## CONTRIBUTIONS OF M3 COMPONENTS TO THE M3 ANNUAL GROWTH RATE: JULY 2010

DATA ADJUSTED FOR SEASONAL EFFECTS

(contributions in terms of the M3 annual percentage change  $^{\mathrm{a})}$ )

		MAY 2010	JUNE 2010	JULY 2010
(1)	M1	9,5	3,6	3,2
	of which: Currency of which: Overnight deposits	1,1 8,4	0,5 3,1	0,4 2,8
(2)	M2 - M1 (= other short-term deposits)	-6,8	-2,6	-2,1
(3)	M3 - M2 (= short-term marketable instruments)	-2,7	-0,9	-0,9
(4)	<b>M3</b> (= items 1, 2 and 3)	0,0	0,2	0,2

a) Figures may not add up due to rounding.

TABLE 4

## BREAKDOWN OF LOANS BY COUNTERPART, TYPE AND ORIGINAL MATURITY: JULY 2010

DATA ADJUSTED FOR SEASONAL EFFECTS

(EUR billions and annual percentage changes <sup>a)</sup>)

		JUNE 2010			JULY 2010		
		End of month level	Monthly flow b)	Annual growth rate	End of month level	Monthly flow b)	Annual growth rate
BREAKDOWN OF LOANS <sup>c)</sup>							
(1)	Loans to non-financial corporations	4680	-7	-1,6	4656	-10	-1,3
(1.1)	up to 1 year	1134	-23	-9,9	1123	-7	-8,2
(1.2)	over 1 year and up to 5 years	920	0	-4,4	913	-5	-4,4
(1.3)	over 5 years	2626	15	3,6	2621	1	3,2
(2)	Loans to households d)	5082	13	2,8	5083	6	2,8
(2.1)	Consumer credit	643	1	-0,4	641	-2	-0,6
(2.2)	Lending for house purchase	3630	9	3,3	3639	11	3,5
(2.3)	Other lending	809	2	3,0	804	-4	2,6
(3)	Loans to non-monetary financial intermediaries except insurance corporations and pension funds	1106	38	1,0	1113	12	2,2
(4)	Loans to insurance corporations and pension funds	85	-4	-13,5	92	7	-1,1

a) Figures may not add up due to rounding.

b) Calculated from the 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.