

TABLE 3

**CONTRIBUTIONS OF M3 COMPONENTS TO THE M3 ANNUAL GROWTH RATE: DECEMBER 2009**

DATA ADJUSTED FOR SEASONAL EFFECTS

(contributions in terms of the M3 annual percentage change <sup>a)</sup>)

	OCTOBER 2009	NOVEMBER 2009	DECEMBER 2009
(1) <b>M1</b>	5.1	5.2	6.1
(1.1) <i>of which</i> : Currency	0.5	0.5	0.5
(1.2) <i>of which</i> : Overnight deposits	4.6	4.7	5.5
(2) <b>M2 - M1</b> (= other short-term deposits)	-3.1	-3.7	-4.5
(3) <b>M3 - M2</b> (= short-term marketable instruments)	-1.7	-1.8	-1.7
(4) <b>M3</b> (= items 1, 2 and 3)	0.3	-0.3	-0.2

a) Figures may not add up due to rounding.

TABLE 4

**BREAKDOWN OF LOANS BY COUNTERPART, TYPE AND ORIGINAL MATURITY: DECEMBER 2009**

DATA ADJUSTED FOR SEASONAL EFFECTS

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

	NOVEMBER 2009			DECEMBER 2009		
	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>	4721	-8	-1.9	4694	-24	-2.3
(1.1) up to 1 year	1210	-12	-12.1	1185	-26	-13.8
(1.2) over 1 year and up to 5 years	939	-7	-1.4	941	3	-1.6
(1.3) over 5 years	2573	11	3.7	2569	-1	3.9
(2) <b>Loans to households <sup>d)</sup></b>	4934	17	0.5	4949	15	1.3
(2.1) Consumer credit	630	1	-1.0	631	1	-0.1
(2.2) Lending for house purchase	3528	8	0.3	3547	19	1.5
(2.3) Other lending	777	8	2.5	772	-5	1.7
(3) <b>Loans to non-monetary financial intermediaries except insurance corporations and pension funds</b>	1011	13	0.3	1036	23	5.5
(4) <b>Loans to insurance corporations and pension funds</b>	85	-4	-14.4	90	5	-12.5

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.