

TABLE 3

CONTRIBUTIONS OF M3 COMPONENTS TO THE M3 ANNUAL GROWTH RATE: OCTOBER 2005
DATA ADJUSTED FOR SEASONAL EFFECTS
 (contributions in terms of the M3 annual percentage change ^{a)})

	AUGUST 2005	SEPTEMBER 2005	OCTOBER 2005
(1) M1	5.2	5.0	5.0
(1.1) <i>of which</i> : Currency	1.1	1.0	1.1
(1.2) <i>of which</i> : Overnight deposits	4.1	4.0	4.0
(2) M2 - M1 (= other short-term deposits)	2.1	2.5	2.3
(3) M3 - M2 (= short-term marketable instruments)	0.9	0.9	0.6
(4) M3 (= items 1, 2 and 3)	8.2	8.4	8.0

a) Discrepancies can be due to rounding. The information in this table is based on consolidated balance sheet statistics reported by monetary financial institutions (MFIs). These include the Eurosystem, credit institutions and money market funds located in the euro area.

TABLE 4

BREAKDOWN OF LOANS BY COUNTERPART, TYPE AND ORIGINAL MATURITY: OCTOBER 2005
DATA UNADJUSTED FOR SEASONAL EFFECTS
 (EUR billions and annual percentage changes ^{a)})

	SEPTEMBER 2005				OCTOBER 2005			
	End of month level	Monthly flow ^{b)}	write-offs / write-downs	Annual growth rate	End of month level	Monthly flow ^{b)}	write-offs / write-downs	Annual growth rate
BREAKDOWN OF LOANS ^{c)}								
(1) Loans to non-financial corporations	3321	25	-1	7.0	3342	23	-1	7.1
(1.1) up to 1 year	1014	12	0	5.3	1022	9	-1	5.2
(1.2) over 1 year and up to 5 years	573	1	0	5.9	583	10	0	7.5
(1.3) over 5 years	1734	11	0	8.5	1737	4	0	8.1
(2) Loans to households ^{d)}	4080	31	-1	8.6	4121	41	-1	9.0
(2.1) Consumer credit	544	4	0	7.3	548	4	0	7.8
(2.2) Lending for house purchase	2820	25	0	10.5	2851	31	0	10.8
(2.3) Other lending ^{d)}	715	2	0	2.4	721	6	0	3.2
(3) Loans to non-monetary financial intermediaries except insurance corporations and pension funds	602	28	0	17.5	602	-2	0	15.6
(4) Loans to insurance corporations and pension funds	65	1	0	22.7	69	3	0	23.5

a) Discrepancies can be due to rounding. The information in this table is based on consolidated balance sheet statistics reported by monetary financial institutions (MFIs). These include the Eurosystem, credit institutions and money market funds located in the euro area.

b) Calculated from monthly difference in levels adjusted for write-offs/write-downs, reclassifications, exchange rate variations and any other changes which do not arise from transactions.

c) Loans granted by monetary financial institutions (MFIs) to non-MFI euro area residents excluding general government.

d) Includes loans to non-profit institutions serving households.