-0.1	0.0	-0.2	0.1	0.0	0.0	0.0	0.4	0.0	1.1	0.0	0.1
Growth rates													
2020 Q3	11.7	24.3	-19.3	13.2	154.8	.	-39.5	1.7	.	23.1	3.7	-51.5	-21.7
Q4	14.4	26.2	-40.1	16.2	164.4	.	-37.9	-1.6	.	0.7	6.2	-47.9	-23.1
2020 Nov.	12.4	24.9	-31.7	16.0	127.4	.	-44.1	-2.2	.	3.8	5.7	-51.9	-22.7
Dec.	14.4	26.2	-40.1	16.2	164.4	.	-37.9	-1.6	.	0.7	6.2	-47.9	-23.1
2021 Jan.	11.5	24.9	-50.5	17.1	133.9	.	-54.3	-12.1	.	0.7	0.6	-53.0	-25.8
Feb. ^(a)	11.6	24.7	-45.1	16.0	136.1	.	-53.7	-13.3	.	-12.9	3.5	-52.1	-30.1

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⁾			
		2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2020 Q3	73.5	73.5	15.0	49.2	9.2	8.6	68.6	68.6	17.8	15.6	35.2
Q4	68.5	68.5	14.2	45.9	8.4	7.8	67.3	67.3	15.5	17.4	34.4
2020 Nov.	72.8	72.8	14.8	48.9	9.2	8.6	68.9	68.9	16.7	16.4	35.7
Dec.	68.5	68.5	14.2	45.9	8.4	7.8	67.3	67.3	15.5	17.4	34.4
2021 Jan.	67.4	67.4	13.7	45.5	8.2	7.7	66.6	66.6	14.6	17.8	34.2
Feb. ^(a)	67.4	67.4	13.7	45.5	8.2	7.7	66.6	66.6	14.6	17.8	34.2
Transactions											
2020 Q3	-0.2	-0.2	0.0	-0.4	0.1	0.1	1.8	2.3	-1.3	2.2	0.9
Q4	-0.4	-0.4	-0.2	-0.4	0.3	0.2	1.6	1.6	-1.2	2.0	0.8
2020 Nov.	-0.1	-0.1	-0.1	-0.1	0.1	0.0	0.3	0.3	-0.3	0.4	0.2
Dec.	-0.1	-0.1	-0.1	-0.2	0.2	0.2	1.2	1.2	-0.2	1.2	0.2
2021 Jan.	-1.0	-1.0	-0.5	-0.4	-0.2	-0.1	-0.6	-0.2	-0.9	0.5	-0.1
Feb. ^(a)	0.6	0.7	0.4	0.1	0.2	0.1	0.6	0.9	0.4	0.1	0.1
Growth rates											
2020 Q3	-2.5	-2.3	-2.1	-2.9	-0.4	-0.4	7.8	8.5	-4.8	23.6	8.8
Q4	-2.1	-2.0	-2.3	-3.1	4.1	3.9	9.7	10.2	-11.4	40.5	9.9
2020 Nov.	-2.2	-2.1	-2.1	-2.9	1.3	1.2	8.2	9.0	-9.5	28.1	10.4
Dec.	-2.1	-2.0	-2.3	-3.1	4.1	3.9	9.7	10.2	-11.4	40.5	9.9
2021 Jan.	-3.1	-3.0	-5.5	-3.5	2.9	2.9	9.3	10.4	-16.2	47.3	9.3
Feb. ^(a)	-2.1	-1.8	-3.0	-3.0	4.9	4.9	9.5	11.3	-14.6	47.9	8.8

Source: ECB.

1) Including non-profit institutions serving households.

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

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

2.2 Loans to financial corporations other than MFIs

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

	Financial corporations other than MFIs and ICPFs ¹⁾				Insurance corporations and pension funds		
	Total	Non-MMF investment funds	Other Financial Institutions		Total	Insurance corporations	Pension funds
			3	Reverse repos to CCPs			
	1	2	3	4	5	6	7
Outstanding amounts							
2020 Q3	6.3	0.8	5.5	0.0	0.0	0.0	0.0
Q4	6.4	0.8	5.6	0.0	0.3	0.3	0.0
2020 Nov.	6.3	0.8	5.5	0.0	0.0	0.0	0.0
Dec.	6.4	0.8	5.6	0.0	0.3	0.3	0.0
2021 Jan.	6.6	0.8	5.8	0.0	0.2	0.2	0.0
Feb. ^(a)	6.6	0.8	5.8	0.0	0.2	0.2	0.0
Transactions							
2020 Q3	-0.2	0.0	-0.2	0.0	0.0	0.0	0.0
Q4	0.1	0.0	0.1	0.0	0.2	0.2	0.0
2020 Nov.	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Dec.	0.2	0.0	0.2	0.0	0.2	0.2	0.0
2021 Jan.	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Feb. ^(a)	-0.2	0.0	-0.2	0.0	0.0	0.0	0.0
Growth rates							
2020 Q3	0.1	20.5	-1.7	.	.	.	.
Q4	1.2	17.3	-0.1	.	.	.	.
2020 Nov.	-2.4	20.6	-4.3	.	.	.	.
Dec.	1.2	17.3	-0.1	.	.	.	.
2021 Jan.	4.6	19.1	3.9	.	.	.	.
Feb. ^(a)	-0.2	12.6	-1.0	.	.	.	.

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).

GREECE

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														
2020 Q3	120.8	79.2	39.2	0.3	2.1	0.0	0.0	30.3	25.0	4.8	0.4	0.0	0.0	0.2
Q4	126.9	87.2	37.5	0.3	2.0	0.0	0.0	33.3	28.0	4.5	0.6	0.0	0.0	0.2
2020 Nov.	123.5	83.1	38.0	0.2	2.2	0.0	0.0	31.4	26.1	4.6	0.5	0.0	0.0	0.2
Dec.	126.9	87.2	37.5	0.3	2.0	0.0	0.0	33.3	28.0	4.5	0.6	0.0	0.0	0.2
2021 Jan.	127.9	89.3	36.4	0.3	2.0	0.0	0.0	32.0	26.5	4.6	0.5	0.0	0.0	0.4
Feb. ^(a)	127.9	89.3	36.4	0.3	2.0	0.0	0.0	32.0	26.5	4.6	0.5	0.0	0.0	0.4
Transactions														
2020 Q3	1.2	2.3	-1.2	0.0	0.1	0.0	0.0	3.7	3.1	0.6	0.0	0.0	0.0	0.0
Q4	6.3	8.0	-1.6	0.0	-0.1	0.0	0.0	3.0	3.1	-0.2	0.2	0.0	0.0	0.0
2020 Nov.	1.3	1.9	-0.6	0.0	0.1	0.0	0.0	0.9	1.2	-0.3	0.0	0.0	0.0	0.0
Dec.	3.5	4.1	-0.4	0.0	-0.2	0.0	0.0	1.9	1.9	-0.1	0.1	0.0	0.0	0.0
2021 Jan.	1.0	2.1	-1.1	0.0	0.1	0.0	0.0	-1.3	-1.6	0.1	-0.1	0.0	0.0	0.3
Feb. ^(a)	0.0	0.0	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														
2020 Q3	5.3	15.6	-11.2	-6.9	22.8	.	.	38.0	37.6	43.6	21.8	.	.	0.0
Q4	8.5	21.6	-13.3	-6.9	15.1	.	.	39.1	45.6	9.5	53.4	.	.	0.0
2020 Nov.	7.3	19.1	-12.5	-12.6	31.2	.	.	46.2	49.1	33.4	51.1	.	.	0.0
Dec.	8.5	21.6	-13.3	-6.9	15.1	.	.	39.1	45.6	9.5	53.4	.	.	0.0
2021 Jan.	10.3	25.3	-14.9	-7.0	19.3	.	.	43.7	49.4	14.2	45.2	.	.	158.2
Feb. ^(a)	9.9	24.1	-14.5	-6.6	19.2	.	.	39.8	47.5	3.6	54.2	.	.	158.2

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).

3.2 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																				
2020 Q3	38.9	2.0	0.9	36.1	0.0	0.0	0.0	0.7	38.2	36.0	0.0	1.1	0.5	0.3	0.3	0.0	0.0	0.0	0.9	0.2
Q4	34.9	2.4	1.3	31.2	0.0	0.0	0.0	0.7	34.2	31.1	0.0	1.3	0.5	0.4	0.3	0.0	0.0	0.2	1.1	0.2
2020 Nov.	39.6	3.3	0.9	35.4	0.0	0.0	0.0	0.7	38.9	35.3	0.0	1.5	0.8	0.4	0.3	0.0	0.0	0.0	1.3	0.2
Dec.	34.9	2.4	1.3	31.2	0.0	0.0	0.0	0.7	34.2	31.1	0.0	1.3	0.5	0.4	0.3	0.0	0.0	0.2	1.1	0.2
2021 Jan.	33.9	2.8	0.8	30.2	0.0	0.0	0.0	0.7	33.2	30.1	0.0	1.7	0.9	0.3	0.3	0.0	0.0	0.2	1.5	0.2
Feb. ^(a)	33.9	2.8	0.8	30.2	0.0	0.0	0.0	0.7	33.2	30.1	0.0	1.7	0.9	0.3	0.3	0.0	0.0	0.2	1.5	0.2
Transactions																				
2020 Q3	6.4	-0.4	0.4	6.4	0.0	0.0	0.0	0.0	6.4	6.4	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	-1.0	0.4	0.4	-1.9	0.0	0.0	0.0	0.0	-1.0	-1.9	0.0	0.2	0.0	0.1	0.0	0.0	0.2	0.2	0.3	0.0
2020 Nov.	1.2	1.4	0.0	-0.2	0.0	0.0	0.0	0.0	1.1	-0.2	0.0	-0.4	-0.4	0.0	0.0	0.0	0.0	0.0	-0.4	0.0
Dec.	-1.7	-0.9	0.4	-1.2	0.0	0.0	0.0	0.0	-1.7	-1.2	0.0	-0.1	-0.3	0.0	0.0	0.0	0.0	0.2	-0.1	0.0
2021 Jan.	-1.1	0.4	-0.4	-1.0	0.0	0.0	-0.1	0.0	-1.1	-1.0	0.0	0.4	0.5	-0.1	0.0	0.0	0.0	0.0	0.3	0.0
Feb. ^(a)	-0.2	0.0	0.0	0.0	0.0	0.0	-0.1	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																				
2020 Q3	37.6	7.6	33.0	40.4	.	.	.	32.3	37.9	40.7	.	-4.0	-0.4	-10.6	-2.3	.	.	.	-7.8	14.1
Q4	36.1	23.6	144.0	35.3	.	.	.	33.3	36.4	35.7	.	24.9	24.4	-5.8	-2.4	.	.	.	27.5	12.4
2020 Nov.	39.7	56.8	80.9	37.9	.	.	.	30.7	40.1	38.2	.	-5.8	21.4	-38.3	-2.7	.	.	.	-8.6	13.3
Dec.	36.1	23.6	144.0	35.3	.	.	.	33.3	36.4	35.7	.	24.9	24.4	-5.8	-2.4	.	.	.	27.5	12.4
2021 Jan.	33.0	31.8	53.4	33.7	.	.	.	4.1	33.7	34.1	.	31.5	52.3	-28.0	-2.7	.	.	.	29.9	40.7
Feb. ^(a)	31.9	38.0	59.2	33.5	.	.	.	12.1	32.4	33.9	.	15.5	57.7	-52.7	-2.0	.	.	.	13.4	29.0

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).

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	Non-MMF IF shares ¹⁾						
					Euro-system	Intra-group						Non-MMF IF shares ¹⁾		MMF shares ¹⁾				
															1				2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2020 Q3	2,889.7	1,782.9	71.2	1,241.5	470.3	229.7	240.5	132.3	450.1	264.5	170.2	15.4	0.0	107.0	1.2	242.8	40.4	266.6
Q4	2,891.8	1,797.2	77.5	1,244.5	475.2	254.2	221.0	130.8	450.6	253.6	180.7	16.3	0.0	117.9	2.8	232.5	40.1	253.5
2020 Nov.	2,900.7	1,803.3	75.4	1,249.8	478.1	242.9	235.2	130.6	445.2	259.3	169.9	15.9	0.0	112.0	1.4	240.4	40.1	259.8
Dec.	2,891.8	1,797.2	77.5	1,244.5	475.2	254.2	221.0	130.8	450.6	253.6	180.7	16.3	0.0	117.9	2.8	232.5	40.1	253.5
2021 Jan.	2,872.6	1,787.4	78.5	1,232.7	476.1	239.5	236.7	126.3	445.1	250.1	179.2	15.8	0.0	118.3	3.1	236.2	39.9	245.7
Feb. ^(a)	2,861.4	1,782.7	76.8	1,234.0	471.9	236.0	235.9	128.9	451.9	259.0	177.5	15.4	0.0	120.3	3.4	234.8	39.8	231.9
Transactions																		
2020 Q3	-28.9	-24.7	-2.4	-20.8	-1.5	26.9	-28.5	-2.6	4.3	2.0	3.5	-1.1	0.0	0.6	0.1	9.2	-0.6	-17.7
Q4	5.0	17.9	6.4	5.8	5.7	24.5	-18.8	-1.5	-0.1	-11.6	10.6	0.9	0.0	8.3	1.6	-7.7	-0.2	-13.1
2020 Nov.	29.7	28.4	1.6	9.8	17.0	19.2	-2.2	-0.1	1.0	0.4	0.7	0.0	0.0	1.6	0.1	3.4	0.0	-4.8
Dec.	-7.6	-4.2	2.1	-3.8	-2.5	11.3	-13.8	0.2	4.9	-6.2	10.8	0.4	0.0	5.7	1.4	-7.7	0.0	-6.3
2021 Jan.	-19.6	-9.7	1.0	-11.5	0.7	-14.7	15.4	-4.5	-5.2	-3.5	-1.3	-0.5	0.0	0.5	0.2	2.9	-0.3	-7.8
Feb. ^(a)	-11.4	-4.5	-1.8	1.6	-4.2	-3.4	-0.8	2.5	7.1	9.2	-1.7	-0.3	0.0	1.4	0.3	-1.6	-0.1	-13.8
Growth rates																		
2020 Q3	8.3	11.5	0.9	3.4	43.7	140.3	3.9	10.0	8.7	12.4	2.8	15.9	.	0.5	-46.3	12.0	-6.7	-7.9
Q4	9.0	11.7	15.5	3.4	40.7	133.8	-3.4	9.6	9.9	12.2	6.6	14.4	.	4.5	49.2	3.7	-2.2	-1.3
2020 Nov.	7.7	10.6	8.5	2.7	38.8	141.6	-3.4	10.5	8.8	13.2	2.1	16.6	.	2.6	-48.0	10.5	-6.5	-8.4
Dec.	9.0	11.7	15.5	3.4	40.7	133.8	-3.4	9.6	9.9	12.2	6.6	14.4	.	4.5	49.2	3.7	-2.2	-1.3
2021 Jan.	8.1	10.2	5.5	3.1	35.5	125.8	-3.4	7.9	12.0	16.1	7.3	6.5	.	4.2	10.8	6.2	-3.5	-5.8
Feb. ^(a)	6.8	9.7	10.0	3.5	30.2	108.6	-5.2	6.3	13.4	18.7	7.7	1.1	.	6.7	-18.3	3.9	-3.8	-16.1

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		Other deposit-taking corporations	Total						General government	Other euro area residents	MFIs		
					Euro-system	Intra-group											Non-MMF IF shares ¹⁾	MMF shares ¹⁾
Outstanding amounts																		
2020 Q3	2,889.7	2,073.3	16.2	1,552.8	504.3	263.4	240.0	116.8	4.2	253.3	259.7	96.0	203.2					
Q4	2,891.8	2,095.9	17.3	1,598.9	479.7	264.6	214.0	118.2	4.5	247.6	261.6	93.6	188.5					
2020 Nov.	2,900.7	2,088.9	17.7	1,576.4	494.8	262.3	231.6	116.1	4.3	246.8	259.3	97.2	204.2					
Dec.	2,891.8	2,095.9	17.3	1,598.9	479.7	264.6	214.0	118.2	4.5	247.6	261.6	93.6	188.5					
2021 Jan.	2,872.6	2,081.2	17.7	1,580.5	483.0	262.6	219.5	111.1	4.6	242.5	262.2	98.7	183.5					
Feb. ^(a)	2,861.4	2,080.2	16.5	1,579.5	484.3	263.2	220.1	115.0	4.6	247.8	262.5	93.9	172.3					
Transactions																		
2020 Q3	-28.9	1.8	2.6	7.8	-8.6	-0.1	-8.5	-3.7	0.3	-2.4	2.9	-6.6	-24.8					
Q4	5.0	24.3	1.1	47.1	-23.9	1.2	-25.4	1.5	0.4	-4.4	-0.3	-0.9	-14.0					
2020 Nov.	29.7	26.4	0.6	28.0	-2.1	0.0	-2.3	0.5	0.1	-3.7	-2.4	3.6	5.6					
Dec.	-7.6	7.9	-0.4	23.1	-14.8	2.4	-17.3	2.2	0.2	1.6	0.8	-2.8	-15.3					
2021 Jan.	-19.6	-15.2	0.4	-18.7	3.1	-2.0	5.4	-7.1	0.1	-5.5	1.7	4.6	-5.2					
Feb. ^(a)	-11.4	-1.1	-1.2	-1.1	1.2	0.6	0.5	3.9	0.0	5.3	0.4	-4.9	-11.1					
Growth rates																		
2020 Q3	8.3	12.7	6.8	7.6	32.4	89.5	-0.2	-4.4	10.3	7.2	3.3	-8.6	-12.6					
Q4	9.0	12.7	12.3	9.7	24.1	96.9	-14.5	-2.3	20.8	2.0	2.6	-5.6	-2.2					
2020 Nov.	7.7	11.1	16.6	8.1	22.0	90.9	-13.1	-4.2	19.5	1.8	3.0	-0.2	-6.3					
Dec.	9.0	12.7	12.3	9.7	24.1	96.9	-14.5	-2.3	20.8	2.0	2.6	-5.6	-2.2					
2021 Jan.	8.1	13.4	4.6	10.1	26.1	97.4	-11.6	-6.1	23.6	-3.9	2.7	-1.7	-12.5					
Feb. ^(a)	6.8	12.3	11.4	9.5	22.8	97.1	-15.1	-4.6	28.9	-3.2	1.8	-9.7	-16.1					

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⁾			2	5	Sole proprietors	6				7	Adjusted loans ^{3)}	8
Outstanding amounts											
2020 Q3	688.7	699.5	91.0	507.0	90.7	42.4	494.9	532.5	83.0	176.9	235.0
Q4	689.0	699.5	92.0	506.9	90.1	42.4	493.3	529.7	82.0	177.0	234.3
2020 Nov.	697.7	708.3	92.8	507.2	97.7	42.5	495.4	532.3	81.6	177.8	236.1
Dec.	689.0	699.5	92.0	506.9	90.1	42.4	493.3	529.7	82.0	177.0	234.3
2021 Jan.	686.8	697.1	90.6	506.5	89.8	42.1	489.8	526.4	82.1	175.7	232.1
Feb. ^(a)	685.9	695.8	89.7	506.8	89.5	41.9	490.1	526.6	82.1	174.8	233.1
Transactions											
2020 Q3	-9.0	-8.0	-1.2	-0.6	-7.3	-0.6	-4.1	-5.1	-6.5	6.9	-4.4
Q4	1.4	1.1	1.4	0.4	-0.4	0.0	0.0	-1.2	-0.7	0.6	0.0
2020 Nov.	8.8	8.7	1.6	0.2	7.1	0.5	0.9	0.6	-1.4	1.3	1.0
Dec.	-8.1	-8.3	-0.6	-0.2	-7.4	-0.1	-1.3	-1.8	0.6	-0.5	-1.4
2021 Jan.	-2.0	-2.3	-1.3	-0.4	-0.4	-0.3	-3.2	-3.0	0.1	-1.3	-2.1
Feb. ^(a)	-0.8	-1.2	-0.8	0.3	-0.3	-0.2	0.4	0.3	0.1	-0.8	1.1
Growth rates											
2020 Q3	-0.8	-0.6	0.0	-1.5	2.7	3.7	8.9	8.0	-20.1	59.0	-1.5
Q4	-0.7	-0.6	-1.8	-1.1	3.0	5.4	9.1	7.9	-20.0	55.3	-0.2
2020 Nov.	-0.8	-0.6	-1.5	-1.3	3.2	4.6	9.1	8.0	-19.3	54.6	-0.3
Dec.	-0.7	-0.6	-1.8	-1.1	3.0	5.4	9.1	7.9	-20.0	55.3	-0.2
2021 Jan.	-0.8	-0.8	-3.5	-0.9	2.9	5.0	8.7	7.6	-20.6	54.9	-0.3
Feb. ^(a)	-0.9	-0.9	-4.5	-0.9	2.8	4.8	9.7	8.4	-20.6	55.4	1.4

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				4
Outstanding amounts							
2020 Q3	45.5	3.9	41.6	6.6	12.4	12.4	0.0
Q4	51.2	3.8	47.4	9.4	11.0	11.0	0.0
2020 Nov.	45.1	5.0	40.1	5.8	11.5	11.5	0.0
Dec.	51.2	3.8	47.4	9.4	11.0	11.0	0.0
2021 Jan.	46.8	5.0	41.8	4.3	9.2	9.2	0.0
Feb. ^(a)	49.3	7.0	42.3	4.6	8.7	8.7	0.0
Transactions							
2020 Q3	-5.7	-2.4	-3.3	-2.9	-2.0	-2.0	0.0
Q4	5.8	0.0	5.9	2.8	-1.4	-1.4	0.0
2020 Nov.	1.1	0.8	0.3	0.2	-1.0	-1.0	0.0
Dec.	6.1	-1.2	7.3	3.6	-0.5	-0.5	0.0
2021 Jan.	-4.4	1.2	-5.6	-5.1	-1.8	-1.8	0.0
Feb. ^(a)	2.5	2.0	0.5	0.3	-0.5	-0.5	0.0
Growth rates							
2020 Q3	14.4	133.1	8.8	-6.0	0.3	1.0	.
Q4	20.7	-8.4	23.9	33.0	-29.4	-29.5	.
2020 Nov.	1.3	14.6	-0.1	-29.1	-24.7	-24.7	.
Dec.	20.7	-8.4	23.9	33.0	-29.4	-29.5	.
2021 Jan.	13.1	40.0	10.5	-37.2	-21.5	-21.6	.
Feb. ^(a)	17.4	76.2	11.3	-33.1	-24.3	-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).

SPAIN

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														
2020 Q3	899.3	779.9	106.2	13.2	0.0	0.0	0.0	308.5	275.5	27.9	4.6	0.1	0.3	0.0
Q4	922.5	810.4	99.8	12.3	0.0	0.0	0.0	308.7	277.2	26.8	4.2	0.1	0.4	0.0
2020 Nov.	905.7	791.3	101.9	12.6	0.0	0.0	0.0	305.8	273.3	27.6	4.4	0.1	0.4	0.0
Dec.	922.5	810.4	99.8	12.3	0.0	0.0	0.0	308.7	277.2	26.8	4.2	0.1	0.4	0.0
2021 Jan.	923.0	813.5	97.3	12.2	0.0	0.0	0.0	298.7	269.6	24.4	4.1	0.1	0.4	0.0
Feb. ^(a)	924.6	818.1	94.7	11.8	0.0	0.0	0.0	296.7	268.3	23.9	4.1	0.1	0.4	0.0
Transactions														
2020 Q3	2.0	9.0	-6.0	-1.0	0.0	0.0	0.0	2.5	1.5	1.2	-0.3	0.0	0.0	0.0
Q4	23.4	30.6	-6.4	-0.9	0.0	0.0	0.0	0.7	2.0	-1.0	-0.4	0.0	0.0	0.0
2020 Nov.	3.6	6.0	-2.0	-0.5	0.0	0.0	0.0	4.4	6.7	-2.2	-0.1	0.0	0.0	0.0
Dec.	16.9	19.2	-2.1	-0.2	0.0	0.0	0.0	3.2	4.1	-0.7	-0.3	0.0	0.0	0.0
2021 Jan.	0.4	3.0	-2.4	-0.2	0.0	0.0	0.0	-10.2	-7.7	-2.4	-0.1	0.0	0.0	0.0
Feb. ^(a)	1.6	4.6	-2.7	-0.4	0.0	0.0	0.0	-1.9	-1.3	-0.6	0.0	0.0	0.0	0.0
Growth rates														
2020 Q3	7.3	13.4	-20.8	-17.9	.	.	.	14.9	15.6	18.4	-17.9	.	-3.5	.
Q4	7.5	13.3	-21.6	-20.3	.	.	.	15.6	16.3	20.9	-23.1	.	0.7	.
2020 Nov.	6.9	12.7	-21.3	-20.0	.	.	.	13.5	13.9	19.9	-18.9	.	-0.2	.
Dec.	7.5	13.3	-21.6	-20.3	.	.	.	15.6	16.3	20.9	-23.1	.	0.7	.
2021 Jan.	8.2	14.0	-21.8	-20.5	.	.	.	18.1	19.7	13.7	-22.9	.	5.3	.
Feb. ^(a)	7.9	13.6	-22.3	-21.6	.	.	.	14.2	15.3	12.3	-22.2	.	9.7	.

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																				
2020 Q3	255.2	59.1	10.0	165.2	0.0	0.0	20.9	40.4	214.8	169.3	9.2	28.3	21.7	2.4	1.6	0.0	0.0	2.6	18.3	10.0
Q4	275.8	65.9	10.1	176.7	0.0	0.0	23.1	39.7	236.1	180.5	13.1	28.3	21.8	2.0	1.9	0.0	0.0	2.5	16.6	11.6
2020 Nov.	260.7	61.3	9.5	166.4	0.0	0.0	23.5	40.4	220.3	170.1	12.2	28.8	21.9	1.5	2.0	0.0	0.0	3.3	18.6	10.2
Dec.	275.8	65.9	10.1	176.7	0.0	0.0	23.1	39.7	236.1	180.5	13.1	28.3	21.8	2.0	1.9	0.0	0.0	2.5	16.6	11.6
2021 Jan.	271.9	64.2	9.9	175.4	0.0	0.0	22.4	41.6	230.3	178.3	10.5	28.7	22.1	1.4	1.9	0.0	0.0	3.2	17.7	11.0
Feb. ^(a)	274.3	64.0	10.8	176.1	0.0	0.0	23.4	42.5	231.8	178.8	10.9	27.5	21.3	1.5	1.9	0.0	0.0	2.9	16.5	11.0
Transactions																				
2020 Q3	1.4	0.9	-1.5	3.0	0.0	0.0	-1.0	-1.5	2.9	3.9	-0.5	-0.8	0.1	0.0	-0.6	0.0	0.0	-0.3	-0.5	-0.3
Q4	21.0	7.0	0.2	11.6	0.0	0.0	2.2	-0.5	21.5	11.1	3.9	0.1	0.2	-0.3	0.3	0.0	0.0	-0.1	-1.6	1.7
2020 Nov.	5.8	2.9	-2.8	4.4	0.0	0.0	1.3	0.3	5.5	2.0	1.5	1.4	0.9	-0.8	0.6	0.0	0.0	0.6	0.6	0.8
Dec.	15.3	4.7	0.7	10.3	0.0	0.0	-0.5	-0.6	15.9	10.3	1.0	-0.5	0.0	0.5	-0.1	0.0	0.0	-0.9	-2.0	1.5
2021 Jan.	-4.0	-1.7	-0.3	-1.4	0.0	0.0	-0.6	1.9	-5.9	-2.1	-2.7	0.4	0.3	-0.6	0.0	0.0	0.0	0.8	1.1	-0.7
Feb. ^(a)	2.4	-0.2	0.9	0.8	0.0	0.0	1.0	0.9	1.6	0.5	0.5	-1.2	-0.8	0.1	-0.1	0.0	0.0	-0.3	-1.2	0.0
Growth rates																				
2020 Q3	3.7	7.8	-15.5	-0.7	.	.	58.8	8.3	2.8	1.9	38.5	-9.8	2.1	-36.2	-29.9	.	.	-36.0	-12.6	-4.1
Q4	10.6	21.1	-7.7	5.9	.	.	34.3	-0.5	12.7	7.2	59.1	-1.5	9.3	-18.7	-17.2	.	.	-36.6	-3.8	2.2
2020 Nov.	5.7	17.0	-13.3	0.9	.	.	26.8	5.9	5.6	1.8	20.3	-3.0	6.0	-54.8	-11.7	.	.	0.0	-1.4	-5.7
Dec.	10.6	21.1	-7.7	5.9	.	.	34.3	-0.5	12.7	7.2	59.1	-1.5	9.3	-18.7	-17.2	.	.	-36.6	-3.8	2.2
2021 Jan.	9.8	14.2	-6.2	6.7	.	.	35.7	3.3	11.1	7.6	25.1	-3.9	5.2	-48.2	-22.9	.	.	-10.6	-3.8	-4.1
Feb. ^(a)	12.0	17.7	1.5	7.8	.	.	42.1	17.4	11.1	7.9	16.1	-1.5	9.2	-46.0	-24.0	.	.	-11.1	-5.1	4.7

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 Feb21

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	374.7	1,551.6	919.1	285.7	348.2	1,262.3	682.8	467.8	8.3	358.4	194.4	164.0	0.0	76.1	17.2	58.9
Cross-border intra euro area	109.6	44.4	5.5	11.0	123.8	48.4	3.1	22.3	7.1	78.1	64.6	13.5	0.0	44.2	7.3	36.8
Total	484.3	1,596.0	924.6	296.7	471.9	1,310.7	685.9	490.1	15.4	436.5	259.0	177.5	0.0	120.3	24.5	95.7
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.9	-3.7	1.5	-2.4	-2.2	-2.8	-0.8	0.2	-0.2	2.6	4.0	-1.5	0.0	0.3	-0.1	0.4
Cross-border intra euro area	0.3	1.5	0.1	0.5	-2.1	2.6	0.0	0.1	-0.2	4.9	5.1	-0.2	0.0	1.1	0.0	1.1
Total	1.2	-2.3	1.6	-1.9	-4.2	-0.2	-0.8	0.4	-0.3	7.5	9.2	-1.7	0.0	1.4	0.0	1.4
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	43.7	9.1	7.9	13.8	45.8	4.0	-0.9	10.6	-5.6	12.1	15.7	8.1	.	-1.1	0.3	-1.6
Cross-border intra euro area	-17.7	24.7	6.3	24.1	0.2	-0.8	-1.0	-6.1	10.5	23.2	28.7	2.8	.	23.8	-0.4	29.9
Total	22.8	9.5	7.9	14.2	30.2	3.9	-0.9	9.7	1.1	13.9	18.7	7.7	.	6.7	0.1	8.5

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

Outstanding amounts at 20Q4

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		0.8	0.4	0.4		0.9	0.2	0.4	0.2	-0.5						.
DE		10.0	1.7	5.5		6.8	0.9	2.9	0.5	0.9						.
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
IE		7.2	0.2	1.8		2.3	0.3	1.0	0.3	5.4						.
GR		0.2	0.1	0.1		0.3	0.2	0.0	0.0	0.0						.
ES																.
FR		7.2	1.6	0.6		12.5	0.5	2.6	2.3	1.6						.
IT		2.7	0.4	1.6		3.1	0.2	1.4	2.1	56.4						.
CY		0.0	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		4.0	0.0	1.2		8.3	0.1	6.3	0.1	0.8						.
MT		0.2	0.0	0.2		0.3	0.0	0.3	0.0	0.0						.
NL		7.3	0.3	0.7		7.3	0.4	4.7	0.4	3.0						.
AT		0.1	0.1	0.0		0.3	0.0	0.3	0.2	-0.2						.
PT		1.2	0.4	0.4		3.9	0.2	2.2	1.2	4.8						.
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		1.3	0.0	0.2	0.1	0.1						.
Total	107.8	40.9	5.4	12.5	114.6	47.5	3.1	22.4	7.3	72.0			0.0	42.4		
Other EU																
BG		0.1				0.0			0.0	0.0						.
CZ		0.0				0.1			0.0	0.1						.
DK		0.2				0.2			0.3	0.1						.
HR		0.0				0.0			0.0	0.0						.
HU		0.1				0.1			0.0	0.0						.
PL		0.5				0.6			0.1	0.0						.
RO		0.1				0.0			0.0	0.0						.
SE		0.4				0.4			0.2	0.3						.
Total	1.1	1.4			0.9	1.4			0.6	0.5			0.0	4.5		
Non EU residents³	47.2	26.9			74.9	56.7			7.9	16.2				66.9		
UK		6.7				8.9			2.6	2.5						.

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	Eurosystem			Other deposit-taking corp.	Total	General government	Other euro area residents						MFIs
						Eurosystem	Other deposit-taking corp.	Intra-group										
Outstanding amounts																		
2020 Q3	10,476.1	6,505.0	217.7	3,009.7	3,277.5	839.0	-	-	938.6	290.4	351.7	296.6	27.5	446.0	-	1,540.2	39.8	979.0
Q4	10,489.8	6,614.5	215.0	3,029.2	3,370.3	973.8	-	-	884.2	246.6	336.7	300.9	25.9	468.5	-	1,513.4	40.2	943.2
2020 Nov.	10,835.7	6,761.4	216.6	3,034.5	3,510.3	918.7	-	-	923.4	267.4	351.0	305.0	33.3	442.6	-	1,681.5	40.0	953.5
Dec.	10,489.8	6,614.5	215.0	3,029.2	3,370.3	973.8	-	-	884.2	246.6	336.7	300.9	25.9	468.5	-	1,513.4	40.2	943.2
2021 Jan.	10,770.2	6,755.0	217.6	3,048.4	3,488.9	951.6	-	-	934.7	278.3	343.5	312.8	32.4	466.5	-	1,626.1	40.1	915.4
Feb. ^(a)	10,754.7	6,760.9	214.8	3,059.9	3,486.2	980.9	-	-	936.5	284.6	348.5	303.5	29.4	467.5	-	1,668.7	40.0	851.7
Transactions																		
2020 Q3	97.5	73.8	0.8	29.1	43.9	41.9	-	-	17.5	6.1	21.3	-9.9	6.7	10.8	-	38.2	-0.2	-49.3
Q4	36.5	118.8	-2.7	23.8	97.7	134.8	-	-	-57.3	-43.8	-18.3	4.8	-1.7	17.7	-	-5.5	0.4	-35.8
2020 Nov.	138.8	106.6	0.0	9.5	97.0	11.1	-	-	-6.7	-7.0	1.7	-1.4	3.8	9.6	-	52.6	0.1	-27.3
Dec.	-328.2	-142.3	-1.6	-3.4	-137.3	55.1	-	-	-38.9	-20.6	-14.4	-3.9	-7.4	25.0	-	-154.5	0.2	-10.3
2021 Jan.	273.8	138.8	2.6	19.0	117.2	-22.3	-	-	50.3	31.5	7.0	11.8	6.6	-1.2	-	107.0	-0.1	-27.5
Feb. ^(a)	-19.3	6.9	-2.8	12.2	-2.4	29.4	-	-	-0.6	5.7	3.0	-9.3	-3.0	-0.8	-	42.2	-0.1	-64.0
Growth rates																		
2020 Q3	8.0	15.2	2.6	7.3	24.7	94.1	-	-	9.2	45.0	-3.1	0.4	-4.5	6.2	-	-6.0	-1.2	-8.1
Q4	13.5	16.5	0.7	7.6	27.3	85.0	-	-	10.2	32.6	3.4	3.6	21.0	6.3	-	10.5	-1.9	6.6
2020 Nov.	10.2	15.8	1.9	7.1	25.8	91.2	-	-	8.3	34.8	1.3	-0.6	23.2	1.2	-	2.0	-1.3	-3.4
Dec.	13.5	16.5	0.7	7.6	27.3	85.0	-	-	10.2	32.6	3.4	3.6	21.0	6.3	-	10.5	-1.9	6.6
2021 Jan.	11.0	16.9	0.4	6.6	29.2	104.4	-	-	8.9	30.6	2.0	1.5	21.5	5.6	-	0.8	1.2	-2.4
Feb. ^(a)	8.8	16.6	1.0	6.7	28.3	118.0	-	-	6.8	33.8	-1.7	-1.9	2.5	5.3	-	-0.4	-1.6	-15.6

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	Eurosystem							
						Eurosystem	Other deposit-taking corporations	Intra-group					
Outstanding amounts													
2020 Q3	10,476.1	5,998.5	14.1	3,043.6	2,940.8	413.5	-	-	356.2	1,078.0	660.8	1,440.8	941.7
Q4	10,489.8	5,982.4	12.0	3,041.7	2,928.7	428.5	-	-	379.4	1,074.1	681.4	1,440.6	931.9
2020 Nov.	10,835.7	6,087.7	17.3	3,026.6	3,043.8	422.5	-	-	383.7	1,082.3	660.0	1,672.2	949.9
Dec.	10,489.8	5,982.4	12.0	3,041.7	2,928.7	428.5	-	-	379.4	1,074.1	681.4	1,440.6	931.9
2021 Jan.	10,770.2	6,126.5	16.7	3,057.0	3,052.8	442.8	-	-	398.1	1,088.0	682.3	1,560.6	914.8
Feb. ^(a)	10,754.7	6,138.7	17.6	3,074.5	3,046.7	444.1	-	-	376.4	1,080.8	680.2	1,625.6	853.0
Transactions													
2020 Q3	97.5	84.8	-7.8	87.0	5.6	27.8	-	-	41.5	-18.5	4.8	31.6	-46.7
Q4	36.5	-7.6	-2.2	2.5	-7.9	14.9	-	-	23.1	3.2	22.2	27.8	-32.1
2020 Nov.	138.8	83.8	-2.9	-0.5	87.3	4.4	-	-	7.4	-2.6	0.3	72.3	-22.4
Dec.	-328.2	-100.8	-5.4	17.5	-112.9	6.0	-	-	-4.3	-4.4	22.0	-216.5	-24.2
2021 Jan.	273.8	141.4	4.7	15.0	121.7	14.3	-	-	18.8	11.8	1.6	113.8	-13.5
Feb. ^(a)	-19.3	12.5	0.9	17.3	-5.8	1.3	-	-	-21.7	-7.3	-1.6	64.0	-65.0
Growth rates													
2020 Q3	8.0	16.6	-58.6	13.6	20.9	178.0	-	-	6.1	-0.1	3.8	-3.2	-7.5
Q4	13.5	18.6	-59.9	13.4	25.6	249.1	-	-	23.2	1.3	6.1	9.2	7.3
2020 Nov.	10.2	16.3	-53.6	12.9	20.9	199.7	-	-	12.8	0.5	3.8	6.4	-2.6
Dec.	13.5	18.6	-59.9	13.4	25.6	249.1	-	-	23.2	1.3	6.1	9.2	7.3
2021 Jan.	11.0	19.0	-47.5	14.5	24.8	237.0	-	-	15.8	0.1	5.9	0.4	-0.9
Feb. ^(a)	8.8	17.7	-38.6	13.6	22.9	227.6	-	-	7.7	-0.9	5.4	3.7	-15.8

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											
2020 Q3	1,431.9	1,542.6	179.7	1,167.5	84.7	37.9	1,232.9	1,239.2	235.1	200.6	797.3
Q4	1,454.4	1,567.5	181.0	1,191.2	82.2	37.2	1,250.4	1,259.6	245.7	201.9	802.8
2020 Nov.	1,442.9	1,556.8	178.3	1,182.2	82.5	37.7	1,246.9	1,256.0	242.7	201.6	802.6
Dec.	1,454.4	1,567.5	181.0	1,191.2	82.2	37.2	1,250.4	1,259.6	245.7	201.9	802.8
2021 Jan.	1,456.4	1,568.9	178.9	1,195.9	81.5	37.1	1,250.7	1,259.9	244.2	202.3	804.1
Feb. ^(a)	1,460.0	1,571.4	179.3	1,199.4	81.3	37.0	1,249.2	1,260.3	245.2	199.1	804.9
Transactions											
2020 Q3	31.5	21.5	1.8	30.0	-0.3	0.1	8.7	9.2	-0.7	1.5	7.9
Q4	24.0	25.1	1.3	24.1	-1.4	-0.6	19.1	22.3	11.3	0.7	7.0
2020 Nov.	3.2	4.2	-3.4	6.9	-0.3	-0.2	6.3	9.0	4.0	0.7	1.6
Dec.	12.0	11.0	2.8	9.2	0.0	-0.4	4.4	4.8	3.4	-0.4	1.3
2021 Jan.	2.3	1.7	-2.1	4.6	-0.2	-0.1	0.1	0.6	-1.5	0.4	1.2
Feb. ^(a)	3.9	2.6	0.4	3.5	0.0	-0.1	-1.0	1.1	1.1	-3.1	1.0
Growth rates											
2020 Q3	6.2	5.1	1.4	7.2	3.0	-2.2	11.8	12.1	25.1	9.0	9.1
Q4	5.9	4.9	-0.5	7.3	1.6	-1.9	12.0	12.2	26.4	11.5	8.4
2020 Nov.	5.9	4.9	-0.3	7.3	1.7	-1.8	11.5	11.7	23.5	9.2	8.8
Dec.	5.9	4.9	-0.5	7.3	1.6	-1.9	12.0	12.2	26.4	11.5	8.4
2021 Jan.	5.5	4.6	-1.3	7.0	0.5	-2.4	12.1	12.3	29.1	10.8	8.0
Feb. ^(a)	5.4	4.5	-0.7	6.8	0.3	-2.3	11.9	12.2	33.1	8.1	7.5

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			
	1	2	3	4	5	6	7
Outstanding amounts							
2020 Q3	248.1	-	-	71.8	96.7	-	-
Q4	232.6	-	-	75.2	91.8	-	-
2020 Nov.	247.4	-	-	78.4	97.3	-	-
Dec.	232.6	-	-	75.2	91.8	-	-
2021 Jan.	254.8	-	-	85.4	86.6	-	-
Feb. ^(a)	265.8	-	-	88.5	84.9	-	-
Transactions							
2020 Q3	-14.2	-	-	-20.9	3.1	-	-
Q4	-14.4	-	-	3.5	-4.9	-	-
2020 Nov.	0.2	-	-	-1.8	-0.2	-	-
Dec.	-14.3	-	-	-3.2	-5.5	-	-
2021 Jan.	21.8	-	-	10.2	-5.2	-	-
Feb. ^(a)	11.0	-	-	3.1	-1.7	-	-
Growth rates							
2020 Q3	-4.2	-	-	-28.0	3.6	-	-
Q4	-2.8	-	-	-15.7	6.4	-	-
2020 Nov.	-5.7	-	-	-30.3	7.1	-	-
Dec.	-2.8	-	-	-15.7	6.4	-	-
2021 Jan.	-4.1	-	-	-14.3	-11.3	-	-
Feb. ^(a)	-2.0	-	-	-13.6	-11.4	-	-

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).

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														
2020 Q3	1,666.7	573.6	16.6	350.5	726.1	0.0	0.0	869.9	650.1	115.7	76.0	25.8	0.0	2.2
Q4	1,696.5	582.2	16.0	355.1	743.2	0.0	0.0	879.8	661.1	121.3	74.6	20.2	0.0	2.6
2020 Nov.	1,675.5	575.7	16.2	350.4	733.2	0.0	0.0	864.1	651.1	111.2	75.4	24.1	0.0	2.3
Dec.	1,696.5	582.2	16.0	355.1	743.2	0.0	0.0	879.8	661.1	121.3	74.6	20.2	0.0	2.6
2021 Jan.	1,706.0	584.7	15.8	354.8	750.7	0.0	0.0	865.1	653.4	113.1	71.6	23.1	0.0	3.8
Feb. ^(p)	1,716.5	590.3	15.7	354.0	756.4	0.0	0.0	867.2	657.5	112.2	70.8	24.3	0.0	2.5
Transactions														
2020 Q3	24.2	12.7	-1.3	-1.2	14.0	0.0	0.0	16.8	9.5	5.6	0.7	1.5	0.0	-0.5
Q4	30.2	8.9	-0.5	4.6	17.1	0.0	0.0	11.2	11.7	6.1	-1.3	-5.6	0.0	0.3
2020 Nov.	11.5	5.2	-0.1	0.4	6.0	0.0	0.0	-1.1	4.7	-5.3	-0.3	-0.3	0.0	0.1
Dec.	21.2	6.7	-0.2	4.6	10.0	0.0	0.0	16.4	10.4	10.3	-0.8	-3.8	0.0	0.3
2021 Jan.	9.9	2.4	-0.1	0.1	7.5	0.0	0.0	-10.7	-7.9	-7.7	0.8	2.9	0.0	1.3
Feb. ^(p)	10.5	5.6	-0.1	-0.7	5.7	0.0	0.0	2.2	4.1	-1.0	-0.8	1.2	0.0	-1.3
Growth rates														
2020 Q3	8.8	15.5	-18.6	1.1	8.7	.	.	29.9	37.5	26.2	-2.0	8.5	.	-40.4
Q4	9.6	16.4	-20.6	0.7	10.0	.	.	26.7	33.4	27.9	-6.5	7.3	.	-49.1
2020 Nov.	9.5	16.2	-20.2	1.0	9.9	.	.	25.6	31.7	25.1	-4.5	9.0	.	-36.2
Dec.	9.6	16.4	-20.6	0.7	10.0	.	.	26.7	33.4	27.9	-6.5	7.3	.	-49.1
2021 Jan.	9.9	16.6	-19.4	0.8	10.4	.	.	28.4	35.1	27.4	-6.3	7.0	.	71.2
Feb. ^(p)	10.0	16.4	-20.2	0.6	11.1	.	.	27.1	34.5	23.5	-6.9	6.6	.	-14.9

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	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																				
2020 Q3	418.0	88.9	82.8	172.9	0.0	0.0	73.4	-	-	21.4	29.1	65.3	28.7	4.4	9.5	3.6	0.0	19.1	-	-
Q4	383.2	94.4	60.9	161.7	0.0	0.0	66.1	-	-	21.7	26.4	59.6	27.9	3.7	9.8	3.3	0.0	15.0	-	-
2020 Nov.	394.3	90.2	59.6	173.7	0.0	0.0	70.8	-	-	21.0	33.4	69.1	30.4	4.4	9.6	3.5	0.0	21.3	-	-
Dec.	383.2	94.4	60.9	161.7	0.0	0.0	66.1	-	-	21.7	26.4	59.6	27.9	3.7	9.8	3.3	0.0	15.0	-	-
2021 Jan.	400.2	96.8	63.1	163.4	0.0	0.0	77.0	-	-	19.5	29.5	61.3	29.8	4.3	10.0	3.2	0.0	14.1	-	-
Feb. ^(p)	408.0	99.4	63.3	165.2	0.0	0.0	80.1	-	-	20.2	23.7	61.1	31.2	4.1	10.0	3.3	0.0	12.5	-	-
Transactions																				
2020 Q3	44.3	1.9	25.6	13.1	0.0	0.0	3.7	-	-	-4.4	0.1	2.7	-0.5	0.0	0.0	0.3	0.0	2.9	-	-
Q4	-32.1	6.0	-21.3	-9.8	0.0	0.0	-7.0	-	-	0.3	-2.7	-5.6	-0.7	-0.7	0.2	-0.3	0.0	-4.1	-	-
2020 Nov.	-11.5	1.4	-1.5	-0.8	0.0	0.0	-10.6	-	-	0.0	-5.0	1.3	-0.1	0.2	0.2	-0.1	0.0	1.1	-	-
Dec.	-9.7	4.5	1.5	-11.2	0.0	0.0	-4.5	-	-	0.7	-7.1	-9.5	-2.5	-0.8	0.2	-0.1	0.0	-6.2	-	-
2021 Jan.	12.3	2.3	1.5	-2.2	0.0	0.0	10.7	-	-	-2.2	3.2	1.7	1.9	0.6	0.2	-0.1	0.0	-1.0	-	-
Feb. ^(p)	7.6	2.5	0.2	1.8	0.0	0.0	3.1	-	-	0.8	-5.8	-0.2	1.4	-0.1	0.0	0.1	0.0	-1.5	-	-
Growth rates																				
2020 Q3	6.4	28.6	17.9	9.3	.	.	-22.8	-	-	-22.6	-51.5	12.7	-1.6	-4.0	10.7	-8.5	.	63.5	-	-
Q4	7.3	19.7	8.1	11.3	.	.	-13.9	-	-	-26.1	-45.1	8.9	8.6	-34.7	9.4	-0.8	.	33.6	-	-
2020 Nov.	5.1	15.7	-5.3	19.7	.	.	-20.5	-	-	-26.2	-45.0	12.2	0.8	-17.2	8.6	-6.5	.	56.6	-	-
Dec.	7.3	19.7	8.1	11.3	.	.	-13.9	-	-	-26.1	-45.1	8.9	8.6	-34.7	9.4	-0.8	.	33.6	-	-
2021 Jan.	12.8	24.8	6.3	9.0	.	.	13.1	-	-	-27.8	-22.1	-1.8	-3.2	-20.3	6.1	-13.8	.	6.5	-	-
Feb. ^(p)	8.5	25.4	3.9	8.7	.	.	-4.2	-	-	-26.3	-43.1	-4.3	1.2	-13.1	5.2	-12.6	.	-16.9	-	-

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).

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																
<i>Data reference Feb21</i>																
	Outstanding amounts															
Domestic	2,517.4	2,773.7	1,698.6	796.5	3,004.6	3,042.1	1,445.1	1,191.8	215.2	418.5	211.7	206.8	29.0	374.5	169.4	204.1
Cross-border intra euro area	529.3	318.3	17.9	70.8	481.6	232.6	14.9	57.4	88.2	214.6	72.9	141.7	0.5	93.0	49.5	43.5
Total	3,046.7	3,092.0	1,716.5	867.2	3,486.2	3,274.7	1,460.0	1,249.2	303.5	633.0	284.6	348.5	29.4	467.5	218.9	247.5
	Transactions															
Domestic	-36.0	24.0	10.5	3.0	-15.4	0.2	3.8	-1.5	-8.8	9.5	5.1	4.4	-2.0	-0.2	0.1	-0.4
Cross-border intra euro area	30.2	-5.7	0.0	-0.8	13.0	9.1	0.1	0.4	-0.5	-0.8	0.6	-1.4	-1.0	-0.6	-1.7	1.1
Total	-5.8	18.3	10.5	2.2	-2.4	9.4	3.9	-1.0	-9.3	8.7	5.7	3.0	-3.0	-0.8	-1.6	0.7
	Growth rates															
Domestic	24.1	14.3	10.2	26.9	31.4	7.3	5.3	12.9	2.7	13.0	32.7	-1.7	3.4	8.1	15.4	8.3
Cross-border intra euro area	18.0	3.0	-4.4	29.6	11.9	-5.4	15.3	-6.5	-11.5	8.9	37.2	-1.5	.	-4.5	-5.1	-2.1
Total	22.9	13.0	10.0	27.1	28.3	6.3	5.4	11.9	-1.9	11.6	33.8	-1.7	2.5	5.3	10.2	5.9

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

Outstanding amounts at 20Q4

Other euro area²																
BE		14.1	2.4	9.7		23.5	10.9	8.2	3.8	12.6						
DE		72.4	7.6	27.8		20.2	1.1	6.7	17.0	39.0						
EE		0.1	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
IE		22.7	0.2	6.7		13.5	0.3	6.5	8.2	5.6						
GR		1.4	0.7	0.5		0.5	0.0	0.4	0.0	-0.1						
ES		5.9	1.6	1.9		11.9	0.6	5.0	11.8	18.3						
FR																
IT		36.7	2.2	4.5		89.5	0.7	5.4	11.3	30.8						
CY		2.4	0.3	1.6		0.6	0.0	0.5	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		0.0	0.0	0.0	0.0	0.1						
LU		124.6	1.0	10.2		30.7	0.6	14.7	5.5	41.8						
MT		0.9	0.2	0.3		0.7	0.1	0.6	0.0	0.1						
NL		28.4	0.4	10.2		16.8	0.3	9.3	21.4	28.3						
AT		1.3	0.4	0.9		0.5	0.0	0.2	1.4	-0.3						
PT		1.1	0.8	0.2		1.2	0.3	0.4	0.3	5.7						
SI		0.0	0.0	0.0		0.2	0.0	0.2	0.0	0.0						
SK		0.2	0.0	0.0		0.3	0.0	0.3	0.0	0.0						
FI		2.4	0.0	1.5		0.5	0.0	0.4	8.4	3.2						
Total	421.8	314.7	18.0	76.1	380.2	210.5	14.9	59.0	89.2	187.2			0.9	93.1		
Other EU																
BG		0.1				0.2		0.0	0.1							
CZ		0.2				0.8		0.0	0.1							
DK		2.6				1.4		4.4	0.3							
HR		0.0				0.2		0.0	0.2							
HU		0.4				0.5		0.0	0.1							
PL		1.0				3.5		0.1	1.1							
RO		0.2				0.7		0.0	0.5							
SE		3.4				1.2		17.5	4.1							
Total	14.5	7.9			16.5	8.6		22.0	6.5				1.6	10.6		
Non EU residents³	754.7	584.4			575.1	553.2		62.1	138.9					116.0		
UK		231.9				166.8		9.0	16.2							

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).

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	Eurosystem			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																		
2020 Q3	3,801.2	2,395.2	258.2	1,547.0	589.9	208.4	381.3	253.5	756.6	527.7	158.0	70.9	0.0	155.4	12.1	160.1	75.9	258.0
Q4	3,847.4	2,476.1	257.0	1,531.7	687.5	297.6	389.6	262.8	720.3	487.3	163.0	70.1	0.0	159.0	13.7	160.5	76.6	254.7
2020 Nov.	3,905.0	2,508.2	259.1	1,548.2	700.9	299.6	401.1	266.6	743.5	503.1	167.7	72.7	0.0	157.6	12.9	159.6	76.8	259.2
Dec.	3,847.4	2,476.1	257.0	1,531.7	687.5	297.6	389.6	262.8	720.3	487.3	163.0	70.1	0.0	159.0	13.7	160.5	76.6	254.7
2021 Jan.	3,857.4	2,482.7	261.1	1,529.2	692.4	314.3	377.7	255.8	723.9	493.4	160.6	69.9	0.1	160.0	13.8	158.6	75.6	256.5
Feb. ^(a)	3,856.6	2,487.1	263.8	1,522.4	700.9	314.2	386.3	260.6	731.4	502.9	159.4	69.1	0.2	160.6	13.8	154.3	75.5	247.5
Transactions																		
2020 Q3	40.5	53.4	-2.5	17.3	38.6	33.3	5.3	7.9	1.3	2.8	-1.2	-0.2	0.0	5.4	0.3	-5.5	-1.0	-13.1
Q4	47.2	83.7	-1.2	-13.5	98.4	89.2	9.2	-2.0	-40.6	-44.5	5.0	-1.1	0.0	2.9	1.5	3.7	0.8	-3.3
2020 Nov.	52.7	59.1	1.3	1.3	56.5	46.0	10.4	3.7	-11.3	-18.9	7.5	0.1	0.0	0.9	0.5	2.0	0.2	1.8
Dec.	-53.5	-29.9	-2.1	-14.8	-13.0	-2.0	-11.0	-3.8	-23.1	-15.9	-4.5	-2.7	0.0	1.3	0.8	2.8	-0.2	-4.5
2021 Jan.	12.0	6.4	4.1	-2.3	4.7	16.7	-12.2	-7.0	5.7	8.0	-2.1	-0.2	0.0	0.4	0.1	-2.5	-1.0	3.0
Feb. ^(a)	3.0	4.7	2.7	-6.5	8.5	-0.1	8.6	4.8	10.8	12.6	-1.1	-0.6	0.1	0.3	0.1	-3.8	-0.1	-9.0
Growth rates																		
2020 Q3	5.8	6.4	-4.1	1.0	25.8	106.4	8.1	18.0	12.6	12.6	17.2	4.3	.	5.0	9.9	2.0	0.3	-9.4
Q4	8.8	12.0	0.8	1.0	50.4	192.1	14.2	15.6	4.9	6.7	3.6	-1.1	.	7.5	22.3	2.3	-1.2	0.5
2020 Nov.	7.9	10.3	-2.3	0.8	43.9	115.2	17.3	22.0	7.7	8.3	8.0	4.3	.	6.7	15.2	2.0	0.8	-4.8
Dec.	8.8	12.0	0.8	1.0	50.4	192.1	14.2	15.6	4.9	6.7	3.6	-1.1	.	7.5	22.3	2.3	-1.2	0.5
2021 Jan.	8.6	11.9	0.7	1.7	47.1	148.3	12.4	16.7	6.4	8.4	4.0	0.5	.	7.9	21.6	-0.7	-2.7	-3.0
Feb. ^(a)	8.0	12.0	1.6	1.3	48.6	149.9	14.5	19.0	6.9	9.4	3.9	-1.2	.	7.8	21.3	-3.6	-3.1	-10.5

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	Eurosystem							
						Euro-system	Other deposit-taking corporations	Intra-group					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Outstanding amounts													
2020 Q3	3,801.2	2,779.7	29.2	1,932.2	818.3	367.8	449.4	298.6	2.3	278.9	360.8	83.7	295.8
Q4	3,847.4	2,856.0	28.9	1,984.1	843.0	375.3	467.1	309.1	1.9	267.8	347.9	84.1	289.7
2020 Nov.	3,905.0	2,862.0	30.9	1,973.4	857.7	367.9	489.0	314.5	2.1	269.7	361.9	85.4	324.0
Dec.	3,847.4	2,856.0	28.9	1,984.1	843.0	375.3	467.1	309.1	1.9	267.8	347.9	84.1	289.7
2021 Jan.	3,857.4	2,881.3	29.4	2,006.5	845.4	374.3	470.2	297.0	1.7	264.0	348.3	77.6	284.5
Feb. ^(a)	3,856.6	2,896.0	29.1	2,014.5	852.4	374.8	476.3	297.3	1.8	262.7	351.1	74.9	270.2
Transactions													
2020 Q3	40.5	42.3	6.6	28.6	7.1	17.2	-10.1	9.4	0.0	1.9	5.9	-1.2	-8.3
Q4	47.2	83.9	-0.3	59.8	24.4	7.5	17.3	-0.8	-0.4	-10.0	4.0	1.3	-31.5
2020 Nov.	52.7	16.8	0.8	8.3	7.8	-0.2	8.1	6.3	-0.1	-1.5	0.0	0.1	37.3
Dec.	-53.5	-5.1	-2.0	11.1	-14.2	7.4	-21.4	-5.4	-0.2	-1.4	2.1	-0.8	-48.0
2021 Jan.	12.0	26.0	0.6	23.4	2.1	-1.0	2.8	-12.1	-0.1	-4.1	1.2	-6.7	-4.2
Feb. ^(a)	3.0	14.6	-0.4	8.0	7.0	0.5	6.1	0.2	0.1	-1.3	4.1	-2.8	-11.7
Growth rates													
2020 Q3	5.8	9.0	-31.8	7.0	15.5	56.2	-1.9	9.9	17.2	-3.4	3.6	-4.0	-6.8
Q4	8.8	11.9	-12.9	7.8	22.1	69.9	3.4	11.5	18.9	-6.2	3.3	4.3	4.4
2020 Nov.	7.9	9.8	-31.3	5.7	21.4	56.5	7.3	14.7	22.2	-6.3	1.8	2.2	13.3
Dec.	8.8	11.9	-12.9	7.8	22.1	69.9	3.4	11.5	18.9	-6.2	3.3	4.3	4.4
2021 Jan.	8.6	13.3	-27.4	9.7	23.2	73.1	4.1	9.3	-12.2	-6.8	5.3	-3.3	-9.2
Feb. ^(a)	8.0	13.0	-29.9	8.9	24.3	73.3	5.5	9.7	-13.8	-6.9	6.2	-13.6	-12.1

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⁾			2	5	Sole proprietors	6				7	Adjusted loans ^{3)}	8
Outstanding amounts											
2020 Q3	637.4	687.2	109.2	388.6	139.6	58.0	688.3	811.0	171.2	180.7	336.5
Q4	641.2	691.3	110.1	391.9	139.2	58.2	678.5	805.6	153.5	178.0	347.0
2020 Nov.	642.4	692.7	110.3	391.6	140.5	58.8	692.4	815.7	162.1	181.9	348.4
Dec.	641.2	691.3	110.1	391.9	139.2	58.2	678.5	805.6	153.5	178.0	347.0
2021 Jan.	641.0	690.6	109.4	392.7	138.8	58.2	680.3	806.9	151.9	175.0	353.4
Feb. ^(a)	642.7	692.2	109.5	393.9	139.4	58.8	679.1	805.3	148.3	172.8	358.0
Transactions											
2020 Q3	4.8	5.6	0.6	2.1	2.0	1.9	15.8	19.3	-17.6	6.1	27.3
Q4	3.0	7.2	-0.4	3.5	0.0	0.3	-7.3	5.9	-16.3	-2.3	11.3
2020 Nov.	1.5	2.5	-0.7	1.5	0.7	0.7	5.4	7.3	1.7	-1.4	5.2
Dec.	-0.9	2.3	-0.2	0.4	-1.1	-0.5	-12.5	-1.7	-7.8	-3.8	-0.9
2021 Jan.	-0.2	-0.4	-0.7	0.8	-0.4	0.0	1.9	1.5	-1.5	-3.0	6.4
Feb. ^(a)	1.8	1.6	0.1	1.1	0.5	0.6	-1.0	-1.1	-3.5	-2.1	4.6
Growth rates											
2020 Q3	0.9	2.2	0.5	1.0	1.0	8.5	5.8	6.9	-15.9	13.6	16.8
Q4	1.6	2.4	-1.9	2.2	2.9	10.7	6.7	8.2	-21.9	12.8	23.6
2020 Nov.	1.6	2.3	-1.5	2.1	2.8	11.1	7.0	7.9	-18.6	12.7	21.7
Dec.	1.6	2.4	-1.9	2.2	2.9	10.7	6.7	8.2	-21.9	12.8	23.6
2021 Jan.	1.5	2.2	-2.7	2.3	2.8	11.0	5.8	7.3	-25.2	10.1	25.9
Feb. ^(a)	1.7	2.4	-3.0	2.4	4.0	13.0	6.1	7.5	-25.3	8.0	27.3

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				4
Outstanding amounts							
2020 Q3	217.0	15.4	201.6	68.6	4.3	4.2	0.1
Q4	207.5	15.4	192.1	54.5	4.4	4.4	0.0
2020 Nov.	209.1	15.6	193.5	62.5	4.3	4.3	0.0
Dec.	207.5	15.4	192.1	54.5	4.4	4.4	0.0
2021 Jan.	203.5	15.6	187.9	56.8	4.4	4.4	0.0
Feb. ^(a)	196.3	16.1	180.3	52.5	4.3	4.3	0.0
Transactions							
2020 Q3	-4.4	0.0	-4.5	-1.2	1.2	1.1	0.1
Q4	-9.3	0.0	-9.2	-14.1	0.1	0.1	0.0
2020 Nov.	-5.7	0.0	-5.7	-5.7	0.0	0.0	0.0
Dec.	-1.5	-0.3	-1.2	-8.0	0.1	0.1	0.0
2021 Jan.	-4.0	0.3	-4.3	2.3	0.0	0.0	0.0
Feb. ^(a)	-7.2	0.4	-7.6	-4.3	-0.1	-0.1	0.0
Growth rates							
2020 Q3	-11.6	-0.9	-12.4	-24.6	0.3	0.1	.
Q4	-15.9	1.8	-17.1	-39.9	8.0	9.3	.
2020 Nov.	-17.2	-1.5	-18.2	-39.6	6.2	6.5	.
Dec.	-15.9	1.8	-17.1	-39.9	8.0	9.3	.
2021 Jan.	-9.5	5.0	-10.5	-24.2	9.2	9.2	.
Feb. ^(a)	-13.9	4.2	-15.3	-34.9	12.3	12.3	.

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).

ITALY

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														
2020 Q3	1,188.7	819.4	31.2	29.7	306.3	1.2	0.9	372.4	347.3	13.5	7.8	3.2	0.1	0.5
Q4	1,222.3	856.0	29.4	28.0	307.3	1.1	0.5	391.6	370.5	12.9	4.8	3.2	0.1	0.0
2020 Nov.	1,202.3	833.6	30.0	28.0	308.4	1.2	1.1	377.6	356.3	13.2	4.8	3.2	0.1	0.0
Dec.	1,222.3	856.0	29.4	28.0	307.3	1.1	0.5	391.6	370.5	12.9	4.8	3.2	0.1	0.0
2021 Jan.	1,231.2	860.8	30.5	28.1	309.9	1.2	0.9	384.9	364.4	12.3	4.9	3.2	0.1	0.0
Feb. ^(a)	1,238.2	867.1	30.1	28.0	310.9	1.2	1.1	387.2	367.0	12.0	4.9	3.0	0.1	0.1
Transactions														
2020 Q3	15.4	18.1	-3.4	0.1	0.5	0.0	0.1	31.7	30.8	0.3	0.0	0.1	0.0	0.5
Q4	36.0	36.7	-1.8	0.5	1.0	-0.1	-0.4	22.6	23.6	-0.5	0.0	0.0	0.0	-0.5
2020 Nov.	2.3	0.8	-0.8	0.4	1.9	0.0	0.1	-12.7	-12.5	-0.2	0.0	0.0	0.0	0.0
Dec.	20.0	22.5	-0.6	0.0	-1.1	-0.1	-0.6	14.1	14.4	-0.2	0.0	0.0	0.0	0.0
2021 Jan.	10.1	5.9	1.1	0.1	2.6	0.0	0.4	-6.8	-6.3	-0.7	0.1	0.0	0.0	0.0
Feb. ^(a)	7.0	6.3	-0.4	-0.1	1.0	0.0	0.2	2.3	2.7	-0.3	0.0	-0.2	0.0	0.1
Growth rates														
2020 Q3	5.2	7.2	-13.8	6.0	2.5	-20.1	0.6	24.7	23.9	58.8	8.3	34.3	.	.
Q4	7.3	10.3	-14.4	2.3	2.7	-20.7	-6.5	28.7	28.8	54.0	1.0	28.8	.	.
2020 Nov.	6.4	8.9	-15.6	3.2	3.3	-22.7	-32.7	19.8	18.7	66.4	8.1	42.3	.	.
Dec.	7.3	10.3	-14.4	2.3	2.7	-20.7	-6.5	28.7	28.8	54.0	1.0	28.8	.	.
2021 Jan.	8.2	11.5	-12.1	1.5	2.8	-23.0	-5.5	31.9	32.6	40.3	3.5	25.0	.	.
Feb. ^(a)	8.0	11.3	-14.7	0.9	3.1	-20.4	15.2	27.0	27.4	40.5	2.2	17.2	.	.

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).

3.2 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																				
2020 Q3	328.7	90.8	10.3	129.8	0.2	0.0	97.7	23.8	304.9	135.9	96.9	22.4	20.6	1.0	0.1	0.1	0.0	0.5	15.8	6.5
Q4	326.2	96.6	9.7	132.3	0.1	0.0	87.5	24.3	301.9	140.4	86.5	21.5	20.3	1.0	0.1	0.1	0.0	0.0	14.0	7.5
2020 Nov.	343.6	95.6	9.5	139.0	0.5	0.0	99.1	25.3	318.3	146.2	98.1	27.0	25.2	1.1	0.1	0.1	0.0	0.5	19.1	7.8
Dec.	326.2	96.6	9.7	132.3	0.1	0.0	87.5	24.3	301.9	140.4	86.5	21.5	20.3	1.0	0.1	0.1	0.0	0.0	14.0	7.5
2021 Jan.	342.7	98.5	9.4	129.0	0.2	0.0	105.4	25.6	317.1	136.8	104.4	24.8	23.6	1.1	0.1	0.1	0.0	0.0	16.6	8.2
Feb. ^(a)	341.7	96.0	9.0	127.2	0.2	0.0	109.2	25.5	316.2	134.4	107.6	24.2	23.1	1.0	0.1	0.1	0.0	0.0	16.9	7.3
Transactions																				
2020 Q3	-20.6	-0.3	1.2	-3.5	0.0	0.0	-18.0	-0.2	-20.4	-3.4	-18.1	2.0	1.5	0.0	0.0	0.0	0.0	0.5	2.0	-0.1
Q4	-0.3	6.0	-0.5	4.5	0.0	0.0	-10.3	1.1	-1.4	4.5	-10.3	-0.8	-0.3	0.0	-0.1	0.0	0.0	-0.5	-1.8	1.0
2020 Nov.	15.2	3.1	-0.3	9.6	0.0	0.0	2.7	1.8	13.4	9.2	2.6	1.4	1.4	0.1	-0.1	0.0	0.0	0.0	0.9	0.5
Dec.	-17.3	1.1	0.2	-6.7	-0.4	0.0	-11.6	-1.0	-16.3	-5.8	-11.6	-5.4	-4.9	-0.1	0.0	0.0	0.0	-0.5	-5.1	-0.3
2021 Jan.	16.4	1.9	-0.4	-3.2	0.1	0.0	18.0	1.3	15.1	-3.6	17.8	3.3	3.3	0.1	0.0	0.0	0.0	0.0	2.7	0.7
Feb. ^(a)	-1.0	-2.5	-0.4	-1.8	0.0	0.0	3.8	-0.1	-0.9	-2.4	3.2	-0.6	-0.5	-0.1	0.0	0.0	0.0	0.0	0.3	-0.9
Growth rates																				
2020 Q3	-2.2	-5.4	29.6	10.8	-12.6	.	-15.1	-16.4	-0.9	11.4	-15.0	7.7	4.7	15.8	.	.	.	.	7.7	7.4
Q4	-9.0	-0.6	5.8	-0.5	-29.2	.	-26.6	-6.9	-9.2	-0.8	-26.7	10.8	11.1	16.8	.	.	.	.	12.6	7.6
2020 Nov.	-8.5	-1.5	13.1	4.3	126.8	.	-27.8	-13.3	-8.1	4.0	-27.9	15.4	13.0	24.4	.	.	.	.	9.9	31.4
Dec.	-9.0	-0.6	5.8	-0.5	-29.2	.	-26.6	-6.9	-9.2	-0.8	-26.7	10.8	11.1	16.8	.	.	.	.	12.6	7.6
2021 Jan.	-3.7	3.9	1.0	-1.4	24.2	.	-12.7	-6.1	-3.5	-1.5	-12.8	9.7	10.6	3.4	.	.	.	.	7.9	13.5
Feb. ^(a)	-3.7	2.5	5.9	-2.0	3.1	.	-11.1	-7.1	-3.4	-2.2	-11.6	7.5	8.7	-9.0	.	.	.	.	3.5	17.9

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

Data reference Feb21

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	659.5	2,013.5	1,234.0	379.9	595.4	1,763.3	642.0	668.3	47.8	581.9	435.8	146.0	0.0	105.2	26.1	79.1
Cross-border intra euro area	192.9	30.1	4.2	7.3	105.6	23.0	0.7	10.8	21.3	80.4	67.1	13.4	0.2	55.4	40.3	15.1
Total	852.4	2,043.6	1,238.2	387.2	700.9	1,786.2	642.7	679.1	69.1	662.3	502.9	159.4	0.2	160.6	66.3	94.3
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	12.2	8.4	6.9	2.5	12.6	-3.3	1.7	-0.7	-0.6	8.5	10.3	-1.8	0.0	0.2	-0.1	0.3
Cross-border intra euro area	-5.3	-0.7	0.1	-0.2	-4.1	-0.5	0.0	-0.3	0.0	2.9	2.3	0.6	0.1	0.1	0.0	0.1
Total	7.0	7.7	7.0	2.3	8.5	-3.8	1.8	-1.0	-0.6	11.5	12.6	-1.1	0.1	0.3	-0.1	0.5
	Growth rates															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	41.2	8.0	8.0	27.0	62.2	1.4	1.7	6.2	-10.6	7.9	10.3	1.5	.	11.4	24.8	7.7
Cross-border intra euro area	-16.2	18.6	14.7	25.3	-1.1	-4.4	21.5	1.2	31.1	8.3	3.9	37.2	.	1.4	-0.1	5.5
Total	24.3	8.1	8.0	27.0	48.6	1.3	1.7	6.1	-1.2	7.9	9.4	3.9	.	7.8	8.4	7.4

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

Outstanding amounts at 20Q4

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		4.2	0.1	0.4		0.2	0.0	0.1	0.2	4.4					0.1	
DE		4.4	2.6	0.9		4.3	0.2	1.4	6.1	6.3					21.0	
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0					0.0	
IE		4.0	0.0	1.7		2.5	0.0	0.2	0.7	4.3					3.8	
GR		0.1	0.1	0.1		0.0	0.0	0.0	0.0	0.7					0.0	
ES		0.5	0.2	0.2		2.7	0.0	1.4	2.2	35.9					1.1	
FR		3.9	0.6	2.8		5.5	0.2	2.2	5.7	16.0					2.4	
IT																
CY		0.0	0.0	0.0		0.3	0.0	0.2	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		10.1	0.0	0.6		5.2	0.0	3.1	1.1	1.3					10.5	
MT		0.2	0.0	0.1		0.1	0.0	0.1	0.0	0.0					0.1	
NL		0.6	0.1	0.2		1.2	0.0	1.0	1.4	3.3					0.3	
AT		0.1	0.1	0.0		0.1	0.0	0.1	3.0	0.8					15.8	
PT		0.1	0.0	0.0		0.4	0.0	0.3	0.1	4.6					0.1	
SI		0.1	0.1	0.0		0.1	0.0	0.1	0.0	0.1					0.4	
SK		0.0	0.0	0.0		0.9	0.0	0.3	0.0	0.1					0.0	
FI		0.0	0.0	0.0		0.0	0.0	0.0	0.3	0.1					0.0	
Total	192.0	28.2	4.0	7.0	116.2	24.4	0.6	10.6	20.8	80.1			0.0	55.5		
Other EU																
BG		0.0				0.3			0.0	0.0					1.3	
CZ		0.1				0.1			0.0	0.2					2.1	
DK		0.1				0.3			0.2	0.0					0.0	
HR		0.1				0.7			0.0	0.0					1.7	
HU		0.0				0.2			0.0	0.0					1.0	
PL		0.1				0.5			0.0	0.4					0.2	
RO		0.1				1.0			0.0	0.3					1.0	
SE		0.1				0.1			0.5	0.1					0.0	
Total	6.8	0.5			6.3	3.1			0.7	1.2			0.0	7.3		
Non EU residents³	46.0	14.2			49.7	43.8			3.1	35.3				8.3		
UK		3.7				16.7			1.2	1.4					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	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																		
2020 Q3	65.7	42.2	0.3	26.5	15.4	11.8	3.6	0.2	8.3	6.4	0.6	1.3	0.0	0.2	0.0	9.6	2.6	2.8
Q4	64.9	43.2	0.3	26.8	16.1	12.9	3.1	0.1	7.5	5.6	0.7	1.2	0.0	0.2	0.0	9.1	2.6	2.3
2020 Nov.	65.0	41.9	0.3	26.4	15.2	11.6	3.6	0.2	8.2	6.4	0.7	1.2	0.0	0.2	0.0	9.3	2.6	2.8
Dec.	64.9	43.2	0.3	26.8	16.1	12.9	3.1	0.1	7.5	5.6	0.7	1.2	0.0	0.2	0.0	9.1	2.6	2.3
2021 Jan.	64.7	43.1	0.3	26.8	15.9	12.8	3.2	0.1	7.5	5.6	0.7	1.2	0.0	0.2	0.0	9.1	2.6	2.2
Feb. ^(a)	64.5	42.8	0.3	26.5	16.0	13.4	2.5	0.1	7.6	5.7	0.7	1.2	0.0	0.2	0.0	9.0	2.6	2.2
Transactions																		
2020 Q3	1.0	0.9	0.0	0.1	0.8	1.5	-0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	-0.1
Q4	0.4	1.3	0.0	0.6	0.7	1.1	-0.4	-0.1	-0.8	-0.8	0.1	0.0	0.0	0.0	0.0	0.1	0.1	-0.3
2020 Nov.	0.2	0.1	0.0	0.0	0.1	0.4	-0.3	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	-0.1	0.0	0.1
Dec.	0.2	1.4	0.0	0.6	0.9	1.3	-0.4	-0.1	-0.8	-0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-0.4
2021 Jan.	-0.3	-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	0.0	0.0	-0.1
Feb. ^(a)	-0.2	-0.3	0.0	-0.3	0.0	0.6	-0.6	0.0	0.2	0.1	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
Growth rates																		
2020 Q3	2.9	1.2	-3.0	1.0	1.4	2.8	-3.1	.	14.9	3.0	103.2	74.5	.	-24.2	.	1.0	7.3	4.9
Q4	4.1	2.6	-1.6	3.1	1.3	3.8	-8.4	.	14.0	1.8	134.0	50.8	.	-4.5	.	4.4	10.7	0.8
2020 Nov.	3.5	2.3	-2.5	1.6	3.5	8.9	-11.0	.	13.6	2.5	128.2	51.3	.	6.3	.	-1.5	7.3	11.4
Dec.	4.1	2.6	-1.6	3.1	1.3	3.8	-8.4	.	14.0	1.8	134.0	50.8	.	-4.5	.	4.4	10.7	0.8
2021 Jan.	4.4	3.8	-2.8	3.5	4.2	12.0	-18.8	.	12.1	0.5	95.6	53.3	.	-4.5	.	2.8	9.2	-3.0
Feb. ^(a)	4.0	3.2	-1.5	2.2	4.6	16.9	-33.1	.	15.3	6.3	61.2	48.3	.	-4.9	.	1.3	8.9	-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						
					Euro-system	Other	Euro-system	Other					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2020 Q3	65.7	44.4	0.5	41.2	2.8	2.1	0.7	0.2	0.0	0.4	10.4	9.0	1.5
Q4	64.9	45.0	0.6	41.6	2.7	2.1	0.6	0.2	0.0	0.4	9.7	8.4	1.5
2020 Nov.	65.0	44.6	0.6	41.3	2.8	2.1	0.7	0.2	0.0	0.4	9.8	8.6	1.6
Dec.	64.9	45.0	0.6	41.6	2.7	2.1	0.6	0.2	0.0	0.4	9.7	8.4	1.5
2021 Jan.	64.7	44.8	0.7	41.3	2.9	2.1	0.8	0.2	0.0	0.4	9.7	8.4	1.4
Feb. ^(a)	64.5	44.7	0.7	41.2	2.8	2.1	0.8	0.2	0.0	0.4	9.7	8.4	1.4
Transactions													
2020 Q3	1.0	0.6	0.1	0.3	0.2	0.3	-0.1	0.0	0.0	0.0	0.2	0.2	0.0
Q4	0.4	0.6	0.1	0.5	-0.1	0.0	-0.1	0.0	0.0	0.0	0.2	-0.3	-0.1
2020 Nov.	0.2	0.0	0.2	0.0	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.1	0.0
Dec.	0.2	0.4	0.1	0.4	-0.1	0.0	-0.1	0.0	0.0	0.0	0.1	-0.1	-0.1
2021 Jan.	-0.3	-0.2	0.0	-0.3	0.2	0.0	0.2	0.0	0.0	0.0	0.0	0.0	-0.1
Feb. ^(a)	-0.2	-0.2	0.0	-0.1	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates													
2020 Q3	2.9	5.4	-1.0	0.7	264.1	.	-7.2	45.7	.	-0.5	7.6	-10.3	-11.4
Q4	4.1	5.4	5.8	0.8	247.2	.	-17.3	2.2	.	-1.0	9.4	-4.9	-11.9
2020 Nov.	3.5	5.9	9.8	1.1	272.0	.	-5.0	46.3	.	-0.8	8.1	-9.9	-7.6
Dec.	4.1	5.4	5.8	0.8	247.2	.	-17.3	2.2	.	-1.0	9.4	-4.9	-11.9
2021 Jan.	4.4	5.8	10.8	0.6	284.3	.	9.1	4.0	.	-1.0	9.1	-3.7	-16.1
Feb. ^(a)	4.0	5.5	12.8	0.5	265.0	.	-1.6	4.4	.	-1.3	7.5	-3.9	-14.2

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											
2020 Q3	12.4	13.8	1.5	8.6	2.3	0.7	12.4	18.2	2.4	1.8	8.2
Q4	12.5	13.4	1.5	8.7	2.3	0.7	12.5	13.9	2.4	1.8	8.4
2020 Nov.	12.4	13.3	1.5	8.6	2.3	0.7	12.3	13.8	2.3	1.8	8.2
Dec.	12.5	13.4	1.5	8.7	2.3	0.7	12.5	13.9	2.4	1.8	8.4
2021 Jan.	12.5	13.4	1.5	8.7	2.3	0.7	12.6	14.0	2.4	1.8	8.4
Feb. ^(a)	12.5	13.4	1.5	8.8	2.2	0.6	12.6	13.9	2.4	1.7	8.4
Transactions											
2020 Q3	0.1	0.1	0.0	0.1	0.0	0.0	0.1	-0.1	-0.1	0.1	0.1
Q4	0.2	0.2	0.0	0.2	0.0	0.0	0.2	0.2	0.0	0.0	0.3
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	-0.1	0.1
Dec.	0.2	0.2	0.0	0.1	0.0	0.0	0.3	0.2	0.0	0.0	0.2
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates											
2020 Q3	1.7	1.9	-0.5	2.9	-0.7	2.8	1.1	0.8	-6.6	4.4	2.9
Q4	3.1	3.0	0.4	4.4	0.3	2.4	2.6	1.8	-7.6	4.8	5.5
2020 Nov.	2.5	2.6	0.0	3.8	-0.3	2.3	1.3	1.0	-7.4	0.7	4.2
Dec.	3.1	3.0	0.4	4.4	0.3	2.4	2.6	1.8	-7.6	4.8	5.5
2021 Jan.	3.1	3.1	-0.4	4.6	0.1	2.1	3.6	2.6	-6.3	4.7	6.6
Feb. ^(a)	3.0	3.0	0.5	4.6	-1.1	1.7	3.4	2.7	-5.8	2.5	6.6

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							
2020 Q3	1.7	0.0	1.7	0.0	0.0	0.0	0.0
Q4	1.8	0.0	1.7	0.0	0.0	0.0	0.0
2020 Nov.	1.6	0.0	1.6	0.0	0.0	0.0	0.0
Dec.	1.8	0.0	1.7	0.0	0.0	0.0	0.0
2021 Jan.	1.7	0.0	1.7	0.0	0.0	0.0	0.0
Feb. ^(a)	1.4	0.0	1.4	0.0	0.0	0.0	0.0
Transactions							
2020 Q3	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0
Q4	0.2	0.0	0.2	0.0	0.0	0.0	0.0
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	0.2	0.0	0.2	0.0	0.0	0.0	0.0
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	-0.3	0.0	-0.3	0.0	0.0	0.0	0.0
Growth rates							
2020 Q3	-5.8	.	-5.8	.	.	.	.
Q4	6.6	.	6.7	.	.	.	.
2020 Nov.	-3.0	.	-3.0	.	.	.	.
Dec.	6.6	.	6.7	.	.	.	.
2021 Jan.	5.5	.	5.6	.	.	.	.
Feb. ^(a)	-12.1	.	-12.2	.	.	.	.

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														
2020 Q3	25.7	11.8	11.7	0.3	1.3	0.6	0.0	9.8	8.0	1.1	0.3	0.3	0.1	0.0
Q4	26.3	12.8	11.3	0.3	1.3	0.6	0.0	9.7	8.1	0.9	0.3	0.3	0.1	0.0
2020 Nov.	25.8	12.2	11.4	0.3	1.3	0.6	0.0	9.9	8.1	1.0	0.3	0.3	0.1	0.0
Dec.	26.3	12.8	11.3	0.3	1.3	0.6	0.0	9.7	8.1	0.9	0.3	0.3	0.1	0.0
2021 Jan.	26.3	13.0	11.1	0.2	1.3	0.6	0.0	9.4	7.9	0.9	0.3	0.3	0.1	0.0
Feb. ^(a)	26.4	13.2	11.1	0.2	1.4	0.6	0.0	9.5	7.9	0.9	0.3	0.3	0.1	0.0
Transactions														
2020 Q3	-0.1	0.3	-0.4	0.0	0.0	0.0	0.0	0.3	0.4	0.0	0.0	-0.1	0.1	0.0
Q4	0.5	0.9	-0.4	0.0	0.0	0.0	0.0	0.0	0.2	-0.1	0.0	0.0	0.0	0.0
2020 Nov.	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Dec.	0.5	0.6	-0.1	0.0	0.0	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.1	0.2	-0.2	0.0	0.0	0.0	0.0	-0.3	-0.2	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.1	0.2	-0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Growth rates														
2020 Q3	1.4	24.9	-14.2	-10.7	-1.5	-4.0	.	-0.6	10.1	-37.0	-11.2	-25.2	.	.
Q4	2.2	23.2	-13.4	-6.6	-1.7	-5.6	.	1.4	10.8	-38.7	-1.8	-21.8	.	.
2020 Nov.	1.6	23.1	-13.6	-9.5	-2.0	-5.5	.	0.5	11.4	-39.8	-12.5	-24.8	.	.
Dec.	2.2	23.2	-13.4	-6.6	-1.7	-5.6	.	1.4	10.8	-38.7	-1.8	-21.8	.	.
2021 Jan.	2.8	24.0	-13.4	-10.3	-1.2	-4.1	.	-0.4	8.1	-37.9	-7.8	-23.0	.	.
Feb. ^(a)	3.0	22.4	-12.6	-8.5	1.2	-3.0	.	1.5	8.5	-34.8	0.2	-12.2	.	.

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).

3.2 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																				
2020 Q3	3.8	2.5	0.7	0.6	0.0	0.0	0.0	0.1	3.7	0.0	0.0	1.4	0.7	0.6	0.0	0.1	0.0	0.0	0.4	1.0
Q4	3.8	2.5	0.7	0.6	0.1	0.0	0.0	0.1	3.7	0.0	0.0	1.3	0.7	0.5	0.0	0.1	0.0	0.0	0.3	1.0
2020 Nov.	3.8	2.7	0.5	0.6	0.0	0.0	0.0	0.1	3.7	0.0	0.0	1.4	0.7	0.6	0.0	0.1	0.0	0.0	0.4	1.0
Dec.	3.8	2.5	0.7	0.6	0.1	0.0	0.0	0.1	3.7	0.0	0.0	1.3	0.7	0.5	0.0	0.1	0.0	0.0	0.3	1.0
2021 Jan.	3.7	2.6	0.5	0.6	0.1	0.0	0.0	0.1	3.6	0.0	0.0	1.3	0.7	0.5	0.0	0.1	0.0	0.0	0.4	1.0
Feb. ^(a)	3.4	2.6	0.5	0.2	0.1	0.0	0.0	0.1	3.3	0.0	0.0	1.3	0.7	0.5	0.0	0.1	0.0	0.0	0.3	1.0
Transactions																				
2020 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	-0.1	0.0	0.0	0.0	0.0	0.0	-0.1
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2020 Nov.	0.0	0.2	-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
Dec.	0.0	-0.1	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	0.0	0.0	0.0	0.0	0.0
2021 Jan.	-0.1	0.1	-0.2	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
Feb. ^(a)	-0.3	0.0	0.0	-0.3	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
Growth rates																				
2020 Q3	9.3	8.5	27.4	-1.7	.	.	.	.	9.7	.	.	-19.4	35.2	-42.8	.	.	.	.	-13.9	-21.2
Q4	-1.2	0.8	-8.3	-0.7	.	.	.	.	-2.0	.	.	-19.1	16.9	-39.8	.	.	.	.	-6.5	-22.6
2020 Nov.	8.2	7.6	23.5	-1.6	.	.	.	.	8.2	.	.	-17.3	20.7	-38.8	.	.	.	.	-6.1	-20.7
Dec.	-1.2	0.8	-8.3	-0.7	.	.	.	.	-2.0	.	.	-19.1	16.9	-39.8	.	.	.	.	-6.5	-22.6
2021 Jan.	-3.0	4.1	-28.8	-0.6	.	.	.	.	-3.1	.	.	-17.6	12.6	-37.3	.	.	.	.	1.5	-23.0
Feb. ^(a)	-10.7	5.6	-29.5	-57.7	.	.	.	.	-10.6	.	.	-16.8	2.7	-34.4	.	.	.	.	-6.2	-19.9

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

Data reference Feb21

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	2.3	39.4	24.8	9.0	13.7	25.2	12.4	11.3	0.0	5.1	5.0	0.0	0.0	0.2	0.0	0.2
Cross-border intra euro area	0.5	2.5	1.6	0.5	2.3	1.6	0.0	1.2	1.2	1.3	0.6	0.7	0.0	0.0	0.0	0.0
Total	2.8	41.9	26.4	9.5	16.0	26.8	12.5	12.6	1.2	6.4	5.7	0.7	0.0	0.2	0.0	0.2
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.0	-0.1	0.1	0.1	0.6	-0.3	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	-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
Total	-0.1	-0.1	0.1	0.1	0.0	-0.3	0.0	0.0	0.0	0.1	0.1	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	.	1.3	3.8	1.8	16.7	1.6	3.0	1.9	.	7.6	7.6	.	.	-0.9	.	0.0
Cross-border intra euro area	-7.1	-7.9	-7.6	-3.7	-35.7	13.3	.	20.5	49.2	24.1	-4.8	67.3	.	.	.	.
Total	265.0	0.7	3.0	1.5	4.6	2.2	3.0	3.4	48.3	10.6	6.3	61.2	.	-4.9	.	-4.4

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

Outstanding amounts at 20Q4

	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	.	0.2	0.0	.	.	.	.	.	.
EE		.	0.0	.		.	.	.	.	.	.	.	.	.	.	.
IE		.	0.0	0.0		.	0.0	.	.	.	.	.	.	.	.	.
GR		2.0	1.5	0.5		1.2	0.0	0.9	.	0.3	.	.	.	.	.	.
ES		0.0	0.0	.		.	.	.	.	0.1	.	.	.	.	.	.
FR		0.0	0.0	0.0		0.1	0.0	0.1	.	0.1	.	.	.	.	.	.
IT		0.0	0.0	.		.	.	.	.	0.1	.	.	.	.	.	.
CY																
LV		0.0	0.0	0.0		.	.	.	.	.	.	.	.	.	.	.
LT		0.0	0.0	0.0		.	.	.	.	.	.	.	.	.	.	.
LU		0.0	.	0.0		0.1	.	.	.	0.1	.	.	.	.	.	.
MT		0.0	0.0	0.0		.	.	.	.	.	.	.	.	.	.	.
NL		0.0	0.0	0.0		0.1	.	0.0	.	.	.	.	.	.	.	.
AT		0.0	0.0	0.0		0.0	0.0	.	.	.	.	.	.	.	.	.
PT		0.0	0.0	.		.	.	.	.	.	.	.	.	.	.	.
SI		.	.	.		.	.	.	.	.	.	.	.	.	.	.
SK		0.0	0.0	.		.	.	.	.	.	.	.	.	.	.	.
FI		.	.	.		.	.	.	.	.	.	.	.	.	.	.
Total	0.5	2.5	1.6	0.5	3.0	1.6	0.0	1.2	1.2	1.3			0.0	0.0		
Other EU																
BG		0.0				.	.	.	.	.	.	.	.	.	.	.
CZ		0.0				.	.	.	.	.	.	.	.	.	.	.
DK		0.0				.	.	.	.	.	.	.	.	.	.	.
HR		0.0				.	.	.	.	.	.	.	.	.	.	.
HU		0.0				.	.	.	.	.	.	.	.	.	.	.
PL		0.0				.	.	.	.	0.1	.	.	.	.	.	.
RO		0.0				0.1	.	.	.	.	.	.	.	.	.	.
SE		0.0				.	.	.	.	.	.	.	.	.	.	.
Total	0.0	0.1			0.3	0.2			0.2	0.1			0.0	0.0		
Non EU residents³	2.4	5.3			1.7	4.5			1.2	0.7						
UK		0.8				0.6			0.4	0.2						

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	Eurosystem			Other deposit-taking corp.	Total	General government	Other euro area residents						MFIs
						Euro-system	Other deposit-taking corp.	Intra-group										
Outstanding amounts																		
2020 Q3	23.4	17.2	0.2	12.2	4.8	4.3	0.5	0.4	2.1	1.7	0.2	0.2	0.0	0.4	0.0	3.0	0.3	0.4
Q4	24.1	17.9	0.2	11.8	5.9	5.6	0.3	0.2	2.2	1.7	0.2	0.2	0.0	0.4	0.0	2.9	0.3	0.4
2020 Nov.	23.8	17.6	0.2	12.1	5.3	4.8	0.5	0.4	2.2	1.7	0.2	0.2	0.0	0.4	0.0	2.8	0.3	0.5
Dec.	24.1	17.9	0.2	11.8	5.9	5.6	0.3	0.2	2.2	1.7	0.2	0.2	0.0	0.4	0.0	2.9	0.3	0.4
2021 Jan.	24.1	17.9	0.2	12.6	5.1	4.9	0.2	0.1	2.2	1.8	0.2	0.2	0.0	0.4	0.0	2.8	0.3	0.5
Feb. ^(a)	24.3	18.2	0.3	12.5	5.4	5.1	0.2	0.1	2.1	1.7	0.2	0.2	0.0	0.4	0.0	2.8	0.3	0.5
Transactions																		
2020 Q3	0.5	-0.1	0.0	0.0	-0.1	0.0	-0.1	-0.1	0.3	0.2	0.0	0.1	0.0	0.0	0.0	0.3	0.0	-0.1
Q4	0.7	0.8	0.0	-0.3	1.1	1.3	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
2020 Nov.	0.3	0.4	0.0	0.0	0.3	0.3	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0
Dec.	0.3	0.3	0.0	-0.3	0.6	0.8	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.0	0.0	0.0	0.8	-0.8	-0.7	-0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.2	0.3	0.1	0.0	0.2	0.2	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																		
2020 Q3	8.6	-0.6	.	-0.4	-0.7	2.6	-21.1	-24.1	60.5	77.4	10.3	30.7	.	9.0	.	69.6	-3.8	-17.3
Q4	9.8	1.0	.	-0.9	5.3	14.4	-56.9	-68.2	61.6	79.8	-5.8	55.2	.	7.2	.	79.5	-9.7	-22.2
2020 Nov.	11.0	1.6	.	-0.3	6.7	10.8	-19.5	-22.3	63.8	81.4	-3.8	58.0	.	12.4	.	75.5	-3.6	-7.2
Dec.	9.8	1.0	.	-0.9	5.3	14.4	-56.9	-68.2	61.6	79.8	-5.8	55.2	.	7.2	.	79.5	-9.7	-22.2
2021 Jan.	11.9	1.7	-8.3	5.3	-6.0	1.9	-64.3	-72.4	76.4	106.5	-9.1	47.8	.	14.2	.	80.7	-8.9	2.0
Feb. ^(a)	12.8	3.6	31.6	5.3	-1.3	7.6	-65.3	-72.3	76.0	105.1	-4.8	47.5	.	15.4	.	69.8	-6.2	0.9

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	Eurosystem		Other deposit-taking corporations					
						Euro-system	Other deposit-taking corporations						
Outstanding amounts													
2020 Q3	23.4	17.7	0.2	15.6	1.9	1.3	0.6	0.6	0.0	0.1	3.3	1.9	0.5
Q4	24.1	18.6	0.2	16.6	1.8	1.3	0.6	0.5	0.0	0.1	3.3	1.7	0.5
2020 Nov.	23.8	18.1	0.1	16.2	1.7	1.3	0.5	0.5	0.0	0.1	3.3	1.8	0.5
Dec.	24.1	18.6	0.2	16.6	1.8	1.3	0.6	0.5	0.0	0.1	3.3	1.7	0.5
2021 Jan.	24.1	18.6	0.2	16.6	1.8	1.3	0.6	0.5	0.0	0.1	3.3	1.7	0.5
Feb. ^(a)	24.3	18.7	0.2	16.7	1.8	1.3	0.6	0.5	0.0	0.1	3.3	1.7	0.5
Transactions													
2020 Q3	0.5	0.5	0.0	0.4	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
Q4	0.7	1.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
2020 Nov.	0.3	0.2	0.0	0.3	-0.1	0.0	-0.1	-0.1	0.0	0.0	0.0	0.1	0.0
Dec.	0.3	0.5	0.0	0.4	0.1	0.0	0.1	0.1	0.0	0.0	0.0	-0.1	-0.1
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.2	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates													
2020 Q3	8.6	12.4	-70.2	12.2	53.6	.	-49.3	-51.3	.	.	3.0	-1.7	-15.0
Q4	9.8	13.4	-72.2	12.6	71.3	.	-46.3	-48.6	.	.	5.3	-0.9	-27.1
2020 Nov.	11.0	14.8	-71.1	14.3	62.4	.	-54.0	-56.8	.	.	3.2	2.3	-14.0
Dec.	9.8	13.4	-72.2	12.6	71.3	.	-46.3	-48.6	.	.	5.3	-0.9	-27.1
2021 Jan.	11.9	15.5	-72.3	12.8	121.8	.	-30.1	-32.5	.	.	5.4	-0.6	-14.6
Feb. ^(a)	12.8	15.7	-69.5	12.1	157.4	.	-19.4	-22.3	.	.	5.3	8.0	-10.9

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												
2020 Q3	5.0	5.0	0.5	4.2	0.4	0.0	5.8	5.8	1.3	2.1	2.4	
Q4	5.0	5.0	0.4	4.2	0.4	0.0	5.5	5.5	1.1	2.1	2.3	
2020 Nov.	5.0	5.0	0.5	4.2	0.4	0.0	5.7	5.7	1.3	2.1	2.3	
Dec.	5.0	5.0	0.4	4.2	0.4	0.0	5.5	5.5	1.1	2.1	2.3	
2021 Jan.	5.0	5.0	0.4	4.2	0.4	0.0	5.5	5.5	1.0	2.3	2.2	
Feb. ^(a)	5.0	5.0	0.4	4.2	0.4	0.0	5.5	5.5	0.9	2.3	2.3	
Transactions												
2020 Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Q4	0.0	0.0	0.0	0.0	0.0	0.0	-0.3	-0.3	-0.2	0.1	-0.1	
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	-0.2	-0.2	0.0	0.0	
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.2	-0.1	
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	
Growth rates												
2020 Q3	0.2	0.2	-11.3	2.0	-3.7	.	0.6	0.6	3.0	1.2	-1.3	
Q4	0.5	0.5	-14.1	2.6	-2.0	.	-1.0	-1.0	-2.7	4.7	-4.9	
2020 Nov.	0.3	0.3	-13.0	2.4	-3.6	.	0.4	0.4	0.1	4.4	-3.0	
Dec.	0.5	0.5	-14.1	2.6	-2.0	.	-1.0	-1.0	-2.7	4.7	-4.9	
2021 Jan.	0.4	0.4	-10.9	2.0	-2.1	.	-1.1	-1.1	-14.1	12.7	-6.3	
Feb. ^(a)	0.1	0.1	-11.2	2.1	-7.1	.	-0.6	-0.6	-21.7	15.8	-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) 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							
2020 Q3	1.4	0.0	1.4	0.0	0.0	0.0	0.0
Q4	1.3	0.0	1.3	0.0	0.0	0.0	0.0
2020 Nov.	1.4	0.0	1.4	0.0	0.0	0.0	0.0
Dec.	1.3	0.0	1.3	0.0	0.0	0.0	0.0
2021 Jan.	2.0	0.0	2.0	0.0	0.0	0.0	0.0
Feb. ^(a)	2.0	0.0	2.0	0.0	0.0	0.0	0.0
Transactions							
2020 Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.7	0.0	0.7	0.0	0.0	0.0	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2020 Q3	-7.2	.	-7.2	.	.	.	.
Q4	-7.0	.	-7.1	.	.	.	.
2020 Nov.	-5.9	.	-5.9	.	.	.	.
Dec.	-7.0	.	-7.1	.	.	.	.
2021 Jan.	47.5	.	47.5	.	.	.	.
Feb. ^(a)	46.5	.	46.5	.	.	.	.

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														
2020 Q3	9.1	6.9	1.2	0.3	0.6	0.0	0.0	5.1	5.0	0.0	0.1	0.0	0.0	0.0
Q4	9.5	7.5	1.0	0.3	0.6	0.0	0.0	5.7	5.5	0.1	0.1	0.0	0.0	0.0
2020 Nov.	9.2	7.2	1.1	0.3	0.6	0.0	0.0	5.4	5.2	0.1	0.1	0.0	0.0	0.0
Dec.	9.5	7.5	1.0	0.3	0.6	0.0	0.0	5.7	5.5	0.1	0.1	0.0	0.0	0.0
2021 Jan.	9.5	7.6	1.0	0.4	0.6	0.0	0.0	5.6	5.4	0.1	0.1	0.0	0.0	0.0
Feb. ^(a)	9.6	7.7	0.9	0.4	0.6	0.0	0.0	5.6	5.4	0.0	0.1	0.0	0.0	0.0
Transactions														
2020 Q3	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0
Q4	0.4	0.5	-0.2	0.0	0.0	0.0	0.0	0.6	0.5	0.1	0.0	0.0	0.0	0.0
2020 Nov.	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
Dec.	0.2	0.3	-0.1	0.0	0.0	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0
2021 Jan.	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
Feb. ^(a)	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
Growth rates														
2020 Q3	13.7	15.2	13.3	10.4	5.7	.	.	8.9	14.0	.	.	.	.	.
Q4	12.0	17.7	-12.4	5.5	6.7	.	.	13.0	16.1	.	.	.	.	.
2020 Nov.	12.3	16.3	-2.0	6.5	6.4	.	.	12.3	13.4	.	.	.	.	.
Dec.	12.0	17.7	-12.4	5.5	6.7	.	.	13.0	16.1	.	.	.	.	.
2021 Jan.	11.7	20.3	-25.2	5.1	7.8	.	.	13.4	17.0	.	.	.	.	.
Feb. ^(a)	10.9	21.3	-33.7	3.8	9.1	.	.	13.8	18.3	.	.	.	.	.

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																				
2020 Q3	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.3
Q4	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.4
2020 Nov.	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.6	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.5
Dec.	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.4
2021 Jan.	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.4
Feb. ^(a)	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.4
Transactions																				
2020 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
Q4	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
2020 Nov.	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
Dec.	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
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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																				
2020 Q3	39.2	24.1	.	.	.	.	.	.	40.6	.	.	-8.5	-14.3	.	.	.	.	.	.	-3.9
Q4	20.3	24.9	.	.	.	.	.	.	15.2	.	.	17.2	8.7	.	.	.	.	.	.	22.2
2020 Nov.	42.8	28.2	.	.	.	.	.	.	49.6	.	.	52.6	47.3	.	.	.	.	.	.	69.6
Dec.	20.3	24.9	.	.	.	.	.	.	15.2	.	.	17.2	8.7	.	.	.	.	.	.	22.2
2021 Jan.	21.5	26.0	.	.	.	.	.	.	16.3	.	.	53.9	44.6	.	.	.	.	.	.	74.8
Feb. ^(a)	21.1	21.8	.	.	.	.	.	.	20.0	.	.	37.3	47.8	.	.	.	.	.	.	48.5

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								Money market fund shares	Equity and non-MMF IF shares		
	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							
									MFIs	Non-MFIs	Government	other				
	1	2	3	4	5	6	7	8						9	10	11	12	13	Total	MFIs	Non-MFIs

3.1 Domestic and euro area residents

Data reference Feb21

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	1.3	15.7	8.8	5.3	5.2	12.2	5.0	5.0	0.0	0.7	0.7	0.0	0.0	0.4	0.0	0.4
Cross-border intra euro area	0.5	1.2	0.8	0.3	0.2	0.6	0.0	0.5	0.2	1.2	1.0	0.2	0.0	0.0	0.0	0.0
Total	1.8	16.9	9.6	5.6	5.4	12.8	5.0	5.5	0.2	1.9	1.7	0.2	0.0	0.4	0.0	0.4
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.0	0.2	0.1	0.0	0.2	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	-0.1	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	0.1	0.0	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															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	.	12.3	15.5	17.3	7.7	6.0	0.1	-0.9	.	63.6	66.3	.	.	15.6	.	15.3
Cross-border intra euro area	-21.6	-20.2	-22.3	-25.9	-67.0	1.2	.	2.7	47.5	92.4	148.8	-5.6	.	.	.	.
Total	157.4	9.2	10.9	13.8	-1.3	5.8	0.1	-0.6	47.5	80.1	105.1	-4.8	.	15.4	.	15.1

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

Outstanding amounts at 20Q4

	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		0.8	0.8	0.0		0.0	0.0	0.0	0.1	0.1						.
EE		0.1	0.0	0.1		0.1	0.0	0.1	0.0	0.1						.
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	0.2		0.2	0.0	0.2	0.0	0.0						.
LV																.
LT		0.1	0.0	0.0		0.2	0.0	0.1	0.0	0.8						.
LU		0.0	0.0	0.0		0.1	0.0	0.1	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	0.1	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	0.5	1.3	0.9	0.3	0.3	0.6	0.0	0.5	0.2	1.1			0.0	0.0		
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				0.0			0.0	0.0						.
SE		0.0				0.0			0.9	0.0						.
Total	0.3	0.1			0.5	0.0			0.9	0.1			0.0	0.0		
Non EU residents³	0.0	1.3			0.2	0.4			0.1	0.5						.
UK		0.3				0.0			0.0	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	Euro-system			Other deposit-taking corp.	Total	General government	Other euro area residents						MFIs
						Euro-system	Other deposit-taking corp.	Intra-group										
Outstanding amounts																		
2020 Q3	37.0	30.9	0.5	20.2	10.2	9.6	0.6	0.4	1.6	1.5	0.1	0.1	0.0	0.3	0.0	3.1	0.3	0.7
Q4	39.6	32.9	0.4	19.7	12.9	12.0	0.8	0.6	1.8	1.6	0.1	0.1	0.0	0.3	0.0	3.6	0.3	0.7
2020 Nov.	38.2	32.9	0.3	19.9	12.6	11.9	0.7	0.5	1.8	1.6	0.1	0.1	0.0	0.3	0.0	2.1	0.3	0.8
Dec.	39.6	32.9	0.4	19.7	12.9	12.0	0.8	0.6	1.8	1.6	0.1	0.1	0.0	0.3	0.0	3.6	0.3	0.7
2021 Jan.	39.3	33.6	0.3	19.7	13.5	12.7	0.8	0.5	1.8	1.6	0.1	0.1	0.0	0.3	0.0	2.6	0.3	0.8
Feb. ^(a)	39.2	33.4	0.3	19.7	13.4	12.7	0.6	0.4	1.8	1.6	0.1	0.1	0.0	0.3	0.0	2.6	0.3	0.8
Transactions																		
2020 Q3	2.5	1.0	0.0	0.1	0.9	0.7	0.2	0.2	0.1	0.2	0.0	0.0	0.0	0.0	0.0	1.3	0.0	0.0
Q4	2.7	2.1	-0.1	-0.4	2.6	2.4	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0
2020 Nov.	0.6	0.6	0.0	0.0	0.6	0.6	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	1.4	0.0	0.0	-0.2	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0
2021 Jan.	-0.3	0.6	0.0	0.0	0.7	0.7	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1.0	0.0	0.0
Feb. ^(a)	-0.1	-0.1	0.0	0.0	-0.1	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Growth rates																		
2020 Q3	23.6	17.8	28.8	-1.1	87.2	86.7	95.2	.	27.8	29.1	.	.	.	0.0	.	.	83.2	-22.5
Q4	23.4	15.2	-31.9	-3.4	68.0	67.0	85.8	169.4	35.7	35.1	.	.	.	-0.3	.	.	19.9	-14.9
2020 Nov.	22.4	19.5	-34.1	-3.0	95.2	94.5	108.4	.	35.1	33.9	.	.	.	1.1	.	.	48.0	-4.6
Dec.	23.4	15.2	-31.9	-3.4	68.0	67.0	85.8	169.4	35.7	35.1	.	.	.	-0.3	.	.	19.9	-14.9
2021 Jan.	23.1	19.2	-31.5	-3.6	87.5	86.6	104.0	229.1	40.4	40.6	.	.	.	0.0	.	135.9	19.9	-11.7
Feb. ^(a)	21.9	16.7	-31.3	-3.8	74.7	75.9	53.8	101.7	64.0	66.2	.	.	.	-5.2	.	125.6	19.0	9.3

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)

	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	Intra-group						
Outstanding amounts														
2020 Q3	37.0	30.5	1.5	27.6	1.4	0.2	1.2	1.0	.	0.0	3.4	2.3	0.8	
Q4	39.6	33.6	1.7	30.6	1.3	0.2	1.2	0.8	.	0.0	3.5	1.8	0.6	
2020 Nov.	38.2	31.9	1.6	28.9	1.4	0.2	1.2	0.9	.	0.0	3.5	1.9	0.9	
Dec.	39.6	33.6	1.7	30.6	1.3	0.2	1.2	0.8	.	0.0	3.5	1.8	0.6	
2021 Jan.	39.3	33.2	1.7	30.2	1.3	0.2	1.2	0.8	.	0.0	3.5	1.8	0.7	
Feb. ^(a)	39.2	33.2	1.5	30.3	1.3	0.2	1.2	0.8	.	0.0	3.5	1.8	0.8	
Transactions														
2020 Q3	2.5	1.5	0.1	1.5	-0.1	0.0	0.0	-0.1	.	0.0	0.1	0.9	0.0	
Q4	2.7	3.1	0.2	3.1	-0.1	0.0	-0.1	-0.1	.	0.0	0.1	-0.4	-0.1	
2020 Nov.	0.6	0.4	0.0	0.5	0.0	0.0	0.0	-0.1	.	0.0	0.0	0.2	0.0	
Dec.	1.4	1.7	0.1	1.7	-0.1	0.0	-0.1	-0.1	.	0.0	0.0	0.0	-0.3	
2021 Jan.	-0.3	-0.4	0.0	-0.4	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.1	
Feb. ^(a)	-0.1	-0.1	-0.1	0.1	0.0	0.0	0.0	0.0	.	0.0	0.0	-0.1	0.0	
Growth rates														
2020 Q3	23.6	23.9	44.3	23.2	18.2	.	8.9	2.3	.	.	8.0	65.5	3.1	
Q4	23.4	26.7	51.3	26.2	14.3	.	2.7	-9.9	.	.	9.1	14.1	-12.2	
2020 Nov.	22.4	25.2	45.3	24.6	18.2	.	7.8	-2.2	.	.	8.9	14.1	8.2	
Dec.	23.4	26.7	51.3	26.2	14.3	.	2.7	-9.9	.	.	9.1	14.1	-12.2	
2021 Jan.	23.1	26.1	56.1	25.5	11.8	.	0.7	-12.8	.	.	9.2	14.8	-5.8	
Feb. ^(a)	21.9	24.2	37.6	24.1	14.0	.	3.4	-10.8	.	.	9.3	17.7	2.4	

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⁾			2	5	Sole proprietors	6				7	Adjusted loans ^{3)}	8
Outstanding amounts												
2020 Q3	11.0	11.0	0.7	8.9	1.3	0.4	8.1	8.1	0.9	3.9	3.3	
Q4	11.1	11.1	0.7	9.2	1.2	0.4	7.5	7.5	0.8	3.6	3.1	
2020 Nov.	11.1	11.1	0.7	9.1	1.2	0.4	7.8	7.8	1.0	3.7	3.1	
Dec.	11.1	11.1	0.7	9.2	1.2	0.4	7.5	7.5	0.8	3.6	3.1	
2021 Jan.	11.2	11.2	0.7	9.2	1.2	0.3	7.5	7.5	0.8	3.5	3.2	
Feb. ^(a)	11.2	11.2	0.7	9.3	1.2	0.3	7.4	7.4	0.8	3.4	3.2	
Transactions												
2020 Q3	0.2	0.2	0.0	0.2	0.0	0.0	-0.1	-0.1	-0.1	-0.1	0.0	
Q4	0.1	0.1	0.0	0.2	-0.1	-0.1	-0.5	-0.5	-0.1	-0.3	-0.2	
2020 Nov.	0.1	0.0	0.0	0.1	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	
Dec.	0.0	0.0	0.0	0.1	0.0	0.0	-0.2	-0.3	-0.2	-0.1	0.0	
2021 Jan.	0.1	0.1	0.0	0.1	0.0	0.0	-0.1	-0.1	0.0	-0.1	0.0	
Feb. ^(a)	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Growth rates												
2020 Q3	6.6	6.1	-4.1	9.2	-3.7	-16.7	-8.5	-11.2	-44.9	-1.5	-1.0	
Q4	6.5	6.1	-6.5	9.5	-5.1	-20.9	-14.0	-14.2	-48.1	-7.9	-6.9	
2020 Nov.	6.4	6.0	-5.3	9.4	-5.8	-22.4	-13.0	-12.7	-36.6	-7.5	-10.0	
Dec.	6.5	6.1	-6.5	9.5	-5.1	-20.9	-14.0	-14.2	-48.1	-7.9	-6.9	
2021 Jan.	6.3	5.8	-7.7	9.3	-5.5	-21.3	-14.7	-15.0	-43.3	-11.8	-6.2	
Feb. ^(a)	6.0	5.6	-10.2	9.0	-4.4	-22.4	-15.1	-15.0	-41.3	-13.2	-6.2	

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							
2020 Q3	1.1	0.0	1.0	0.0	0.0	0.0	0.0
Q4	1.1	0.0	1.0	0.0	0.0	0.0	0.0
2020 Nov.	1.1	0.1	1.0	0.0	0.0	0.0	0.0
Dec.	1.1	0.0	1.0	0.0	0.0	0.0	0.0
2021 Jan.	1.1	0.0	1.0	0.0	0.0	0.0	0.0
Feb. ^(a)	1.1	0.0	1.0	0.0	0.0	0.0	0.0
Transactions							
2020 Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2020 Q3	-12.9	.	-13.0	.	.	.	.
Q4	-12.6	.	-11.8	.	.	.	.
2020 Nov.	-10.0	.	-10.9	.	.	.	.
Dec.	-12.6	.	-11.8	.	.	.	.
2021 Jan.	-9.1	.	-8.2	.	.	.	.
Feb. ^(a)	-8.3	.	-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).

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														
2020 Q3	16.7	12.8	3.4	0.4	0.1	0.0	0.0	8.2	8.0	0.2	0.0	0.1	0.0	0.0
Q4	18.5	14.6	3.4	0.5	0.1	0.0	0.0	9.4	9.1	0.2	0.0	0.1	0.0	0.0
2020 Nov.	17.5	13.5	3.4	0.5	0.1	0.0	0.0	9.1	8.8	0.1	0.0	0.1	0.0	0.0
Dec.	18.5	14.6	3.4	0.5	0.1	0.0	0.0	9.4	9.1	0.2	0.0	0.1	0.0	0.0
2021 Jan.	18.3	14.3	3.4	0.5	0.1	0.0	0.0	9.5	9.2	0.2	0.0	0.1	0.0	0.0
Feb. ^(a)	18.5	14.6	3.4	0.5	0.1	0.0	0.0	9.3	9.0	0.2	0.0	0.1	0.0	0.0
Transactions														
2020 Q3	0.7	0.7	0.0	0.0	0.0	0.0	0.0	0.7	0.7	0.0	0.0	0.0	0.0	0.0
Q4	1.8	1.8	0.0	0.0	0.0	0.0	0.0	1.3	1.3	0.0	0.0	0.0	0.0	0.0
2020 Nov.	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
Dec.	1.0	1.0	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.0	0.0	0.0	0.0	0.0
2021 Jan.	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	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														
2020 Q3	16.7	23.0	-0.4	0.2	.	.	.	31.2	37.1	-66.5	.	.	.	.
Q4	20.2	27.4	-1.2	-1.5	.	.	.	39.1	43.6	-56.6	.	.	.	.
2020 Nov.	18.5	25.7	-1.0	-0.6	.	.	.	38.5	42.2	-61.7	.	.	.	.
Dec.	20.2	27.4	-1.2	-1.5	.	.	.	39.1	43.6	-56.6	.	.	.	.
2021 Jan.	21.4	29.3	-1.8	1.9	.	.	.	39.1	42.2	-48.9	.	.	.	.
Feb. ^(a)	22.2	30.1	-1.2	1.9	.	.	.	36.7	41.3	-58.9	.	.	.	.

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																				
2020 Q3	0.6	0.5	0.0	0.0	0.1	0.0	0.0	0.1	0.5	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Q4	0.6	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
2020 Nov.	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Dec.	0.6	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
2021 Jan.	0.6	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Feb. ^(a)	0.6	0.5	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.2	0.1
Transactions																				
2020 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
Q4	-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	0.0	0.0	0.0	0.0	0.0	0.0
2020 Nov.	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
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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																				
2020 Q3	32.0	14.7	.	.	.	.	.	.	29.4	.	.	33.9	35.1	.	.	.	.	.	.	.
Q4	-2.5	-3.0	.	.	.	.	.	.	-7.7	.	.	20.9	21.8	.	.	.	.	.	.	.
2020 Nov.	0.9	-0.8	.	.	.	.	.	.	-2.4	.	.	56.3	57.9	.	.	.	.	.	.	.
Dec.	-2.5	-3.0	.	.	.	.	.	.	-7.7	.	.	20.9	21.8	.	.	.	.	.	.	.
2021 Jan.	-5.9	-4.2	.	.	.	.	.	.	-11.1	.	.	28.6	29.5	.	.	.	.	.	.	.
Feb. ^(a)	-19.0	-9.9	.	.	.	.	.	.	-20.9	.	.	26.5	27.2	.	.	.	.	.	51.2	.

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																
<i>Data reference Feb21</i>																
	Outstanding amounts															
Domestic	0.5	31.6	18.4	9.2	13.0	19.9	11.1	7.3	0.0	1.4	1.4	0.0	0.0	0.3	0.0	0.3
Cross-border intra euro area	0.9	0.2	0.1	0.1	0.4	0.2	0.1	0.1	0.1	0.3	0.3	0.1	0.0	0.0	0.0	0.0
Total	1.3	31.8	18.5	9.3	13.4	20.0	11.2	7.4	0.1	1.7	1.6	0.1	0.0	0.3	0.0	0.3
	Transactions															
Domestic	0.0	0.0	0.3	-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
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
Total	0.0	-0.1	0.3	-0.2	-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															
Domestic	94.9	25.8	22.2	39.6	75.4	-2.7	6.2	-13.0	.	69.8	71.3	.	.	-5.2	.	-5.4
Cross-border intra euro area	-8.2	-44.7	.	.	53.1	-66.7	.	.	.	48.0	44.1	.	.	.	.	.
Total	14.0	24.7	22.2	36.7	74.7	-4.5	6.0	-15.1	.	65.5	66.2	.	.	-5.2	.	-5.4

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

Outstanding amounts at 20Q4

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		0.0	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	0.0						
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		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
LV		0.0	0.0	0.0		0.2	0.0	0.1	0.0	0.2						
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	0.8	0.2	0.1	0.1	0.6	0.2	0.1	0.1	0.1	0.3			0.0	0.0		
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		0.0				0.1			0.0	0.0						
Total	1.4	0.0			3.0	0.1			0.0	0.1			0.0	0.0		
Non EU residents³	0.0	0.3			0.1	0.2			0.0	0.1						
UK		0.1				0.0			0.0	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	Euro-system			Other deposit-taking corp.	Total	General government	Other euro area residents						MFIs
						Euro-system	Other deposit-taking corp.	Intra-group										
Outstanding amounts																		
2020 Q3	1,262.8	539.7	2.9	183.5	353.3	128.1	225.0	140.3	200.3	72.2	32.9	95.2	3.5	6.7	0.2	485.7	4.7	22.2
Q4	1,249.0	552.0	2.4	175.0	374.6	143.1	231.1	151.1	189.6	70.8	31.5	87.3	2.2	7.3	0.2	471.5	4.7	21.8
2020 Nov.	1,266.3	555.7	2.8	177.6	375.3	135.0	240.1	154.1	186.4	67.5	32.7	86.1	2.8	6.8	0.2	484.9	4.6	25.2
Dec.	1,249.0	552.0	2.4	175.0	374.6	143.1	231.1	151.1	189.6	70.8	31.5	87.3	2.2	7.3	0.2	471.5	4.7	21.8
2021 Jan.	1,263.6	567.3	2.5	177.3	387.5	140.8	246.6	158.7	184.9	66.9	30.8	87.2	2.9	7.3	0.2	473.6	4.7	22.9
Feb. ^(a)	1,240.2	571.7	2.6	177.8	391.3	142.0	249.2	162.8	172.9	60.0	29.7	83.3	2.8	7.3	0.2	458.4	4.7	22.3
Transactions																		
2020 Q3	1.7	-7.4	0.5	-1.9	-6.0	-0.3	-5.7	-10.4	5.7	6.7	-3.1	2.1	0.4	-0.3	0.0	2.6	0.0	0.7
Q4	1.1	14.4	-0.5	-7.9	22.8	15.0	7.7	11.0	-9.0	-0.9	-1.3	-6.9	-1.3	0.0	0.0	-2.0	0.0	-1.1
2020 Nov.	8.2	2.8	0.0	-4.8	7.6	2.3	5.2	2.5	-6.1	-1.2	-0.2	-4.8	-0.4	0.0	0.0	9.2	0.0	2.8
Dec.	-9.2	-2.6	-0.4	-2.3	0.1	8.1	-8.1	-2.9	4.6	3.8	-0.9	1.7	-0.6	0.1	0.0	-7.1	0.1	-3.8
2021 Jan.	9.8	14.8	0.2	2.2	12.5	-2.4	15.0	7.5	-5.7	-4.3	-0.9	-0.5	0.7	0.3	0.0	-1.5	0.0	1.2
Feb. ^(a)	-23.5	4.3	0.1	0.6	3.7	1.2	2.5	4.1	-11.9	-6.8	-1.1	-4.0	-0.1	0.0	0.0	-14.9	0.0	-0.9
Growth rates																		
2020 Q3	9.6	8.2	17.8	6.8	9.0	25.6	1.3	-7.9	10.3	47.0	-18.9	4.2	94.8	-5.4	-54.7	12.1	37.9	-15.5
Q4	10.4	12.0	-0.4	1.4	17.9	52.1	3.5	-5.8	9.8	51.1	-11.8	-2.6	8.3	0.0	-1.7	9.7	2.1	1.5
2020 Nov.	10.0	6.3	13.3	3.2	7.8	26.5	-0.5	-8.8	7.5	39.7	-13.1	-0.9	52.7	-1.7	-0.5	16.4	0.4	-3.5
Dec.	10.4	12.0	-0.4	1.4	17.9	52.1	3.5	-5.8	9.8	51.1	-11.8	-2.6	8.3	0.0	-1.7	9.7	2.1	1.5
2021 Jan.	8.0	8.1	5.2	1.3	11.5	25.4	4.9	0.2	3.6	40.6	-13.8	-7.8	138.5	5.4	9.2	10.0	0.8	-2.1
Feb. ^(a)	7.0	11.2	6.3	1.8	16.2	35.8	7.5	5.5	-3.4	19.9	-15.9	-10.7	78.4	4.0	5.0	7.0	2.9	-13.1

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
						Euro-system	Other deposit-taking corporations	Intra-group						
Outstanding amounts														
2020 Q3	1,262.8	516.6	5.6	322.4	188.7	7.1	174.0	152.3	136.3	53.4	62.8	458.0	35.6	
Q4	1,249.0	527.7	5.6	335.4	186.7	7.5	172.8	151.0	130.0	48.1	63.7	447.5	32.1	
2020 Nov.	1,266.3	542.0	5.8	345.4	190.7	7.1	178.1	151.7	130.4	50.5	63.2	441.6	38.6	
Dec.	1,249.0	527.7	5.6	335.4	186.7	7.5	172.8	151.0	130.0	48.1	63.7	447.5	32.1	
2021 Jan.	1,263.6	558.1	5.5	352.3	200.3	8.1	185.3	157.5	134.4	47.0	64.0	425.4	34.7	
Feb. ^(a)	1,240.2	562.4	5.8	361.6	195.1	8.5	180.5	148.3	128.3	45.1	64.3	407.6	32.5	
Transactions														
2020 Q3	1.7	-13.9	1.4	-2.8	-12.5	-0.1	-12.4	-9.9	-0.5	1.2	1.1	9.6	4.3	
Q4	1.1	15.6	0.0	16.0	-0.4	0.4	0.3	-1.3	-6.1	-4.5	0.1	1.1	-4.9	
2020 Nov.	8.2	8.6	-0.2	13.5	-4.7	-0.1	-4.3	-7.7	-3.1	-1.0	-0.5	-1.5	5.6	
Dec.	-9.2	-11.8	-0.2	-8.4	-3.2	0.4	-4.5	-0.8	-0.3	-2.1	0.3	12.1	-7.4	
2021 Jan.	9.8	29.0	-0.1	16.0	13.1	0.6	12.0	6.6	4.5	-1.2	0.2	-25.9	3.3	
Feb. ^(a)	-23.5	4.0	0.3	9.1	-5.3	0.4	-4.8	-9.3	-6.1	-1.9	0.9	-18.9	-1.5	
Growth rates														
2020 Q3	9.6	5.4	7.5	1.5	12.9	53.9	10.9	14.5	23.0	-1.7	8.8	15.0	-16.8	
Q4	10.4	9.5	-20.1	8.2	13.2	59.9	11.6	10.8	17.1	-5.3	7.1	13.8	-7.4	
2020 Nov.	10.0	9.1	-14.9	9.3	9.5	53.0	8.1	4.8	18.3	-3.3	6.3	11.6	4.4	
Dec.	10.4	9.5	-20.1	8.2	13.2	59.9	11.6	10.8	17.1	-5.3	7.1	13.8	-7.4	
2021 Jan.	8.0	10.8	-19.3	11.5	10.7	73.4	8.2	5.0	23.3	-8.7	7.9	4.8	-15.6	
Feb. ^(a)	7.0	12.4	-12.5	13.6	11.0	82.9	8.2	1.6	18.7	-12.1	8.4	1.4	-16.5	

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											
2020 Q3	53.9	53.9	4.5	37.9	11.5	0.7	77.8	77.8	15.8	32.1	30.0
Q4	55.1	55.1	4.7	39.0	11.4	0.6	73.8	73.8	15.3	30.0	28.5
2020 Nov.	54.4	54.4	4.6	38.5	11.3	0.6	75.5	75.5	16.0	30.4	29.2
Dec.	55.1	55.1	4.7	39.0	11.4	0.6	73.8	73.8	15.3	30.0	28.5
2021 Jan.	55.2	55.2	4.7	39.1	11.5	0.7	72.6	72.6	15.3	28.6	28.7
Feb. ^(a)	55.5	55.5	4.7	39.2	11.6	0.7	72.2	72.2	15.3	28.4	28.5
Transactions											
2020 Q3	1.3	1.3	0.4	1.1	-0.1	0.0	-4.5	-4.5	-3.0	-0.7	-0.8
Q4	1.3	1.3	0.2	1.0	0.0	0.0	-3.8	-3.8	-0.5	-2.0	-1.3
2020 Nov.	0.2	0.2	0.1	0.3	-0.1	0.0	-1.4	-1.4	0.1	-1.2	-0.3
Dec.	0.7	0.7	0.1	0.5	0.1	0.0	-1.6	-1.6	-0.7	-0.4	-0.6
2021 Jan.	0.1	0.1	0.0	0.1	0.1	0.0	-1.2	-1.2	0.0	-1.4	0.2
Feb. ^(a)	0.3	0.3	0.0	0.2	0.1	0.0	-0.4	-0.4	0.0	-0.2	-0.2
Growth rates											
2020 Q3	7.1	7.1	17.5	9.1	-2.3	8.1	2.8	2.8	-5.4	2.0	8.6
Q4	7.7	7.7	22.8	9.3	-2.3	-11.8	-1.6	-1.6	-5.6	-1.9	1.0
2020 Nov.	7.2	7.2	16.6	9.3	-2.3	12.9	0.5	0.5	3.2	-4.2	4.3
Dec.	7.7	7.7	22.8	9.3	-2.3	-11.8	-1.6	-1.6	-5.6	-1.9	1.0
2021 Jan.	7.1	7.1	11.9	9.3	-1.2	-11.0	-3.0	-3.0	-3.3	-6.5	1.0
Feb. ^(a)	6.7	6.7	13.4	9.1	-2.7	-10.4	-4.0	-4.0	-3.6	-8.2	0.4

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							
2020 Q3	48.7	8.1	40.5	0.1	3.2	3.1	0.0
Q4	44.6	7.1	37.6	0.0	1.5	1.5	0.0
2020 Nov.	45.2	7.7	37.5	0.0	2.4	2.4	0.0
Dec.	44.6	7.1	37.6	0.0	1.5	1.5	0.0
2021 Jan.	45.3	8.0	37.3	0.0	4.1	4.0	0.1
Feb. ^(a)	46.2	8.3	37.9	0.0	3.9	3.8	0.1
Transactions							
2020 Q3	1.7	1.6	0.1	-0.2	-0.5	-0.5	0.0
Q4	-3.7	-1.0	-2.7	-0.1	-1.6	-1.6	0.0
2020 Nov.	-3.1	-0.2	-2.9	0.0	-0.6	-0.5	0.0
Dec.	-0.4	-0.6	0.1	0.0	-0.9	-0.9	0.0
2021 Jan.	0.7	0.9	-0.2	0.0	2.6	2.5	0.1
Feb. ^(a)	0.9	0.3	0.6	0.0	-0.2	-0.2	0.0
Growth rates							
2020 Q3	11.2	-4.2	14.9	.	49.4	48.6	.
Q4	1.4	-1.7	2.2	.	-39.8	-40.7	.
2020 Nov.	4.2	-4.4	6.3	.	-14.2	-14.0	.
Dec.	1.4	-1.7	2.2	.	-39.8	-40.7	.
2021 Jan.	-0.8	-4.8	0.1	.	45.4	42.9	.
Feb. ^(a)	2.9	-6.3	5.2	.	51.4	47.9	.

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).

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														
2020 Q3	66.8	61.1	1.8	3.1	0.6	0.3	0.0	31.5	22.8	4.2	2.0	1.9	0.6	0.0
Q4	66.7	61.2	1.7	3.1	0.5	0.2	0.0	32.5	24.3	4.6	1.1	2.0	0.6	0.0
2020 Nov.	66.8	61.2	1.7	3.1	0.5	0.3	0.0	32.9	24.6	4.5	1.1	2.0	0.6	0.0
Dec.	66.7	61.2	1.7	3.1	0.5	0.2	0.0	32.5	24.3	4.6	1.1	2.0	0.6	0.0
2021 Jan.	66.8	62.4	1.5	2.1	0.5	0.3	0.0	34.3	26.2	4.5	1.1	1.9	0.6	0.0
Feb. ^(a)	67.2	62.9	1.5	2.0	0.5	0.2	0.0	35.5	26.9	4.6	1.2	2.1	0.7	0.0
Transactions														
2020 Q3	1.9	2.4	-0.6	0.0	0.0	0.1	0.0	-1.0	-1.4	0.5	0.0	-0.2	0.0	0.0
Q4	0.1	0.2	-0.1	0.0	-0.1	0.0	0.0	1.2	1.6	0.5	-0.8	0.0	0.0	0.0
2020 Nov.	-0.3	-0.1	-0.1	0.0	-0.1	0.0	0.0	0.3	0.5	0.1	-0.2	-0.1	0.0	0.0
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	-0.3	0.1	0.0	0.0	0.0	0.0
2021 Jan.	0.0	1.2	-0.2	-1.1	0.0	0.0	0.0	1.7	1.8	-0.1	0.0	-0.1	0.0	0.0
Feb. ^(a)	0.4	0.5	0.0	0.0	0.0	0.0	0.0	1.2	0.8	0.1	0.1	0.2	0.1	0.0
Growth rates														
2020 Q3	10.1	13.6	-40.3	-1.4	3.5	29.6	.	7.5	12.5	-13.7	13.8	15.5	10.2	.
Q4	8.9	12.8	-46.3	-0.9	-13.6	105.2	.	14.4	16.1	27.6	-34.2	14.0	16.4	.
2020 Nov.	9.6	13.2	-43.2	-1.3	-9.4	113.3	.	11.7	14.3	25.5	-33.5	-3.9	19.7	.
Dec.	8.9	12.8	-46.3	-0.9	-13.6	105.2	.	14.4	16.1	27.6	-34.2	14.0	16.4	.
2021 Jan.	7.4	13.3	-52.4	-32.4	-29.4	157.6	.	22.2	29.0	21.9	-38.2	8.6	16.1	.
Feb. ^(a)	7.2	13.3	-52.6	-32.8	-28.7	65.9	.	24.7	28.2	31.0	-25.1	14.0	35.5	.

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																				
2020 Q3	202.1	178.8	13.7	5.0	3.0	1.5	0.2	116.6	85.5	11.1	0.2	15.6	11.3	0.7	2.4	1.2	0.1	0.0	14.3	1.3
Q4	215.1	191.5	13.5	5.0	3.3	1.5	0.2	127.4	87.7	12.0	0.2	15.4	11.2	0.6	2.4	1.1	0.1	0.0	13.4	2.0
2020 Nov.	224.5	200.5	13.1	5.1	4.0	1.5	0.3	128.1	96.3	12.0	0.2	15.4	11.2	0.6	2.3	1.2	0.1	0.0	13.9	1.5
Dec.	215.1	191.5	13.5	5.0	3.3	1.5	0.2	127.4	87.7	12.0	0.2	15.4	11.2	0.6	2.4	1.1	0.1	0.0	13.4	2.0
2021 Jan.	229.9	206.1	13.2	4.9	3.5	1.5	0.7	134.6	95.4	12.4	0.1	15.4	11.0	0.7	2.4	1.1	0.2	0.0	13.4	1.9
Feb. ^(a)	237.6	214.0	13.0	4.9	3.5	1.5	0.7	141.2	96.5	11.8	0.0	15.4	11.1	0.5	2.4	1.1	0.2	0.0	13.4	1.9
Transactions																				
2020 Q3	-3.4	-3.2	0.6	-0.2	-0.7	0.3	-0.2	-1.9	-1.4	0.6	-0.2	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	-0.2	0.1
Q4	15.5	15.0	0.0	0.0	0.4	0.0	0.0	12.6	2.9	0.8	0.0	-0.1	-0.1	-0.1	0.0	-0.1	0.1	0.0	-0.8	0.7
2020 Nov.	14.2	15.0	-0.2	0.0	-0.2	0.0	-0.4	7.3	6.9	1.0	-0.1	-0.5	-0.4	0.0	-0.1	0.0	0.0	0.0	-0.4	-0.1
Dec.	-8.0	-7.7	0.5	0.0	-0.6	0.0	-0.1	0.2	-8.2	0.0	0.0	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	-0.4	0.5
2021 Jan.	14.0	13.9	-0.4	-0.2	0.2	0.0	0.5	6.6	7.4	0.4	-0.1	-0.1	-0.1	0.1	0.0	-0.1	0.1	0.0	0.0	-0.1
Feb. ^(a)	7.5	7.7	-0.2	0.0	0.0	0.0	0.0	6.5	1.0	-0.7	-0.1	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																				
2020 Q3	-1.1	2.2	-23.6	4.5	-23.9	-1.3	.	1.1	-4.1	-8.9	.	4.9	11.7	-24.5	-6.0	3.7	.	.	1.2	70.6
Q4	8.4	13.1	-27.3	5.5	-8.5	18.4	.	9.6	6.6	-3.2	.	7.5	14.7	-30.4	-3.1	-7.8	.	.	0.5	102.7
2020 Nov.	10.5	15.5	-27.7	6.7	5.7	2.9	.	13.2	7.0	4.4	.	3.3	10.7	-28.0	-7.3	-12.1	.	.	-0.9	69.1
Dec.	8.4	13.1	-27.3	5.5	-8.5	18.4	.	9.6	6.6	-3.2	.	7.5	14.7	-30.4	-3.1	-7.8	.	.	0.5	102.7
2021 Jan.	13.1	18.4	-29.0	4.1	-7.0	23.8	.	13.1	13.0	6.0	.	3.0	8.2	-19.0	-2.6	-21.6	.	.	-1.3	48.2
Feb. ^(a)	16.2	20.4	-19.9	-4.5	-0.2	23.2	.	16.2	16.1	2.7	.	2.4	8.0	-40.9	-0.2	-15.1	.	.	-2.6	61.0

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	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 Feb21

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	31.5	283.9	45.7	19.3	165.4	103.0	41.3	28.1	2.7	7.2	1.5	5.7	0.7	5.6	0.3	5.3
Cross-border intra euro area	163.5	83.4	21.5	16.2	225.9	77.4	14.2	44.1	80.6	82.5	58.5	24.0	2.1	1.8	1.0	0.8
Total	195.1	367.4	67.2	35.5	391.3	180.4	55.5	72.2	83.3	89.7	60.0	29.7	2.8	7.3	1.3	6.0
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.1	7.7	0.3	0.6	1.4	0.7	0.2	0.1	-0.5	-0.1	0.0	-0.1	0.2	0.0	0.0	0.0
Cross-border intra euro area	-5.4	1.7	0.1	0.6	2.3	-0.1	0.1	-0.5	-3.5	-7.7	-6.8	-0.9	-0.3	0.0	0.0	0.0
Total	-5.3	9.3	0.4	1.2	3.7	0.6	0.3	-0.4	-4.0	-7.9	-6.8	-1.1	-0.1	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	-2.7	11.8	4.5	22.1	23.7	3.2	7.6	0.9	-28.5	-30.1	-14.4	-33.3	17.2	-3.2	-58.4	3.0
Cross-border intra euro area	14.2	17.8	13.3	27.9	11.4	0.0	4.2	-6.9	-10.0	9.4	21.1	-10.7	114.4	25.7	24.6	12.1
Total	11.0	13.1	7.2	24.7	16.2	1.9	6.7	-4.0	-10.7	4.7	19.9	-15.9	78.4	4.0	-7.8	6.8

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

Outstanding amounts at 20Q4

Other euro area²																
BE		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
DE		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
EE		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
IE		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
GR		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
ES		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
FR		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
IT		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
CY		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LV		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LT		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
LU		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
MT		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
NL		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
AT		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
PT		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
SI		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
SK		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
FI		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Total	159.4	80.0	21.0	15.7	211.0	75.9	14.1	45.6	84.0	95.7			1.7	1.8		
Other EU																
BG		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
CZ		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
DK		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
HR		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
HU		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
PL		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
RO		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
SE		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Total	2.8	9.0			8.1	4.5			13.0	3.1			0.0	0.0		
Non EU residents³	96.0	67.7			182.2	53.0			96.6	105.3				2.4		
UK		.			.	.			.	.				.		.

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																		
2020 Q3	41.1	20.5	0.2	13.5	6.8	5.7	1.1	0.2	5.0	4.0	0.5	0.6	0.0	0.6	0.1	12.3	0.7	2.0
Q4	40.4	21.0	0.2	13.6	7.2	6.2	1.0	0.2	4.8	3.8	0.5	0.6	0.0	0.6	0.1	11.4	0.7	2.0
2020 Nov.	40.7	20.5	0.2	13.7	6.7	5.4	1.2	0.4	4.9	3.8	0.5	0.6	0.0	0.6	0.1	12.1	0.7	2.0
Dec.	40.4	21.0	0.2	13.6	7.2	6.2	1.0	0.2	4.8	3.8	0.5	0.6	0.0	0.6	0.1	11.4	0.7	2.0
2021 Jan.	40.4	20.8	0.2	13.5	7.1	6.1	1.0	0.2	4.9	3.9	0.5	0.6	0.0	0.6	0.1	11.5	0.7	1.9
Feb. ^(a)	40.7	21.0	0.2	13.6	7.3	5.8	1.4	0.6	5.1	4.0	0.5	0.6	0.0	0.6	0.1	11.5	0.7	1.8
Transactions																		
2020 Q3	-0.2	0.0	0.0	0.1	-0.1	0.0	-0.1	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.0	-0.1	0.0	-0.2
Q4	-0.4	0.5	0.0	0.1	0.4	0.5	0.0	0.0	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	-0.7	0.0	0.0
2020 Nov.	0.1	0.3	0.0	0.1	0.2	0.0	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	-0.1
Dec.	-0.1	0.5	0.0	0.0	0.6	0.8	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.6	0.0	0.0
2021 Jan.	-0.1	-0.2	0.0	-0.1	-0.1	-0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Feb. ^(a)	0.3	0.2	0.0	0.1	0.2	-0.2	0.4	0.4	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
Growth rates																		
2020 Q3	-2.7	2.1	2.3	3.5	-0.7	5.1	-23.1	-39.8	33.1	35.4	41.1	18.2	.	-15.2	.	-15.2	6.9	-19.4
Q4	-0.4	4.7	23.8	3.5	6.7	12.2	-17.3	9.1	23.8	24.5	7.1	38.6	.	-8.7	.	-12.1	2.8	-15.7
2020 Nov.	-2.3	1.9	22.9	3.8	-2.1	1.7	-15.3	-6.9	23.7	24.4	4.0	41.6	.	-14.5	.	-12.8	4.4	-14.3
Dec.	-0.4	4.7	23.8	3.5	6.7	12.2	-17.3	9.1	23.8	24.5	7.1	38.6	.	-8.7	.	-12.1	2.8	-15.7
2021 Jan.	1.0	5.1	22.1	2.3	10.4	17.0	-17.2	29.1	23.4	25.3	6.2	30.0	.	-8.4	.	-9.1	1.9	-14.0
Feb. ^(a)	0.9	6.3	24.9	2.2	14.6	14.9	14.0	161.8	25.6	28.0	4.3	32.4	.	-5.6	.	-11.1	1.6	-17.9

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						
					Euro-system	Other	Euro-system	Other					
1	2	3	4	5	6	7	8	9	10	11	12	13	
Outstanding amounts													
2020 Q3	41.1	24.9	0.6	22.5	1.8	0.1	1.7	1.0	0.1	0.2	4.4	9.8	1.7
Q4	40.4	25.3	0.5	23.0	1.8	0.2	1.6	0.9	0.1	0.3	4.7	8.5	1.6
2020 Nov.	40.7	25.1	0.5	22.6	1.9	0.2	1.8	0.9	0.1	0.3	4.6	9.0	1.7
Dec.	40.4	25.3	0.5	23.0	1.8	0.2	1.6	0.9	0.1	0.3	4.7	8.5	1.6
2021 Jan.	40.4	25.3	0.6	23.1	1.7	0.2	1.5	0.8	0.1	0.3	4.8	8.4	1.5
Feb. ^(a)	40.7	25.6	0.6	23.4	1.6	0.2	1.4	0.8	0.1	0.3	4.6	8.7	1.4
Transactions													
2020 Q3	-0.2	-0.2	0.0	0.1	-0.3	0.0	-0.3	-0.2	0.0	0.0	0.0	0.2	-0.1
Q4	-0.4	0.5	0.0	0.5	0.1	0.1	0.0	-0.1	0.0	0.1	0.3	-1.0	-0.2
2020 Nov.	0.1	0.2	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.1	0.2	-0.2	-0.1
Dec.	-0.1	0.2	0.0	0.4	-0.1	0.0	-0.1	0.0	0.0	0.0	0.1	-0.4	-0.1
2021 Jan.	-0.1	0.0	0.0	0.1	-0.2	0.0	-0.2	-0.1	0.0	0.0	0.0	-0.2	0.0
Feb. ^(a)	0.3	0.2	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	0.4	-0.1
Growth rates													
2020 Q3	-2.7	6.3	15.5	7.2	-6.1	.	-9.3	-31.2	.	-34.9	5.8	-19.8	-11.6
Q4	-0.4	7.9	4.3	7.8	8.8	.	2.8	-31.7	.	-16.5	9.2	-18.9	-14.4
2020 Nov.	-2.3	5.6	8.8	5.8	2.8	.	0.2	-30.6	.	-21.6	7.6	-19.6	-11.9
Dec.	-0.4	7.9	4.3	7.8	8.8	.	2.8	-31.7	.	-16.5	9.2	-18.9	-14.4
2021 Jan.	1.0	7.8	14.8	7.9	2.8	.	-5.1	-33.5	.	-16.5	8.8	-15.1	-10.9
Feb. ^(a)	0.9	7.3	18.9	8.8	-13.4	.	-19.5	-33.6	.	-16.4	6.8	-11.2	-23.9

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												
2020 Q3	6.7	6.7	0.4	5.7	0.6	0.2	4.9	4.9	0.8	1.1	3.0	
Q4	6.9	6.9	0.4	5.8	0.6	0.2	4.9	4.9	0.8	0.9	3.1	
2020 Nov.	6.8	6.8	0.4	5.8	0.6	0.2	4.9	4.9	0.8	1.0	3.1	
Dec.	6.9	6.9	0.4	5.8	0.6	0.2	4.9	4.9	0.8	0.9	3.1	
2021 Jan.	6.9	6.9	0.4	5.9	0.6	0.2	4.8	4.8	0.8	0.9	3.1	
Feb. ^(a)	7.0	7.0	0.4	5.9	0.6	0.2	4.8	4.8	0.8	0.9	3.1	
Transactions												
2020 Q3	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.1	-0.1	0.0	0.1	
Q4	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	-0.1	0.1	
2020 Nov.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.1	
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1	-0.1	0.0	0.0	
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Growth rates												
2020 Q3	5.8	5.8	1.7	7.2	-3.1	-8.0	1.3	3.7	-16.3	7.3	5.1	
Q4	5.8	5.8	3.4	7.0	-3.1	-8.9	1.1	2.0	-3.0	-11.0	6.8	
2020 Nov.	5.9	5.9	1.2	7.0	-0.9	-7.9	2.1	3.6	-7.5	-5.2	7.6	
Dec.	5.8	5.8	3.4	7.0	-3.1	-8.9	1.1	2.0	-3.0	-11.0	6.8	
2021 Jan.	5.5	5.5	2.7	7.1	-6.1	-8.0	-0.6	0.4	-10.2	-8.1	4.9	
Feb. ^(a)	5.6	5.6	2.1	7.1	-4.8	-6.5	-0.7	0.2	-10.2	-9.2	5.3	

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				4
Outstanding amounts							
2020 Q3	1.9	0.0	1.9	0.0	0.0	0.0	0.0
Q4	1.9	0.0	1.9	0.0	0.0	0.0	0.0
2020 Nov.	1.9	0.0	1.9	0.0	0.0	0.0	0.0
Dec.	1.9	0.0	1.9	0.0	0.0	0.0	0.0
2021 Jan.	1.8	0.0	1.8	0.0	0.0	0.0	0.0
Feb. ^(a)	1.8	0.0	1.8	0.0	0.0	0.0	0.0
Transactions							
2020 Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2020 Q3	1.7	.	1.9	.	.	.	.
Q4	1.4	.	1.5	.	.	.	.
2020 Nov.	1.4	.	1.6	.	.	.	.
Dec.	1.4	.	1.5	.	.	.	.
2021 Jan.	-1.5	.	-1.2	.	.	.	.
Feb. ^(a)	-2.3	.	-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).

MALTA

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														
2020 Q3	15.7	10.9	3.2	1.4	0.0	0.1	0.0	3.3	3.0	0.3	0.0	0.0	0.0	0.0
Q4	16.0	11.3	3.2	1.4	0.0	0.1	0.0	3.5	3.1	0.3	0.0	0.1	0.0	0.0
2020 Nov.	15.8	11.2	3.2	1.4	0.0	0.1	0.0	3.4	3.0	0.3	0.0	0.1	0.0	0.0
Dec.	16.0	11.3	3.2	1.4	0.0	0.1	0.0	3.5	3.1	0.3	0.0	0.1	0.0	0.0
2021 Jan.	16.1	11.5	3.2	1.4	0.0	0.1	0.0	3.5	3.1	0.3	0.0	0.1	0.0	0.0
Feb. ^(a)	16.3	11.6	3.2	1.4	0.0	0.1	0.0	3.6	3.2	0.3	0.0	0.1	0.0	0.0
Transactions														
2020 Q3	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
Q4	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0
2020 Nov.	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
Dec.	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0
2021 Jan.	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
Feb. ^(a)	0.2	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
Growth rates														
2020 Q3	11.1	14.5	4.0	5.5	.	.	.	3.2	5.1	-19.2	.	.	.	.
Q4	10.2	13.6	4.5	1.7	.	.	.	8.3	10.8	-21.8	.	.	.	.
2020 Nov.	10.1	13.9	3.0	2.2	.	.	.	1.6	3.4	-24.6	.	.	.	.
Dec.	10.2	13.6	4.5	1.7	.	.	.	8.3	10.8	-21.8	.	.	.	.
2021 Jan.	10.8	14.6	4.4	0.7	.	.	.	7.5	11.9	-28.5	.	.	.	.
Feb. ^(a)	11.6	15.0	8.0	-1.2	.	.	.	10.6	15.9	-27.0	.	.	.	.

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																				
2020 Q3	2.8	2.2	0.2	0.1	0.0	0.0	0.3	0.1	2.6	0.0	0.3	0.7	0.4	0.2	0.1	0.0	0.0	0.0	0.7	0.0
Q4	2.8	2.2	0.2	0.1	0.0	0.0	0.3	0.1	2.7	0.0	0.3	0.6	0.4	0.2	0.1	0.0	0.0	0.0	0.6	0.0
2020 Nov.	2.8	2.2	0.2	0.1	0.0	0.0	0.3	0.1	2.7	0.0	0.3	0.6	0.4	0.2	0.1	0.0	0.0	0.0	0.6	0.0
Dec.	2.8	2.2	0.2	0.1	0.0	0.0	0.3	0.1	2.7	0.0	0.3	0.6	0.4	0.2	0.1	0.0	0.0	0.0	0.6	0.0
2021 Jan.	2.7	2.2	0.2	0.1	0.0	0.0	0.3	0.1	2.6	0.0	0.3	0.7	0.4	0.2	0.1	0.0	0.0	0.0	0.7	0.0
Feb. ^(a)	2.8	2.2	0.2	0.1	0.0	0.0	0.3	0.1	2.7	0.0	0.3	0.6	0.4	0.2	0.1	0.0	0.0	0.0	0.6	0.0
Transactions																				
2020 Q3	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Q4	0.0	0.1	0.0	0.0	0.0	0.0	-0.1	-0.1	0.1	0.0	-0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	-0.1	0.0
2020 Nov.	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	-0.1	0.0
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.0	-0.1	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	0.1	0.0
Feb. ^(a)	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
Growth rates																				
2020 Q3	-10.8	-17.4	-5.8	.	.	.	146.2	.	-8.5	.	146.2	29.8	58.7	-12.0	.	.	.	.	29.2	.
Q4	-4.4	-3.4	-30.2	.	.	.	22.7	.	0.4	.	22.7	5.7	17.7	-26.8	.	.	.	.	4.2	.
2020 Nov.	-12.3	-15.4	-27.9	.	.	.	63.6	.	-6.8	.	63.6	17.0	34.8	-12.5	.	.	.	.	16.1	.
Dec.	-4.4	-3.4	-30.2	.	.	.	22.7	.	0.4	.	22.7	5.7	17.7	-26.8	.	.	.	.	4.2	.
2021 Jan.	-6.8	-6.9	-31.5	.	.	.	20.0	.	-1.9	.	20.0	10.8	26.4	-27.1	.	.	.	.	9.6	.
Feb. ^(a)	-7.8	-0.9	-66.5	.	.	.	22.7	.	-3.2	.	22.7	16.9	44.2	-27.8	.	.	.	.	16.4	.

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).

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 Feb21</i>																
	Outstanding amounts															
Domestic	0.3	21.6	14.5	3.4	5.9	11.8	6.7	4.0	0.0	2.6	2.5	0.1	.	0.2	0.0	0.2
Cross-border intra euro area	1.3	2.3	1.8	0.1	1.4	1.9	0.2	0.8	0.6	1.9	1.5	0.4	.	0.4	0.2	0.1
Total	1.6	24.0	16.3	3.6	7.3	13.7	7.0	4.8	0.6	4.5	4.0	0.5	0.0	0.6	0.2	0.4
	Transactions															
Domestic	0.0	0.2	0.1	0.0	-0.3	0.1	0.0	0.0	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	0.1	0.0	0.5	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	0.2	0.0	0.2	0.1	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0
	Growth rates															
Domestic	53.4	8.0	10.0	12.1	12.8	6.5	5.2	8.0	.	45.2	48.1	.	.	-12.5	.	-12.6
Cross-border intra euro area	-21.4	21.2	26.8	-18.6	23.5	-17.0	19.8	-30.7	30.9	4.6	4.5	5.8	.	0.5	0.0	1.3
Total	-13.4	9.1	11.6	10.6	14.6	2.4	5.6	-0.7	32.4	24.7	28.0	4.3	.	-5.6	0.0	-8.7

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

Outstanding amounts at 20Q4

Other euro area²																
BE		0.1	0.1	0.0		0.1	0.0	0.1	0.0	0.1						
DE		1.8	1.4	0.0		0.1	0.0	0.1	0.1	0.5						
EE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0						
IE		0.0	0.0	0.0		0.7	0.0	0.0	0.0	0.2						
GR		0.2	0.1	0.0		0.1	0.0	0.1	0.0	0.0						
ES		0.0	0.0	0.0		0.1	0.0	0.1	0.0	0.1						
FR		0.0	0.0	0.0		0.2	0.0	0.1	0.2	0.3						
IT		0.1	0.0	0.0		0.2	0.0	0.1	0.0	0.1						
CY		0.1	0.0	0.0		0.1	0.0	0.0	0.0	0.0						
LV		0.0	0.0	0.0		0.1	0.1	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		0.2	0.0	0.1	0.1	0.1						
AT		0.0	0.0	0.0		0.0	0.0	0.0	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	0.0						
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	1.5	2.3	1.7	0.1	0.9	2.0	0.2	0.9	0.6	1.9			0.0	0.4		
Other EU																
BG		0.0				0.1			0.0	0.0						
CZ		0.0				0.0			0.0	0.0						
DK		0.0				0.1			0.1	0.0						
HR		0.0				0.1			0.0	0.0						
HU		0.0				0.1			0.0	0.0						
PL		0.0				0.0			0.0	0.0						
RO		0.0				0.1			0.0	0.0						
SE		0.0				0.1			0.1	0.0						
Total	0.0	0.0			0.1	0.5			0.1	0.1			0.0	0.0		
Non EU residents³	7.1	1.3			2.0	4.2			0.9	3.3						
UK		0.2				0.7			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).

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										
Outstanding amounts																		
2020 Q3	2,643.3	1,553.8	57.9	1,058.1	437.8	289.6	148.2	103.7	206.1	71.5	120.8	13.9	0.0	49.0	0.2	516.5	3.8	314.1
Q4	2,540.4	1,514.2	52.3	1,049.0	412.9	258.1	154.8	103.1	200.2	66.6	121.0	12.5	0.2	49.4	0.3	471.9	3.3	301.3
2020 Nov.	2,622.4	1,549.3	56.7	1,061.7	430.9	274.9	156.0	102.6	202.5	67.9	121.6	13.0	0.0	49.2	0.2	511.2	3.8	306.4
Dec.	2,540.4	1,514.2	52.3	1,049.0	412.9	258.1	154.8	103.1	200.2	66.6	121.0	12.5	0.2	49.4	0.3	471.9	3.3	301.3
2021 Jan.	2,578.1	1,553.6	53.6	1,054.5	445.5	278.0	167.5	103.6	202.0	65.9	122.9	13.1	0.2	50.7	0.3	479.5	3.3	288.8
Feb. ^(a)	2,550.9	1,552.3	53.8	1,053.8	444.7	276.5	168.1	102.9	199.6	64.5	122.4	12.7	0.2	50.8	0.3	480.4	3.3	264.4
Transactions																		
2020 Q3	27.0	42.2	-1.2	7.7	35.6	46.8	-11.2	-5.4	-15.6	-5.9	-5.5	-4.2	0.0	-0.6	0.0	-0.2	-0.1	1.2
Q4	-78.8	-31.8	-1.1	-6.8	-23.9	-31.5	7.6	-0.6	-5.6	-4.9	0.6	-1.3	0.1	0.4	0.0	-34.1	-0.2	-7.6
2020 Nov.	-7.6	4.9	-0.8	4.8	0.9	-6.2	7.0	-1.9	-2.0	-1.8	-0.1	-0.2	0.0	0.0	0.0	-3.1	0.0	-7.3
Dec.	-63.9	-28.9	0.0	-11.5	-17.5	-16.8	-0.6	0.5	-1.9	-1.2	-0.2	-0.5	0.1	0.4	0.0	-33.4	-0.2	0.0
2021 Jan.	46.5	38.5	1.3	5.0	32.3	19.9	12.4	0.5	1.9	-0.6	2.1	0.5	0.0	0.3	0.0	3.5	0.0	2.3
Feb. ^(a)	-10.2	-1.4	0.2	-0.7	-0.9	-1.4	0.6	-0.8	-2.1	-1.3	-0.5	-0.3	0.0	0.0	0.0	0.4	-0.1	-7.0
Growth rates																		
2020 Q3	5.4	8.4	1.8	0.2	36.2	63.2	3.1	6.2	-0.8	9.2	-3.7	-14.3	.	-11.8	.	3.9	-2.0	1.8
Q4	5.3	9.6	1.7	0.2	45.7	83.4	9.0	-0.4	-3.2	2.3	-2.4	-26.2	.	-4.0	.	-2.1	-9.4	5.6
2020 Nov.	5.4	9.1	-0.9	-0.1	43.7	73.4	10.7	8.2	-2.6	4.0	-2.7	-23.3	.	-11.4	.	2.3	-3.6	2.7
Dec.	5.3	9.6	1.7	0.2	45.7	83.4	9.0	-0.4	-3.2	2.3	-2.4	-26.2	.	-4.0	.	-2.1	-9.4	5.6
2021 Jan.	4.1	9.1	-1.2	-0.4	43.3	66.6	16.5	6.5	-2.5	1.1	-0.3	-27.5	.	-2.9	.	-4.3	-9.2	0.9
Feb. ^(a)	3.4	9.7	-1.5	-0.8	49.1	83.0	14.7	8.7	-3.3	-0.2	-0.6	-29.6	.	-2.9	.	-5.7	-10.3	-4.6

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	Euro-system		Other deposit-taking corporations					
						Euro-system	Other deposit-taking corporations						
Outstanding amounts													
2020 Q3	2,643.3	1,420.6	6.5	1,110.2	303.9	142.3	161.6	139.3	10.9	398.7	152.4	368.0	292.8
Q4	2,540.4	1,427.5	4.5	1,107.3	315.7	142.3	173.4	140.4	6.1	384.3	151.2	295.2	276.1
2020 Nov.	2,622.4	1,423.9	5.9	1,109.7	308.3	142.3	166.0	140.1	10.9	389.9	151.6	359.5	286.6
Dec.	2,540.4	1,427.5	4.5	1,107.3	315.7	142.3	173.4	140.4	6.1	384.3	151.2	295.2	276.1
2021 Jan.	2,578.1	1,438.1	7.3	1,108.1	322.7	142.6	180.1	136.9	6.1	374.6	154.5	340.2	264.5
Feb. ^(a)	2,550.9	1,446.2	5.4	1,119.0	321.8	142.5	179.3	135.9	6.1	367.1	155.2	338.6	237.7
Transactions													
2020 Q3	27.0	35.0	1.3	15.5	18.2	29.3	-11.1	-10.4	0.1	-8.3	8.5	-1.9	-6.3
Q4	-78.8	10.0	-2.0	-0.5	12.5	0.0	12.5	1.0	-0.4	-10.9	6.0	-64.7	-18.9
2020 Nov.	-7.6	13.0	-0.4	8.9	4.5	0.1	4.4	0.3	0.0	-4.7	-1.4	-6.5	-8.1
Dec.	-63.9	5.0	-1.4	-1.4	7.8	0.0	7.7	0.3	-0.4	-3.8	7.5	-60.0	-12.3
2021 Jan.	46.5	9.7	2.8	0.1	6.8	0.3	6.5	-3.4	0.0	-10.7	1.6	42.8	3.2
Feb. ^(a)	-10.2	7.9	-1.9	10.8	-0.9	-0.1	-0.8	-1.1	0.0	-7.8	0.0	-2.1	-8.2
Growth rates													
2020 Q3	5.4	14.8	16.5	8.1	47.9	.	-8.7	-10.8	30.0	-5.2	13.6	-6.7	-5.5
Q4	5.3	16.0	-17.4	7.9	58.8	.	1.6	-8.7	38.6	-5.2	21.8	-15.7	-6.8
2020 Nov.	5.4	14.5	8.0	7.4	50.0	.	-6.2	-11.9	30.0	-5.6	14.0	-5.8	-5.8
Dec.	5.3	16.0	-17.4	7.9	58.8	.	1.6	-8.7	38.6	-5.2	21.8	-15.7	-6.8
2021 Jan.	4.1	16.8	34.7	7.8	62.8	.	5.6	-8.3	38.6	-9.5	21.7	-14.5	-11.1
Feb. ^(a)	3.4	17.0	-3.0	8.4	62.5	.	5.7	-7.9	38.6	-10.5	18.7	-15.6	-14.5

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											
2020 Q3	526.3	567.4	13.6	494.9	17.8	.	360.2	270.3	116.2	46.0	198.0
Q4	526.7	566.8	12.9	496.2	17.5	.	347.3	268.7	103.3	46.1	197.9
2020 Nov.	527.8	568.2	13.3	496.8	17.7	.	359.5	269.9	115.8	46.7	197.0
Dec.	526.7	566.8	12.9	496.2	17.5	.	347.3	268.7	103.3	46.1	197.9
2021 Jan.	527.1	566.8	12.7	497.1	17.3	.	350.3	268.0	107.1	46.0	197.3
Feb. ^(a)	527.8	567.2	12.4	498.3	17.1	.	353.3	269.6	110.1	46.3	197.0
Transactions											
2020 Q3	1.3	-0.4	-0.4	1.1	0.7	.	4.4	-3.8	7.8	-1.8	-1.6
Q4	0.5	-1.4	-0.6	1.4	-0.3	.	-11.4	-1.0	-11.9	0.3	0.2
2020 Nov.	1.0	-0.1	-0.1	1.0	0.1	.	0.2	1.0	-0.5	0.9	-0.2
Dec.	-1.0	-1.2	-0.4	-0.5	-0.1	.	-11.4	-0.9	-11.9	-0.5	1.1
2021 Jan.	0.4	-0.1	-0.2	0.9	-0.2	.	2.7	-0.8	3.5	-0.1	-0.6
Feb. ^(a)	0.7	0.2	-0.3	1.2	-0.2	.	3.0	1.6	3.1	0.3	-0.3
Growth rates											
2020 Q3	1.3	-0.7	-14.3	1.7	3.9	.	-1.0	1.5	-7.7	9.6	1.1
Q4	0.5	-0.8	-17.9	1.1	1.7	.	-2.1	1.6	-11.2	7.2	1.3
2020 Nov.	1.6	-0.6	-15.2	2.1	3.7	.	-2.0	1.2	-9.6	9.0	0.6
Dec.	0.5	-0.8	-17.9	1.1	1.7	.	-2.1	1.6	-11.2	7.2	1.3
2021 Jan.	0.5	-0.7	-17.9	1.1	0.3	.	-3.8	0.0	-13.3	3.6	0.5
Feb. ^(a)	0.7	-0.6	-18.7	1.3	-1.0	.	-3.1	0.3	-10.8	5.3	-0.1

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) 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							
2020 Q3	146.0	5.0	141.1	0.2	25.6	14.5	11.1
Q4	149.2	5.5	143.7	0.0	25.8	9.8	16.1
2020 Nov.	148.8	5.1	143.7	0.2	25.7	11.9	13.8
Dec.	149.2	5.5	143.7	0.0	25.8	9.8	16.1
2021 Jan.	153.6	5.6	148.0	0.0	23.5	10.2	13.3
Feb. ^(a)	150.5	5.9	144.7	0.0	22.1	10.6	11.5
Transactions							
2020 Q3	-3.3	0.9	-4.1	-1.7	5.2	2.3	3.0
Q4	3.8	0.5	3.3	-0.2	0.3	-4.6	5.0
2020 Nov.	1.8	0.1	1.7	-0.1	1.9	0.9	1.0
Dec.	0.7	0.3	0.4	-0.2	0.2	-2.1	2.3
2021 Jan.	4.2	0.1	4.0	0.0	-2.3	0.4	-2.8
Feb. ^(a)	-3.1	0.3	-3.3	0.0	-1.4	0.4	-1.8
Growth rates							
2020 Q3	-5.8	-3.8	-5.8	.	48.6	39.8	61.9
Q4	-2.2	15.7	-2.8	.	72.1	3.6	189.2
2020 Nov.	-5.4	-0.3	-5.6	.	35.0	0.0	93.9
Dec.	-2.2	15.7	-2.8	.	72.1	3.6	189.2
2021 Jan.	1.1	8.7	0.9	.	32.8	-6.0	95.7
Feb. ^(a)	-2.5	5.5	-2.8	.	20.6	3.7	42.1

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).

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														
2020 Q3	494.7	95.7	10.7	48.6	334.9	4.7	0.0	333.1	237.3	15.7	2.8	77.3	0.0	0.0
Q4	498.7	99.3	11.4	49.4	334.0	4.6	0.0	332.7	241.1	13.1	2.7	75.8	0.0	0.0
2020 Nov.	497.9	97.7	11.0	48.7	335.8	4.7	0.0	337.0	243.4	13.5	2.8	77.2	0.0	0.0
Dec.	498.7	99.3	11.4	49.4	334.0	4.6	0.0	332.7	241.1	13.1	2.7	75.8	0.0	0.0
2021 Jan.	505.2	100.6	11.6	49.7	338.7	4.5	0.0	324.4	234.7	13.5	2.7	73.5	0.0	0.0
Feb. ^(a)	510.1	104.0	11.7	49.8	340.1	4.4	0.0	325.4	236.7	12.9	2.7	73.1	0.0	0.0
Transactions														
2020 Q3	3.3	0.9	-0.1	-0.2	2.7	0.0	0.0	10.1	9.8	0.8	-0.1	-0.5	0.0	0.0
Q4	3.7	3.7	0.7	0.4	-0.9	-0.1	0.0	1.1	5.1	-2.5	0.0	-1.4	0.0	0.0
2020 Nov.	1.4	1.2	0.1	0.1	0.0	0.0	0.0	5.7	6.9	-1.4	0.0	0.1	0.0	0.0
Dec.	0.5	1.7	0.4	0.2	-1.8	-0.1	0.0	-3.5	-1.6	-0.4	-0.1	-1.4	0.0	0.0
2021 Jan.	6.4	1.3	0.2	0.3	4.7	-0.1	0.0	-8.7	-6.8	0.4	0.0	-2.3	0.0	0.0
Feb. ^(a)	4.9	3.4	0.1	0.1	1.4	-0.1	0.0	1.0	1.9	-0.6	0.0	-0.4	0.0	0.0
Growth rates														
2020 Q3	8.1	22.3	-7.4	2.9	6.1	-5.5	.	9.8	15.0	42.4	0.2	-7.3	.	.
Q4	9.3	25.4	4.8	1.5	6.8	-8.3	.	7.2	12.1	28.5	-3.5	-8.2	.	.
2020 Nov.	8.4	21.9	-4.1	3.1	6.5	-5.0	.	9.8	15.3	31.2	1.3	-7.0	.	.
Dec.	9.3	25.4	4.8	1.5	6.8	-8.3	.	7.2	12.1	28.5	-3.5	-8.2	.	.
2021 Jan.	10.0	24.3	5.9	1.6	8.0	-9.6	.	6.8	12.5	20.5	-4.8	-9.7	.	.
Feb. ^(a)	10.8	26.8	7.4	1.9	8.4	-10.8	.	6.6	12.6	4.1	-3.4	-8.6	.	.

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	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																				
2020 Q3	213.9	62.4	11.1	127.0	13.1	0.0	0.3	8.0	205.9	82.6	0.3	62.0	28.1	3.9	25.2	0.9	0.0	3.9	50.9	11.2
Q4	216.4	66.3	10.7	126.9	12.5	0.0	0.0	8.6	207.8	83.2	0.0	53.2	24.3	1.2	24.7	0.7	0.0	2.4	41.5	11.7
2020 Nov.	211.1	61.2	10.8	126.1	12.6	0.0	0.3	7.7	203.4	81.1	0.3	57.5	25.9	3.7	24.9	0.8	0.0	2.1	46.6	10.9
Dec.	216.4	66.3	10.7	126.9	12.5	0.0	0.0	8.6	207.8	83.2	0.0	53.2	24.3	1.2	24.7	0.7	0.0	2.4	41.5	11.7
2021 Jan.	216.8	63.8	11.1	129.3	12.5	0.0	0.1	8.6	208.2	82.3	0.0	56.0	24.9	4.0	24.4	0.7	0.0	2.0	45.9	10.2
Feb. ^(a)	221.5	67.8	10.9	129.7	12.4	0.0	0.7	8.6	212.9	82.7	0.7	56.2	26.0	3.3	24.1	0.7	0.0	2.1	45.4	10.7
Transactions																				
2020 Q3	-1.5	0.4	2.8	-3.5	-0.8	0.0	-0.3	0.5	-2.0	-4.3	0.3	4.0	2.4	2.3	-0.5	0.2	0.0	-0.3	4.6	-0.6
Q4	3.7	4.1	-0.3	0.7	-0.6	0.0	-0.3	0.7	3.1	0.6	-0.3	-8.7	-3.7	-2.7	-0.5	-0.2	0.0	-1.5	-9.3	0.6
2020 Nov.	1.9	1.6	0.0	0.4	-0.2	0.0	0.0	-0.1	2.0	0.0	0.1	-0.1	0.9	-0.5	-0.1	-0.1	0.0	-0.2	-0.3	0.2
Dec.	6.0	5.2	0.0	1.2	-0.1	0.0	-0.3	0.9	5.0	2.0	-0.3	-4.2	-1.6	-2.5	-0.2	-0.1	0.0	0.3	-5.1	0.9
2021 Jan.	0.0	-2.6	0.4	2.2	0.0	0.0	0.1	-0.1	0.0	-0.9	0.0	2.8	0.6	2.9	-0.3	0.0	0.0	-0.4	4.3	-1.6
Feb. ^(a)	4.7	4.0	-0.2	0.3	-0.1	0.0	0.6	0.0	4.7	0.4	0.7	0.1	1.0	-0.8	-0.3	0.0	0.0	0.2	-0.5	0.6
Growth rates																				
2020 Q3	5.6	24.1	28.5	0.2	-22.4	.	.	7.7	5.5	-3.5	.	10.5	19.7	20.5	-7.2	-17.1	.	79.1	9.1	15.3
Q4	7.0	26.7	52.3	0.6	-25.6	.	.	21.1	6.5	-3.1	.	6.0	17.4	-22.9	-7.5	-9.7	.	18.1	-1.2	39.7
2020 Nov.	3.4	16.6	29.1	0.4	-25.4	.	.	2.6	3.5	-3.0	.	3.1	3.3	101.3	-7.5	3.0	.	1.1	-0.5	18.7
Dec.	7.0	26.7	52.3	0.6	-25.6	.	.	21.1	6.5	-3.1	.	6.0	17.4	-22.9	-7.5	-9.7	.	18.1	-1.2	39.7
2021 Jan.	7.0	23.8	32.3	2.7	-24.6	.	.	7.0	7.0	-1.5	.	0.3	-2.8	74.7	-7.5	-34.5	.	47.6	-2.9	14.3
Feb. ^(a)	8.4	30.6	23.0	2.3	-23.6	.	.	11.9	8.3	-1.4	.	1.2	6.4	23.4	-8.0	-30.0	.	-0.1	-1.0	9.9

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

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 Feb21

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	152.4	1,027.9	499.0	267.8	291.9	1,000.5	525.4	294.5	4.2	132.0	16.2	115.9	0.0	20.2	0.2	20.0
Cross-border intra euro area	169.4	96.5	11.0	57.6	152.7	107.1	2.4	58.8	8.5	54.9	48.3	6.6	0.2	30.7	16.5	14.2
Total	321.8	1,124.4	510.1	325.4	444.7	1,107.6	527.8	353.3	12.7	186.9	64.5	122.4	0.2	50.8	16.7	34.1
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.1	6.4	5.1	0.1	-1.5	-2.9	0.8	2.1	0.1	-1.2	-0.8	-0.4	0.0	-0.2	0.0	-0.1
Cross-border intra euro area	-1.0	2.4	-0.3	0.9	0.7	2.3	0.0	0.9	-0.4	-0.6	-0.5	0.0	0.0	0.1	0.0	0.1
Total	-0.9	8.8	4.9	1.0	-0.9	-0.6	0.7	3.0	-0.3	-1.7	-1.3	-0.5	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	298.3	8.5	10.9	8.4	76.8	-0.9	0.7	-1.8	-15.6	-4.9	-25.5	-1.1	.	-1.0	5.2	-1.0
Cross-border intra euro area	6.3	7.0	4.2	-1.0	15.0	-0.2	-15.9	-9.0	-34.9	10.4	12.7	13.8	.	-4.2	-6.7	-0.9
Total	62.5	8.3	10.8	6.6	49.1	-0.8	0.7	-3.1	-29.6	-0.8	-0.2	-0.6	.	-2.9	-6.6	-1.0

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

Outstanding amounts at 20Q4

Other euro area²																
BE		9.0	2.5	4.9		6.8	1.2	4.4	.	.	.	.	.	.	.	.
DE		26.2	5.0	9.2		14.3	0.9	8.4	.	.	.	.	.	.	.	.
EE		.	.	.		.	.	.	0.0	0.0	.	.	.	.	.	.
IE		.	.	.		.	.	.	.	.	.	.	.	.	.	.
GR		.	.	.		.	.	.	.	0.0	.	.	.	.	.	.
ES		7.3	1.0	5.9		3.4	0.1	2.0	.	.	.	.	.	.	.	.
FR		.	.	.		.	.	.	.	.	.	.	.	.	.	.
IT		3.3	0.4	2.8		4.0	0.0	2.4	.	.	.	.	.	.	.	.
CY		.	.	.		.	.	.	0.0	0.0	.	.	.	.	.	.
LV		.	.	.		.	0.0	.	0.0	.	.	.	.	.	.	.
LT		.	.	.		0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.
LU		8.4	0.3	6.2		14.9	0.0	11.8	.	.	.	.	.	.	.	.
MT		.	.	.		.	.	.	0.0	0.0	.	.	.	.	.	.
NL		.	.	.		.	.	.	.	.	.	.	.	.	.	.
AT		.	.	.		.	.	.	.	.	.	.	.	.	.	.
PT		.	.	.		.	.	.	.	.	.	.	.	.	.	.
SI		.	.	.		.	0.0	.	0.0	.	.	.	.	.	.	.
SK		.	.	.		.	0.0	.	0.0	0.0	.	.	.	.	.	.
FI		.	.	.		.	.	.	.	.	.	.	.	.	.	.
Total	163.3	91.3	11.2	54.3	140.3	101.1	2.5	55.0	8.4	54.9			0.2		29.6	
Other EU																
BG		.	.	.		.	.	.	0.0	0.0	.	.	.	.	.	.
CZ		.	.	.		.	.	.	0.0	0.0	.	.	.	.	.	.
DK		.	.	.		.	.	.	.	.	.	.	.	.	.	.
HR		.	.	.		.	.	.	0.0	0.0	.	.	.	.	.	.
HU		.	.	.		.	.	.	0.0	0.0	.	.	.	.	.	.
PL		.	.	.		.	.	.	.	.	.	.	.	.	.	.
RO		.	.	.		.	.	.	0.0	.	.	.	.	.	.	.
SE		.	.	.		.	.	.	.	.	.	.	.	.	.	.
Total	10.7	9.1			5.7	6.4			1.6	1.0			0.0		4.6	
Non EU residents³	96.2	146.7			212.5	176.7			7.0	29.1					24.3	
UK		28.8				47.9			.	.					.	.

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	Eurosystem			Other deposit-taking corp.	Total	General government	Other euro area residents						MFIs
						Eurosystem	Other deposit-taking corp.	Intra-group										
Outstanding amounts																		
2020 Q3	952.2	660.0	23.9	406.5	229.6	93.0	136.6	52.3	74.6	40.7	7.8	26.1	0.0	40.2	6.6	118.5	7.3	51.6
Q4	963.7	678.6	24.9	407.2	246.6	110.7	135.9	52.6	73.3	40.1	7.7	25.5	0.0	40.4	6.7	111.3	7.5	52.5
2020 Nov.	976.7	685.0	26.5	409.3	249.2	107.6	141.5	58.2	73.4	40.3	7.6	25.5	0.1	40.5	6.7	117.8	7.6	52.3
Dec.	963.7	678.6	24.9	407.2	246.6	110.7	135.9	52.6	73.3	40.1	7.7	25.5	0.0	40.4	6.7	111.3	7.5	52.5
2021 Jan.	977.5	691.3	24.7	408.7	257.8	116.8	141.0	57.4	72.5	39.8	7.7	25.0	0.0	40.7	6.7	115.9	7.5	49.7
Feb. ^(a)	968.6	684.9	24.5	410.5	249.9	110.5	139.4	56.8	71.7	39.3	7.6	24.7	0.0	40.6	6.3	115.5	7.4	48.5
Transactions																		
2020 Q3	9.7	21.4	-0.9	4.5	17.8	18.6	-0.7	0.3	-4.6	-4.2	0.1	-0.5	0.0	-0.3	-0.1	-5.3	0.1	-1.5
Q4	13.3	19.8	1.0	1.6	17.2	17.7	-0.5	0.3	-1.3	-0.6	-0.1	-0.5	0.0	-0.5	-0.1	-5.9	0.2	1.0
2020 Nov.	3.6	4.8	0.0	2.1	2.7	3.4	-0.8	0.4	-0.4	-0.1	-0.1	-0.2	0.0	0.2	-0.1	-1.0	0.2	-0.2
Dec.	-12.3	-6.0	-1.6	-1.9	-2.5	3.1	-5.5	-5.6	0.0	-0.1	0.0	0.0	0.0	-0.4	0.0	-6.0	0.0	0.2
2021 Jan.	13.6	12.5	-0.1	1.5	11.2	6.1	5.0	4.8	-0.6	-0.1	0.1	-0.6	0.0	0.2	0.0	4.4	-0.1	-2.9
Feb. ^(a)	-7.9	-6.0	-0.2	2.1	-7.9	-6.3	-1.6	-0.6	-0.1	0.0	-0.1	-0.1	0.0	-0.3	-0.4	-0.2	0.0	-1.2
Growth rates																		
2020 Q3	9.9	15.1	-0.8	5.2	40.7	198.0	3.8	-0.4	1.0	-4.6	5.9	7.8	.	-0.8	-5.2	-1.2	2.1	0.7
Q4	11.4	16.3	3.3	4.4	45.4	170.3	5.9	3.7	1.7	-2.5	9.1	5.0	.	-2.1	-5.4	-1.4	3.8	9.2
2020 Nov.	10.7	15.2	3.4	5.1	38.7	124.8	7.5	13.7	0.7	-3.5	6.5	4.6	.	-1.2	-5.5	1.1	4.0	5.0
Dec.	11.4	16.3	3.3	4.4	45.4	170.3	5.9	3.7	1.7	-2.5	9.1	5.0	.	-2.1	-5.4	-1.4	3.8	9.2
2021 Jan.	10.0	16.0	0.9	4.8	42.3	155.0	4.3	9.8	-0.7	-4.2	10.7	0.3	.	-2.5	-5.2	-3.6	3.2	-2.2
Feb. ^(a)	8.1	14.6	-0.5	5.0	37.2	132.7	3.7	7.6	-0.2	-2.0	10.1	-1.4	.	-3.1	-9.6	-6.2	2.8	-10.2

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							
						Eurosystem	Other deposit-taking corporations	Intra-group					
Outstanding amounts													
2020 Q3	952.2	628.3	7.0	424.8	196.4	67.5	128.8	45.4	0.0	138.9	83.3	41.2	60.6
Q4	963.7	643.5	7.7	440.9	194.9	68.3	126.5	45.4	0.0	138.1	83.7	38.8	59.7
2020 Nov.	976.7	644.2	7.0	434.5	202.6	68.1	134.5	51.3	0.0	139.1	83.2	49.7	60.5
Dec.	963.7	643.5	7.7	440.9	194.9	68.3	126.5	45.4	0.0	138.1	83.7	38.8	59.7
2021 Jan.	977.5	647.0	7.8	437.6	201.6	69.2	132.4	50.2	0.0	136.0	84.1	51.6	58.8
Feb. ^(a)	968.6	646.2	7.4	437.9	200.9	69.8	131.1	49.2	0.0	135.3	84.0	47.5	55.6
Transactions													
2020 Q3	9.7	8.4	0.0	5.2	3.2	4.7	-1.6	-0.8	0.0	1.3	1.0	0.5	-1.4
Q4	13.3	15.8	0.8	16.1	-1.1	0.8	-1.9	0.0	0.0	-0.2	0.4	-1.6	-1.2
2020 Nov.	3.6	2.6	-0.3	0.2	2.7	1.2	1.5	0.9	0.0	2.4	-0.4	-0.2	-0.7
Dec.	-12.3	-0.3	0.6	6.5	-7.4	0.2	-7.7	-5.9	0.0	-0.7	0.5	-10.5	-1.3
2021 Jan.	13.6	3.3	0.1	-3.4	6.6	1.0	5.6	4.8	0.0	-2.2	0.4	12.6	-0.5
Feb. ^(a)	-7.9	-0.8	-0.4	0.3	-0.7	0.6	-1.2	-1.0	0.0	-0.7	-0.1	-4.1	-2.2
Growth rates													
2020 Q3	9.9	13.9	10.6	6.9	32.8	223.8	1.6	-5.4	.	6.4	3.4	-3.0	-0.7
Q4	11.4	15.9	11.3	8.1	38.6	272.1	3.7	-2.2	.	4.4	2.9	-1.4	4.7
2020 Nov.	10.7	14.3	1.9	7.1	34.1	229.7	3.2	8.8	.	4.8	2.9	4.1	5.5
Dec.	11.4	15.9	11.3	8.1	38.6	272.1	3.7	-2.2	.	4.4	2.9	-1.4	4.7
2021 Jan.	10.0	14.4	0.2	7.1	35.3	274.8	1.6	5.1	.	0.9	2.7	10.7	-2.1
Feb. ^(a)	8.1	13.4	-3.6	6.9	31.7	276.9	-2.0	2.6	.	0.1	2.1	-0.2	-8.9

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⁾			
		2	3	4	5	6	7	8	9	10	11
Outstanding amounts											
2020 Q3	179.0	179.0	17.7	122.8	38.5	26.9	197.1	197.1	27.4	47.4	122.3
Q4	180.8	180.8	16.9	125.5	38.3	26.7	197.8	197.8	27.2	46.7	123.9
2020 Nov.	180.2	180.2	17.3	124.4	38.5	26.7	198.8	198.8	27.9	47.3	123.6
Dec.	180.8	180.8	16.9	125.5	38.3	26.7	197.8	197.8	27.2	46.7	123.9
2021 Jan.	180.9	180.9	16.8	125.8	38.3	26.6	198.7	198.7	27.3	47.2	124.2
Feb. ^(a)	181.0	181.0	16.8	126.0	38.3	26.6	200.5	200.5	27.6	47.9	125.1
Transactions											
2020 Q3	3.3	3.3	0.1	3.1	0.2	0.1	1.0	1.0	-1.4	0.3	2.1
Q4	1.9	1.9	-0.7	2.7	-0.1	-0.1	0.8	0.8	-0.1	-0.7	1.6
2020 Nov.	0.8	0.8	-0.1	0.8	0.1	0.0	1.0	1.0	0.4	0.0	0.6
Dec.	0.6	0.6	-0.3	1.1	-0.2	0.0	-1.1	-1.1	-0.6	-0.7	0.2
2021 Jan.	0.0	0.0	-0.1	0.3	-0.1	-0.1	1.0	1.0	0.1	0.5	0.4
Feb. ^(a)	0.3	0.3	-0.1	0.3	0.1	0.1	1.9	1.9	0.3	0.6	0.9
Growth rates											
2020 Q3	4.5	4.4	-5.5	7.0	1.5	1.3	6.0	5.8	-9.0	10.6	8.4
Q4	4.4	4.4	-5.6	6.9	1.3	0.6	5.1	5.1	-5.7	7.1	7.0
2020 Nov.	4.8	4.8	-3.3	6.9	1.9	0.9	5.4	5.4	-7.2	7.6	7.9
Dec.	4.4	4.4	-5.6	6.9	1.3	0.6	5.1	5.1	-5.7	7.1	7.0
2021 Jan.	4.4	4.4	-5.6	7.0	1.2	0.9	5.3	5.3	-3.3	7.6	6.5
Feb. ^(a)	4.5	4.5	-6.7	7.4	0.8	0.7	5.8	5.8	-2.1	8.3	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) 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							
2020 Q3	30.3	1.1	29.3	0.0	0.1	0.1	0.0
Q4	28.5	0.9	27.6	0.0	0.1	0.1	0.0
2020 Nov.	30.2	1.1	29.1	0.0	0.1	0.1	0.0
Dec.	28.5	0.9	27.6	0.0	0.1	0.1	0.0
2021 Jan.	29.0	0.9	28.1	0.0	0.1	0.1	0.0
Feb. ^(a)	28.8	1.1	27.8	0.0	0.1	0.1	0.0
Transactions							
2020 Q3	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Q4	-1.1	-0.2	-0.9	0.0	0.0	0.0	0.0
2020 Nov.	0.2	0.0	0.2	0.0	0.0	0.0	0.0
Dec.	-1.5	-0.2	-1.3	0.0	0.0	0.0	0.0
2021 Jan.	0.4	0.0	0.4	0.0	0.0	0.0	0.0
Feb. ^(a)	-0.1	0.1	-0.3	0.0	0.0	0.0	0.0
Growth rates							
2020 Q3	3.5	-1.9	3.7	.	.	.	.
Q4	-0.3	-26.8	0.7	.	.	.	.
2020 Nov.	4.7	19.2	4.6	.	.	.	.
Dec.	-0.3	-26.8	0.7	.	.	.	.
2021 Jan.	3.3	-8.8	3.9	.	.	.	.
Feb. ^(a)	2.2	-2.7	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).

AUSTRIA

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														
2020 Q3	279.7	189.4	62.8	27.3	0.2	0.0	0.0	89.0	69.4	15.7	1.9	1.8	0.1	0.0
Q4	290.6	199.3	64.8	26.4	0.2	0.0	0.0	91.6	73.9	13.7	2.0	1.8	0.2	0.0
2020 Nov.	284.8	193.0	64.8	26.8	0.1	0.0	0.0	91.5	72.0	15.2	2.1	2.1	0.1	0.0
Dec.	290.6	199.3	64.8	26.4	0.2	0.0	0.0	91.6	73.9	13.7	2.0	1.8	0.2	0.0
2021 Jan.	289.7	198.5	65.0	26.0	0.2	0.0	0.0	90.4	72.9	13.8	2.0	1.5	0.2	0.0
Feb. ^(a)	289.2	198.5	64.8	25.9	0.1	0.0	0.0	90.7	73.9	13.1	2.0	1.5	0.2	0.0
Transactions														
2020 Q3	1.1	3.4	-2.0	-0.4	0.0	0.0	0.0	4.1	2.9	1.2	0.1	-0.1	0.0	0.0
Q4	11.0	9.9	2.0	-0.9	0.0	0.0	0.0	2.9	4.7	-1.9	0.2	-0.1	0.0	0.0
2020 Nov.	-1.7	-3.6	2.0	-0.2	0.0	0.0	0.0	0.5	0.4	0.0	0.1	0.0	0.0	0.0
Dec.	5.9	6.3	0.0	-0.4	0.0	0.0	0.0	0.4	2.0	-1.3	0.0	-0.3	0.0	0.0
2021 Jan.	-0.9	-0.8	0.3	-0.3	0.0	0.0	0.0	-1.3	-1.0	0.0	0.0	-0.3	0.0	0.0
Feb. ^(a)	-0.5	0.0	-0.3	-0.2	0.0	0.0	0.0	0.3	0.9	-0.7	0.1	0.0	0.0	0.0
Growth rates														
2020 Q3	5.3	11.5	-4.8	-7.6	-12.7	.	.	22.0	17.9	46.3	9.4	24.0	12.9	.
Q4	6.4	12.1	-2.2	-8.8	27.5	.	.	19.5	19.4	20.0	17.6	25.5	-0.7	.
2020 Nov.	4.3	8.7	-1.9	-8.4	-13.7	.	.	22.6	20.6	31.8	21.6	37.3	9.0	.
Dec.	6.4	12.1	-2.2	-8.8	27.5	.	.	19.5	19.4	20.0	17.6	25.5	-0.7	.
2021 Jan.	5.7	10.9	-1.8	-9.1	7.5	.	.	17.7	17.8	22.5	15.6	-12.9	11.2	.
Feb. ^(a)	5.1	9.9	-1.7	-9.3	-13.1	.	.	18.7	20.5	15.7	17.1	-16.8	6.8	.

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	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																				
2020 Q3	30.4	15.9	6.3	6.8	1.2	0.0	0.0	8.7	21.7	0.8	0.0	8.8	4.0	0.6	4.2	0.0	0.0	0.0	7.0	1.8
Q4	31.7	16.8	7.0	6.8	1.1	0.0	0.0	8.7	23.0	0.8	0.0	8.2	3.7	0.3	4.1	0.0	0.0	0.0	6.3	1.9
2020 Nov.	31.8	17.4	6.5	6.6	1.2	0.0	0.0	9.4	22.3	0.8	0.0	8.0	3.3	0.4	4.2	0.0	0.0	0.0	6.2	1.8
Dec.	31.7	16.8	7.0	6.8	1.1	0.0	0.0	8.7	23.0	0.8	0.0	8.2	3.7	0.3	4.1	0.0	0.0	0.0	6.3	1.9
2021 Jan.	30.8	16.6	6.2	6.8	1.2	0.0	0.0	9.3	21.5	0.8	0.0	8.2	3.6	0.3	4.1	0.1	0.0	0.0	6.7	1.4
Feb. ^(a)	31.0	16.8	6.4	6.4	1.2	0.0	0.2	9.1	21.9	0.2	0.0	8.2	3.6	0.4	4.1	0.1	0.0	0.0	6.7	1.4
Transactions																				
2020 Q3	0.1	-0.2	-0.5	0.3	0.3	0.0	0.0	0.1	-0.1	0.0	0.0	0.9	1.0	-0.1	-0.1	0.0	0.0	0.0	0.9	0.0
Q4	1.2	0.8	0.6	-0.1	-0.2	0.0	0.0	0.0	1.2	0.0	0.0	-0.6	-0.3	-0.2	0.0	0.0	0.0	0.0	-0.8	0.1
2020 Nov.	0.6	0.6	0.1	0.0	-0.1	0.0	0.0	0.4	0.2	0.0	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	-0.4	-0.7	0.3	0.2	-0.1	0.0	0.0	-0.8	0.4	0.0	0.0	0.3	0.3	-0.1	0.0	0.0	0.0	0.0	0.1	0.2
2021 Jan.	-0.9	-0.2	-0.8	0.0	0.1	0.0	0.0	0.6	-1.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	-0.5
Feb. ^(a)	0.2	0.2	0.2	-0.3	0.1	0.0	0.2	-0.1	0.4	-0.5	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																				
2020 Q3	-3.0	7.6	-29.1	8.2	-2.7	.	.	14.2	-8.5	.	.	9.8	49.5	-10.4	-10.2	.	.	.	10.7	6.2
Q4	1.3	12.4	-20.8	7.8	-7.3	.	.	22.8	-5.0	.	.	1.2	18.1	-26.6	-7.9	.	.	.	-0.7	7.9
2020 Nov.	3.1	16.2	-21.2	5.8	-0.9	.	.	24.3	-3.8	.	.	-1.6	10.7	-25.2	-6.8	.	.	.	-2.5	1.8
Dec.	1.3	12.4	-20.8	7.8	-7.3	.	.	22.8	-5.0	.	.	1.2	18.1	-26.6	-7.9	.	.	.	-0.7	7.9
2021 Jan.	2.8	17.4	-25.7	8.4	1.3	.	.	26.5	-4.9	.	.	-7.4	-6.7	-23.7	-6.9	.	.	.	-2.8	-24.2
Feb. ^(a)	3.2	13.4	-20.4	3.1	26.3	.	.	16.4	-1.4	.	.	-1.4	8.4	-25.0	-6.5	.	.	.	4.1	-21.3

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 Feb21</i>															
	Outstanding amounts															
Domestic	180.8	418.3	282.4	83.7	221.2	386.7	174.4	171.8	13.4	23.0	19.2	3.8	0.0	37.2	7.5	29.7
Cross-border intra euro area	20.1	27.0	6.8	7.0	28.8	48.3	6.7	28.8	11.3	24.0	20.2	3.8	.	3.4	1.8	1.5
Total	200.9	445.3	289.2	90.7	249.9	435.0	181.0	200.5	24.7	47.0	39.3	7.6	0.0	40.6	9.3	31.2
	Transactions															
Domestic	-0.6	0.8	-0.5	0.9	-7.4	1.5	0.2	1.4	-0.2	0.1	0.2	-0.1	0.0	-0.3	0.1	-0.3
Cross-border intra euro area	-0.1	-0.9	0.0	-0.7	-0.5	0.3	0.1	0.5	0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0
Total	-0.7	-0.1	-0.5	0.3	-7.9	1.8	0.3	1.9	-0.1	-0.1	0.0	-0.1	0.0	-0.3	0.1	-0.3
	Growth rates															
Domestic	46.8	7.1	5.1	18.6	46.7	3.9	3.5	5.5	-1.8	-6.6	-7.7	-0.8	.	-2.8	-3.9	-2.5
Cross-border intra euro area	-31.4	0.7	6.1	20.1	-8.4	11.3	40.0	7.8	-0.8	8.6	6.5	18.2	.	-6.3	1.1	-14.1
Total	31.7	6.7	5.1	18.7	37.2	4.7	4.5	5.8	-1.4	0.5	-2.0	10.1	.	-3.1	-2.9	-3.1

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

Outstanding amounts at 20Q4

Other euro area²																
BE		0.7	0.0	.		0.4	0.0	0.3	0.3	1.2						
DE		16.7	4.4	4.0		20.4	3.6	13.6	3.1	3.2						
EE		0.0	0.0	0.0		0.0	0.0	0.0	.	0.0						
IE		0.4	0.0	.		1.7	0.0	0.7	.	1.4						
GR		0.3	0.2	0.1		0.1	0.0	0.0	0.0	0.0						
ES		0.2	0.1	.		3.1	0.0	2.9	0.8	4.8						
FR		0.3	0.2	0.0		2.7	0.1	1.9	2.7	2.3						
IT		1.3	0.7	0.5		2.6	0.1	1.8	0.5	2.0						
CY		1.4	0.3	0.4		0.9	0.0	0.4	0.0	.						
LV		.	0.0	.		0.2	.	0.2	0.0	0.1						
LT		0.0	0.0	.		0.1	0.0	0.1	0.0	0.3						
LU		.	0.0	0.0		4.6	0.0	0.8	.	0.6						
MT		0.5	0.1	0.3		0.2	0.0	.	0.0	0.0						
NL		1.8	0.1	.		5.1	.	1.7	1.7	1.5						
AT																
PT		.	0.0	.		0.1	0.0	.	.	0.6						
SI		0.7	0.5	0.2		1.7	0.2	1.0	.	0.7						
SK		0.3	0.2	0.1		2.1	0.1	1.7	.	2.5						
FI		.	0.0	.		0.8	0.0	0.8	0.6	0.6						
Total		18.2	27.9	6.8	7.5	28.4	46.7	6.3	28.0	11.6	24.7			3.3		
Other EU																
BG			0.2				0.4		0.0	0.2						
CZ			0.6				3.8		.	1.1						
DK			0.0				0.4		0.4	0.0						
HR			0.3				2.6		.	.						
HU			1.7				2.3		0.0	0.5						
PL			0.3				3.0		0.3	2.1						
RO			0.3				2.7		.	1.8						
SE			0.1				0.9		0.9	0.2						
Total		2.4	3.6			10.4	16.0		8.8	6.4			0.0	6.6		
Non EU residents³		12.6	15.3			19.0	26.3		3.7	7.2				3.1		
UK			2.7				7.0		1.3	0.8						

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												
												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																		
2020 Q3	410.4	259.7	7.6	202.6	49.5	26.7	22.8	17.6	92.7	60.9	29.5	2.3	0.0	15.5	5.9	14.5	2.8	25.3
Q4	413.5	264.7	7.6	202.7	54.4	31.7	22.7	17.8	91.6	59.6	29.8	2.2	0.0	15.0	5.7	14.6	2.9	24.6
2020 Nov.	412.7	262.3	7.5	202.9	51.9	28.8	23.2	17.6	92.7	60.7	29.8	2.3	0.0	15.4	5.8	14.7	2.8	24.7
Dec.	413.5	264.7	7.6	202.7	54.4	31.7	22.7	17.8	91.6	59.6	29.8	2.2	0.0	15.0	5.7	14.6	2.9	24.6
2021 Jan.	413.7	268.1	7.5	202.4	58.2	34.9	23.3	17.6	88.6	56.4	29.9	2.3	0.0	14.8	5.6	15.2	2.9	24.1
Feb. ^(a)	415.4	270.0	7.5	203.3	59.2	36.3	23.0	17.6	89.1	56.8	30.0	2.3	0.0	14.9	5.6	15.1	2.9	23.4
Transactions																		
2020 Q3	0.7	0.3	0.0	2.2	-2.0	-2.9	0.9	0.8	0.6	1.1	-0.6	0.0	0.0	0.0	-0.2	0.0	0.0	0.0
Q4	4.0	5.8	-0.1	1.0	4.9	5.0	0.0	0.1	-1.2	-1.4	0.4	-0.1	0.0	-0.1	0.0	0.1	0.1	-0.8
2020 Nov.	3.1	3.2	0.0	0.9	2.3	1.5	0.8	0.3	0.6	-0.3	1.0	-0.1	0.0	0.0	0.0	-0.5	0.0	-0.2
Dec.	1.3	2.7	0.1	0.2	2.4	2.9	-0.5	0.2	-1.1	-1.1	0.0	-0.1	0.0	0.0	0.0	-0.2	0.1	-0.2
2021 Jan.	0.8	3.6	-0.1	-0.2	3.9	3.2	0.6	-0.2	-2.8	-3.0	0.1	0.0	0.0	0.0	0.0	0.6	0.0	-0.5
Feb. ^(a)	2.4	1.9	0.0	0.9	1.0	1.3	-0.4	0.0	1.2	1.1	0.1	0.0	0.0	0.1	0.1	0.0	0.0	-0.7
Growth rates																		
2020 Q3	6.0	8.9	-5.9	3.6	42.0	97.3	8.2	7.6	4.9	13.1	-9.8	40.2	.	-3.6	-3.8	2.6	1.2	-8.6
Q4	7.6	9.1	-6.4	4.0	37.2	64.8	11.2	9.7	9.2	12.8	2.2	22.5	.	0.7	-0.4	5.5	0.5	-5.3
2020 Nov.	6.5	9.0	-7.1	3.6	40.7	79.8	11.5	14.0	4.9	12.6	-8.5	23.2	.	-1.2	-5.1	8.7	0.8	-6.3
Dec.	7.6	9.1	-6.4	4.0	37.2	64.8	11.2	9.7	9.2	12.8	2.2	22.5	.	0.7	-0.4	5.5	0.5	-5.3
2021 Jan.	7.4	10.5	-6.0	4.1	45.3	86.1	9.4	8.5	5.1	5.5	3.9	17.5	.	0.5	0.2	7.5	0.6	-8.9
Feb. ^(a)	8.5	12.9	-6.5	4.5	61.3	127.8	10.6	11.1	4.5	4.8	4.3	0.8	.	1.3	2.1	7.3	0.4	-12.4

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													
2020 Q3	410.4	313.4	2.3	242.6	68.5	32.0	36.2	32.0	0.3	14.5	49.0	19.7	13.5
Q4	413.5	318.6	1.9	248.0	68.7	32.2	36.2	31.7	0.4	13.7	48.7	19.0	13.1
2020 Nov.	412.7	316.3	1.9	246.1	68.3	32.0	35.9	31.4	0.4	13.7	49.2	19.3	13.8
Dec.	413.5	318.6	1.9	248.0	68.7	32.2	36.2	31.7	0.4	13.7	48.7	19.0	13.1
2021 Jan.	413.7	319.4	2.0	248.3	69.2	32.2	36.6	31.8	0.4	13.7	48.6	18.9	12.8
Feb. ^(a)	415.4	321.0	2.2	250.6	68.2	32.3	35.6	31.5	0.4	14.2	48.5	18.7	12.6
Transactions													
2020 Q3	0.7	1.0	0.5	1.9	-1.4	0.4	-1.9	-1.0	0.1	-0.1	0.8	-0.5	-0.5
Q4	4.0	5.5	-0.4	5.6	0.3	0.2	0.0	-0.3	0.1	-0.7	0.5	-0.5	-0.8
2020 Nov.	3.1	2.7	0.2	2.4	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.1	0.1
Dec.	1.3	2.5	-0.1	2.1	0.4	0.1	0.2	0.2	0.0	0.0	0.0	-0.2	-1.0
2021 Jan.	0.8	0.5	0.1	0.0	0.4	0.0	0.4	0.2	0.0	0.0	0.4	-0.1	0.0
Feb. ^(a)	2.4	1.6	0.2	2.4	-0.9	0.1	-1.0	-0.3	0.0	0.5	0.7	-0.2	-0.2
Growth rates													
2020 Q3	6.0	8.8	-25.6	5.1	26.4	76.5	0.8	3.6	57.4	1.3	6.0	-16.2	-9.9
Q4	7.6	10.9	-26.1	8.4	23.2	85.1	-5.3	-1.9	64.4	-8.2	5.5	-13.8	-3.6
2020 Nov.	6.5	9.4	-27.9	6.6	23.0	77.9	-3.9	1.2	75.7	-9.5	6.2	-14.7	-1.6
Dec.	7.6	10.9	-26.1	8.4	23.2	85.1	-5.3	-1.9	64.4	-8.2	5.5	-13.8	-3.6
2021 Jan.	7.4	10.7	-19.2	7.9	23.5	83.9	-4.4	-1.9	77.5	-1.4	5.8	-14.9	-9.6
Feb. ^(a)	8.5	12.1	16.3	9.3	23.4	83.4	-5.1	-1.7	76.6	-0.2	7.0	-14.9	-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⁾			2	5	Sole proprietors	6				7	Adjusted loans^{3)}	8
Outstanding amounts											
2020 Q3	121.1	124.3	19.2	95.3	6.7	1.8	73.6	74.0	13.2	14.9	45.4
Q4	122.1	125.2	19.3	96.2	6.6	1.8	75.4	75.9	12.5	15.4	47.5
2020 Nov.	121.7	124.8	19.2	95.9	6.7	1.8	73.5	74.0	12.7	14.5	46.3
Dec.	122.1	125.2	19.3	96.2	6.6	1.8	75.4	75.9	12.5	15.4	47.5
2021 Jan.	122.1	125.1	19.1	96.4	6.6	1.8	74.9	75.4	12.2	15.2	47.6
Feb. ^(a)	122.3	125.3	19.0	96.6	6.7	1.8	75.6	76.1	12.1	15.3	48.2
Transactions											
2020 Q3	0.9	0.9	0.2	0.6	0.1	0.1	1.3	1.4	-0.8	0.2	2.0
Q4	1.0	0.9	0.0	0.9	0.0	0.0	0.5	0.7	-0.6	0.0	1.1
2020 Nov.	0.4	0.4	0.0	0.3	0.1	0.0	0.3	0.2	0.0	-0.1	0.3
Dec.	0.3	0.3	0.0	0.3	-0.1	0.0	0.3	0.4	-0.3	0.2	0.4
2021 Jan.	0.0	0.0	-0.2	0.2	-0.1	0.0	-0.2	-0.2	-0.2	-0.2	0.2
Feb. ^(a)	0.2	0.1	-0.1	0.3	0.0	0.0	0.7	0.7	-0.1	0.1	0.6
Growth rates											
2020 Q3	1.9	1.4	2.5	2.1	-2.6	7.0	8.0	8.1	-17.9	12.5	16.6
Q4	1.8	1.6	0.5	2.4	-1.7	7.5	9.2	9.6	-19.6	11.5	19.6
2020 Nov.	1.9	1.7	1.8	2.1	-0.9	8.4	8.0	8.2	-18.8	10.4	17.6
Dec.	1.8	1.6	0.5	2.4	-1.7	7.5	9.2	9.6	-19.6	11.5	19.6
2021 Jan.	1.8	1.5	-0.5	2.6	-2.2	7.9	9.3	9.7	-20.2	11.7	19.8
Feb. ^(a)	1.7	1.5	-1.7	2.7	-2.1	7.9	10.6	10.8	-20.5	13.3	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).

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							
2020 Q3	7.9	1.0	6.9	0.0	0.0	0.0	0.0
Q4	5.2	1.0	4.2	0.0	0.0	0.0	0.0
2020 Nov.	7.7	1.0	6.7	0.1	0.0	0.0	0.0
Dec.	5.2	1.0	4.2	0.0	0.0	0.0	0.0
2021 Jan.	5.4	1.2	4.2	0.0	0.0	0.0	0.0
Feb. ^(a)	5.5	1.2	4.3	0.1	0.0	0.0	0.0
Transactions							
2020 Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	-0.5	0.0	-0.5	0.0	0.0	0.0	0.0
2020 Nov.	0.2	0.0	0.2	0.1	0.0	0.0	0.0
Dec.	-0.3	0.0	-0.3	-0.1	0.0	0.0	0.0
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.1	0.0	0.1	0.1	0.0	0.0	0.0
Growth rates							
2020 Q3	-8.3	-17.8	-6.9	.	.	.	.
Q4	-8.0	-15.4	-6.8	.	.	.	.
2020 Nov.	-7.6	-11.8	-7.0	.	.	.	.
Dec.	-8.0	-15.4	-6.8	.	.	.	.
2021 Jan.	-6.2	-15.0	-4.6	.	.	.	.
Feb. ^(a)	-3.9	-16.0	-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).

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														
2020 Q3	161.9	71.1	75.5	14.6	0.8	0.0	0.0	52.5	42.7	8.0	0.5	1.3	0.0	0.0
Q4	165.8	74.5	76.8	13.6	0.8	0.0	0.0	54.0	43.9	8.3	0.4	1.3	0.0	0.0
2020 Nov.	164.0	73.1	76.3	13.9	0.8	0.0	0.0	53.1	43.0	8.3	0.4	1.3	0.0	0.0
Dec.	165.8	74.5	76.8	13.6	0.8	0.0	0.0	54.0	43.9	8.3	0.4	1.3	0.0	0.0
2021 Jan.	166.7	75.3	77.1	13.4	0.8	0.0	0.0	52.7	42.9	8.0	0.4	1.3	0.0	0.0
Feb. ^(a)	167.7	76.1	77.5	13.2	0.9	0.0	0.0	54.4	44.7	7.9	0.4	1.4	0.0	0.0
Transactions														
2020 Q3	0.7	0.7	0.8	-0.9	0.0	0.0	0.0	1.3	1.4	0.0	0.0	0.0	0.0	0.0
Q4	4.1	3.5	1.4	-0.9	0.0	0.0	0.0	1.6	1.3	0.3	0.0	0.0	0.0	0.0
2020 Nov.	1.7	1.5	0.4	-0.3	0.0	0.0	0.0	-0.1	-0.2	0.2	0.0	0.0	0.0	0.0
Dec.	1.8	1.5	0.6	-0.2	0.0	0.0	0.0	0.9	0.9	0.1	0.0	0.0	0.0	0.0
2021 Jan.	0.8	0.7	0.3	-0.2	0.0	0.0	0.0	-1.3	-1.0	-0.3	0.0	0.0	0.0	0.0
Feb. ^(a)	0.9	0.8	0.4	-0.2	0.0	0.0	0.0	1.7	1.8	-0.1	0.0	0.0	0.0	0.0
Growth rates														
2020 Q3	7.0	17.1	5.7	-21.7	38.1	.	.	16.9	21.0	0.6	-6.8	16.5	.	.
Q4	8.1	17.7	6.4	-21.1	37.3	.	.	17.8	21.5	3.4	-17.0	15.8	.	.
2020 Nov.	7.3	16.4	6.4	-22.0	36.3	.	.	19.0	23.3	2.9	-11.9	14.5	.	.
Dec.	8.1	17.7	6.4	-21.1	37.3	.	.	17.8	21.5	3.4	-17.0	15.8	.	.
2021 Jan.	7.8	16.9	6.3	-21.1	38.4	.	.	15.1	18.7	0.4	-17.8	16.0	.	.
Feb. ^(a)	8.8	18.6	6.6	-20.4	36.0	.	.	21.3	26.6	1.1	-19.7	14.9	.	.

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																				
2020 Q3	19.1	6.0	2.2	10.6	0.0	0.0	0.4	2.8	16.3	10.2	0.1	4.0	2.9	1.0	0.0	0.0	0.0	0.0	3.0	1.0
Q4	20.5	6.3	2.5	11.4	0.0	0.0	0.3	3.2	17.3	11.0	0.0	3.5	3.0	0.6	0.0	0.0	0.0	0.0	2.4	1.1
2020 Nov.	20.3	6.0	2.4	11.6	0.0	0.0	0.3	3.0	17.3	11.3	0.1	3.8	3.0	0.8	0.0	0.0	0.0	0.0	2.9	0.9
Dec.	20.5	6.3	2.5	11.4	0.0	0.0	0.3	3.2	17.3	11.0	0.0	3.5	3.0	0.6	0.0	0.0	0.0	0.0	2.4	1.1
2021 Jan.	20.3	6.0	2.6	11.3	0.1	0.0	0.3	3.3	17.0	11.0	0.0	3.9	3.3	0.6	0.0	0.0	0.0	0.0	2.7	1.2
Feb. ^(a)	20.6	6.3	2.6	11.3	0.0	0.0	0.3	3.5	17.1	10.9	0.1	3.6	2.9	0.6	0.0	0.0	0.0	0.0	2.6	1.0
Transactions																				
2020 Q3	0.7	0.2	-0.1	0.7	0.0	0.0	-0.2	-0.1	0.8	0.8	-0.2	-0.1	-0.2	0.1	0.0	0.0	0.0	0.0	-0.2	0.1
Q4	1.4	0.3	0.3	0.9	0.0	0.0	-0.1	0.5	0.9	0.8	-0.1	-0.4	0.1	-0.4	0.0	0.0	0.0	0.0	-0.6	0.2
2020 Nov.	1.4	0.0	0.1	1.2	0.0	0.0	0.0	0.1	1.3	1.2	0.0	-0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	-0.1
Dec.	0.3	0.3	0.2	-0.2	0.0	0.0	-0.1	0.2	0.0	-0.2	-0.1	-0.2	0.0	-0.2	0.0	0.0	0.0	0.0	-0.5	0.3
2021 Jan.	-0.2	-0.3	0.1	-0.1	0.0	0.0	0.0	0.1	-0.3	-0.1	0.0	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.3	-0.1
Feb. ^(a)	0.2	0.3	0.0	-0.1	0.0	0.0	0.0	0.1	0.1	-0.1	0.1	-0.4	-0.4	0.0	0.0	0.0	0.0	0.0	-0.1	-0.3
Growth rates																				
2020 Q3	-20.3	3.2	-43.8	-25.8	.	.	.	-25.0	-19.4	-27.7	.	-27.5	4.2	-61.1	.	.	.	.	-35.7	18.7
Q4	1.5	10.6	-29.4	9.5	.	.	-47.1	-5.2	2.8	5.7	.	-27.5	13.8	-74.7	.	.	.	.	-37.8	12.0
2020 Nov.	-12.8	10.5	-38.1	-17.0	.	.	.	-18.3	-11.7	-18.9	.	-28.0	8.3	-68.3	.	.	.	.	-35.0	12.0
Dec.	1.5	10.6	-29.4	9.5	.	.	-47.1	-5.2	2.8	5.7	.	-27.5	13.8	-74.7	.	.	.	.	-37.8	12.0
2021 Jan.	1.5	9.1	-18.6	9.2	.	.	-66.0	0.4	1.7	6.9	.	-22.5	9.5	-67.7	.	.	.	.	-31.5	15.5
Feb. ^(a)	3.7	11.5	-14.2	9.5	.	.	-59.0	3.0	3.8	7.6	.	-33.5	-13.5	-66.7	.	.	.	.	-36.5	-20.8

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

Data reference Feb21

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	46.6	246.3	163.8	53.4	50.4	207.9	121.0	74.2	1.0	56.2	31.7	24.5	0.0	10.3	0.9	9.4
Cross-border intra euro area	21.6	6.5	3.9	1.0	8.8	2.9	1.3	1.4	1.3	30.6	25.1	5.5	0.0	4.5	0.2	4.4
Total	68.2	252.8	167.7	54.4	59.2	210.8	122.3	75.6	2.3	86.8	56.8	30.0	0.0	14.9	1.1	13.8
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.1	2.5	1.0	1.7	1.4	0.8	0.2	0.7	0.0	1.1	1.1	0.0	0.0	0.1	0.0	0.1
Cross-border intra euro area	-1.1	0.1	0.0	0.0	-0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	-0.9	2.6	0.9	1.7	1.0	0.9	0.2	0.7	0.0	1.1	1.1	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	56.2	9.7	8.9	21.2	80.3	4.2	1.7	11.2	-14.8	3.2	4.3	1.8	.	0.4	0.0	0.5
Cross-border intra euro area	-15.0	-0.7	7.0	29.1	1.2	0.9	7.7	-14.9	15.0	7.5	5.5	16.9	.	3.4	.	0.7
Total	23.4	9.4	8.8	21.3	61.3	4.1	1.7	10.6	0.8	4.6	4.8	4.3	.	1.3	12.9	0.5

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

Outstanding amounts at 20Q4

	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	0.0	.	0.1	.	.	.	.	.	.	.	.
DE	.	0.7	0.0	.	0.1	0.1	.	0.1	.	.	.	.	.	.	.	.
EE	.	0.0	0.0	.	0.0	0.0	.	0.0	.	.	.	.	.	.	.	.
IE	.	0.1	0.0	.	0.1	0.0	.	0.0	.	.	.	.	.	.	.	.
GR	.	0.0	0.0	.	0.0	0.0	.	0.0	.	.	.	.	.	.	.	.
ES	.	0.4	0.3	.	0.2	0.7	.	0.7	.	.	.	.	.	.	.	.
FR	.	2.3	0.0	.	0.6	0.1	.	0.1	.	.	.	.	.	.	.	.
IT	.	0.1	0.0	.	0.0	0.0	.	0.0	.	.	.	.	.	.	.	.
CY	.	0.0	0.0	.	0.0	0.0	.	0.0	.	.	.	.	.	.	.	.
LV	.	0.0	0.0	.	0.0	0.0	.	0.0	.	.	.	.	.	.	.	.
LT	.	0.0	0.0	.	0.0	0.0	.	0.0	.	.	.	.	.	.	.	.
LU	.	0.1	0.1	.	0.1	0.2	.	0.2	.	.	.	.	.	.	.	.
MT	.	0.0	0.1	.	0.0	0.1	.	0.1	.	.	.	.	.	.	.	.
NL	.	0.1	0.3	.	0.1	0.2	.	0.2	.	.	.	.	.	.	.	.
AT	.	0.0	0.0	.	0.0	0.0	.	0.0	.	.	.	.	.	.	.	.
PT
SI	.	0.0	0.0	.	0.0	0.0	.	0.0	.	.	.	.	.	.	.	.
SK	.	0.0	0.0	.	0.0	0.0	.	0.0	.	.	.	.	.	.	.	.
FI	.	0.0	0.0	.	0.0	0.1	.	0.1	.	.	.	.	.	.	.	.
Total	22.4	6.6	3.9	0.9	8.7	2.9	1.3	1.5	1.2	32.0			0.0	4.6		
Other EU																
BG
CZ
DK
HR
HU
PL
RO
SE
Total	0.1	0.3			0.6	0.1				0.1	0.3		0.0	0.6		
Non EU residents³	5.8	10.0			3.0	5.7				0.4	2.0			1.4		
UK

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										
Outstanding amounts																		
2020 Q3	45.0	32.0	1.5	21.9	8.6	6.4	2.2	1.1	7.3	5.6	0.5	1.2	0.0	0.8	0.0	3.5	0.5	1.0
Q4	46.2	32.8	1.6	21.8	9.4	7.3	2.1	1.0	7.1	5.4	0.5	1.2	0.0	0.8	0.0	3.9	0.5	1.0
2020 Nov.	45.7	32.8	1.6	22.0	9.3	7.0	2.2	1.1	7.2	5.5	0.5	1.2	0.0	0.8	0.0	3.5	0.5	0.9
Dec.	46.2	32.8	1.6	21.8	9.4	7.3	2.1	1.0	7.1	5.4	0.5	1.2	0.0	0.8	0.0	3.9	0.5	1.0
2021 Jan.	46.6	33.4	1.5	21.9	10.0	7.9	2.1	1.1	7.0	5.3	0.5	1.2	0.0	0.8	0.0	3.9	0.5	1.0
Feb. ^(a)	46.8	33.0	1.5	21.9	9.6	7.4	2.2	1.2	7.3	5.6	0.5	1.3	0.0	0.8	0.0	4.2	0.5	1.0
Transactions																		
2020 Q3	0.7	0.5	0.0	0.1	0.5	0.3	0.2	0.1	0.1	-0.2	0.0	0.2	0.0	0.0	0.0	0.1	0.0	0.0
Q4	1.2	0.8	0.0	0.0	0.8	0.9	-0.2	0.0	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0
2020 Nov.	0.4	0.5	0.0	0.0	0.4	0.5	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
Dec.	0.4	0.0	0.0	-0.2	0.2	0.3	-0.1	-0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.1
2021 Jan.	0.4	0.7	-0.1	0.1	0.6	0.6	0.0	0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	-0.1
Feb. ^(a)	0.3	-0.4	0.0	0.0	-0.5	-0.5	0.1	0.0	0.3	0.3	0.0	0.1	0.0	0.0	0.0	0.3	0.0	0.0
Growth rates																		
2020 Q3	8.3	10.9	-7.3	1.1	54.6	99.5	-6.5	-10.4	1.6	-3.3	16.1	23.3	.	48.7	.	-1.8	8.3	-15.2
Q4	9.1	10.1	-5.5	0.6	46.3	61.9	9.9	18.7	-0.2	-4.4	4.6	21.9	.	53.9	.	14.6	3.3	-9.2
2020 Nov.	9.0	11.3	-5.9	0.9	53.8	84.9	0.6	1.6	0.4	-3.4	6.3	19.0	.	53.2	.	1.8	6.0	-9.0
Dec.	9.1	10.1	-5.5	0.6	46.3	61.9	9.9	18.7	-0.2	-4.4	4.6	21.9	.	53.9	.	14.6	3.3	-9.2
2021 Jan.	9.0	11.5	-9.1	0.0	56.1	83.3	0.8	4.8	1.8	-1.8	-0.5	23.9	.	-2.0	.	11.3	3.4	-9.0
Feb. ^(a)	10.3	10.8	-8.8	-0.3	55.9	82.3	4.7	11.0	7.2	3.6	6.3	27.7	.	-0.2	.	19.5	0.5	1.4

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	Euro-system								Other deposit-taking corporations
						Euro-system	Other deposit-taking corporations	Intra-group						
Outstanding amounts														
2020 Q3	45.0	35.8	0.5	32.1	3.2	1.4	1.8	0.7	0.1	1.1	4.8	1.2	2.1	
Q4	46.2	37.0	0.6	33.2	3.2	1.4	1.7	0.7	0.1	1.1	4.9	1.1	2.1	
2020 Nov.	45.7	36.4	0.6	32.7	3.1	1.4	1.7	0.7	0.1	1.1	4.9	1.3	2.1	
Dec.	46.2	37.0	0.6	33.2	3.2	1.4	1.7	0.7	0.1	1.1	4.9	1.1	2.1	
2021 Jan.	46.6	37.4	0.6	33.7	3.1	1.4	1.7	0.7	0.1	1.1	4.9	1.2	2.1	
Feb. ^(a)	46.8	37.6	0.6	33.9	3.1	1.4	1.7	0.7	0.1	1.1	4.9	1.2	2.1	
Transactions														
2020 Q3	0.7	0.3	0.0	0.4	-0.1	0.0	-0.1	-0.1	0.0	0.3	0.2	-0.1	-0.1	
Q4	1.2	1.2	0.1	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	0.0	
2020 Nov.	0.4	0.4	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Dec.	0.4	0.6	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	0.0	
2021 Jan.	0.4	0.4	0.0	0.4	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	
Feb. ^(a)	0.3	0.2	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Growth rates														
2020 Q3	8.3	8.4	-13.7	10.3	-4.2	41.1	-23.7	-23.5	.	170.2	9.7	-10.0	-13.4	
Q4	9.1	10.1	-13.8	11.3	4.5	39.1	-9.9	-21.9	.	76.1	6.9	-17.1	-5.1	
2020 Nov.	9.0	9.5	-20.2	10.4	7.7	41.0	-9.9	-19.9	.	75.8	9.1	-0.8	-12.1	
Dec.	9.1	10.1	-13.8	11.3	4.5	39.1	-9.9	-21.9	.	76.1	6.9	-17.1	-5.1	
2021 Jan.	9.0	11.4	-17.7	12.6	5.8	39.1	-8.1	-21.1	.	76.1	7.7	-8.6	-26.1	
Feb. ^(a)	10.3	11.9	-17.6	13.2	5.2	39.1	-8.9	-22.7	.	46.7	8.1	-8.3	-9.1	

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⁾			2	5	6	7				Adjusted loans ³⁾
			3	4					9	10	11	
	Outstanding amounts											
2020 Q3	11.0	11.0	2.8	6.8	1.4	0.4	9.5	9.5	1.1	2.1	6.3	
Q4	11.0	11.0	2.7	6.9	1.4	0.4	9.4	9.4	1.0	2.0	6.5	
2020 Nov.	11.0	11.0	2.7	6.9	1.4	0.4	9.6	9.6	1.1	2.0	6.4	
Dec.	11.0	11.0	2.7	6.9	1.4	0.4	9.4	9.4	1.0	2.0	6.5	
2021 Jan.	11.0	11.0	2.7	6.9	1.4	0.4	9.6	9.6	1.1	1.9	6.5	
Feb. ^(a)	11.0	11.0	2.7	6.9	1.4	0.4	9.6	9.6	1.1	1.9	6.6	
	Transactions											
2020 Q3	0.2	0.2	0.0	0.1	0.1	0.0	-0.1	-0.1	-0.1	0.0	0.0	
Q4	0.0	0.0	-0.1	0.1	0.0	0.0	-0.1	-0.1	-0.1	-0.1	0.1	
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1	-0.1	-0.1	0.0	
2021 Jan.	-0.1	-0.1	0.0	0.0	0.0	0.0	0.2	0.2	0.1	0.0	0.1	
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Growth rates											
2020 Q3	1.8	1.8	-4.0	4.5	1.9	-0.4	-1.4	-1.4	-18.0	18.0	-3.3	
Q4	0.7	0.7	-6.7	4.4	-1.4	0.0	0.3	0.3	-7.9	13.3	-1.8	
2020 Nov.	0.8	0.8	-6.5	4.4	-0.6	0.1	-1.1	-1.1	-13.2	11.4	-2.3	
Dec.	0.7	0.7	-6.7	4.4	-1.4	0.0	0.3	0.3	-7.9	13.3	-1.8	
2021 Jan.	0.2	0.2	-7.3	4.4	-3.8	-0.4	-0.1	-0.1	-3.2	3.8	-0.8	
Feb. ^(a)	0.1	0.1	-7.6	4.4	-4.0	-2.0	-0.8	-0.8	-3.6	-1.1	-0.3	

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				4
	1	2			5	6	7
	Outstanding amounts						
2020 Q3	1.4	0.0	1.4	0.0	0.0	0.0	0.0
Q4	1.4	0.0	1.4	0.0	0.0	0.0	0.0
2020 Nov.	1.4	0.0	1.4	0.0	0.0	0.0	0.0
Dec.	1.4	0.0	1.4	0.0	0.0	0.0	0.0
2021 Jan.	1.4	0.0	1.4	0.0	0.0	0.0	0.0
Feb. ^(a)	1.4	0.0	1.4	0.0	0.0	0.0	0.0
	Transactions						
2020 Q3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Growth rates						
2020 Q3	14.9	.	15.0	.	.	.	.
Q4	1.2	.	1.2	.	.	.	.
2020 Nov.	18.3	.	18.3	.	.	.	.
Dec.	1.2	.	1.2	.	.	.	.
2021 Jan.	-0.8	.	-0.8	.	.	.	.
Feb. ^(a)	0.1	.	0.1	.	.	.	.

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														
2020 Q3	22.2	18.1	3.2	0.8	0.0	0.0	0.0	7.7	5.6	1.7	0.1	0.3	0.0	0.0
Q4	23.0	19.1	3.1	0.8	0.0	0.0	0.0	8.1	5.9	1.7	0.1	0.3	0.0	0.0
2020 Nov.	22.6	18.6	3.2	0.8	0.0	0.0	0.0	7.8	5.7	1.7	0.1	0.3	0.0	0.0
Dec.	23.0	19.1	3.1	0.8	0.0	0.0	0.0	8.1	5.9	1.7	0.1	0.3	0.0	0.0
2021 Jan.	23.4	19.5	3.1	0.8	0.0	0.0	0.0	7.9	5.8	1.7	0.1	0.3	0.0	0.0
Feb. ^(a)	23.6	19.8	3.1	0.8	0.0	0.0	0.0	8.0	5.9	1.6	0.1	0.3	0.0	0.0
Transactions														
2020 Q3	0.1	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
Q4	0.8	0.9	-0.1	0.0	0.0	0.0	0.0	0.4	0.3	0.0	0.0	0.0	0.0	0.0
2020 Nov.	0.3	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Dec.	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.4	0.5	0.0	0.0	0.0	0.0	0.0	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.2	0.3	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														
2020 Q3	9.6	16.1	-13.5	-7.7	.	.	.	11.7	14.9	14.8	-43.8	-16.7	.	.
Q4	10.2	16.7	-14.2	-9.3	.	.	.	18.7	23.9	7.3	-14.5	9.7	.	.
2020 Nov.	11.0	17.9	-14.0	-8.4	.	.	.	14.2	17.2	12.5	-13.0	-12.8	.	.
Dec.	10.2	16.7	-14.2	-9.3	.	.	.	18.7	23.9	7.3	-14.5	9.7	.	.
2021 Jan.	11.9	19.2	-15.6	-9.7	.	.	.	18.6	24.7	6.4	-16.4	2.3	.	.
Feb. ^(a)	12.5	20.0	-15.6	-12.1	.	.	.	19.0	27.5	-0.9	0.4	5.4	.	.

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																				
2020 Q3	1.2	0.4	0.2	0.7	0.0	0.0	0.0	0.1	1.1	0.0	0.0	0.6	0.2	0.0	0.2	0.1	0.0	0.0	0.3	0.3
Q4	1.3	0.4	0.1	0.7	0.1	0.0	0.0	0.2	1.1	0.0	0.0	0.5	0.2	0.0	0.1	0.1	0.0	0.0	0.2	0.3
2020 Nov.	1.3	0.4	0.1	0.7	0.0	0.0	0.0	0.1	1.1	0.0	0.0	0.6	0.3	0.0	0.1	0.1	0.0	0.0	0.3	0.3
Dec.	1.3	0.4	0.1	0.7	0.1	0.0	0.0	0.2	1.1	0.0	0.0	0.5	0.2	0.0	0.1	0.1	0.0	0.0	0.2	0.3
2021 Jan.	1.4	0.4	0.1	0.8	0.0	0.0	0.0	0.2	1.2	0.0	0.0	0.6	0.3	0.0	0.1	0.1	0.0	0.0	0.3	0.3
Feb. ^(a)	1.4	0.4	0.1	0.8	0.0	0.0	0.0	0.2	1.2	0.0	0.0	0.6	0.3	0.0	0.1	0.1	0.0	0.0	0.3	0.3
Transactions																				
2020 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
Q4	0.1	0.1	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	-0.1	0.0	0.0	-0.1	0.0
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	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	-0.1	0.0
2021 Jan.	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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																				
2020 Q3	36.1	2.8	-8.9	187.5	.	.	.	-27.9	52.8	.	.	-13.4	14.6	.	-20.0	.	.	.	-1.2	-23.6
Q4	8.0	22.5	-40.1	22.8	.	.	.	0.4	9.1	.	.	-21.7	8.2	.	-30.0	.	.	.	-24.4	-19.3
2020 Nov.	1.3	2.1	-31.1	22.4	.	.	.	-23.3	5.2	.	.	-17.7	16.2	.	-26.5	.	.	.	-10.1	-25.2
Dec.	8.0	22.5	-40.1	22.8	.	.	.	0.4	9.1	.	.	-21.7	8.2	.	-30.0	.	.	.	-24.4	-19.3
2021 Jan.	15.9	29.1	-30.4	30.3	.	.	.	13.2	16.4	.	.	-17.5	16.3	.	-27.3	.	.	.	-22.6	-10.7
Feb. ^(a)	15.0	27.5	-28.9	27.2	.	.	.	6.1	16.5	.	.	-11.1	26.3	.	-27.8	.	.	.	-19.1	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).

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 Feb21</i>																
	Outstanding amounts															
Domestic	2.3	33.6	23.5	7.9	8.1	22.9	10.9	9.2	0.1	3.7	3.5	0.2	0.0	0.7	0.0	0.5
Cross-border intra euro area	0.8	0.8	0.1	0.0	1.5	0.5	0.0	0.3	1.1	2.3	2.1	0.3	0.0	0.1	0.0	0.1
Total	3.1	34.5	23.6	8.0	9.6	23.4	11.0	9.6	1.3	6.0	5.6	0.5	0.0	0.8	0.0	0.6
	Transactions															
Domestic	0.0	0.2	0.2	0.1	-0.5	0.0	0.0	0.0	0.0	0.2	0.2	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	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Total	0.0	0.2	0.2	0.1	-0.5	0.0	0.0	0.0	0.1	0.3	0.3	0.0	0.0	0.0	0.0	0.0
	Growth rates															
Domestic	23.2	12.4	12.5	18.8	70.1	-1.7	0.1	-2.4	.	7.9	9.1	-9.1	.	-1.3	.	-2.8
Cross-border intra euro area	-25.0	18.8	.	.	6.8	54.8	.	75.2	26.3	-2.3	-5.3	17.5	.	7.4	.	7.4
Total	5.2	12.5	12.5	19.0	55.9	-0.9	0.1	-0.8	27.7	3.7	3.6	6.3	.	-0.2	.	-0.9

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

Outstanding amounts at 20Q4

Other euro area²																
BE		0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.2						
DE		0.6	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	0.1						
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	0.1	0.2						
FR		0.0	0.0	0.0		0.0	0.0	0.0	0.3	0.4						
IT		0.0	0.0	0.0		0.0	0.0	0.0	0.1	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		0.1	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		0.1	0.0	0.1	0.2	0.2						
AT		0.0	0.0	0.0		0.0	0.0	0.0	0.1	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	0.9	0.8	0.1	0.0	1.4	0.5	0.0	0.3	1.1	2.3			0.0	0.1		
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			0.0	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						
Total	0.0	0.1			0.1	0.4			0.2	0.6			0.0	0.0		
Non EU residents³	0.6	0.4			0.4	0.5			0.3	0.4						
UK		0.1				0.1			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).

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																		
2020 Q3	92.6	69.8	1.0	63.5	5.3	4.3	1.0	0.7	11.1	9.6	0.5	1.0	0.0	0.6	0.2	6.8	0.9	3.4
Q4	93.5	70.9	1.3	63.9	5.7	5.0	0.7	0.5	10.8	9.3	0.5	1.0	0.0	0.6	0.2	6.6	1.0	3.6
2020 Nov.	93.3	71.4	1.4	64.1	5.9	5.3	0.6	0.4	10.8	9.3	0.5	1.0	0.0	0.6	0.2	6.4	1.0	3.2
Dec.	93.5	70.9	1.3	63.9	5.7	5.0	0.7	0.5	10.8	9.3	0.5	1.0	0.0	0.6	0.2	6.6	1.0	3.6
2021 Jan.	94.5	72.8	1.5	63.9	7.4	6.5	0.9	0.6	10.6	9.1	0.5	1.0	0.0	0.6	0.2	6.4	1.0	3.2
Feb. ^(a)	95.3	73.5	1.5	64.0	8.0	7.1	0.8	0.5	10.6	9.2	0.4	1.0	0.0	0.6	0.2	6.6	1.0	3.0
Transactions																		
2020 Q3	2.4	1.6	0.0	1.3	0.3	-0.1	0.4	0.3	-0.5	-0.5	0.0	0.0	0.0	0.0	0.0	0.8	0.0	0.5
Q4	1.1	1.2	0.0	0.7	0.5	0.8	-0.3	-0.2	-0.3	-0.3	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.3
2020 Nov.	0.3	0.6	0.0	0.3	0.3	0.5	-0.2	-0.2	-0.1	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	0.0	0.0
Dec.	0.3	-0.4	-0.1	-0.1	-0.2	-0.3	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.4
2021 Jan.	1.0	1.8	0.0	0.2	1.7	1.4	0.2	0.1	-0.2	-0.2	0.0	0.0	0.0	0.0	-0.2	0.0	0.0	-0.4
Feb. ^(a)	0.8	0.8	0.0	0.2	0.6	0.7	-0.1	-0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	-0.1
Growth rates																		
2020 Q3	8.5	9.1	7.6	5.4	89.4	119.2	20.8	101.6	15.4	17.1	20.8	-0.6	.	23.5	40.8	2.5	4.7	-10.1
Q4	8.3	8.5	0.2	5.7	58.0	65.9	17.5	42.6	6.9	8.8	4.6	-7.4	.	11.7	21.6	15.7	5.5	-2.1
2020 Nov.	8.0	10.3	13.7	5.8	99.9	116.6	20.5	45.5	6.2	7.2	10.6	-4.6	.	22.7	40.8	0.7	7.7	-15.4
Dec.	8.3	8.5	0.2	5.7	58.0	65.9	17.5	42.6	6.9	8.8	4.6	-7.4	.	11.7	21.6	15.7	5.5	-2.1
2021 Jan.	10.0	12.0	2.8	6.1	125.0	143.3	48.1	75.1	4.0	5.1	2.5	-3.8	.	11.9	22.1	11.8	6.6	-12.9
Feb. ^(a)	10.7	12.8	2.1	5.6	160.2	184.6	51.9	69.2	3.3	4.2	5.3	-4.8	.	11.3	22.2	16.8	7.9	-16.2

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													
2020 Q3	92.6	69.4	1.1	62.2	6.1	3.7	2.4	2.2	0.0	7.0	11.2	2.6	2.4
Q4	93.5	70.8	0.9	63.9	6.0	4.0	2.1	1.8	0.0	7.0	11.3	2.4	2.0
2020 Nov.	93.3	69.6	0.9	62.5	6.2	3.7	2.5	2.2	0.0	7.0	11.3	2.4	3.0
Dec.	93.5	70.8	0.9	63.9	6.0	4.0	2.1	1.8	0.0	7.0	11.3	2.4	2.0
2021 Jan.	94.5	71.2	0.9	63.9	6.3	4.0	2.3	2.0	0.0	7.0	11.4	2.7	2.3
Feb. ^(a)	95.3	71.7	0.6	64.5	6.6	4.0	2.6	2.2	0.0	6.9	11.4	2.8	2.4
Transactions													
2020 Q3	2.4	2.4	0.7	0.9	0.8	1.1	-0.2	-0.3	0.0	-0.2	0.3	0.3	-0.4
Q4	1.1	1.4	-0.3	1.8	-0.1	0.2	-0.3	-0.4	0.0	0.0	0.2	-0.2	-0.4
2020 Nov.	0.3	0.1	0.0	0.2	0.0	-0.2	0.2	0.0	0.0	-0.2	0.1	-0.2	0.5
Dec.	0.3	1.2	-0.1	1.4	-0.2	0.3	-0.5	-0.4	0.0	0.0	0.1	0.0	-0.9
2021 Jan.	1.0	0.4	0.0	0.1	0.3	0.0	0.3	0.2	0.0	0.0	0.1	0.3	0.3
Feb. ^(a)	0.8	0.6	-0.3	0.5	0.3	0.0	0.3	0.2	0.0	-0.1	0.0	0.1	0.2
Growth rates													
2020 Q3	8.5	9.6	10.4	5.7	76.3	.	-1.6	0.8	.	5.2	7.3	5.3	-2.0
Q4	8.3	11.0	-20.0	6.7	112.3	.	-10.1	-18.6	.	-0.5	7.3	-18.7	2.8
2020 Nov.	8.0	8.8	-35.5	5.5	87.5	.	10.6	2.2	.	-0.9	7.7	-0.3	24.5
Dec.	8.3	11.0	-20.0	6.7	112.3	.	-10.1	-18.6	.	-0.5	7.3	-18.7	2.8
2021 Jan.	10.0	12.2	-5.0	7.3	117.6	.	-0.1	-10.7	.	3.0	7.8	-5.5	-0.6
Feb. ^(a)	10.7	13.0	-8.1	7.7	129.4	.	13.2	-1.3	.	2.4	6.3	-2.4	7.3

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 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											
2020 Q3	41.2	41.2	6.2	33.0	2.0	0.3	21.2	21.2	6.8	4.0	10.4
Q4	41.9	41.9	6.0	33.8	2.1	0.3	20.8	20.8	6.3	4.0	10.5
2020 Nov.	41.7	41.7	6.1	33.5	2.1	0.3	21.2	21.2	6.7	4.1	10.4
Dec.	41.9	41.9	6.0	33.8	2.1	0.3	20.8	20.8	6.3	4.0	10.5
2021 Jan.	42.0	42.0	5.9	33.9	2.1	0.3	20.8	20.8	6.4	4.1	10.3
Feb. ^(a)	42.1	42.1	5.9	34.1	2.1	0.3	20.8	20.8	6.4	4.0	10.4
Transactions											
2020 Q3	0.7	0.7	-0.1	0.7	0.1	0.0	0.5	0.5	0.2	0.1	0.2
Q4	0.8	0.8	-0.1	0.8	0.1	0.0	0.0	0.0	-0.4	0.1	0.2
2020 Nov.	0.2	0.2	0.0	0.2	0.0	0.0	0.1	0.1	0.0	0.0	0.1
Dec.	0.2	0.2	-0.1	0.3	0.0	0.0	-0.4	-0.4	-0.4	0.0	0.0
2021 Jan.	0.1	0.1	-0.1	0.2	0.0	0.0	0.2	0.2	0.1	0.0	0.0
Feb. ^(a)	0.2	0.2	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates											
2020 Q3	6.9	7.0	-5.0	9.2	12.7	-1.2	3.7	3.9	4.6	2.1	3.9
Q4	6.6	6.7	-7.2	9.1	14.4	4.7	5.1	5.1	5.7	5.4	4.5
2020 Nov.	6.7	6.8	-6.5	9.1	14.4	2.9	5.4	5.5	7.6	5.0	4.1
Dec.	6.6	6.7	-7.2	9.1	14.4	4.7	5.1	5.1	5.7	5.4	4.5
2021 Jan.	6.1	6.2	-8.4	8.7	13.9	4.5	5.9	6.0	6.8	6.5	5.1
Feb. ^(a)	6.0	6.1	-8.9	8.7	12.9	2.9	4.8	4.9	3.6	5.0	5.4

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 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							
2020 Q3	1.1	0.0	1.1	0.0	0.0	0.0	0.0
Q4	1.2	0.0	1.2	0.0	0.0	0.0	0.0
2020 Nov.	1.1	0.0	1.1	0.0	0.0	0.0	0.0
Dec.	1.2	0.0	1.2	0.0	0.0	0.0	0.0
2021 Jan.	1.1	0.0	1.1	0.0	0.0	0.0	0.0
Feb. ^(a)	1.1	0.0	1.1	0.0	0.0	0.0	0.0
Transactions							
2020 Q3	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Q4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2020 Nov.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	0.1	0.0	0.1	0.0	0.0	0.0	0.0
2021 Jan.	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0
Feb. ^(a)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates							
2020 Q3	-13.2	.	-13.2	.	.	.	.
Q4	-12.1	.	-11.5	.	.	.	.
2020 Nov.	-14.8	.	-14.9	.	.	.	.
Dec.	-12.1	.	-11.5	.	.	.	.
2021 Jan.	9.7	.	11.0	.	.	.	.
Feb. ^(a)	7.9	.	9.1	.	.	.	.

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														
2020 Q3	42.0	29.7	5.4	4.3	2.4	0.1	0.0	15.7	13.8	1.8	0.1	0.0	0.0	0.0
Q4	43.5	31.2	5.4	4.3	2.4	0.1	0.0	16.4	14.3	2.0	0.1	0.0	0.0	0.0
2020 Nov.	42.5	30.3	5.4	4.3	2.4	0.1	0.0	15.5	13.6	1.8	0.1	0.0	0.0	0.0
Dec.	43.5	31.2	5.4	4.3	2.4	0.1	0.0	16.4	14.3	2.0	0.1	0.0	0.0	0.0
2021 Jan.	44.0	31.8	5.3	4.3	2.4	0.1	0.0	15.7	13.7	1.9	0.1	0.0	0.0	0.0
Feb. ^(p)	44.6	32.4	5.3	4.3	2.5	0.1	0.0	15.5	13.7	1.7	0.1	0.0	0.0	0.0
Transactions														
2020 Q3	0.5	0.7	-0.2	0.0	0.0	0.0	0.0	0.4	0.8	-0.3	0.0	0.0	0.0	0.0
Q4	1.5	1.5	-0.1	0.0	0.0	0.0	0.0	0.7	0.5	0.2	0.0	0.0	0.0	0.0
2020 Nov.	0.2	0.2	0.0	0.0	0.0	0.0	0.0	-0.3	-0.4	0.1	0.0	0.0	0.0	0.0
Dec.	1.0	0.9	0.0	0.0	0.0	0.0	0.0	0.9	0.7	0.2	0.0	0.0	0.0	0.0
2021 Jan.	0.6	0.6	0.0	0.0	0.0	0.0	0.0	-0.6	-0.5	-0.1	0.0	0.0	0.0	0.0
Feb. ^(p)	0.5	0.6	-0.1	0.0	0.0	0.0	0.0	-0.2	0.1	-0.3	0.0	0.0	0.0	0.0
Growth rates														
2020 Q3	6.9	13.2	-10.0	-2.1	2.8	-28.8	.	10.9	9.7	21.1	.	.	.	.
Q4	8.2	15.2	-9.8	-2.7	-3.1	-19.6	.	11.7	9.1	33.3	.	.	.	.
2020 Nov.	7.4	14.1	-10.2	-2.2	-3.1	-19.8	.	7.2	5.2	22.7	.	.	.	.
Dec.	8.2	15.2	-9.8	-2.7	-3.1	-19.6	.	11.7	9.1	33.3	.	.	.	.
2021 Jan.	8.6	15.8	-10.4	-2.6	-3.0	-18.8	.	11.6	9.8	25.3	.	.	.	.
Feb. ^(p)	9.3	16.4	-9.8	-2.8	-2.2	-17.5	.	9.1	8.9	10.3	.	.	.	.

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	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																				
2020 Q3	2.1	1.1	0.7	0.3	0.0	0.0	0.0	1.3	0.8	0.0	0.0	0.9	0.5	0.4	0.0	0.0	0.0	0.0	0.3	0.6
Q4	1.9	1.0	0.6	0.3	0.0	0.0	0.0	1.1	0.8	0.0	0.0	0.8	0.6	0.2	0.0	0.0	0.0	0.0	0.3	0.4
2020 Nov.	2.1	1.1	0.6	0.3	0.0	0.0	0.0	1.3	0.8	0.0	0.0	0.8	0.5	0.2	0.0	0.0	0.0	0.0	0.3	0.5
Dec.	1.9	1.0	0.6	0.3	0.0	0.0	0.0	1.1	0.8	0.0	0.0	0.8	0.6	0.2	0.0	0.0	0.0	0.0	0.3	0.4
2021 Jan.	1.9	1.0	0.6	0.3	0.0	0.0	0.0	1.1	0.8	0.0	0.0	0.7	0.6	0.2	0.0	0.0	0.0	0.0	0.3	0.4
Feb. ^(p)	2.1	1.2	0.5	0.3	0.0	0.0	0.0	1.2	0.9	0.0	0.0	0.7	0.5	0.2	0.0	0.0	0.0	0.0	0.3	0.4
Transactions																				
2020 Q3	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	0.0	-0.2	0.0	0.0	0.0	0.0	0.0	-0.2
Q4	-0.2	0.0	-0.2	0.0	0.0	0.0	0.0	-0.2	0.0	0.0	0.0	-0.1	0.1	-0.2	0.0	0.0	0.0	0.0	0.0	-0.2
2020 Nov.	0.1	0.2	-0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Dec.	-0.2	-0.1	-0.1	0.0	0.0	0.0	0.0	-0.2	0.0	0.0	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
2021 Jan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(p)	0.2	0.2	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	0.0
Growth rates																				
2020 Q3	-13.5	1.7	-31.1	-6.1	.	.	.	-7.6	-21.4	.	.	-45.5	-18.3	-63.8	.	.	.	.	-19.3	-53.3
Q4	-22.6	-2.3	-46.1	-12.3	.	.	.	-22.6	-22.7	.	.	-49.1	5.5	-81.7	.	.	.	.	-12.6	-61.2
2020 Nov.	-14.9	9.7	-41.5	-3.2	.	.	.	-14.5	-15.5	.	.	-47.6	4.5	-75.4	.	.	.	.	-11.3	-58.3
Dec.	-22.6	-2.3	-46.1	-12.3	.	.	.	-22.6	-22.7	.	.	-49.1	5.5	-81.7	.	.	.	.	-12.6	-61.2
2021 Jan.	-16.2	11.6	-46.3	1.1	.	.	.	-17.3	-14.8	.	.	-48.7	4.3	-81.2	.	.	.	.	-2.0	-63.0
Feb. ^(p)	-5.1	33.9	-44.6	1.1	.	.	.	-6.2	-3.7	.	.	-48.2	-0.9	-78.3	.	.	.	.	-3.8	-61.5

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 Feb21

	Outstanding amounts															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	4.1	63.6	44.4	14.6	7.3	64.1	42.1	19.6	0.7	8.4	8.1	0.3	0.0	0.5	0.0	0.5
Cross-border intra euro area	2.5	1.5	0.2	0.9	0.7	1.4	0.0	1.2	0.2	1.2	1.1	0.1	0.0	0.1	0.0	0.1
Total	6.6	65.1	44.6	15.5	8.0	65.5	42.1	20.8	1.0	9.6	9.2	0.4	0.0	0.6	0.0	0.6
	Transactions															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Domestic	0.1	0.4	0.5	0.0	0.7	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	0.2	-0.2	0.0	-0.2	-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	0.3	0.3	0.5	-0.2	0.6	0.1	0.2	0.0	0.0	0.1	0.1	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	.	7.4	9.3	8.6	182.9	5.3	6.0	3.9	-8.4	5.6	5.7	4.0	.	18.8	.	20.1
Cross-border intra euro area	9.0	12.1	5.6	17.5	37.3	18.4	.	21.8	9.3	-4.3	-5.7	8.2	.	-11.4	.	-11.4
Total	129.4	7.5	9.3	9.1	160.2	5.5	6.0	4.8	-4.8	4.2	4.2	5.3	.	11.3	.	11.9

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

Outstanding amounts at 20Q4

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Other euro area²																
BE		0.1	0.0	0.0		0.0	0.0	0.0	0.0	0.0						.
DE		0.7	0.1	0.6		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		0.1	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	0.5						.
CY		0.2	0.0	0.1		0.4	0.0	0.3	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	0.0						.
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		0.1	0.0	0.1		0.1	0.0	0.1	0.0	0.0						.
AT		0.2	0.0	0.2		0.2	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	2.0	1.7	0.2	1.2	0.6	1.4	0.0	1.2	0.2	1.3			0.0	0.1		
Other EU																
BG		0.0				0.0			0.0	0.1						.
CZ		0.8				0.8			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				0.1			0.0	0.0						.
PL		0.0				0.1			0.1	0.3						.
RO		0.0				0.0			0.0	0.0						.
SE		0.0				0.0			0.0	0.0						.
Total	0.6	1.1			3.4	1.0			0.1	0.7			0.0	0.1		
Non EU residents³	0.0	0.4			0.2	0.8			0.2	0.1						.
UK		0.0				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	Euro-system			Other deposit-taking corp.	Total	General government	Other euro area residents						MFIs
						Euro-system	Other deposit-taking corp.	Intra-group										
13	14	15	16	17	18													
Outstanding amounts																		
2020 Q3	723.2	452.9	17.6	242.8	192.4	122.3	69.5	62.5	31.1	12.1	3.0	16.1	0.0	11.4	0.6	149.2	1.4	77.1
Q4	698.8	441.1	17.9	242.9	180.3	111.4	68.9	67.7	27.4	8.8	2.8	15.8	0.0	11.5	0.7	141.3	1.4	76.1
2020 Nov.	722.7	452.8	17.7	243.3	191.7	119.5	71.9	66.2	28.8	9.9	3.1	15.8	0.0	11.5	0.6	153.7	1.4	74.5
Dec.	698.8	441.1	17.9	242.9	180.3	111.4	68.9	67.7	27.4	8.8	2.8	15.8	0.0	11.5	0.7	141.3	1.4	76.1
2021 Jan.	745.6	485.3	17.7	243.1	224.4	145.2	79.1	72.1	28.7	10.1	2.9	15.7	0.0	11.7	0.6	149.6	1.3	69.0
Feb. ^(a)	738.9	488.2	17.7	243.9	226.6	146.7	79.6	72.5	28.4	9.9	2.8	15.6	0.0	11.5	0.6	146.0	1.3	63.5
Transactions																		
2020 Q3	2.5	12.1	-0.3	1.9	10.5	7.6	3.9	2.1	0.7	0.8	-0.1	0.0	0.0	0.1	0.0	-6.6	0.1	-3.9
Q4	-25.0	-11.6	0.3	0.2	-12.1	-10.9	-0.6	5.2	-3.7	-3.3	-0.2	-0.2	0.0	0.1	0.0	-8.8	0.0	-1.1
2020 Nov.	2.9	2.8	0.2	0.1	2.5	1.6	0.9	0.7	-1.8	-1.6	0.0	-0.2	0.0	-0.1	0.0	3.8	0.0	-1.9
Dec.	-23.7	-11.6	0.2	-0.4	-11.4	-8.1	-3.0	1.4	-1.4	-1.2	-0.3	0.0	0.0	0.0	0.0	-12.3	0.0	1.6
2021 Jan.	47.0	44.4	-0.1	0.4	44.1	33.8	10.1	4.5	1.3	1.4	0.0	-0.1	0.0	0.1	-0.1	8.0	-0.1	-6.8
Feb. ^(a)	-6.4	2.9	-0.1	0.8	2.2	1.5	0.6	0.4	-0.2	-0.1	0.0	-0.1	0.0	-0.2	-0.1	-3.4	0.0	-5.6
Growth rates																		
2020 Q3	3.0	8.1	9.3	4.7	12.6	22.9	-2.6	9.1	37.3	13.0	-13.7	92.1	.	-3.9	-24.5	-6.9	4.4	-11.0
Q4	7.6	8.5	7.1	3.6	15.9	23.0	7.4	16.7	34.9	4.6	-11.5	85.9	.	1.3	-7.9	-1.3	7.9	14.7
2020 Nov.	6.8	10.4	8.3	3.9	20.3	23.7	17.5	18.7	31.9	1.8	-11.4	88.2	.	0.0	-14.9	-3.4	6.8	2.3
Dec.	7.6	8.5	7.1	3.6	15.9	23.0	7.4	16.7	34.9	4.6	-11.5	85.9	.	1.3	-7.9	-1.3	7.9	14.7
2021 Jan.	9.6	17.6	5.7	4.2	38.0	53.6	17.6	23.6	39.8	18.3	-10.4	83.7	.	2.2	-16.5	-8.0	1.8	-3.7
Feb. ^(a)	6.3	15.8	6.1	4.0	33.1	35.9	28.3	24.0	38.3	15.0	-11.9	84.8	.	1.0	-25.4	-8.4	1.7	-21.7

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	Euro-system								Other deposit-taking corporations
						Euro-system	Other deposit-taking corporations	Intra-group						
Outstanding amounts														
2020 Q3	723.2	287.6	2.2	198.3	87.1	21.8	64.9	63.0	0.2	156.6	54.7	141.6	82.4	
Q4	698.8	289.2	3.3	194.4	91.5	21.8	69.2	67.7	0.2	154.9	55.4	116.7	82.5	
2020 Nov.	722.7	287.0	3.1	193.4	90.5	21.8	68.2	66.3	0.2	157.2	54.8	140.8	82.7	
Dec.	698.8	289.2	3.3	194.4	91.5	21.8	69.2	67.7	0.2	154.9	55.4	116.7	82.5	
2021 Jan.	745.6	296.6	3.4	195.1	98.2	21.8	75.9	72.0	0.2	158.5	54.8	158.5	77.0	
Feb. ^(a)	738.9	296.3	3.2	194.9	98.2	21.8	75.9	72.3	0.2	155.3	54.6	162.3	70.1	
Transactions														
2020 Q3	2.5	4.8	-1.1	2.9	2.9	1.3	1.7	1.9	0.0	-0.1	0.5	3.1	-5.7	
Q4	-25.0	1.7	1.1	-3.8	4.3	0.0	4.3	4.7	0.0	-1.8	1.1	-24.2	-1.9	
2020 Nov.	2.9	-0.9	-0.2	-0.8	0.0	0.0	0.0	0.2	0.0	-0.4	0.2	4.9	-0.9	
Dec.	-23.7	2.3	0.2	1.1	1.0	0.0	1.0	1.4	0.0	-2.0	0.7	-23.6	-1.1	
2021 Jan.	47.0	7.5	0.1	0.7	6.8	0.0	6.9	4.4	0.0	3.2	-0.3	41.5	-4.9	
Feb. ^(a)	-6.4	-0.3	-0.2	-0.2	0.0	0.0	0.0	0.4	0.0	-3.1	-0.2	3.7	-6.5	
Growth rates														
2020 Q3	3.0	19.5	-39.7	18.9	24.0	.	0.5	9.3	-8.6	4.1	7.6	-11.2	-17.6	
Q4	7.6	18.8	4.4	13.9	31.5	.	7.6	15.3	-11.1	0.1	6.5	-4.4	8.4	
2020 Nov.	6.8	18.2	-26.0	12.9	34.4	.	10.0	17.2	-2.9	1.7	6.7	-0.8	-3.2	
Dec.	7.6	18.8	4.4	13.9	31.5	.	7.6	15.3	-11.1	0.1	6.5	-4.4	8.4	
2021 Jan.	9.6	19.0	-1.4	11.9	37.1	.	15.1	21.8	-13.6	1.5	5.5	12.9	-5.6	
Feb. ^(a)	6.3	20.2	-1.6	12.5	40.6	.	18.3	22.2	-20.2	0.5	4.4	9.5	-24.5	

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										
2020 Q3	137.5	137.5	16.7	102.5	18.3	4.6	98.1	98.1	8.8	25.4	63.9
Q4	138.6	138.6	16.8	103.6	18.2	4.5	97.8	97.8	8.3	25.1	64.5
2020 Nov.	138.3	138.3	16.7	103.3	18.3	4.6	97.9	97.9	8.7	25.2	64.1
Dec.	138.6	138.6	16.8	103.6	18.2	4.5	97.8	97.8	8.3	25.1	64.5
2021 Jan.	139.0	139.0	16.6	103.8	18.6	4.5	97.5	97.5	8.2	24.7	64.6
Feb. ^(a)	139.3	139.3	16.6	104.0	18.6	4.5	97.8	97.8	8.3	24.7	64.7
	Transactions										
2020 Q3	1.5	1.5	0.1	1.0	0.4	0.0	0.2	0.2	-0.9	0.9	0.2
Q4	1.2	1.2	0.1	1.2	-0.1	-0.1	-0.3	-0.3	-0.5	-0.3	0.6
2020 Nov.	0.3	0.3	0.1	0.3	-0.1	-0.1	-0.2	-0.2	0.0	-0.2	0.1
Dec.	0.3	0.3	0.1	0.4	-0.1	0.0	-0.1	-0.1	-0.4	-0.1	0.4
2021 Jan.	0.4	0.4	-0.1	0.2	0.4	0.0	-0.1	-0.1	-0.1	-0.2	0.2
Feb. ^(a)	0.3	0.3	0.0	0.2	0.1	0.0	0.2	0.2	0.1	0.0	0.1
	Growth rates										
2020 Q3	3.1	3.1	2.5	2.9	5.1	-5.2	6.4	6.4	-23.3	30.0	4.5
Q4	3.3	3.3	1.8	3.3	4.9	-5.1	4.4	4.4	-19.9	16.5	4.3
2020 Nov.	3.1	3.1	2.0	3.0	4.9	-5.8	4.6	4.6	-13.1	15.4	3.7
Dec.	3.3	3.3	1.8	3.3	4.9	-5.1	4.4	4.4	-19.9	16.5	4.3
2021 Jan.	3.4	3.4	0.6	3.6	5.3	-3.3	5.6	5.6	-5.5	10.2	5.5
Feb. ^(a)	3.4	3.4	0.5	3.5	5.4	-3.3	4.9	4.9	-4.7	12.6	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).

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						
2020 Q3	6.2	1.6	4.6	0.0	1.0	1.0	0.0
Q4	5.9	1.8	4.1	0.0	0.7	0.7	0.0
2020 Nov.	6.1	1.7	4.4	0.0	1.0	1.0	0.0
Dec.	5.9	1.8	4.1	0.0	0.7	0.7	0.0
2021 Jan.	6.0	1.9	4.1	0.0	0.7	0.7	0.0
Feb. ^(a)	6.3	1.9	4.4	0.0	0.7	0.7	0.0
	Transactions						
2020 Q3	0.3	0.1	0.2	0.0	0.0	0.0	0.0
Q4	-0.3	0.3	-0.6	0.0	-0.4	-0.4	0.0
2020 Nov.	-0.1	0.1	-0.1	0.0	0.0	0.0	0.0
Dec.	-0.2	0.1	-0.4	0.0	-0.4	-0.4	0.0
2021 Jan.	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Feb. ^(a)	0.3	0.0	0.3	0.0	0.0	0.0	0.0
	Growth rates						
2020 Q3	15.7	-1.3	23.1	.	-0.1	-0.1	.
Q4	3.6	10.1	0.9	.	-34.9	-35.0	.
2020 Nov.	10.4	5.0	12.6	.	0.0	0.0	.
Dec.	3.6	10.1	0.9	.	-34.9	-35.0	.
2021 Jan.	5.6	11.6	3.0	.	-35.0	-35.0	.
Feb. ^(a)	11.0	16.4	8.8	.	-34.9	-35.0	.

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														
2020 Q3	107.3	94.5	2.8	1.6	8.4	0.1	0.0	51.0	45.5	0.9	0.4	0.7	0.0	3.5
Q4	107.7	95.3	2.4	1.5	8.5	0.1	0.0	50.3	47.7	0.9	0.4	0.6	0.0	0.7
2020 Nov.	107.3	94.8	2.5	1.5	8.5	0.1	0.0	51.3	46.3	1.0	0.4	0.6	0.0	2.9
Dec.	107.7	95.3	2.4	1.5	8.5	0.1	0.0	50.3	47.7	0.9	0.4	0.6	0.0	0.7
2021 Jan.	108.7	98.3	2.2	1.5	6.7	0.1	0.0	49.7	45.5	0.9	0.4	0.6	0.0	2.4
Feb. ^(a)	109.3	98.9	2.1	1.5	6.7	0.1	0.0	49.8	45.3	0.9	0.4	0.6	0.0	2.6
Transactions														
2020 Q3	2.1	2.2	-0.2	0.0	0.1	0.0	0.0	1.5	1.5	-0.3	0.0	0.0	0.0	0.3
Q4	0.4	0.8	-0.4	0.0	0.0	0.0	0.0	-0.5	2.2	0.0	0.0	-0.1	0.0	-2.8
2020 Nov.	-0.7	-0.7	0.0	0.0	0.0	0.0	0.0	0.8	0.7	0.0	0.0	0.0	0.0	0.2
Dec.	0.4	0.5	-0.1	0.0	0.0	0.0	0.0	-0.9	1.5	-0.1	0.0	0.0	0.0	-2.2
2021 Jan.	1.0	1.2	-0.2	0.0	0.0	0.0	0.0	-0.6	-2.3	0.0	0.0	0.0	0.0	1.7
Feb. ^(a)	0.6	0.6	-0.1	0.0	0.0	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.2
Growth rates														
2020 Q3	8.5	10.2	-27.4	36.0	3.2	.	.	28.4	25.9	-36.1	21.8	-10.2	.	198.3
Q4	8.5	10.6	-34.0	27.1	3.2	.	.	19.5	23.6	-28.7	23.7	-14.6	.	-45.7
2020 Nov.	7.4	9.3	-33.5	33.5	3.4	.	.	25.5	24.7	-17.9	25.6	-12.6	.	98.9
Dec.	8.5	10.6	-34.0	27.1	3.2	.	.	19.5	23.6	-28.7	23.7	-14.6	.	-45.7
2021 Jan.	9.4	11.9	-33.3	-1.7	3.2	.	.	18.9	19.2	-32.7	17.6	-16.0	.	81.0
Feb. ^(a)	9.0	11.2	-33.3	-1.8	3.2	.	.	20.3	21.9	-33.0	16.1	-14.5	.	46.2

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).

3.2 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																				
2020 Q3	12.2	7.0	0.2	0.4	0.0	0.0	4.6	2.8	9.4	0.0	0.1	8.8	4.7	0.2	3.8	0.1	0.0	0.0	7.6	1.2
Q4	9.7	7.3	0.2	0.4	0.0	0.0	1.8	3.4	6.3	0.0	0.0	8.3	4.3	0.2	3.8	0.0	0.0	0.0	7.2	1.2
2020 Nov.	9.4	6.9	0.1	0.4	0.0	0.0	2.0	2.6	6.8	0.0	0.0	8.5	4.4	0.2	3.8	0.1	0.0	0.0	7.3	1.2
Dec.	9.7	7.3	0.2	0.4	0.0	0.0	1.8	3.4	6.3	0.0	0.0	8.3	4.3	0.2	3.8	0.0	0.0	0.0	7.2	1.2
2021 Jan.	11.0	7.5	0.2	0.4	0.0	0.0	2.8	3.6	7.4	0.0	0.0	8.8	4.9	0.2	3.7	0.1	0.0	0.0	7.7	1.2
Feb. ^(a)	9.5	7.6	0.2	0.4	0.0	0.0	1.2	3.4	6.1	0.0	0.0	8.5	4.6	0.2	3.7	0.1	0.0	0.0	7.3	1.1
Transactions																				
2020 Q3	-1.9	0.8	-0.2	0.0	0.0	0.0	-2.4	-0.1	-1.8	0.0	0.1	-0.1	0.0	-0.1	-0.1	0.0	0.0	0.0	-0.1	0.0
Q4	-2.5	0.3	0.0	0.0	0.0	0.0	-2.8	0.6	-3.1	0.0	-0.1	-0.4	-0.4	0.0	0.0	0.0	0.0	0.0	-0.4	0.0
2020 Nov.	0.1	0.9	-0.1	0.0	0.0	0.0	-0.8	0.1	0.0	0.0	0.0	-0.3	-0.3	0.0	0.0	0.0	0.0	0.0	-0.3	0.0
Dec.	0.3	0.4	0.1	0.0	0.0	0.0	-0.2	0.8	-0.4	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	-0.1	0.0
2021 Jan.	1.2	0.2	0.1	0.0	0.0	0.0	1.0	0.2	1.0	0.0	0.0	0.5	0.6	0.0	-0.1	0.0	0.0	0.0	0.5	0.0
Feb. ^(a)	-1.5	0.1	0.0	0.0	0.0	0.0	-1.6	-0.2	-1.3	0.0	0.0	-0.4	-0.3	0.0	-0.1	0.0	0.0	0.0	-0.4	0.0
Growth rates																				
2020 Q3	38.6	15.1	-27.1	6.3	.	.	146.8	-12.6	67.4	.	.	10.4	30.0	-36.3	-3.1	.	.	.	15.9	-15.8
Q4	7.3	10.9	-29.6	1.0	.	.	12.8	8.7	6.8	.	.	1.2	0.7	-3.0	1.9	.	.	.	0.8	3.8
2020 Nov.	-12.5	5.9	-53.8	2.1	.	.	-41.7	-12.5	-12.5	.	.	4.7	10.0	13.3	-0.5	.	.	.	4.6	4.8
Dec.	7.3	10.9	-29.6	1.0	.	.	12.8	8.7	6.8	.	.	1.2	0.7	-3.0	1.9	.	.	.	0.8	3.8
2021 Jan.	-8.0	8.1	-29.3	-5.3	.	.	-31.1	13.1	-15.7	.	.	0.3	0.7	16.9	-1.2	.	.	.	0.6	-2.0
Feb. ^(a)	-15.0	2.9	-39.8	-5.3	.	.	-55.4	3.1	-22.5	.	.	-3.4	0.4	-44.7	-4.5	.	.	.	-3.8	-0.6

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																
<i>Data reference Feb21</i>																
	Outstanding amounts															
Domestic	95.7	188.6	108.9	46.2	219.8	259.5	139.0	96.7	9.9	5.3	3.3	2.0	0.0	11.3	2.1	9.2
Cross-border intra euro area	2.5	9.6	0.4	3.6	6.8	2.1	0.3	1.1	5.8	7.5	6.7	0.8	0.0	0.3	0.0	0.2
Total	98.2	198.1	109.3	49.8	226.6	261.6	139.3	97.8	15.6	12.8	9.9	2.8	0.0	11.5	2.1	9.5
	Transactions															
Domestic	0.2	1.2	0.6	-0.1	2.0	0.7	0.3	0.2	0.1	-0.2	-0.1	0.0	0.0	0.0	0.0	0.0
Cross-border intra euro area	-0.2	-1.5	0.0	0.2	0.1	0.1	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	-0.2	0.0	-0.2
Total	0.0	-0.4	0.6	0.1	2.2	0.8	0.3	0.2	-0.1	-0.1	-0.1	0.0	0.0	-0.2	0.0	-0.2
	Growth rates															
Domestic	46.4	14.0	9.0	20.3	31.5	4.4	3.4	5.4	247.8	-10.3	-2.0	-21.2	.	1.2	1.4	1.2
Cross-border intra euro area	.	-14.4	10.5	24.0	.	-15.2	7.7	-25.1	2.9	20.6	26.9	7.7	.	-9.0	.	-11.7
Total	40.6	12.2	9.0	20.3	33.1	4.2	3.4	4.9	84.8	5.6	15.0	-11.9	.	1.0	1.7	0.9

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

Outstanding amounts at 20Q4

Other euro area²																
BE		0.0	0.0	0.0		0.0	0.0	0.0	0.6	0.2						
DE		4.1	0.1	0.2		0.2	0.1	0.1	2.1	3.2						
EE		0.1	0.0	0.1		0.4	0.0	0.2	.	0.0						
IE		1.0	0.0	0.8		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	0.1	0.3						
FR		0.1	0.0	0.0		0.1	0.0	0.0	1.9	0.4						
IT		0.0	0.0	.		0.0	0.0	0.0	0.0	0.1						
CY		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						
LT		0.0	0.0	0.0		0.4	0.0	0.1	0.0	.						
LU		.	0.0	0.0		0.1	0.0	0.1	0.0	0.3						
MT		0.0	0.0	0.0		0.0	0.0	.	0.0	0.0						
NL		0.5	0.0	0.5		0.1	0.0	0.1	1.0	0.8						
AT		0.0	0.0	0.0		0.2	0.0	0.2	0.3	0.3						
PT		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						
SK		.	0.0	.		0.0	0.0	.	0.0	0.0						
FI																
Total	0.5	8.4	0.4	1.6	0.7	2.0	0.3	1.0	6.0	6.7			0.0	0.2		
Other EU																
BG		0.0				0.0			0.0	.						
CZ		0.0				0.0			0.0	.						
DK		.				.			7.2	0.8						
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	0.0						
SE		1.3				2.8			3.9	1.9						
Total	58.1	2.7			42.8	14.9			11.2	2.8			0.0	9.2		
Non EU residents³	44.1	4.4			44.8	1.6			5.2	4.2				3.9		
UK		0.8				0.2			0.4	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. 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														
2020 Q3	64.0	44.1	0.5	33.1	10.4	6.0	5.6	0.4	0.0	0.0	0.5	8.3	3.1	2.0
Q4	66.4	46.2	0.5	33.7	12.1	6.1	5.7	0.4	0.0	0.0	0.5	8.1	3.1	2.3
2020 Nov.	64.8	43.1	0.6	33.6	8.9	6.1	5.7	0.4	0.0	0.0	0.5	9.9	3.1	2.1
Dec.	66.4	46.2	0.5	33.7	12.1	6.1	5.7	0.4	0.0	0.0	0.5	8.1	3.1	2.3
2021 Jan.	66.7	44.5	0.5	33.8	10.2	6.2	5.8	0.4	0.0	0.0	0.5	10.3	3.2	2.0
Feb. ^(p)	67.3	43.7	0.5	33.9	9.3	6.3	5.8	0.4	0.0	0.0	0.5	11.7	3.2	2.1
Transactions														
2020 Q3	2.1	1.5	0.0	0.5	0.9	0.5	0.5	0.0	0.0	0.0	0.1	0.1	0.0	-0.1
Q4	2.5	2.3	0.0	0.7	1.6	0.1	0.1	0.0	0.0	0.0	0.0	-0.1	0.0	0.2
2020 Nov.	0.8	0.1	0.0	0.3	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.1
Dec.	1.8	3.3	-0.1	0.2	3.2	0.1	0.0	0.0	0.0	0.0	0.0	-1.8	0.0	0.2
2021 Jan.	0.3	-1.8	0.0	0.2	-1.9	0.1	0.1	0.0	0.0	0.0	0.0	2.2	0.0	-0.2
Feb. ^(p)	0.7	-0.8	0.0	0.1	-0.9	0.1	0.1	0.0	0.0	0.0	0.0	1.4	0.0	0.0
Growth rates														
2020 Q3	9.0	14.1	23.1	6.8	44.2	19.5	18.0	52.1	.	.	28.4	-14.5	2.6	1.0
Q4	10.1	16.4	2.8	5.3	65.8	16.5	17.7	-2.8	.	.	34.3	-15.9	2.2	-0.2
2020 Nov.	8.6	9.2	23.0	4.8	28.3	18.0	16.5	51.7	.	.	34.3	3.0	2.0	0.3
Dec.	10.1	16.4	2.8	5.3	65.8	16.5	17.7	-2.8	.	.	34.3	-15.9	2.2	-0.2
2021 Jan.	10.8	12.5	2.1	5.4	45.1	18.0	18.5	8.4	.	.	27.6	6.3	2.5	-6.8
Feb. ^(p)	11.3	10.1	0.8	5.0	33.9	19.2	19.8	8.4	.	.	28.3	17.7	3.0	-6.0

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										
2020 Q3	64.0	47.9	0.4	46.8	0.6	0.0	0.2	9.9	3.7	2.5
Q4	66.4	49.9	0.5	48.8	0.5	0.0	0.2	9.9	4.0	2.5
2020 Nov.	64.8	48.7	0.4	47.7	0.6	0.0	0.2	10.0	3.4	2.6
Dec.	66.4	49.9	0.5	48.8	0.5	0.0	0.2	9.9	4.0	2.5
2021 Jan.	66.7	50.5	0.5	49.3	0.7	0.0	0.2	9.9	3.6	2.5
Feb. ^(p)	67.3	50.9	0.5	49.8	0.6	0.0	0.2	10.0	3.7	2.5
Transactions										
2020 Q3	2.1	1.8	0.0	1.8	0.1	0.0	0.0	0.4	0.0	-0.1
Q4	2.5	2.2	0.1	2.1	-0.1	0.0	0.0	0.2	0.3	-0.1
2020 Nov.	0.8	0.6	0.0	0.5	0.0	0.0	0.0	0.1	0.0	0.1
Dec.	1.8	1.3	0.1	1.3	-0.1	0.0	0.0	0.1	0.6	-0.2
2021 Jan.	0.3	0.5	0.0	0.4	0.1	0.0	0.0	0.1	-0.4	0.1
Feb. ^(p)	0.7	0.4	0.0	0.5	-0.1	0.0	0.0	0.1	0.1	0.0
Growth rates										
2020 Q3	9.0	9.3	17.9	9.6	-5.9	.	25.8	18.1	-6.6	-4.4
Q4	10.1	10.9	14.7	10.6	24.5	.	2.7	16.2	-4.1	-2.8
2020 Nov.	8.6	10.1	12.1	10.2	6.9	.	25.8	15.8	-19.4	-0.5
Dec.	10.1	10.9	14.7	10.6	24.5	.	2.7	16.2	-4.1	-2.8
2021 Jan.	10.8	12.9	12.6	12.8	19.1	.	-4.7	16.3	-12.5	-6.9
Feb. ^(p)	11.3	12.8	13.8	13.2	-5.8	.	6.6	16.0	-4.1	-9.5

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.

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												
2020 Q3	12.9	6.6	5.9	0.3	-	18.0	6.3	2.4	9.3	2.2	-	0.0
Q4	13.0	6.6	6.1	0.3	-	18.4	6.3	2.6	9.6	2.2	-	0.0
2020 Nov.	13.0	6.7	6.1	0.3	-	18.4	6.5	2.5	9.4	2.2	-	0.0
Dec.	13.0	6.6	6.1	0.3	-	18.4	6.3	2.6	9.6	2.2	-	0.0
2021 Jan.	13.1	6.6	6.2	0.3	-	18.5	6.4	2.5	9.7	2.2	-	0.0
Feb. ^(a)	13.2	6.7	6.2	0.3	-	18.5	6.3	2.5	9.7	2.2	-	0.0
Transactions												
2020 Q3	0.3	0.1	0.2	0.0	-	0.2	0.1	0.0	0.1	0.0	-	0.0
Q4	0.2	0.0	0.2	0.0	-	0.5	0.0	0.1	0.3	0.0	-	0.0
2020 Nov.	0.1	0.0	0.1	0.0	-	0.2	0.1	0.0	0.0	0.0	-	0.0
Dec.	0.0	0.0	0.1	0.0	-	0.1	-0.2	0.1	0.3	0.0	-	0.0
2021 Jan.	0.0	0.0	0.0	0.0	-	0.1	0.1	0.0	0.1	0.0	-	0.0
Feb. ^(a)	0.1	0.1	0.1	0.0	-	0.0	-0.1	0.0	0.0	0.0	-	0.0
Growth rates												
2020 Q3	8.6	6.2	12.8	-13.1	-	3.3	1.3	1.4	5.2	31.5	-	.
Q4	7.6	4.9	12.1	-17.3	-	4.0	-0.6	6.5	6.7	2.5	-	.
2020 Nov.	7.8	5.5	12.3	-19.1	-	2.9	0.1	4.5	4.6	3.1	-	.
Dec.	7.6	4.9	12.1	-17.3	-	4.0	-0.6	6.5	6.7	2.5	-	.
2021 Jan.	7.2	4.5	12.0	-21.1	-	4.5	-0.6	5.6	7.8	3.6	-	.
Feb. ^(a)	7.2	4.6	11.9	-22.1	-	3.7	-2.6	3.9	8.3	3.3	-	.

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																		
2020 Q3	29.7	16.0	12.6	0.9	0.3	0.0	0.0	14.6	12.8	1.6	0.3	0.0	0.0	0.0	0.8	-	-	0.8
Q4	31.2	17.3	12.8	0.8	0.3	0.0	0.0	15.0	13.2	1.4	0.3	0.0	0.0	0.0	0.6	-	-	1.0
2020 Nov.	30.3	16.5	12.7	0.8	0.3	0.0	0.0	14.6	12.8	1.5	0.2	0.0	0.0	0.0	0.8	-	-	1.0
Dec.	31.2	17.3	12.8	0.8	0.3	0.0	0.0	15.0	13.2	1.4	0.3	0.0	0.0	0.0	0.6	-	-	1.0
2021 Jan.	31.5	17.6	12.8	0.8	0.3	0.0	0.0	15.0	13.2	1.4	0.3	0.0	0.0	0.0	0.8	-	-	0.9
Feb. ^(a)	31.9	18.0	12.9	0.8	0.3	0.0	0.0	15.0	13.2	1.5	0.3	0.0	0.0	0.0	0.8	-	-	0.9
Transactions																		
2020 Q3	0.6	0.5	0.1	0.0	0.0	0.0	0.0	1.3	1.2	0.1	0.0	0.0	0.0	0.0	0.2	-	-	-0.2
Q4	1.6	1.4	0.2	0.0	0.0	0.0	0.0	0.4	0.5	-0.1	0.0	0.0	0.0	0.0	-0.2	-	-	0.2
2020 Nov.	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	-	-	-	0.1
Dec.	0.9	0.8	0.1	0.0	0.0	0.0	0.0	0.4	0.4	-0.1	0.1	0.0	0.0	0.0	-0.2	-	-	0.0
2021 Jan.	0.3	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	0.2	-	-	-0.1
Feb. ^(a)	0.4	0.4	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
Growth rates																		
2020 Q3	8.4	15.4	4.3	-9.6	4.7	.	.	12.7	19.2	-20.9	3.4	.	.	.	23.1	-	-	-15.2
Q4	10.3	16.6	4.3	-10.2	5.8	.	.	11.2	15.3	-18.2	39.8	.	.	.	-7.1	-	-	9.3
2020 Nov.	9.1	15.6	4.2	-10.9	5.7	.	.	11.7	16.7	-17.6	14.3	.	.	.	19.7	-	-	17.8
Dec.	10.3	16.6	4.3	-10.2	5.8	.	.	11.2	15.3	-18.2	39.8	.	.	.	-7.1	-	-	9.3
2021 Jan.	11.2	18.6	3.7	-7.9	5.6	.	.	14.2	19.1	-17.6	26.8	.	.	.	17.4	-	-	33.6
Feb. ^(a)	12.0	21.1	2.9	-10.3	6.7	.	.	14.3	18.7	-13.6	24.8	.	.	.	17.9	-	-	11.2

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).

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 Feb21</i>																
Outstanding amounts																
Domestic residents	0.6	50.3	31.9	15.0	9.3	34.4	13.2	18.5	0.0	6.2	5.8	0.4	0.0	0.5	0.1	0.4
Euro area residents	1.3	0.9	0.6	0.3	5.7	0.3	0.0	0.2	0.3	0.8	0.7	0.1	0.0	0.0	0.0	0.0
Transactions																
Domestic residents	-0.1	0.5	0.4	0.0	-0.9	0.1	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Euro area residents	0.2	0.0	0.0	0.0	1.2	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Growth rates																
Domestic residents	-5.8	13.2	12.0	14.3	33.9	4.9	7.2	3.7	.	19.1	19.8	8.4	.	28.3	.	11.9
Euro area residents	7.6	-12.5	-22.0	26.5	24.6	-0.8	.	-5.1	.	82.8	75.1	.	.	.	.	.

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).

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														
2020 Q3	314.3	223.2	2.0	119.9	101.3	42.3	29.3	1.0	12.0	0.0	4.4	25.5	6.5	12.4
Q4	305.9	214.1	2.1	122.8	89.3	44.1	30.4	1.0	12.6	0.0	4.7	25.4	6.6	10.9
2020 Nov.	330.3	238.2	2.1	125.0	111.1	44.6	30.9	1.0	12.7	0.0	4.8	25.2	6.6	10.9
Dec.	305.9	214.1	2.1	122.8	89.3	44.1	30.4	1.0	12.6	0.0	4.7	25.4	6.6	10.9
2021 Jan.	333.3	239.6	2.1	125.2	112.3	45.8	31.7	1.2	12.9	0.0	4.8	25.9	6.7	10.4
Feb. ^(p)	333.8	239.3	2.1	124.8	112.3	46.7	32.7	1.2	12.8	0.0	4.8	26.4	6.7	10.0
Transactions														
2020 Q3	2.7	6.2	-0.1	1.7	4.6	-0.6	-0.6	0.1	0.0	0.0	-0.1	0.1	0.0	-0.6
Q4	-13.5	-16.9	0.0	-0.8	-16.1	0.3	0.2	0.0	0.1	0.0	0.4	-0.3	0.1	-1.5
2020 Nov.	3.2	-0.5	0.0	0.8	-1.3	0.8	0.8	0.0	0.0	0.0	0.4	-0.9	0.2	-1.4
Dec.	-24.0	-23.6	0.0	-2.0	-21.6	-0.5	-0.4	0.0	0.0	0.0	0.0	0.3	0.0	0.1
2021 Jan.	26.0	23.9	0.0	1.5	22.3	1.3	1.0	0.2	0.2	0.0	0.0	0.4	0.1	-0.5
Feb. ^(p)	1.7	1.1	0.0	0.4	0.7	1.4	1.3	0.0	0.1	0.0	0.0	0.5	0.0	-0.5
Growth rates														
2020 Q3	2.7	0.8	15.3	3.8	-2.8	32.2	53.0	9.7	0.6	.	-1.1	-1.5	1.1	32.2
Q4	3.5	0.1	9.5	3.3	-4.2	34.9	57.2	5.2	2.0	.	5.4	2.2	-1.8	18.7
2020 Nov.	5.0	2.6	13.4	3.8	1.0	36.7	60.5	3.6	2.2	.	6.5	-3.0	1.0	18.0
Dec.	3.5	0.1	9.5	3.3	-4.2	34.9	57.2	5.2	2.0	.	5.4	2.2	-1.8	18.7
2021 Jan.	4.7	1.9	10.5	2.9	0.6	39.4	64.8	16.4	2.2	.	3.9	2.8	-1.2	11.5
Feb. ^(p)	4.9	2.2	8.6	3.0	1.2	44.1	73.8	12.5	2.1	.	5.2	2.2	-0.7	-4.6

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										
2020 Q3	314.3	196.9	13.9	179.5	3.4	0.0	15.0	30.9	57.1	14.5
Q4	305.9	188.7	2.4	184.2	2.0	0.0	15.5	32.6	57.5	11.6
2020 Nov.	330.3	209.4	18.5	187.1	3.8	0.0	15.6	32.5	59.8	13.1
Dec.	305.9	188.7	2.4	184.2	2.0	0.0	15.5	32.6	57.5	11.6
2021 Jan.	333.3	213.0	17.1	191.6	4.2	0.0	16.2	32.8	59.0	12.3
Feb. ^(p)	333.8	214.0	15.3	194.1	4.6	0.0	16.2	32.7	59.2	11.8
Transactions										
2020 Q3	2.7	4.3	-2.0	5.9	0.4	0.0	-0.4	0.7	-0.9	-1.1
Q4	-13.5	-14.2	-11.5	-1.2	-1.5	0.0	0.0	1.9	-0.2	-1.1
2020 Nov.	3.2	-0.3	-0.9	1.2	-0.5	0.0	-0.1	1.5	1.0	1.0
Dec.	-24.0	-20.2	-16.1	-2.4	-1.7	0.0	-0.1	0.2	-2.2	-1.6
2021 Jan.	26.0	22.8	14.7	5.9	2.2	0.0	0.6	0.2	1.3	1.1
Feb. ^(p)	1.7	2.2	-1.8	3.6	0.4	0.0	0.1	0.0	0.3	-0.8
Growth rates										
2020 Q3	2.7	9.2	.	9.7	9.6	.	-9.3	5.6	-12.4	-3.3
Q4	3.5	8.7	.	8.7	16.4	.	-5.9	6.8	-8.2	-6.8
2020 Nov.	5.0	12.5	.	8.9	14.9	.	-6.3	8.1	-12.3	-3.8
Dec.	3.5	8.7	.	8.7	16.4	.	-5.9	6.8	-8.2	-6.8
2021 Jan.	4.7	11.7	.	9.4	15.3	.	-3.4	6.0	-10.7	-11.1
Feb. ^(p)	4.9	12.9	.	10.0	24.4	.	-3.2	5.8	-10.0	-25.1

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												
2020 Q3	67.2	9.7	51.6	5.9	-	43.2	9.7	9.2	24.3	9.4	-	0.1
Q4	71.1	10.1	54.8	6.2	-	43.3	8.9	9.4	24.9	8.4	-	0.0
2020 Nov.	70.8	10.1	54.4	6.2	-	44.5	9.9	9.4	25.2	9.8	-	0.0
Dec.	71.1	10.1	54.8	6.2	-	43.3	8.9	9.4	24.9	8.4	-	0.0
2021 Jan.	71.8	10.1	55.5	6.2	-	43.8	9.4	9.5	24.9	9.5	-	0.1
Feb. ^(a)	71.7	10.0	55.5	6.2	-	43.7	9.1	9.5	25.1	9.4	-	0.0
Transactions												
2020 Q3	1.3	0.1	1.1	0.1	-	0.1	0.2	0.3	-0.4	0.7	-	-0.4
Q4	1.3	0.0	1.2	0.1	-	-0.9	-0.9	0.0	0.0	-1.2	-	0.0
2020 Nov.	0.5	0.0	0.4	0.1	-	0.1	0.0	0.0	0.2	0.1	-	0.0
Dec.	0.5	0.0	0.5	0.0	-	-1.1	-0.9	0.1	-0.3	-1.4	-	0.0
2021 Jan.	0.2	-0.1	0.3	0.0	-	0.4	0.2	0.0	0.2	0.9	-	0.0
Feb. ^(a)	0.3	0.0	0.3	0.0	-	0.2	0.0	0.0	0.2	-0.1	-	0.0
Growth rates												
2020 Q3	6.5	3.4	7.6	2.9	-	0.7	-4.8	0.4	3.1	0.7	-	.
Q4	6.7	1.5	8.1	4.0	-	-0.5	-6.0	2.5	0.5	-2.7	-	.
2020 Nov.	6.6	1.9	7.8	4.4	-	0.0	-3.3	-1.2	1.9	2.6	-	.
Dec.	6.7	1.5	8.1	4.0	-	-0.5	-6.0	2.5	0.5	-2.7	-	.
2021 Jan.	6.7	0.6	8.2	3.5	-	-0.5	-6.4	2.3	0.8	-3.9	-	.
Feb. ^(a)	6.7	0.2	8.3	3.8	-	0.4	-5.6	2.8	1.9	-5.5	-	.

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	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2020 Q3	110.9	93.2	2.5	7.8	6.7	0.8	0.0	43.8	41.3	2.0	0.1	0.3	0.0	0.1	7.2	-	-	5.3
Q4	118.6	100.2	2.3	8.2	7.2	0.8	0.0	46.5	44.3	1.7	0.1	0.4	0.0	0.0	6.0	-	-	4.1
2020 Nov.	116.9	98.7	2.4	8.0	7.0	0.8	0.0	47.0	44.3	2.1	0.1	0.4	0.0	0.1	7.2	-	-	4.0
Dec.	118.6	100.2	2.3	8.2	7.2	0.8	0.0	46.5	44.3	1.7	0.1	0.4	0.0	0.0	6.0	-	-	4.1
2021 Jan.	121.2	102.7	2.2	8.3	7.3	0.7	0.0	46.9	44.4	1.9	0.1	0.4	0.0	0.0	7.1	-	-	5.0
Feb. ^(a)	122.0	103.7	2.2	8.1	7.2	0.8	0.0	47.6	44.9	2.2	0.1	0.4	0.0	0.0	7.0	-	-	5.3
Transactions																		
2020 Q3	2.2	2.8	-0.5	0.0	-0.2	0.0	0.0	1.9	2.2	-0.3	0.0	0.0	0.0	0.0	0.5	-	-	1.0
Q4	3.7	3.6	-0.3	0.1	0.2	0.0	0.0	1.5	1.9	-0.4	0.0	0.0	0.0	0.0	-1.4	-	-	-1.4
2020 Nov.	1.0	1.0	-0.1	0.0	0.0	0.0	0.0	0.9	0.9	-0.1	0.0	0.0	0.0	0.0	0.2	-	-	-0.4
Dec.	1.9	1.7	-0.1	0.2	0.1	0.0	0.0	-0.4	0.1	-0.4	0.0	0.0	0.0	-0.1	-1.2	-	-	0.1
2021 Jan.	1.7	1.7	0.0	0.0	0.1	-0.1	0.0	0.0	-0.2	0.2	0.0	0.0	0.0	0.0	1.1	-	-	1.0
Feb. ^(a)	1.6	1.7	-0.1	-0.1	0.0	0.0	0.0	0.9	0.7	0.3	0.0	0.0	0.0	0.0	-0.1	-	-	0.3
Growth rates																		
2020 Q3	10.3	15.2	-41.4	-3.1	2.2	-10.6	.	12.2	21.7	-57.2	.	6.5	.	.	-7.0	-	-	8.8
Q4	12.1	17.5	-47.3	-1.5	1.6	-10.5	.	9.7	16.9	-57.9	.	2.0	.	.	-15.2	-	-	-19.5
2020 Nov.	11.3	16.7	-47.5	-2.9	2.8	-10.6	.	11.6	20.8	-58.3	.	9.7	.	.	-5.6	-	-	-22.7
Dec.	12.1	17.5	-47.3	-1.5	1.6	-10.5	.	9.7	16.9	-57.9	.	2.0	.	.	-15.2	-	-	-19.5
2021 Jan.	12.5	18.4	-51.5	-1.4	2.4	-17.9	.	10.6	20.7	-62.3	.	-0.7	.	.	-11.0	-	-	-12.8
Feb. ^(a)	13.2	19.3	-53.7	-1.6	2.4	-11.6	.	11.7	20.4	-54.6	.	-4.6	.	.	-15.5	-	-	-13.8

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 Feb21</i>																
Outstanding amounts																
Domestic residents	4.6	209.4	122.0	47.6	112.3	126.9	71.7	43.7	12.8	33.9	32.7	1.2	0.0	4.8	2.7	2.1
Euro area residents	37.6	8.2	2.4	2.5	7.2	10.4	0.8	4.3	0.3	1.3	0.9	0.4	0.0	0.4	0.0	0.4
Transactions																
Domestic residents	0.4	1.8	1.6	0.9	0.7	0.4	0.3	0.2	0.1	1.3	1.3	0.0	0.0	0.0	0.0	0.0
Euro area residents	0.4	-0.2	0.1	-0.3	0.3	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	24.4	12.7	13.2	11.7	1.2	3.0	6.7	0.4	2.1	70.5	73.8	12.5	.	5.2	10.2	-0.6
Euro area residents	-23.9	23.9	28.0	36.0	-8.9	16.4	15.2	15.6	4.8	1.8	-5.7	22.7	.	-4.6	.	-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).

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														
2020 Q3	1,241.3	718.8	20.8	553.3	144.8	129.7	14.0	1.0	114.6	0.0	33.3	197.6	4.7	157.3
Q4	1,251.5	724.5	22.9	554.6	147.0	131.9	13.1	1.0	117.8	0.0	34.5	201.5	4.8	154.3
2020 Nov.	1,257.6	721.2	21.6	551.6	148.0	128.2	14.3	1.0	112.9	0.0	34.5	216.2	4.7	152.8
Dec.	1,251.5	724.5	22.9	554.6	147.0	131.9	13.1	1.0	117.8	0.0	34.5	201.5	4.8	154.3
2021 Jan.	1,230.5	719.6	22.2	555.1	142.2	121.3	14.0	1.0	106.2	0.0	34.8	210.2	4.8	139.9
Feb. ^(p)	1,234.7	733.0	21.7	559.3	152.1	123.2	15.9	1.0	106.2	0.0	35.0	210.2	4.8	128.4
Transactions														
2020 Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2020 Nov.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2021 Jan.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb. ^(p)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Growth rates														
2020 Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2020 Nov.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2021 Jan.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb. ^(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										
2020 Q3	1,241.3	370.0	1.0	224.9	144.0	0.0	510.0	71.3	132.1	157.9
Q4	1,251.5	376.9	0.9	230.8	145.2	0.0	518.3	70.3	129.8	156.2
2020 Nov.	1,257.6	381.2	1.0	230.8	149.4	0.0	514.1	69.0	141.2	152.2
Dec.	1,251.5	376.9	0.9	230.8	145.2	0.0	518.3	70.3	129.8	156.2
2021 Jan.	1,230.5	373.2	1.0	230.5	141.8	0.0	508.4	70.4	139.5	138.9
Feb. ^(p)	1,234.7	386.2	1.0	231.6	153.6	0.0	512.2	76.0	134.1	126.2
Transactions										
2020 Q3	-	-	-	-	-	-	-	-	-	-
Q4	-	-	-	-	-	-	-	-	-	-
2020 Nov.	-	-	-	-	-	-	-	-	-	-
Dec.	-	-	-	-	-	-	-	-	-	-
2021 Jan.	-	-	-	-	-	-	-	-	-	-
Feb. ^(p)	-	-	-	-	-	-	-	-	-	-
Growth rates										
2020 Q3	-	-	-	-	-	-	-	-	-	-
Q4	-	-	-	-	-	-	-	-	-	-
2020 Nov.	-	-	-	-	-	-	-	-	-	-
Dec.	-	-	-	-	-	-	-	-	-	-
2021 Jan.	-	-	-	-	-	-	-	-	-	-
Feb. ^(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												
2020 Q3	332.1	15.7	306.7	9.7	-	171.4	-	-	-	39.4	-	10.3
Q4	333.6	15.5	308.8	9.3	-	173.8	-	-	-	38.3	-	8.8
2020 Nov.	333.1	15.3	308.5	9.3	-	173.1	-	-	-	37.0	-	8.4
Dec.	333.6	15.5	308.8	9.3	-	173.8	-	-	-	38.3	-	8.8
2021 Jan.	334.2	15.2	309.4	9.5	-	173.5	-	-	-	39.3	-	8.2
Feb. ^(a)	334.8	15.1	310.7	9.1	-	173.7	-	-	-	40.8	-	9.9
Transactions												
2020 Q3	-	-	-	-	-	-	-	-	-	-	-	-
Q4	-	-	-	-	-	-	-	-	-	-	-	-
2020 Nov.	-	-	-	-	-	-	-	-	-	-	-	-
Dec.	-	-	-	-	-	-	-	-	-	-	-	-
2021 Jan.	-	-	-	-	-	-	-	-	-	-	-	-
Feb. ^(a)	-	-	-	-	-	-	-	-	-	-	-	-
Growth rates												
2020 Q3	1.3	-	-	-	-	2.5	-	-	-	-	-	-
Q4	1.2	-	-	-	-	2.1	-	-	-	-	-	-
2020 Nov.	1.2	-	-	-	-	2.3	-	-	-	-	-	-
Dec.	1.2	-	-	-	-	2.1	-	-	-	-	-	-
2021 Jan.	1.3	-	-	-	-	1.5	-	-	-	-	-	-
Feb. ^(a)	1.4	-	-	-	-	1.4	-	-	-	-	-	-

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		
																		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2020 Q3	149.0	-	-	-	-	-	-	49.5	-	-	-	-	-	-	-	18.8	-	6.1
Q4	152.0	-	-	-	-	-	-	49.4	-	-	-	-	-	-	-	20.8	-	7.6
2020 Nov.	152.0	-	-	-	-	-	-	50.0	-	-	-	-	-	-	-	19.9	-	7.7
Dec.	152.0	-	-	-	-	-	-	49.4	-	-	-	-	-	-	-	20.8	-	7.6
2021 Jan.	150.9	-	-	-	-	-	-	48.6	-	-	-	-	-	-	-	23.3	-	6.6
Feb. ^(a)	151.7	-	-	-	-	-	-	49.3	-	-	-	-	-	-	-	22.9	-	6.3
Transactions																		
2020 Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2020 Nov.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2021 Jan.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb. ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Growth rates																		
2020 Q3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2020 Nov.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2021 Jan.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb. ^(a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 Feb21</i>																		
	Outstanding amounts																	
Domestic residents	153.6	.	151.7	49.3	152.1	.	334.8	173.7	106.2	.	15.9	1.0	0.0	35.0	20.4	14.6	.	
Euro area residents
	Transactions																	
Domestic residents
Euro area residents
	Growth rates																	
Domestic residents	1.4	1.4
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														
2020 Q3	62.6	45.7	6.4	29.6	9.7	6.9	6.6	0.3	0.0	0.0	0.5	6.7	1.0	1.8
Q4	64.1	48.8	6.6	30.1	12.2	7.0	6.6	0.3	0.0	0.0	0.5	5.1	1.0	1.8
2020 Nov.	63.3	46.8	6.4	29.7	10.7	7.0	6.7	0.3	0.0	0.0	0.5	6.3	1.0	1.8
Dec.	64.1	48.8	6.6	30.1	12.2	7.0	6.6	0.3	0.0	0.0	0.5	5.1	1.0	1.8
2021 Jan.	64.6	49.3	6.5	30.1	12.7	6.9	6.5	0.3	0.0	0.0	0.5	5.2	1.0	1.7
Feb. ^(p)	64.7	49.4	6.3	30.1	13.0	6.8	6.5	0.3	0.0	0.0	0.5	5.3	1.0	1.7
Transactions														
2020 Q3	0.4	0.1	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.3	0.0	-0.2
Q4	1.6	3.2	0.2	0.5	2.5	0.1	0.1	0.0	0.0	0.0	0.0	-1.6	0.0	0.0
2020 Nov.	0.5	0.8	0.0	0.1	0.7	0.0	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	0.0
Dec.	0.9	2.1	0.2	0.4	1.5	0.0	0.0	0.0	0.0	0.0	0.0	-1.2	0.0	0.0
2021 Jan.	0.5	0.6	0.0	0.1	0.5	-0.1	-0.1	0.0	0.0	0.0	0.0	0.1	0.0	-0.1
Feb. ^(p)	0.2	0.2	-0.2	0.1	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Growth rates														
2020 Q3	5.1	6.1	22.0	3.7	4.5	-0.3	0.2	-9.0	.	.	-11.4	10.5	-4.1	7.3
Q4	6.6	8.8	16.6	3.4	19.8	1.4	1.6	-1.5	.	.	-12.5	7.2	-4.7	-5.5
2020 Nov.	5.9	6.5	14.2	2.3	14.7	1.7	2.1	-4.1	.	.	-9.0	15.1	-5.0	-0.3
Dec.	6.6	8.8	16.6	3.4	19.8	1.4	1.6	-1.5	.	.	-12.5	7.2	-4.7	-5.5
2021 Jan.	6.9	10.2	17.8	3.4	25.5	-0.1	-0.1	-0.6	.	.	-12.1	1.4	-3.4	-7.9
Feb. ^(p)	6.2	8.9	13.1	2.6	24.5	1.0	0.9	-0.4	.	.	-12.8	3.6	-3.3	-12.7

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										
2020 Q3	62.6	46.9	2.8	43.1	1.1	0.0	0.2	10.9	3.4	1.3
Q4	64.1	47.8	2.8	43.9	1.2	0.0	0.2	10.9	4.0	1.3
2020 Nov.	63.3	47.4	2.7	43.6	1.1	0.0	0.2	11.0	3.5	1.3
Dec.	64.1	47.8	2.8	43.9	1.2	0.0	0.2	10.9	4.0	1.3
2021 Jan.	64.6	47.9	2.7	43.8	1.3	0.0	0.2	10.9	4.3	1.3
Feb. ^(p)	64.7	47.9	2.7	43.9	1.3	0.0	0.2	11.0	4.3	1.3
Transactions										
2020 Q3	0.4	0.8	-0.3	1.1	0.0	0.0	0.0	0.2	-0.4	-0.2
Q4	1.6	0.9	0.0	0.8	0.1	0.0	0.0	0.1	0.6	0.0
2020 Nov.	0.5	0.3	-0.1	0.4	0.0	0.0	0.0	0.1	0.1	0.0
Dec.	0.9	0.4	0.1	0.2	0.1	0.0	0.0	0.0	0.5	0.0
2021 Jan.	0.5	0.1	0.0	0.0	0.2	0.0	0.0	0.0	0.3	0.1
Feb. ^(p)	0.2	0.1	0.0	0.1	-0.1	0.0	0.0	0.0	0.1	0.0
Growth rates										
2020 Q3	5.1	5.8	4.4	5.3	43.7	.	0.1	9.2	-2.2	-26.6
Q4	6.6	8.0	-11.3	8.6	51.7	.	0.1	3.2	5.4	-8.5
2020 Nov.	5.9	7.6	-4.9	7.9	40.0	.	0.2	5.5	-6.4	-15.1
Dec.	6.6	8.0	-11.3	8.6	51.7	.	0.1	3.2	5.4	-8.5
2021 Jan.	6.9	9.1	0.7	8.5	70.5	.	0.1	2.0	-0.2	-1.9
Feb. ^(p)	6.2	8.3	-6.8	8.3	70.3	.	28.1	2.0	-2.1	-6.6

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.

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												
2020 Q3	18.0	1.5	8.0	8.6	-	11.2	2.0	2.4	6.8	0.4	-	0.0
Q4	18.1	1.4	8.2	8.5	-	11.4	1.8	2.4	7.2	0.4	-	0.1
2020 Nov.	18.1	1.5	8.1	8.5	-	11.2	1.9	2.4	6.8	0.4	-	0.0
Dec.	18.1	1.4	8.2	8.5	-	11.4	1.8	2.4	7.2	0.4	-	0.1
2021 Jan.	18.1	1.4	8.3	8.4	-	11.5	1.8	2.4	7.2	0.4	-	0.1
Feb. ^(a)	18.1	1.3	8.4	8.4	-	11.5	1.9	2.4	7.2	0.4	-	0.1
Transactions												
2020 Q3	0.1	0.0	0.1	0.0	-	-0.2	-0.3	0.1	0.0	0.0	-	0.0
Q4	0.1	-0.1	0.2	-0.1	-	0.3	-0.2	0.1	0.5	0.1	-	0.0
2020 Nov.	0.1	0.0	0.1	0.0	-	0.0	0.0	0.0	0.0	0.0	-	0.0
Dec.	0.0	-0.1	0.1	0.0	-	0.3	-0.1	0.0	0.4	0.0	-	0.0
2021 Jan.	0.0	0.0	0.1	0.0	-	0.1	0.0	0.0	0.0	0.0	-	0.0
Feb. ^(a)	0.0	0.0	0.1	0.0	-	0.0	0.0	0.0	0.0	0.0	-	0.0
Growth rates												
2020 Q3	3.6	-2.8	8.8	0.2	-	4.9	-2.1	5.8	6.9	-19.2	-	.
Q4	1.9	-6.1	7.7	-1.8	-	5.2	-16.2	7.4	11.7	6.6	-	.
2020 Nov.	2.4	-3.1	7.5	-1.1	-	2.8	-10.4	6.3	6.0	-9.2	-	.
Dec.	1.9	-6.1	7.7	-1.8	-	5.2	-16.2	7.4	11.7	6.6	-	.
2021 Jan.	1.7	-8.2	8.5	-2.6	-	5.6	-15.6	7.0	12.2	8.8	-	.
Feb. ^(a)	1.6	-9.1	9.1	-3.2	-	3.9	-13.9	6.2	9.0	7.9	-	.

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		
																		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Outstanding amounts																		
2020 Q3	29.4	17.7	6.8	4.8	0.0	0.0	0.0	10.9	9.6	0.9	0.3	0.0	0.0	0.0	1.1	-	-	1.0
Q4	29.8	18.5	6.6	4.7	0.0	0.0	0.0	11.1	9.9	0.9	0.3	0.0	0.0	0.0	1.1	-	-	1.0
2020 Nov.	29.5	18.1	6.7	4.8	0.0	0.0	0.0	11.2	10.0	0.9	0.3	0.0	0.0	0.0	1.1	-	-	1.0
Dec.	29.8	18.5	6.6	4.7	0.0	0.0	0.0	11.1	9.9	0.9	0.3	0.0	0.0	0.0	1.1	-	-	1.0
2021 Jan.	30.0	18.7	6.6	4.7	0.0	0.0	0.0	10.9	9.7	0.9	0.3	0.0	0.0	0.0	1.1	-	-	1.0
Feb. ^(a)	30.3	19.1	6.5	4.7	0.0	0.0	0.0	10.8	9.6	0.9	0.3	0.0	0.0	0.0	1.2	-	-	1.0
Transactions																		
2020 Q3	0.5	0.8	-0.2	-0.1	0.0	0.0	0.0	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.1	-	-	0.1
Q4	0.5	0.8	-0.1	-0.1	0.0	0.0	0.0	0.3	0.3	0.0	-0.1	0.0	0.0	0.0	0.0	-	-	0.0
2020 Nov.	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.2	0.3	0.0	0.0	0.0	0.0	0.0	0.0	-	-	0.0
Dec.	0.4	0.4	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1	0.1	-0.1	0.0	0.0	0.0	0.0	-	-	0.0
2021 Jan.	0.2	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	0.0	-	-	0.0
Feb. ^(a)	0.3	0.3	0.0	0.0	0.0	0.0	0.0	-0.2	-0.1	0.0	0.0	0.0	0.0	0.1	0.1	-	-	0.0
Growth rates																		
2020 Q3	4.6	18.9	-14.4	-7.3	.	.	.	11.8	14.6	-11.4	16.5	.	.	.	-21.7	-	-	1.3
Q4	5.2	18.4	-13.6	-6.6	.	.	.	16.2	19.6	-3.2	-13.8	.	.	.	-2.3	-	-	75.3
2020 Nov.	4.7	17.8	-13.6	-6.9	.	.	.	15.5	18.9	-13.0	16.1	.	.	.	1.7	-	-	48.1
Dec.	5.2	18.4	-13.6	-6.6	.	.	.	16.2	19.6	-3.2	-13.8	.	.	.	-2.3	-	-	75.3
2021 Jan.	6.3	19.9	-12.7	-7.3	.	.	.	16.9	21.3	-8.0	-16.4	.	.	.	-14.6	-	-	23.7
Feb. ^(a)	7.2	20.7	-11.8	-7.2	.	.	.	14.4	19.0	-11.5	-19.3	.	.	.	-15.6	-	-	15.2

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. 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 Feb21</i>																
Outstanding amounts																
Domestic residents	1.3	46.6	30.3	10.8	13.0	36.4	18.1	11.5	0.0	6.8	6.5	0.3	0.0	0.5	0.0	0.4
Euro area residents	2.0	0.7	0.5	0.1	2.0	0.1	0.0	0.1	0.2	0.5	0.4	0.0	0.0	0.1	0.1	0.0
Transactions																
Domestic residents	-0.1	0.1	0.3	-0.2	0.4	-0.2	0.0	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	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Growth rates																
Domestic residents	70.3	7.3	7.2	14.4	24.5	4.2	1.6	3.9	.	0.9	0.9	-0.4	.	-12.8	.	-13.3
Euro area residents	-0.5	-0.4	-0.5	.	4.1	.	.	.	5.6	-6.5	-6.6	.	.	-1.3	-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).

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														
2020 Q3	137.1	73.0	1.9	51.0	20.1	31.1	27.1	0.8	3.3	0.0	2.5	22.6	1.3	6.6
Q4	148.0	83.4	3.6	52.5	27.3	32.8	27.9	1.2	3.7	0.0	2.6	21.7	1.4	6.2
2020 Nov.	146.4	81.5	2.0	53.2	26.3	32.0	27.4	1.0	3.6	0.0	2.6	22.3	1.3	6.7
Dec.	148.0	83.4	3.6	52.5	27.3	32.8	27.9	1.2	3.7	0.0	2.6	21.7	1.4	6.2
2021 Jan.	152.1	86.5	1.4	53.2	31.9	33.8	29.0	1.2	3.7	0.0	2.6	21.5	1.4	6.2
Feb. ^(p)	154.9	88.5	1.4	53.2	33.8	33.9	29.2	1.2	3.6	0.0	2.6	22.1	1.3	6.5
Transactions														
2020 Q3	4.4	2.1	0.0	1.5	0.6	3.0	2.8	0.2	0.0	0.0	0.0	0.9	0.0	-0.8
Q4	9.6	10.2	1.5	1.5	7.2	1.1	0.4	0.5	0.3	0.0	0.0	-0.8	0.1	-1.2
2020 Nov.	4.1	3.4	0.0	0.5	2.9	-0.1	-0.4	0.1	0.1	0.0	-0.1	0.4	0.0	0.0
Dec.	2.0	2.7	1.5	-0.1	1.3	1.1	0.8	0.2	0.1	0.0	-0.1	-0.5	0.1	-0.9
2021 Jan.	3.1	2.1	-2.2	0.1	4.1	0.7	0.7	0.0	0.0	0.0	0.1	-0.3	0.0	0.1
Feb. ^(p)	3.8	2.6	0.0	0.4	2.2	0.9	0.9	0.0	0.0	0.0	0.0	0.6	0.0	0.1
Growth rates														
2020 Q3	6.9	17.5	-6.2	11.0	41.9	18.7	17.4	167.0	15.1	.	2.2	-4.5	-1.9	-53.0
Q4	12.3	24.8	64.4	11.4	56.3	27.8	25.8	162.9	21.4	.	-2.4	-2.8	0.0	-56.5
2020 Nov.	11.2	24.3	-6.4	11.5	66.9	20.3	17.4	137.4	27.5	.	2.7	-3.6	-1.0	-52.2
Dec.	12.3	24.8	64.4	11.4	56.3	27.8	25.8	162.9	21.4	.	-2.4	-2.8	0.0	-56.5
2021 Jan.	14.6	31.5	-34.9	10.9	103.9	24.1	22.7	146.4	15.6	.	-1.1	-8.2	3.1	-55.5
Feb. ^(p)	16.6	36.1	-39.6	10.4	134.0	25.7	26.3	131.7	5.5	.	-4.2	-9.5	2.2	-54.6

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										
2020 Q3	137.1	93.3	1.5	70.2	21.6	0.1	8.1	13.1	14.9	7.5
Q4	148.0	105.5	2.6	77.5	25.5	0.1	8.3	13.9	13.0	7.2
2020 Nov.	146.4	100.4	1.6	74.3	24.5	0.1	8.2	13.9	16.1	7.6
Dec.	148.0	105.5	2.6	77.5	25.5	0.1	8.3	13.9	13.0	7.2
2021 Jan.	152.1	106.2	2.3	77.2	26.7	0.1	8.3	14.1	16.0	7.4
Feb. ^(p)	154.9	108.4	2.7	78.0	27.7	0.1	8.2	14.1	16.7	7.4
Transactions										
2020 Q3	4.4	6.6	0.1	3.2	3.3	0.0	0.4	0.1	-1.2	-1.4
Q4	9.6	12.1	0.9	7.3	3.8	0.0	0.0	0.5	-1.7	-1.4
2020 Nov.	4.1	2.8	-0.1	2.0	0.9	0.0	0.3	0.6	0.4	0.1
Dec.	2.0	6.1	0.9	4.0	1.2	0.0	0.1	0.0	-3.0	-1.2
2021 Jan.	3.1	-0.6	-0.3	-1.2	0.9	0.0	0.0	0.2	2.9	0.6
Feb. ^(p)	3.8	2.9	0.4	1.3	1.1	0.0	0.1	0.4	0.7	-0.2
Growth rates										
2020 Q3	6.9	18.6	-56.8	15.1	49.8	.	16.6	-0.1	-12.5	-52.6
Q4	12.3	29.4	77.2	19.8	65.9	.	12.9	0.2	-20.9	-55.0
2020 Nov.	11.2	23.4	-35.6	15.9	64.5	.	15.8	1.2	-4.4	-51.0
Dec.	12.3	29.4	77.2	19.8	65.9	.	12.9	0.2	-20.9	-55.0
2021 Jan.	14.6	29.1	-6.8	18.8	79.1	.	18.9	4.3	-7.0	-53.7
Feb. ^(p)	16.6	32.0	23.9	19.7	86.4	.	15.0	5.5	-3.6	-54.9

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.

HUNGARY

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												
2020 Q3	21.6	9.5	10.6	1.4	-	25.1	6.3	6.5	12.3	4.3	-	0.0
Q4	22.3	10.0	11.0	1.4	-	25.7	5.8	7.0	12.8	4.4	-	0.0
2020 Nov.	22.4	10.0	11.0	1.4	-	26.3	6.6	6.8	12.9	4.5	-	0.0
Dec.	22.3	10.0	11.0	1.4	-	25.7	5.8	7.0	12.8	4.4	-	0.0
2021 Jan.	22.8	10.2	11.2	1.4	-	26.0	6.0	6.9	13.1	4.4	-	0.0
Feb. ^(a)	22.8	10.2	11.2	1.4	-	26.0	5.9	6.9	13.2	4.5	-	0.0
Transactions												
2020 Q3	0.8	0.5	0.3	0.0	-	0.6	-0.3	0.6	0.3	0.0	-	0.0
Q4	0.7	0.4	0.3	0.0	-	0.7	-0.3	0.4	0.6	0.2	-	0.0
2020 Nov.	0.2	0.2	0.1	0.0	-	0.2	0.0	0.0	0.2	0.1	-	0.0
Dec.	0.2	0.1	0.1	0.0	-	-0.4	-0.5	0.1	0.1	0.0	-	0.0
2021 Jan.	0.1	0.1	0.1	0.0	-	0.1	0.1	-0.2	0.2	0.0	-	0.0
Feb. ^(a)	0.2	0.1	0.0	0.0	-	0.2	0.0	0.0	0.1	0.0	-	0.0
Growth rates												
2020 Q3	15.5	25.9	9.3	1.2	-	7.3	-4.0	5.2	15.8	11.7	-	.
Q4	14.4	22.0	9.7	2.4	-	8.8	-9.1	15.2	16.3	12.2	-	.
2020 Nov.	14.8	23.5	9.9	0.3	-	8.3	-3.3	9.3	15.0	14.4	-	.
Dec.	14.4	22.0	9.7	2.4	-	8.8	-9.1	15.2	16.3	12.2	-	.
2021 Jan.	14.1	20.9	9.7	4.1	-	8.2	-7.7	14.7	14.5	11.3	-	.
Feb. ^(a)	13.6	19.9	9.7	3.7	-	7.6	-10.0	14.8	14.4	11.3	-	.

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	
Outstanding amounts																	
2020 Q3	30.9	24.1	3.6	3.3	0.0	0.0	0.0	29.3	25.5	3.5	0.3	0.0	0.0	0.0	6.7	-	0.7
Q4	33.9	26.9	3.7	3.4	0.0	0.0	0.0	33.2	29.8	3.0	0.3	0.0	0.0	0.0	7.4	-	0.6
2020 Nov.	32.5	25.3	3.7	3.4	0.0	0.0	0.0	31.2	27.3	3.6	0.4	0.0	0.0	0.0	7.5	-	0.7
Dec.	33.9	26.9	3.7	3.4	0.0	0.0	0.0	33.2	29.8	3.0	0.3	0.0	0.0	0.0	7.4	-	0.6
2021 Jan.	34.4	27.2	3.8	3.4	0.0	0.0	0.0	32.3	28.2	3.7	0.3	0.0	0.0	0.0	7.5	-	0.7
Feb. ^(a)	34.8	27.5	3.9	3.4	0.0	0.0	0.0	33.0	28.9	3.8	0.3	0.0	0.0	0.0	7.4	-	0.6
Transactions																	
2020 Q3	0.7	0.9	-0.3	0.1	0.0	0.0	0.0	2.0	1.9	0.1	0.0	0.0	0.0	0.0	0.2	-	-0.1
Q4	2.9	2.7	0.1	0.1	0.0	0.0	0.0	4.0	4.3	-0.3	0.0	0.0	0.0	0.6	-	-	-0.1
2020 Nov.	0.4	0.3	0.1	0.0	0.0	0.0	0.0	1.1	1.1	0.0	0.0	0.0	0.0	0.5	-	-	0.1
Dec.	1.8	1.8	-0.1	0.0	0.0	0.0	0.0	2.3	2.8	-0.4	0.0	0.0	0.0	-0.2	-	-	-0.1
2021 Jan.	0.1	0.0	0.1	0.0	0.0	0.0	0.0	-1.2	-1.9	0.6	0.0	0.0	0.0	0.0	-	-	0.1
Feb. ^(a)	0.6	0.5	0.1	0.0	0.0	0.0	0.0	1.0	0.9	0.1	0.0	0.0	0.0	0.0	-	-	0.0
Growth rates																	
2020 Q3	13.1	18.0	-10.1	10.3	.	.	.	20.8	19.7	31.6	4.7	.	.	.	9.9	-	-0.3
Q4	18.0	23.7	-6.4	8.8	.	.	.	25.8	26.4	23.4	0.5	.	.	.	14.0	-	-22.4
2020 Nov.	14.4	18.7	-5.0	9.2	.	.	.	19.4	16.6	48.7	-3.8	.	.	.	14.0	-	-8.4
Dec.	18.0	23.7	-6.4	8.8	.	.	.	25.8	26.4	23.4	0.5	.	.	.	14.0	-	-22.4
2021 Jan.	18.7	24.0	-2.9	8.5	.	.	.	22.8	20.2	49.5	-1.8	.	.	.	10.5	-	-13.8
Feb. ^(a)	19.8	24.9	0.7	7.9	.	.	.	24.0	21.3	52.0	2.2	.	.	.	8.4	-	-10.0

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).

HUNGARY

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 Feb21</i>																
Outstanding amounts																
Domestic residents	27.7	80.7	34.8	33.0	33.8	54.7	22.8	26.0	3.6	30.4	29.2	1.2	0.0	2.6	0.8	1.8
Euro area residents	6.8	1.3	0.3	0.8	5.9	4.0	0.0	2.0	0.2	0.0	0.0	0.0	0.0	0.5	0.3	0.1
Transactions																
Domestic residents	1.1	1.7	0.6	1.0	2.2	0.4	0.2	0.2	0.0	1.0	0.9	0.0	0.0	0.0	0.0	0.0
Euro area residents	1.1	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	0.0
Growth rates																
Domestic residents	86.4	20.0	19.8	24.0	134.0	8.1	13.6	7.6	5.5	28.6	26.3	131.7	.	-4.2	-8.9	-1.9
Euro area residents	44.9	-2.9	7.3	-9.3	-3.0	-5.6	.	0.9	14.0	.	.	.	.	-15.1	-17.4	-8.4

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).

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														
2020 Q3	534.1	312.0	20.1	271.4	20.5	154.7	97.7	12.4	44.5	0.0	5.8	19.0	13.5	29.1
Q4	538.4	318.7	20.7	269.1	29.0	145.9	97.0	13.0	36.0	0.0	5.8	18.4	13.9	35.7
2020 Nov.	549.1	319.3	20.4	276.0	22.8	154.7	99.1	12.7	43.0	0.0	5.9	20.8	14.0	34.4
Dec.	538.4	318.7	20.7	269.1	29.0	145.9	97.0	13.0	36.0	0.0	5.8	18.4	13.9	35.7
2021 Jan.	547.2	317.5	20.5	271.6	25.4	156.1	98.4	13.6	44.2	0.0	5.9	18.4	13.9	35.5
Feb. ^(p)	548.8	321.5	20.5	272.3	28.7	154.1	98.9	13.8	41.4	0.0	5.9	18.7	13.9	34.7
Transactions														
2020 Q3	8.0	-5.2	0.5	-2.1	-3.6	10.7	0.5	-0.1	10.3	0.0	0.0	-1.7	-0.2	5.0
Q4	5.5	7.9	0.6	-1.2	8.5	-8.6	-0.7	0.6	-8.5	0.0	-0.1	-0.5	0.4	6.5
2020 Nov.	9.0	1.2	0.0	1.5	-0.3	0.2	0.0	0.2	0.0	0.0	0.2	1.0	0.7	4.7
Dec.	-4.1	4.3	0.5	-2.8	6.6	-6.0	-0.4	0.6	-6.2	0.0	-0.2	-2.3	-0.2	0.9
2021 Jan.	7.0	-2.8	-0.3	1.3	-3.8	9.1	0.7	0.4	7.9	0.0	0.1	0.0	0.0	0.4
Feb. ^(p)	1.6	3.9	0.0	0.6	3.3	-2.4	0.3	0.2	-2.8	0.0	0.1	0.3	0.0	-0.4
Growth rates														
2020 Q3	12.5	-2.6	5.3	-0.8	-25.4	54.8	26.0	137.9	159.5	.	-8.4	5.0	-1.0	85.5
Q4	13.5	-1.0	4.6	-1.4	-0.9	49.0	21.4	155.9	172.7	.	-5.6	10.7	-1.3	127.9
2020 Nov.	13.9	-0.1	5.3	-1.0	6.7	43.6	24.1	155.1	89.1	.	-1.7	10.2	2.0	129.0
Dec.	13.5	-1.0	4.6	-1.4	-0.9	49.0	21.4	155.9	172.7	.	-5.6	10.7	-1.3	127.9
2021 Jan.	14.2	-1.6	3.6	-1.8	-4.1	50.8	21.0	172.1	156.6	.	-3.7	11.5	0.6	138.6
Feb. ^(p)	13.4	0.8	4.1	-1.4	25.4	41.1	21.5	175.0	83.7	.	-2.9	-7.1	1.5	131.0

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										
2020 Q3	534.1	369.2	26.1	328.3	14.8	0.0	36.6	72.3	35.7	20.2
Q4	538.4	362.7	14.3	333.6	14.8	0.0	41.6	72.4	38.7	23.1
2020 Nov.	549.1	378.0	26.3	337.0	14.7	0.0	40.8	73.9	35.4	21.0
Dec.	538.4	362.7	14.3	333.6	14.8	0.0	41.6	72.4	38.7	23.1
2021 Jan.	547.2	370.8	20.5	335.5	14.8	0.0	41.5	72.2	38.5	24.2
Feb. ^(p)	548.8	375.3	20.1	340.3	14.9	0.0	41.5	72.0	37.4	22.6
Transactions										
2020 Q3	8.0	1.3	-1.2	2.2	0.3	0.0	8.4	-0.5	-1.4	0.2
Q4	5.5	-5.2	-11.8	6.6	0.0	0.0	5.1	0.3	3.1	2.3
2020 Nov.	9.0	4.2	1.9	2.7	-0.3	0.0	1.8	2.2	0.4	0.3
Dec.	-4.1	-9.2	-12.0	2.5	0.3	0.0	1.4	-1.2	3.2	1.8
2021 Jan.	7.0	6.1	6.2	-0.1	0.0	0.0	-0.3	-0.3	-0.2	1.6
Feb. ^(p)	1.6	3.6	-0.5	4.0	0.1	0.0	-0.1	-0.1	-1.0	-0.9
Growth rates										
2020 Q3	12.5	14.2	27.6	13.9	-0.9	.	79.4	2.1	-5.4	-13.3
Q4	13.5	12.0	56.0	11.0	5.7	.	101.5	0.8	3.2	11.5
2020 Nov.	13.9	14.6	68.6	12.2	5.9	.	93.2	3.5	-5.6	-6.8
Dec.	13.5	12.0	56.0	11.0	5.7	.	101.5	0.8	3.2	11.5
2021 Jan.	14.2	12.6	44.0	11.4	4.9	.	101.0	0.9	4.9	15.9
Feb. ^(p)	13.4	12.4	47.4	11.4	0.5	.	103.5	0.5	0.6	6.5

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.

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												
2020 Q3	174.7	44.8	104.5	25.3	-	78.2	16.1	21.5	40.6	18.4	-	0.1
Q4	174.8	44.1	106.1	24.6	-	76.4	15.2	20.4	40.7	17.8	-	0.1
2020 Nov.	177.6	45.2	106.9	25.4	-	79.9	16.9	21.5	41.4	18.4	-	0.1
Dec.	174.8	44.1	106.1	24.6	-	76.4	15.2	20.4	40.7	17.8	-	0.1
2021 Jan.	175.7	44.2	106.7	24.8	-	77.9	16.3	20.4	41.2	17.9	-	0.1
Feb. ^(a)	175.9	44.3	106.8	24.9	-	78.0	16.2	20.6	41.2	18.3	-	0.1
Transactions												
2020 Q3	0.9	0.4	0.8	-0.3	-	-2.3	-1.4	-0.4	-0.5	-0.9	-	0.1
Q4	0.9	-0.3	1.8	-0.6	-	-1.6	-0.8	-1.0	0.2	-0.5	-	0.0
2020 Nov.	1.0	0.3	0.6	0.1	-	0.5	0.5	-0.1	0.1	0.0	-	0.0
Dec.	-0.1	-0.3	0.6	-0.4	-	-2.4	-1.5	-0.8	-0.2	-0.3	-	0.0
2021 Jan.	0.1	-0.1	0.1	0.1	-	1.2	1.0	-0.1	0.3	0.0	-	0.0
Feb. ^(a)	0.3	0.1	0.1	0.1	-	-0.1	-0.2	0.1	0.0	0.4	-	0.0
Growth rates												
2020 Q3	2.0	0.1	5.2	-6.8	-	-4.6	-21.3	-3.3	3.3	-8.9	-	.
Q4	1.2	-2.6	5.3	-7.5	-	-6.5	-22.8	-7.6	2.2	-4.1	-	.
2020 Nov.	1.7	-1.4	5.3	-6.6	-	-5.1	-19.3	-5.5	2.5	-7.0	-	.
Dec.	1.2	-2.6	5.3	-7.5	-	-6.5	-22.8	-7.6	2.2	-4.1	-	.
2021 Jan.	1.1	-2.7	4.9	-6.7	-	-6.1	-19.3	-8.5	1.8	-8.9	-	.
Feb. ^(a)	1.0	-2.4	4.5	-6.6	-	-6.1	-19.1	-8.3	1.6	-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).

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																	
2020 Q3	220.4	168.3	46.3	5.8	.	.	0.0	82.3	68.2	13.9	0.2	.	.	0.0	9.3	-	4.0
Q4	226.4	178.2	42.6	5.6	.	.	0.0	82.8	68.3	14.3	0.2	.	.	0.0	9.0	-	3.0
2020 Nov.	225.9	175.8	44.3	5.8	.	.	0.0	84.9	72.0	12.7	0.2	.	.	0.0	9.3	-	3.7
Dec.	226.4	178.2	42.6	5.6	.	.	0.0	82.8	68.3	14.3	0.2	.	.	0.0	9.0	-	3.0
2021 Jan.	228.4	181.4	41.3	5.7	.	.	0.0	81.9	68.6	13.1	0.2	.	.	0.0	9.9	-	3.1
Feb. ^(a)	231.3	186.1	39.6	5.6	.	.	0.0	83.0	70.9	11.8	0.2	.	.	0.0	9.7	-	2.6
Transactions																	
2020 Q3	0.5	7.1	-6.6	0.0	.	.	0.0	1.7	2.6	-0.9	0.0	.	.	0.0	-1.4	-	-0.1
Q4	6.9	10.6	-3.5	-0.2	.	.	0.0	0.8	0.3	0.4	0.0	.	.	0.0	-0.2	-	-0.9
2020 Nov.	1.5	2.7	-1.2	0.0	.	.	0.0	1.0	2.0	-1.0	0.0	.	.	0.0	0.0	-	-0.3
Dec.	4.4	5.4	-0.9	0.0	.	.	0.0	-0.8	-2.7	1.9	0.0	.	.	0.0	-0.1	-	-0.6
2021 Jan.	0.6	2.1	-1.5	0.0	.	.	0.0	-1.3	0.0	-1.3	0.0	.	.	0.0	0.8	-	0.0
Feb. ^(a)	2.4	4.2	-1.8	0.0	.	.	0.0	0.9	2.2	-1.3	0.0	.	.	0.0	-0.3	-	-0.5
Growth rates																	
2020 Q3	10.0	28.0	-27.1	8.3	.	.	.	28.8	50.2	-23.9	21.5	.	.	.	9.8	-	-13.8
Q4	9.8	29.4	-32.2	0.8	.	.	.	17.5	31.2	-21.8	19.6	.	.	.	0.0	-	-34.5
2020 Nov.	9.1	28.2	-31.1	2.4	.	.	.	24.4	50.7	-37.6	20.2	.	.	.	3.7	-	-22.4
Dec.	9.8	29.4	-32.2	0.8	.	.	.	17.5	31.2	-21.8	19.6	.	.	.	0.0	-	-34.5
2021 Jan.	9.9	30.3	-34.2	-3.2	.	.	.	18.9	40.8	-34.4	-9.7	.	.	.	5.1	-	-28.5
Feb. ^(a)	10.0	31.1	-36.7	-4.5	.	.	.	20.2	43.5	-38.9	-9.2	.	.	.	-0.5	-	-41.7

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. 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 Feb21</i>																
Outstanding amounts																
Domestic residents	14.9	360.4	231.3	83.0	28.7	292.8	175.9	78.0	41.4	112.6	98.9	13.8	0.0	5.9	1.7	4.2
Euro area residents	13.8	6.1	1.0	2.5	3.1	3.6	0.3	3.0	0.0	0.5	0.1	0.4	0.0	0.2	0.0	0.2
Transactions																
Domestic residents	0.1	3.6	2.4	0.9	3.3	0.5	0.3	-0.1	-2.8	0.4	0.3	0.2	0.0	0.1	0.0	0.0
Euro area residents	-0.4	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	0.5	13.0	10.0	20.2	25.4	-1.1	1.0	-6.1	83.7	30.4	21.5	175.0	.	-2.9	-4.5	-2.2
Euro area residents	14.2	-14.1	3.3	27.0	-50.2	13.4	16.5	17.8	.	25.7	-1.7	35.8	.	.	.	.

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														
2020 Q3	118.5	68.2	2.2	57.0	9.0	24.3	24.3	0.0	0.0	0.0	1.0	13.6	3.3	8.1
Q4	124.6	71.9	2.3	58.0	11.7	26.7	26.6	0.0	0.0	0.0	1.0	13.2	3.4	8.5
2020 Nov.	122.9	70.5	2.2	57.7	10.5	25.9	25.9	0.0	0.0	0.0	1.0	13.8	3.4	8.4
Dec.	124.6	71.9	2.3	58.0	11.7	26.7	26.6	0.0	0.0	0.0	1.0	13.2	3.4	8.5
2021 Jan.	125.3	70.2	2.3	58.1	9.8	27.7	27.7	0.0	0.0	0.0	1.0	14.6	3.4	8.4
Feb. ^(a)	126.2	70.0	2.3	58.5	9.3	28.7	28.6	0.0	0.0	0.0	1.0	14.7	3.4	8.4
Transactions														
2020 Q3	2.9	0.5	0.1	1.6	-1.2	-0.1	-0.1	0.0	0.0	0.0	0.0	2.1	0.0	0.5
Q4	6.0	4.0	0.1	1.3	2.7	1.9	1.9	0.0	0.0	0.0	0.0	-0.4	0.1	0.4
2020 Nov.	2.5	1.2	-0.4	0.5	1.1	0.8	0.8	0.0	0.0	0.0	0.0	0.1	0.0	0.3
Dec.	1.8	1.6	0.0	0.4	1.2	0.7	0.7	0.0	0.0	0.0	0.0	-0.6	0.1	0.1
2021 Jan.	0.6	-1.6	0.0	0.2	-1.8	0.9	0.9	0.0	0.0	0.0	0.0	1.5	0.0	-0.1
Feb. ^(a)	1.2	-0.1	0.0	0.4	-0.5	1.2	1.2	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Growth rates														
2020 Q3	12.3	4.6	12.6	4.8	1.2	18.3	18.3	.	.	.	6.9	73.7	1.9	10.4
Q4	13.0	8.3	14.6	6.5	16.8	17.2	17.3	.	.	.	2.4	46.2	4.0	12.1
2020 Nov.	13.5	6.5	15.6	5.6	9.9	18.0	18.1	.	.	.	4.5	67.1	2.7	14.5
Dec.	13.0	8.3	14.6	6.5	16.8	17.2	17.3	.	.	.	2.4	46.2	4.0	12.1
2021 Jan.	13.4	6.5	14.3	6.1	7.5	18.2	18.2	.	.	.	-4.0	66.1	3.6	8.2
Feb. ^(a)	13.8	3.9	10.5	6.6	-11.1	29.6	29.6	.	.	.	-2.0	54.6	5.5	13.3

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										
2020 Q3	118.5	86.3	2.2	81.8	2.2	0.0	0.5	17.1	7.1	7.5
Q4	124.6	92.0	3.3	86.7	1.9	0.0	0.5	17.7	7.0	7.4
2020 Nov.	122.9	89.6	2.9	84.6	2.1	0.0	0.5	17.5	7.0	8.3
Dec.	124.6	92.0	3.3	86.7	1.9	0.0	0.5	17.7	7.0	7.4
2021 Jan.	125.3	92.0	3.2	86.8	2.1	0.0	0.5	17.8	6.8	8.1
Feb. ^(a)	126.2	93.2	3.2	88.0	2.0	0.0	0.5	17.7	6.5	8.2
Transactions										
2020 Q3	2.9	2.3	-0.2	3.1	-0.6	0.0	0.0	0.5	0.0	0.2
Q4	6.0	5.9	1.1	5.1	-0.3	0.0	0.0	0.6	-0.1	-0.4
2020 Nov.	2.5	1.5	0.0	1.4	0.1	0.0	0.0	0.2	0.0	0.8
Dec.	1.8	2.4	0.4	2.3	-0.2	0.0	0.0	0.2	0.0	-0.9
2021 Jan.	0.6	0.1	-0.1	0.1	0.2	0.0	0.0	0.1	-0.2	0.6
Feb. ^(a)	1.2	1.1	0.0	1.2	-0.1	0.0	0.0	-0.1	-0.2	0.4
Growth rates										
2020 Q3	12.3	14.2	-2.6	14.0	50.4	.	40.4	8.8	-8.2	21.7
Q4	13.0	15.3	38.3	14.1	41.9	.	-10.1	10.8	-6.5	14.7
2020 Nov.	13.5	15.6	27.3	14.7	41.9	.	40.5	10.2	-9.9	23.7
Dec.	13.0	15.3	38.3	14.1	41.9	.	-10.1	10.8	-6.5	14.7
2021 Jan.	13.4	15.4	34.0	15.4	-5.0	.	-10.1	10.5	-4.1	16.4
Feb. ^(a)	13.8	16.4	27.7	16.3	6.7	.	-10.1	8.9	-9.3	20.0

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												
2020 Q3	30.5	12.2	17.8	0.5	-	24.8	6.2	8.7	9.9	1.7	-	0.0
Q4	30.8	12.1	18.3	0.4	-	25.5	6.0	9.0	10.4	1.8	-	0.0
2020 Nov.	30.7	12.2	18.1	0.4	-	25.3	6.2	8.9	10.2	1.6	-	0.0
Dec.	30.8	12.1	18.3	0.4	-	25.5	6.0	9.0	10.4	1.8	-	0.0
2021 Jan.	30.8	12.0	18.4	0.4	-	25.6	6.1	9.0	10.5	1.8	-	0.0
Feb. ^(a)	30.9	12.0	18.5	0.4	-	25.8	6.1	9.1	10.6	1.8	-	0.0
Transactions												
2020 Q3	0.8	0.3	0.4	0.1	-	1.1	0.0	0.9	0.2	0.0	-	0.0
Q4	0.5	0.1	0.5	-0.1	-	1.1	-0.1	0.6	0.6	0.0	-	0.0
2020 Nov.	0.3	0.1	0.2	0.0	-	0.5	0.0	0.2	0.3	0.0	-	0.0
Dec.	0.2	0.0	0.2	0.0	-	0.3	-0.1	0.2	0.3	0.1	-	0.0
2021 Jan.	0.0	-0.1	0.1	0.0	-	0.1	0.1	0.0	0.1	0.0	-	0.0
Feb. ^(a)	0.2	0.1	0.1	0.0	-	0.4	0.1	0.2	0.1	0.0	-	0.0
Growth rates												
2020 Q3	5.1	-1.2	9.8	10.8	-	3.9	-11.3	8.9	11.6	-1.9	-	.
Q4	5.1	-1.2	9.7	8.9	-	7.4	-11.1	14.4	15.2	25.3	-	.
2020 Nov.	4.9	-1.3	9.5	10.8	-	6.7	-10.6	13.6	13.9	-2.2	-	.
Dec.	5.1	-1.2	9.7	8.9	-	7.4	-11.1	14.4	15.2	25.3	-	.
2021 Jan.	5.2	-1.3	9.8	8.3	-	8.2	-9.9	15.0	15.9	1.0	-	.
Feb. ^(a)	5.8	0.1	9.8	10.8	-	10.3	-9.1	19.5	16.9	4.5	-	.

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	
Outstanding amounts																	
2020 Q3	50.1	25.3	20.7	4.1	0.0	0.0	0.0	28.0	20.5	7.0	0.4	0.0	0.0	0.0	2.7	-	0.8
Q4	52.7	27.4	21.0	4.2	0.0	0.0	0.0	30.3	22.3	7.6	0.4	0.0	0.0	0.0	2.9	-	0.6
2020 Nov.	51.8	26.9	20.8	4.1	0.0	0.0	0.0	28.8	20.7	7.6	0.4	0.0	0.0	0.0	3.0	-	0.7
Dec.	52.7	27.4	21.0	4.2	0.0	0.0	0.0	30.3	22.3	7.6	0.4	0.0	0.0	0.0	2.9	-	0.6
2021 Jan.	53.3	28.0	21.0	4.3	0.0	0.0	0.0	29.8	21.5	7.8	0.4	0.0	0.0	0.0	2.8	-	0.6
Feb. ^(a)	53.8	28.4	21.1	4.3	0.0	0.0	0.0	30.2	21.5	8.3	0.5	0.0	0.0	0.0	2.9	-	0.7
Transactions																	
2020 Q3	0.9	0.9	-0.1	0.0	0.0	0.0	0.0	2.2	2.0	0.2	0.0	0.0	0.0	0.0	0.1	-	-0.2
Q4	2.7	2.2	0.3	0.2	0.0	0.0	0.0	2.4	1.8	0.6	0.0	0.0	0.0	0.0	0.1	-	-0.2
2020 Nov.	0.5	0.6	-0.1	0.0	0.0	0.0	0.0	0.5	0.3	0.2	0.0	0.0	0.0	0.0	0.3	-	0.0
Dec.	1.0	0.6	0.3	0.1	0.0	0.0	0.0	1.5	1.6	-0.1	0.0	0.0	0.0	0.0	-0.1	-	-0.2
2021 Jan.	0.6	0.5	0.0	0.0	0.0	0.0	0.0	-0.5	-0.8	0.3	0.0	0.0	0.0	0.0	0.0	-	0.0
Feb. ^(a)	0.5	0.4	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-	0.1
Growth rates																	
2020 Q3	14.0	27.1	1.9	10.6	.	.	.	17.2	22.0	5.4	10.8	.	.	.	0.6	-	-19.5
Q4	15.0	28.1	2.1	11.5	.	.	.	15.3	18.0	8.7	7.1	.	.	.	4.0	-	-32.8
2020 Nov.	15.6	30.1	1.7	10.5	.	.	.	15.5	19.4	6.3	10.0	.	.	.	7.0	-	-18.4
Dec.	15.0	28.1	2.1	11.5	.	.	.	15.3	18.0	8.7	7.1	.	.	.	4.0	-	-32.8
2021 Jan.	15.9	30.2	1.7	12.4	.	.	.	17.1	20.4	9.5	7.2	.	.	.	2.9	-	-19.5
Feb. ^(a)	15.6	29.0	1.9	12.8	.	.	.	21.0	24.8	12.9	6.7	.	.	.	1.9	-	-23.0

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).

ROMANIA

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 Feb21</i>																
Outstanding amounts																
Domestic residents	2.0	91.2	53.8	30.2	9.3	60.8	30.9	25.8	0.0	28.6	28.6	0.0	0.0	1.0	0.2	0.7
Euro area residents	2.3	2.1	0.7	0.5	9.8	0.2	0.0	0.1	0.2	0.5	0.4	0.0	0.0	0.0	0.0	0.0
Transactions																
Domestic residents	-0.1	1.2	0.5	0.4	-0.5	0.4	0.2	0.4	0.0	1.2	1.2	0.0	0.0	0.0	0.0	0.0
Euro area residents	-0.2	-0.1	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
Growth rates																
Domestic residents	6.7	16.7	15.6	21.0	-11.1	6.7	5.8	10.3	.	29.6	29.6	.	.	-2.0	-10.9	1.0
Euro area residents	-29.8	10.5	6.4	35.1	53.8	-2.6	.	18.9	.	-0.9	71.6	.	.	.	.	.

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).

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														
2020 Q3	1,441.9	928.3	32.3	664.1	231.9	101.9	11.0	8.1	82.8	0.0	13.9	288.5	12.2	97.0
Q4	1,498.8	999.8	41.7	704.3	253.7	100.4	13.2	7.1	80.1	0.0	16.0	274.6	14.3	93.7
2020 Nov.	1,495.2	979.6	32.6	694.3	252.7	105.3	12.8	8.4	84.0	0.0	15.8	285.3	13.5	95.6
Dec.	1,498.8	999.8	41.7	704.3	253.7	100.4	13.2	7.1	80.1	0.0	16.0	274.6	14.3	93.7
2021 Jan.	1,517.3	996.1	37.0	702.2	256.8	107.7	17.3	7.6	82.9	0.0	15.6	292.3	13.9	91.6
Feb. ^(a)	1,524.0	1,003.8	37.8	704.1	261.8	113.8	20.1	8.0	85.7	0.0	14.9	289.3	14.0	88.2
Transactions														
2020 Q3	-22.0	13.0	-1.7	-2.8	17.5	-29.2	2.8	0.3	-32.2	0.0	0.2	2.0	0.1	-6.5
Q4	15.3	23.1	7.7	6.2	9.1	-6.5	1.9	-1.6	-6.8	0.0	2.0	-13.3	2.3	-3.1
2020 Nov.	24.2	6.3	-0.8	3.2	3.9	2.0	0.0	-0.3	2.4	0.0	1.0	9.0	1.0	2.5
Dec.	-9.8	6.7	8.7	0.6	-2.6	-6.2	0.2	-1.4	-5.0	0.0	0.1	-10.0	0.9	-4.0
2021 Jan.	29.0	3.7	-4.4	3.0	5.1	7.9	4.1	0.4	3.4	0.0	-0.5	16.9	-0.3	1.7
Feb. ^(a)	10.1	10.4	0.9	3.8	5.7	6.6	3.0	0.3	3.3	0.0	-0.7	-3.6	0.2	-4.0
Growth rates														
2020 Q3	8.4	12.5	13.9	4.4	44.7	16.8	184.3	13.0	8.5	.	-7.2	1.5	4.0	-12.6
Q4	9.9	11.1	27.6	4.5	31.1	22.6	223.3	3.0	12.6	.	5.9	1.5	27.2	-3.6
2020 Nov.	9.7	12.8	11.7	4.3	45.8	16.0	201.2	10.6	6.2	.	1.9	0.2	16.5	-5.0
Dec.	9.9	11.1	27.6	4.5	31.1	22.6	223.3	3.0	12.6	.	5.9	1.5	27.2	-3.6
2021 Jan.	9.4	11.9	19.6	4.4	37.7	14.5	192.0	-3.9	3.0	.	5.9	1.0	26.2	-7.9
Feb. ^(a)	8.7	12.4	19.1	3.9	42.7	20.1	290.3	-5.6	5.2	.	-0.8	-1.5	27.0	-15.0

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										
2020 Q3	1,441.9	619.4	11.7	398.4	209.3	0.0	389.9	75.1	271.7	85.9
Q4	1,498.8	670.1	12.5	436.6	221.0	0.0	393.4	78.6	270.3	86.4
2020 Nov.	1,495.2	657.9	12.4	425.2	220.3	0.0	398.6	78.3	278.5	81.9
Dec.	1,498.8	670.1	12.5	436.6	221.0	0.0	393.4	78.6	270.3	86.4
2021 Jan.	1,517.3	671.6	13.6	436.2	221.7	0.0	395.3	82.0	292.9	75.5
Feb. ^(a)	1,524.0	675.7	14.7	439.3	221.7	0.0	393.4	81.7	303.1	70.1
Transactions										
2020 Q3	-22.0	12.1	0.3	0.5	11.4	0.0	-38.4	0.1	52.8	-48.7
Q4	15.3	20.4	0.8	18.8	0.8	0.0	-3.7	3.5	8.5	-13.5
2020 Nov.	24.2	7.0	1.5	6.7	-1.2	0.0	9.7	1.7	9.5	-3.8
Dec.	-9.8	3.8	0.1	6.0	-2.3	0.0	-6.8	0.3	-4.4	-2.7
2021 Jan.	29.0	6.0	1.2	2.5	2.3	0.0	2.8	3.3	20.5	-3.6
Feb. ^(a)	10.1	5.7	1.0	4.1	0.6	0.0	-1.5	-0.2	9.5	-3.5
Growth rates										
2020 Q3	8.4	19.2	20.6	14.2	29.9	.	1.4	11.1	6.5	-15.2
Q4	9.9	19.8	29.3	19.1	20.6	.	-0.8	15.6	17.8	-24.1
2020 Nov.	9.7	20.0	5.9	15.9	29.8	.	0.9	13.6	12.9	-20.8
Dec.	9.9	19.8	29.3	19.1	20.6	.	-0.8	15.6	17.8	-24.1
2021 Jan.	9.4	20.3	64.1	17.9	23.0	.	-1.7	16.4	17.8	-28.0
Feb. ^(a)	8.7	21.2	37.9	18.8	25.3	.	-2.6	15.3	18.7	-37.2

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												
2020 Q3	413.1	24.3	338.7	50.1	-	233.6	168.1	51.6	13.8	12.5	-	5.0
Q4	441.9	25.8	362.8	53.2	-	245.2	174.3	55.8	15.1	13.2	-	4.1
2020 Nov.	433.5	25.7	355.4	52.4	-	243.6	174.5	54.4	14.7	12.3	-	5.0
Dec.	441.9	25.8	362.8	53.2	-	245.2	174.3	55.8	15.1	13.2	-	4.1
2021 Jan.	440.3	25.8	361.4	53.0	-	244.3	173.7	55.6	15.0	13.5	-	4.1
Feb. ^(a)	440.6	25.8	361.8	53.0	-	244.3	173.5	55.8	15.0	15.3	-	3.9
Transactions												
2020 Q3	5.4	0.2	4.4	0.7	-	-3.8	-5.0	0.3	0.9	-2.9	-	-1.5
Q4	7.1	0.3	6.3	0.5	-	0.5	-1.5	1.5	0.5	0.1	-	-1.1
2020 Nov.	2.4	0.3	1.9	0.2	-	1.3	0.8	0.4	0.1	-0.3	-	0.0
Dec.	2.4	-0.2	2.5	0.1	-	-1.5	-2.3	0.7	0.1	0.7	-	-0.9
2021 Jan.	1.7	0.2	1.3	0.2	-	0.8	0.6	0.1	0.1	0.4	-	0.0
Feb. ^(a)	1.5	0.1	1.4	0.1	-	0.6	0.2	0.4	0.0	1.9	-	-0.2
Growth rates												
2020 Q3	5.4	6.2	5.6	3.8	-	4.2	1.9	7.1	26.0	-5.7	-	-26.9
Q4	5.6	4.2	5.9	4.7	-	4.1	1.9	7.4	20.1	10.2	-	-46.6
2020 Nov.	5.5	5.9	5.7	4.1	-	4.2	1.8	7.4	24.3	1.7	-	-43.6
Dec.	5.6	4.2	5.9	4.7	-	4.1	1.9	7.4	20.1	10.2	-	-46.6
2021 Jan.	5.8	4.2	6.0	5.1	-	3.7	0.5	9.5	23.6	6.6	-	-44.6
Feb. ^(a)	5.8	4.2	6.1	4.9	-	3.2	0.0	9.6	21.5	-7.7	-	-48.8

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).

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																	
2020 Q3	212.9	171.3	26.1	1.8	13.6	0.0	0.0	131.1	124.0	5.8	0.6	0.6	0.0	0.1	27.3	-	15.5
Q4	228.5	183.8	28.2	1.9	14.6	0.0	0.0	147.6	139.9	6.2	0.7	0.7	0.0	0.1	31.6	-	18.3
2020 Nov.	223.5	179.9	27.5	1.8	14.3	0.0	0.0	141.5	133.8	5.2	0.7	0.7	0.0	1.2	29.9	-	18.0
Dec.	228.5	183.8	28.2	1.9	14.6	0.0	0.0	147.6	139.9	6.2	0.7	0.7	0.0	0.1	31.6	-	18.3
2021 Jan.	229.1	184.6	28.1	1.9	14.6	0.0	0.0	145.9	137.7	6.4	0.6	0.7	0.0	0.4	32.6	-	18.2
Feb. ^(a)	230.4	186.1	28.0	1.9	14.5	0.0	0.0	145.6	137.1	6.8	0.6	0.8	0.0	0.3	34.4	-	17.4
Transactions																	
2020 Q3	1.3	0.9	0.2	0.0	0.2	0.0	0.0	1.5	1.8	-0.4	0.0	0.2	0.0	-0.1	-1.5	-	-2.7
Q4	4.3	3.3	0.7	0.0	0.3	0.0	0.0	10.8	10.6	0.3	0.0	0.0	0.0	0.0	3.2	-	2.0
2020 Nov.	0.3	0.2	0.1	0.0	0.0	0.0	0.0	1.3	2.1	-0.5	0.0	0.0	0.0	-0.3	2.2	-	1.8
Dec.	1.9	1.3	0.3	0.0	0.2	0.0	0.0	4.5	4.7	1.0	0.0	0.0	0.0	-1.1	1.4	-	0.0
2021 Jan.	2.3	2.2	0.1	0.0	0.0	0.0	0.0	-0.8	-1.4	0.1	0.0	0.1	0.0	0.3	1.2	-	0.0
Feb. ^(a)	1.9	1.9	0.0	0.0	0.0	0.0	0.0	0.1	-0.4	0.5	0.0	0.0	0.0	-0.1	1.8	-	-0.7
Growth rates																	
2020 Q3	8.9	9.5	6.1	10.4	6.9	.	.	22.1	23.2	14.8	-40.2	42.1	.	.	19.2	-	2.6
Q4	10.9	11.2	10.0	11.7	7.7	.	.	28.9	29.6	15.3	1.7	43.1	.	.	48.6	-	1.3
2020 Nov.	9.5	9.9	7.8	10.3	7.1	.	.	26.0	26.7	5.7	9.0	47.6	.	.	25.8	-	-0.2
Dec.	10.9	11.2	10.0	11.7	7.7	.	.	28.9	29.6	15.3	1.7	43.1	.	.	48.6	-	1.3
2021 Jan.	12.0	12.5	10.7	10.8	7.7	.	.	24.7	25.3	24.1	1.8	72.6	.	.	39.5	-	5.8
Feb. ^(a)	12.1	12.6	11.2	9.5	7.8	.	.	28.7	29.2	37.9	1.7	6.2	.	.	28.0	-	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. 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 Feb21</i>																
Outstanding amounts																
Domestic residents	221.7	454.0	230.4	145.6	261.8	741.9	440.6	244.3	85.7	28.1	20.1	8.0	0.0	14.9	10.9	4.1
Euro area residents	35.0	22.0	7.4	9.4	75.5	27.7	4.0	17.3	4.6	6.1	4.0	2.1	0.0	9.5	6.2	3.3
Transactions																
Domestic residents	0.6	5.2	1.9	0.1	5.7	4.7	1.5	0.6	3.3	3.3	3.0	0.3	0.0	-0.7	-0.1	-0.6
Euro area residents	-4.0	0.1	0.2	0.2	-5.2	-0.5	0.1	-0.3	0.0	0.4	0.4	0.0	0.0	-0.1	-0.2	0.0
Growth rates																
Domestic residents	25.3	19.3	12.1	28.7	42.7	4.6	5.8	3.2	5.2	111.5	290.3	-5.6	.	-0.8	6.1	-17.3
Euro area residents	-29.9	34.9	34.7	37.1	-6.6	-6.6	32.1	15.8	15.7	-8.7	2.8	-27.2	.	-12.6	0.8	-25.0

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).