

TABLE 3

**CONTRIBUTIONS OF M3 COMPONENTS TO THE M3 ANNUAL GROWTH RATE: NOVEMBER 2010**  
**DATA ADJUSTED FOR SEASONAL EFFECTS**  
(contributions in terms of the M3 annual percentage change <sup>a)</sup>)

|  | SEPTEMBER 2010 | OCTOBER 2010 | NOVEMBER 2010 |
|--|----------------|--------------|---------------|
| (1) <b>M1</b>  | 2.8            | 2.3          | 2.2           |
| (1.1) <i>of which</i> : Currency                         | 0.5            | 0.4          | 0.4           |
| (1.2) <i>of which</i> : Overnight deposits               | 2.4            | 1.8          | 1.7           |
| (2) <b>M2 - M1</b> (= other short-term deposits)         | -1.1           | -0.5         | -0.2          |
| (3) <b>M3 - M2</b> (= short-term marketable instruments) | -0.6           | -0.9         | -0.1          |
| (4) <b>M3</b> (= items 1, 2 and 3)                       | 1.1            | 0.9          | 1.9           |

a) Figures may not add up due to rounding.

TABLE 4

**BREAKDOWN OF LOANS BY COUNTERPART, TYPE AND ORIGINAL MATURITY: NOVEMBER 2010**  
**DATA ADJUSTED FOR SEASONAL EFFECTS**  
(EUR billions and annual percentage changes <sup>a)</sup>)

|   | OCTOBER 2010       |                            |                    | NOVEMBER 2010      |                            |                    |
|---|--------------------|----------------------------|--------------------|--------------------|----------------------------|--------------------|
|   | End of month level | Monthly flow <sup>b)</sup> | Annual growth rate | End of month level | Monthly flow <sup>b)</sup> | Annual growth rate |
| <b>BREAKDOWN OF LOANS <sup>c)</sup></b>   |                    |                            |                    |                    |                            |                    |
| (1) <b>Loans to non-financial corporations</b>  | 4685               | -10                        | -0.5               | 4701               | 11                         | -0.1               |
| (1.1) up to 1 year  | 1130               | -4                         | -5.6               | 1136               | 5                          | -4.3               |
| (1.2) over 1 year and up to 5 years   | 917                | -6                         | -2.1               | 911                | -5                         | -1.9               |
| (1.3) over 5 years  | 2638               | 1                          | 2.5                | 2654               | 10                         | 2.5                |
| (2) <b>Loans to households <sup>d)</sup></b>  | 5124               | 13                         | 2.9                | 5139               | 10                         | 2.7                |
| (2.1) Consumer credit   | 639                | -1                         | -0.8               | 642                | 3                          | -0.4               |
| (2.2) Lending for house purchase  | 3671               | 15                         | 3.6                | 3677               | 1                          | 3.4                |
| (2.3) Other lending   | 813                | -1                         | 2.6                | 820                | 6                          | 2.3                |
| (3) <b>Loans to non-monetary financial intermediaries except insurance corporations and pension funds</b> | 1068               | -3                         | 3.6                | 1126               | 51                         | 7.1                |
| (4) <b>Loans to insurance corporations and pension funds</b>  | 93                 | 1                          | 5.2                | 98                 | 5                          | 14.2               |

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.