

Section 3 Statistical Appendix

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ECONOMIC AND MONETARY UNION (EMU) AND MONEY AND BANKING STATISTICS

The start of Stage Three of EMU has necessitated major changes in the statistics which the Bank publishes.

The Statistical Appendix is now divided into two parts:

- part 1 provides a number of series and tables denominated in euro and beginning in January 1999; and
- part 2 contains euro-area statistics published by the European Central Bank (ECB).

With the exception of Table A4: Currency Outstanding data in part 1 are denominated in euro. The layout and design of many tables have also been changed. The most significant changes are set out below.

Since 1 January 1999, the **Official External Reserves (OERs) (Table A1)** comprise gold, SDRs, the reserve position at the IMF and foreign currency, i.e., non-euro balances. Previously all foreign currency, i.e., non Irish-pound balances, were included.

Table A2: Domestic Credit continues to refer to credit extended, by credit institutions resident in the State, to residents of Ireland only. The Irish pound versus foreign currency analysis has been replaced by a euro versus non-euro analysis and a division between 'central government' and 'other general government' has been introduced. Finally, the selected measures of domestic credit have been changed with 'total euro credit' replacing 'Irish pound credit'.

Table A3: Irish Contribution to Euro-Area Money Supply presents Irish credit institutions' contribution to three euro-area monetary aggregates, namely, narrow money (M1), intermediate money (M2) and broad money (M3). The most important of these is the broad money aggregate, M3, which includes deposits and debt securities with a maturity of up to two years. This is in contrast to the previously published aggregate M3E which does not have a maturity cut-off point for deposits or debt securities. In addition, the new monetary aggregates refer to deposits of Irish credit institutions from residents of Ireland and other monetary union member states; M3E referred to Irish residents only.

A new **Table A4: Currency Outstanding** has been introduced. This is the only table in part 1 which includes Irish pound data (euro equivalents are also provided).

The lending and deposit facilities offered by the Bank were renamed in January and this has been reflected in Tables B1 and B2. Tables B3, B5 and B6 now only refer to non-euro member states and exchange rates are presented in units per euro.

Tables C1: Irish Monetary Sector remains unchanged while **C2: Financial Statement of the Central Bank of Ireland** replaces **C2: Central Bank Summary Statement of Assets and Liabilities**, i.e. has been changed to the same format as the ESCB's Consolidated Financial Statement. Tables C3 to C7 continue to present balance sheets for all credit institutions and a number of sub-categories. However, the categories of assets and liabilities have been amended to reflect the terminology used by the ECB, e.g., an new analysis by Irish, other monetary union and rest of world residency, deposits from MFIs has replaced deposits from credit institutions, maturity analysis of debt securities etc.

Detailed definitions of the concepts in each table in part 1 can be found in the Explanatory Notes on pages 89 to 96.

Users should refer to the ECB Monthly Bulletin for further details on the data published in part 2.

Please note that while data up to December 1998 can be converted to euro using the fixed exchange rate of 1 euro equals 0.787564 Irish pounds, users should exercise caution when comparing tables or series as the underlying definitions or concepts may have changed.

Reporting Institutions

The following is a list of institutions currently submitting returns included under the headings in the Statistical Appendix.

Credit Institutions: Retail Clearing

Allied Irish Banks plc
The Governor and Company of the Bank of Ireland
National Irish Bank Limited
TSB Bank
Ulster Bank Limited

Credit Institutions: Non-Clearing with Predominantly Domestic Business

ABN AMRO Bank N.V.
ACC Bank plc
AIB Capital Markets plc
AIB Finance Limited
Anglo Irish Bank Corporation plc
Anglo Irish Corporate Bank Limited
Ansbacher Bankers Limited
Associates Capital Corporation plc
Bankers Trust International plc (BTI)
Bank of America NT & SA
Bank of Ireland Finance Limited
Bank of Scotland (Ireland) Limited
Banque Nationale de Paris S.A.
Citibank N.A.
EBS Building Society
FCE Bank plc
First Active plc
Guinness & Mahon (Ireland) Limited
HFC Bank plc
ICC Bank plc
ICC Investment Bank Limited
ICS Building Society
IIB Bank Limited
Investec Bank (UK) Limited
Investment Bank of Ireland Limited
Irish Life & Permanent plc
Irish Nationwide Building Society
Lombard & Ulster Banking Limited
Marks & Spencer Financial Services Limited (MSFS)
MBNA International Bank Limited
National Irish Investment Bank Limited
Northern Rock plc
Ulster Bank Markets Limited

Credit Institutions: Non-Clearing with Predominantly Foreign Business

Artesia Banking Corporation
Banca Commerciale Italiana (Ireland) plc
Banque Bruxelles Lambert
Bankinter S.A.
Banque Internationale à Luxembourg
Bank of Montreal Ireland plc
Bankgesellschaft Berlin (Ireland) plc
Barclays Bank plc
Bear Stearns Bank plc
BW Bank Ireland plc
Caja de Ahorros Y Monte de Piedad de Madrid
Chase Manhattan Bank (Ireland) plc
Citco Bank Nederland N.V.
Commerzbank Europe (Ireland)
Commerzbank International (Ireland)
Crédit Local de France
Daiwa Securities Trust and Banking (Europe) plc
DePfa-Bank Europe plc
DePfa-Bank AG
Deutsche Bank/DB Ireland plc
Dresdner Bank (Ireland) plc
Europäische Hypothekenbank S.A.
Fimat International Banque
Garra Bank – Naspa Dublin
Helaba Dublin Landesbank Hessen-Thüringen International
Hewlett-Packard International Bank Limited
HSBC Bank plc
HypoVereinsbank Ireland
ING Bank N.V.
KBC Bank N.V. Dublin Branch
KB Luxembourg Finance Dublin
LGT Bank in Liechtenstein (Ireland) Limited
Merrill Lynch Capital Markets Bank Limited
Pfizer International Bank Europe
Rabobank Ireland plc
Rheinhyp Bank Europe plc
Sachsen LB Europe plc
Sanpaolo IMI Bank Ireland plc
Scotiabank (Ireland) Limited
SGZ-Bank Ireland plc
Société Générale SA
UniCredito Italiano Bank (Ireland) plc
Westdeutsche Landesbank (Ireland) plc
WGGZ-Bank Ireland plc

Credit Institutions: Mortgage Lenders

ACC Bank plc
Allied Irish Banks plc
The Governor and Company of the Bank of Ireland
EBS Building Society
First Active plc
ICS Building Society
IIB Bank Limited*
Irish Life & Permanent plc
Irish Nationwide Building Society
National Irish Bank Limited
TSB Bank
Ulster Bank Limited

Post Office Savings Bank**Hire-Purchase Finance Companies**

Arrow Trust Limited
Cresington Finance Limited
Entara Limited
Euro Finance Limited
Everyday Finance Limited
Exchange Finance Limited
Fiat Auto Finance Limited
M.J. Flood (Leasing) Limited
General Finance Trust Limited
ICC Finance Limited
Irish Permanent Finance Limited
Kimberley Finance Limited
Livestock Credit Corporation Limited
National Carways Limited
National Carways Investment Society
National Credit Finance Limited
Shannon International Leasing and Financial Services Limited
Smurfit Finance Limited
Smurfit Leasing Limited
West European Credit Finance Limited
Western Finance Company Limited
Woodchester Finance Limited
Woodchester Leaseline Limited

*Includes residential mortgage business vis-à-vis Irish Life Homeloans Limited.

Part 1

Part 1 contains data for series beginning in January 1999. These data are denominated in euro.

SECTION A
MAIN MONETARY INDICATORS

Table A1

Official External Reserves

€ million	Gold	SDRs	Reserve position in IMF	Foreign exchange	Total
End-month dates					
1999					
January	48	165	468	4,987	5,668
February	48	24	470	4,023	4,565
March	50	32	486	4,285	4,853
April	50	29	439	4,290	4,808
May	50	32	439	4,368	4,889
June	49	32	469	4,561	5,111
July	49	32	457	4,636	5,173
August	49	35	425	4,576	5,085
September	55	35	409	4,537	5,036
October	55	35	410	4,478	4,977
November	55	37	400	4,607	5,099
December	55	39	415	4,846	5,355
2000					
January	55	40	407	4,870	5,372
February	55	40	404	4,825	5,324
March	56	44	428	5,010	5,538
April	56	44	374	4,994	5,468
May	56	47	372	5,024	5,499
June	58	46	369	5,059	5,532

Table A2

Domestic Credit (to Irish Residents)

1. Components

€ million	2000					
Return dates	31 Jan.	29 Feb.	31 Mar.	28 Apr.	31 May	30 June
Credit Institutions : Retail Clearing						
1. Loans to other residents (non-MFI ^a , non-Government entities)	38,882	39,212	40,325	41,228	41,619	42,051
1.1 Euro ^b	31,984	32,444	33,307	33,664	34,385	34,812
1.2 Non-euro	6,898	6,768	7,018	7,565	7,235	7,239
2. Holdings of securities, shares and other equity issued by other residents	1,131	1,273	1,477	1,634	1,618	1,757
2.1 Securities	472	615	817	972	954	1,094
2.1.1 Euro	451	568	761	940	934	1,047
2.1.2 Non-euro	21	47	57	32	19	47
2.2 Shares and other equity	659	658	659	662	664	663
2.2.1 Euro	568	569	569	569	575	575
2.2.2 Non-euro	90	89	91	93	89	87
3. General Government credit (central, regional and local)	4,794	4,753	4,356	3,674	3,700	3,703
3.1 Loans	133	136	148	138	153	160
3.1.1 Euro	129	132	144	134	150	157
3.1.2 Non-euro	4	4	4	4	4	3
3.2 Securities	4,661	4,617	4,208	3,536	3,546	3,543
3.2.1 Euro	4,658	4,614	4,205	3,490	3,502	3,540
3.2.2 Non-euro	3	3	3	46	44	3
4. Accrued interest receivable on credit to other residents	308	398	181	333	453	215
4.1 Euro	246	335	137	283	391	161
4.2 Non-euro	62	62	45	50	62	53
Credit Institutions : Non-Clearing						
5. Loans to other residents (non-MFI, non-Government entities)	48,566	50,675	54,270	54,056	53,329	54,345
5.1 Euro	37,579	39,203	40,156	38,761	39,359	39,911
5.2 Non-euro	10,986	11,472	14,114	15,296	13,970	14,434
6. Holdings of securities, shares and other equity issued by other residents	4,377	4,338	4,112	4,072	4,263	4,193
6.1 Securities	1,001	964	782	731	608	868
6.1.1 Euro	846	835	670	605	493	589
6.1.2 Non-euro	155	129	112	126	115	279
6.2 Shares and other equity	3,376	3,374	3,330	3,341	3,655	3,326
6.2.1 Euro	3,124	3,125	3,075	3,080	3,408	3,097
6.2.2 Non-euro	252	249	254	261	246	229
7. General Government credit (central, regional and local)	1,837	1,956	2,073	1,746	2,047	1,713
7.1 Loans	55	98	94	95	351	117
7.1.1 Euro	55	98	94	95	351	117
7.1.2 Non-euro	—	—	—	—	—	—
7.2 Securities	1,782	1,858	1,978	1,651	1,697	1,595
7.2.1 Euro	1,748	1,824	1,942	1,614	1,667	1,566
7.2.2 Non-euro	34	34	37	37	30	30
8. Accrued interest receivable on credit to other residents	233	238	222	241	257	222
8.1 Euro	128	137	126	131	152	132
8.2 Non-euro	105	101	96	111	105	90
Central Bank						
9. Government credit	167	167	167	167	167	127
9.1 Certificates of indebtedness	167	167	167	167	167	127
10. Government deposits	2,429	2,105	2,290	2,088	2,344	2,525
Other						
11. Direct net external Government borrowing from 1 Jan. each year	–190	103	–22	690	530	459
12. Uptake of Government securities by non-Irish residents from 1 Jan. each year	930	1,304	1,834	1,891	2,612	2,761
13. Non-euro lending by credit institutions to non-MFI IFSC companies	11,803	11,781	12,378	13,209	12,901	12,597
14. Total lending by credit institutions to non-MFI IFSC companies	16,651	16,709	17,430	18,211	17,925	17,607

^a See Explanatory Notes for detailed definitions.

^b Euro/non-euro refers to currency of the loan.

Domestic Credit (to Irish Residents)
2. Selected Measures

€ million	Total euro credit to Irish residents		Private-sector credit (Irish residents)		
	All Credit Institutions		All Credit Institutions		
	Components 1.1 + 2.1 + 3.1.1 + 3.2.1 + 4.1 + 5.1 + 6.1 + 7.1.1 + 7.2.1 + 8.1		Components 1 + 2 + 4 + 5 + 6 + 8		
Return dates	Amount	Unadjusted year- to-year change – %	Amount	Unadjusted year- to-year change – %	Adjusted ^a year- to-year change – %
1999					
29 January	64,919	n.a.	70,511	24.2	n.a.
26 February	65,551	n.a.	71,303	23.0	n.a.
31 March	67,621	n.a.	74,686	24.6	n.a.
30 April	70,963	n.a.	79,002	30.5	n.a.
31 May	72,664	n.a.	80,361	31.1	n.a.
30 June	73,748	n.a.	81,762	30.7	n.a.
30 July	74,644	n.a.	82,836	32.2	n.a.
31 August	74,951	n.a.	84,022	31.1	n.a.
30 September	76,634	n.a.	86,015	33.9	n.a.
29 October	77,771	n.a.	88,149	34.0	n.a.
30 November	79,296	n.a.	90,153	34.1	n.a.
30 December	80,600	n.a.	92,232	33.5	n.a.
2000					
31 January	81,516	25.6	93,496	32.6	28.8
29 February	83,886	28.0	96,134	34.8	32.7
31 March	85,186	26.0	100,587	34.7	33.1
28 April	83,365	17.5	101,565	28.6	25.4
31 May	85,367	17.5	101,539	26.4	23.9
30 June	85,704	16.2	102,783	25.7	24.3

^a This series excludes transactions between credit institutions and non-MFI IFSC companies and valuation effects arising from exchange-rate movements.

Table A3

Irish Contribution to Euro Area Money Supply

€ million	2000					
End-month	31 Jan.	29 Feb.	31 Mar.	28 Apr.	31 May	30 June
1. Components^a						
1. Central Bank: currency in circulation	4,321	4,354	4,462	4,580	4,550	4,656
2. Overnight deposits	12,053	11,945	12,423	12,031	12,194	12,662
3. Deposits with agreed maturity: up to 2 years	36,265	36,883	36,789	37,620	38,476	38,079
4. Deposits redeemable at notice: up to 3 months	27,769	27,590	27,692	28,593	28,414	28,353
5. Post Office Savings Bank deposits	643 ^e	648 ^e	651 ^e	656 ^e	660 ^e	664 ^e
6. Repurchase agreements	680	832	612	585	251	510
7. Debt securities: up to 2 years maturity	12,215	12,919	13,176	13,746	14,348	13,161
8. Money market funds shares/units	5,961	4,985	5,891
2. Memorandum Items: Non-Monetary Liabilities of Irish Monetary Financial Institutions						
9. Deposits with agreed maturity: over 2 years	7,602	8,026	7,570	7,775	7,663	7,633
10. Deposits redeemable at notice: over 3 months	142	132	126	144	103	101
11. Debt securities: over 2 years maturity	605	-342	-1,792	-1,162	-2,492	-1,224
12. Capital and reserves	22,416	23,366	24,000	24,512	24,327	24,322

^a Vis-à-vis residents of Ireland and other monetary union members.

Irish Contribution to Euro Area Money Supply

3. Selected Measures of Irish Contribution

€ million	M1		M2		M3 ^b	
Components	1+ 2		M1 + 3 + 4 + 5		M2 + 6 + 7	
	Amount	Headline year-to-year change – %	Amount	Headline year-to-year change – %	Amount	Headline year-to-year change – %
1999						
29 January	12,164	n.a.	67,271	n.a.	78,266	n.a.
26 February	12,362	n.a.	68,291	n.a.	79,808	n.a.
31 March	12,779	n.a.	68,572	n.a.	80,716	n.a.
30 April	13,325	n.a.	73,190	n.a.	85,565	n.a.
31 May	13,548	n.a.	73,989	n.a.	86,972	n.a.
30 June	14,376	n.a.	70,540	n.a.	83,098	n.a.
30 July	14,446	n.a.	70,133	n.a.	82,096	n.a.
31 August	14,675	n.a.	73,099	n.a.	86,350	n.a.
30 September	15,204	n.a.	74,216	n.a.	88,186	n.a.
29 October	15,406	n.a.	75,675	n.a.	91,528	n.a.
30 November	15,678	n.a.	76,459	n.a.	91,221	n.a.
30 December	17,360	n.a.	77,429	n.a.	91,046	n.a.
2000						
31 January	16,374	34.6	81,051 ^e	20.5 ^e	93,946 ^e	20.0 ^e
29 February	16,298	31.8	81,418 ^e	19.2 ^e	95,169 ^e	19.2 ^e
31 March	16,885	32.1	82,017 ^e	19.6 ^e	95,805 ^e	18.7 ^e
28 April	16,611	24.7	83,481 ^e	14.1 ^e	97,812 ^e	14.3 ^e
31 May	16,744	23.6	84,294 ^e	13.9 ^e	98,893 ^e	13.7 ^e
30 June	17,318	20.5	84,415 ^e	19.7 ^e	98,086 ^e	18.0 ^e

^b While MMF shares/units are included in the euro area broad money aggregate, M3, they have been excluded from the Bank's calculation of the Irish contribution (section 3 of the table) in order to maintain continuity in the statistical tables and to facilitate the calculation of a year-on-year growth rate in this series. The full contribution of MFIs resident in Ireland (i.e. including MMFs) to euro area M3 can be determined by aggregating components 1 to 8 in the table on the previous page.

Table A4 **Currency Outstanding**

£000 ^a									
1. Denomination of Legal Tender Notes									
Last day of	10/-	£1	£5	£10	£20	£50	£100	Total	Euro equivalent
1999									
April	591	13,607	102,271	228,935	1,747,734	491,446	83,955	2,668,539	3,388,345
May	591	13,600	104,935	228,642	1,740,469	516,942	85,683	2,690,861	3,416,688
June	591	13,592	106,496	234,635	1,760,658	553,408	87,862	2,757,242	3,500,975
July	591	13,578	108,744	240,813	1,839,389	595,518	90,072	2,888,704	3,667,898
August	591	13,570	106,015	234,954	1,774,104	620,796	90,576	2,840,605	3,606,825
September	591	13,563	105,747	233,456	1,793,329	656,072	92,046	2,894,803	3,675,642
October	591	13,556	105,933	235,151	1,802,684	692,382	93,381	2,943,676	3,737,697
November	591	13,546	106,687	240,699	1,850,194	739,016	95,160	3,045,893	3,867,486
December	591	13,539	117,907	284,976	2,153,168	892,523	100,109	3,562,813	4,523,839
2000									
January	591	13,527	107,039	233,992	1,772,369	789,770	98,849	3,016,135	3,829,702
February	591	13,518	107,171	238,349	1,820,157	842,233	99,864	3,121,884	3,963,974
March	591	13,513	108,896	237,395	1,772,566	860,041	100,500	3,093,501	3,927,937
April	591	13,505	112,648	251,542	1,866,770	912,509	102,674	3,260,239	4,139,650
May	591	13,499	113,464	249,745	1,839,889	942,252	104,294	3,263,734	4,144,087
June	591	13,490	114,660	252,735	1,839,183	966,454	105,664	3,292,775	4,180,962
2. Denomination of Coins									
	£1	50p	20p	10p	5p	2p	1p	Total	Euro equivalent
1999									
April	106,862	35,536	30,966	19,180	16,978	9,617	8,355	227,494	288,858
May	107,487	35,763	31,246	19,255	17,090	9,679	8,404	228,925	290,674
June	108,540	36,112	31,344	19,255	17,295	9,729	8,453	230,728	292,964
July	109,293	36,413	31,782	19,255	17,480	9,794	8,517	232,534	295,258
August	109,304	36,901	32,063	19,965	17,665	9,824	8,560	234,282	297,477
September	109,304	39,250	32,548	20,068	18,083	9,881	8,637	235,721	299,304
October	110,683	38,001	33,249	20,749	18,693	10,056	8,805	240,235	305,036
November	117,135	39,239	33,629	20,834	18,978	10,169	8,901	248,883	316,017
December	122,091	39,589	34,129	20,934	19,128	10,223	8,949	255,043	323,838
2000									
January	123,468	40,276	34,369	20,999	19,448	10,296	9,009	257,865	327,421
February	124,322	40,951	34,670	21,419	19,608	10,334	9,097	260,402	330,642
March	127,924	41,153	34,740	21,454	19,678	10,355	9,114	264,419	335,742
April	128,730	41,254	34,861	21,674	19,818	10,413	9,180	265,930	337,662
May	129,099	41,306	35,022	21,865	19,999	10,483	9,240	267,013	339,037
June	131,308	41,457	35,342	22,115	20,199	10,535	9,310	270,266	343,167

^a This table continues to be published in Irish pounds.

Notes

1. Consolidated bank notes ceased to be issued on 31 December 1953 and are in course of withdrawal from circulation. The value of these notes outstanding at 30 June 2000 amounted to IR£105,000; this is not included in the total of this table.
2. The issue of legal tender notes by clearing banks in the Republic of Ireland ceased in May 1929. These bank notes are in course of withdrawal from circulation. The value of such notes outstanding at 30 June 2000 amounted to IR£628,000; this is not included in the total of this table.
3. Ten shilling coins outstanding are included in the above table in the denomination 50p.
4. Coins, with the exception of those specified in Note 3 above, which were introduced prior to the introduction of decimal coinage have been called in and are in course of withdrawal from circulation. The decimal ½p, 5p coins issued before 29 June 1992 and 10p coins issued before 15 November 1993 have also been called in and are in course of withdrawal from circulation. The total value of such coin still outstanding at 30 June 2000 amounted to IR£15.27 million; this is not included in the total of this table.
5. IR£1 coins were issued from 20 June 1990 to replace IR£1 Legal Tender Notes which are in course of withdrawal from circulation.

SECTION B

INTEREST RATES AND EXCHANGE RATES AND BALANCE OF PAYMENTS

Table B1 **Selected Lending Rates**

Per cent. per annum	1999	2000			
End-month	Dec.	Mar.	June	July	Aug.
1. Eurosystem of Central Banks^a					
Marginal lending facility	4.00	4.50	5.25	5.25	5.25
Main refinancing operation (repo) ^b	3.00	3.50	4.25	4.25	4.25
2. Retail Rates – Ireland					
Clearing banks					
2.1 Prime rate ^c	4.00– 4.12	4.13– 4.21	4.88– 5.00	4.96– 5.00	5.16– 5.25
2.2 Overdrafts and term loans ^d					
AA					
Overdrafts and term loans up to 1 year	7.65– 8.90	7.90– 9.15	8.65– 9.65	8.65– 9.90	8.65– 9.90
Over 1 year and up to 3 years	7.30– 8.15	7.30– 8.40	8.50– 8.65	8.50– 9.15	8.50– 9.15
Over 3 years and up to 5 years	7.90– 8.15	8.15– 8.70	8.80– 8.95	8.90– 9.45	8.90– 9.45
Over 5 years and up to 7 years	8.40– 9.05	8.65– 9.15	9.40– 9.55	9.40– 9.90	9.40– 9.90
A					
Overdrafts and term loans up to 1 year	10.50–11.00	10.65–11.25	11.45–11.75	11.50–12.25	11.50–12.25
Over 1 year and up to 3 years	10.25–10.50	10.40–10.75	11.00–11.50	11.00–11.50	11.00–11.50
3. House Purchase Loans – Ireland^g					
Standard variable rate (annuity)	3.69– 4.39	3.75– 4.89	4.93– 5.65	4.93– 5.65	4.93– 5.65

^a On 31 August 2000, the ECB announced an increase of 0.25 of a percentage point in these lending rates.

^b Changes in this rate are effective from the date of settlement of the first main refinancing operation following announcement of the change.

^c Rates are representative of those charged to large commercial customers for short-term borrowings.

^d The AA category includes borrowers in the primary and construction, manufacturing and services sectors, while the A category covers personal and related retail borrowings. TSB not included.

^g These are representative rates for the institutions in the category mortgage lenders. With effect from October 1999, this includes Tusa Financial Services Limited, a subsidiary of TSB. In addition, Bank of Scotland, which is not regulated by and does not report to the Central Bank, is also included.

Table B2

Deposit and Other Selected Interest Rates

Per cent. per annum	1999	2000			
End-month	Dec.	Mar.	June	July	Aug.
1. Eurosystem of Central Banks					
Deposit facility ^a	2.00	2.50	3.25	3.25	3.25
2. Interbank Market — Ireland^b					
2.1 Overnight	3.55	3.73	4.73	4.37	4.65
2.2 1 month fixed	3.14	3.67	4.40	4.40	4.65
2.3 3 months' fixed	3.30	3.82	4.53	4.63	4.81
3. Retail Rates — Ireland^c					
3.1 Clearing					
Ordinary demand deposits					
Under £5,000	0.10 –0.25	0.10 –0.35	0.10 –0.75	0.10 –0.75	0.10 –0.75
£5,000 to £25,000	0.10 –0.50	0.10 –0.75	0.10 –1.00	0.10 –1.00	0.10 –1.00
£25,000 to £100,000	0.10 –1.00	0.10 –1.25	0.10 –1.75	0.10 –1.75	0.10 –1.75
£100,000 and over	0.50 –1.50	0.50 –1.75	0.50 –2.00	0.50 –2.00	0.50 –2.00
3.2 Non-Clearing ^d					
Demand deposits	0.10 –2.00	0.10 –2.00	0.10 –2.10	0.10 –2.10	0.10 –2.10
3.3 Post Office					
Ordinary accounts	0.25 –0.50	0.25 –0.50	0.25 –0.50	0.25 –0.50	0.25 –0.50
4. Government Securities' Market — Ireland^b					
Representative yields on Irish Government securities					
2 years to maturity	4.56	4.65	5.07	5.26	5.31
5 years to maturity	5.12	5.11	5.27	5.36	5.45
10 years to maturity	5.60	5.45	5.48	5.46	5.58
5. Equity Index — ISEQ^g					
(Base end-1997 = 1,000)	5,017.54	5,647.60	4,916.62	4,985.85	5,403.44

^a With effect from 1 September 2000 this rate increased by 0.25 of a percentage point.

^b The rates/yields shown under these headings are representative.

^c In addition to demand deposits financial institutions also offer a wide range of term deposit facilities, the interest rates on which move generally in line with interbank market rates.

^d The rates shown under this heading are representative rates from a number of non-clearing institutions with significant domestic retail business, including building societies.

^g Irish Stock Exchange's equity index of all Official List and USM equities, excluding UK-registered companies.

Note: Retail deposit interest rates are shown gross of income tax liability. Interest paid on or credited to Irish residents' accounts is subject, with certain exceptions, to Deposit Interest Retention Tax.

Table B3**Selected International Interest Rates**

Per cent. per annum	Three-month Interest Rates			
	Euribor	Sterling	US dollar	Japanese yen
December 1999	3.30	6.00	5.95	0.19
1999				
January	3.05	5.71	4.90	0.30
February	3.07	5.38	4.90	0.13
March	2.96	5.19	4.89	0.11
April	2.55	5.22	4.85	0.07
May	2.55	5.27	5.00	0.05
June	2.64	5.08	5.23	0.05
July	2.67	5.19	5.30	0.05
August	2.67	5.13	5.40	0.05
September	2.67	5.39	5.40	0.05
October	3.48	5.91	6.10	0.21
November	3.42	5.82	6.00	0.19
December ^a	3.30	6.00	5.95	0.10
2000				
January	3.46	6.09	5.97	0.09
February	3.59	6.16	6.02	0.06
March	3.82	6.17	6.25	0.09
April	4.08	6.27	6.45	0.09
May	4.39	6.17	6.77	0.05
June	4.53	6.13	6.69	0.17
July	4.62	6.16	6.64	0.11
August	4.90	6.13	6.59	0.30

^a Rates refer to Thursday, 30 December 1999.

Note:

As far as possible, rates given in this table are those prevailing on the last Friday of each period.

Table B5 Exchange Rates in Dublin Market: End of Period

Units per Euro		Canada (Dollar)	Denmark (Krone)	Greece (Drachma)	Japan (Yen)	Sweden (Krona)	Switzerland (Franc)	United Kingdom (Pound)	United States (Dollar)	SDR
1999										
Q1		1-6211	7-4317	325-90	127-81	8-8870	1-5981	0-6663	1-0742	0-791109
Q2		1-5262	7-4341	324-45	124-82	8-7470	1-6034	0-6563	1-0328	0-773127
Q3		1-5652	7-4332	328-70	112-67	8-7235	1-5967	0-6475	1-0665	0-768542
Q4 ^a		1-4608	7-4433	330-30	102-73	8-5625	1-6051	0-6217	1-0046	0-732777
2000										
Q1		1-3879	7-4460	334-70	98-53	8-2825	1-5907	0-5985	0-9553	0-709272
Q2		1-4157	7-4610	336-83	100-57	8-4210	1-5576	0-6323	0-9556	0-714585
January		1-4195	7-4424	331-95	104-62	8-6000	1-6091	0-6047	0-9791	0-723717
February		1-4097	7-4475	333-90	106-81	8-4320	1-6067	0-6134	0-9714	0-725315
March		1-3879	7-4460	334-70	98-53	8-2825	1-5907	0-5985	0-9553	0-709272
April		1-3457	7-4551	336-20	97-48	8-1400	1-5710	0-5794	0-9085	0-688670
May		1-3982	7-4631	336-95	99-90	8-3845	1-5716	0-6225	0-9303	0-704765
June		1-4157	7-4610	336-83	100-57	8-4210	1-5576	0-6323	0-9556	0-714585
July		1-3702	7-4569	337-30	101-04	8-4950	1-5477	0-6179	0-9243	0-703775
August		1-3141	7-4564	337-64	94-77	8-4160	1-5498	0-6132	0-8906	0-682558
Week ended										
June	2	1-3944	7-4636	337-00	101-62	8-3615	1-5729	0-6251	0-9355	0-709367
	9	1-3982	7-4645	336-65	101-42	8-3515	1-5661	0-6310	0-9490	0-713023
	16	1-4097	7-4594	336-68	101-65	8-2800	1-5611	0-6329	0-9565	0-717118
	23	1-3876	7-4574	336-48	98-12	8-2765	1-5521	0-6250	0-9413	0-707398
	30	1-4157	7-4610	336-83	100-57	8-4210	1-5576	0-6323	0-9556	0-714585
July	7	1-4070	7-4630	336-79	101-86	8-4310	1-5458	0-6278	0-9483	0-714087
	14	1-3863	7-4597	336-63	100-82	8-3485	1-5476	0-6227	0-9344	0-707818
	21	1-3783	7-4550	336-99	101-53	8-3880	1-5511	0-6185	0-9363	0-708988
	28	1-3663	7-4556	337-27	101-29	8-4585	1-5486	0-6150	0-9276	0-704683
August	4	1-3424	7-4570	337-05	98-02	8-4110	1-5464	0-6008	0-9031	0-689999
	11	1-3545	7-4604	337-10	99-31	8-3630	1-5531	0-6061	0-9132	0-696169
	18	1-3468	7-4565	337-28	99-42	8-3955	1-5622	0-6099	0-9127	0-696594
	25	1-3361	7-4585	337-47	96-61	8-3800	1-5453	0-6122	0-9021	0-689510

^a Rates refer to Thursday, 30 December 1999.

Note:

The exchange rate quoted for the SDR is calculated by the IMF. Mid-closing exchange rates in the Dublin market are used for all other currencies in the table.

Table B6 **Exchange Rates in Dublin Market: Period Averages**

Units per Euro		Canada (Dollar)	Denmark (Krone)	Greece (Drachma)	Japan (Yen)	Sweden (Krona)	Switzerland (Franc)	United Kingdom (Pound)	United States (Dollar)	SDR
1999		1-5840	7-4355	325-76	121-32	8-8075	1-6003	0-6587	1-0658	0-779552
1999										
Q1		1-6958	7-4361	322-67	130-75	8-9751	1-5994	0-6868	1-1216	0-811683
Q2		1-5572	7-4324	324-96	127-70	8-9038	1-5997	0-6578	1-0569	0-784108
Q3		1-5584	7-4367	326-12	118-73	8-7101	1-6020	0-6549	1-0486	0-771095
Q4		1-5283	7-4368	329-20	108-42	8-6477	1-6003	0-6363	1-0380	0-752440
2000										
Q1		1-4338	7-4456	332-75	105-50	8-4955	1-6071	0-6144	0-9865	0-729261
Q2		1-3819	7-4561	336-15	99-57	8-2753	1-5637	0-6138	0-9340	0-703478
January		1-4686	7-4439	331-07	106-53	8-5968	1-6103	0-6183	1-0137	0-739992
February		1-4270	7-4453	333-18	107-64	8-5114	1-6069	0-6147	0-9834	0-731240
March		1-4082	7-4473	333-89	102-59	8-3884	1-6042	0-6106	0-9643	0-718124
April		1-3890	7-4505	335-22	99-92	8-2671	1-5740	0-5980	0-9470	0-706858
May		1-3549	7-4570	336-60	98-09	8-2410	1-5562	0-6015	0-9060	0-691245
June		1-4018	7-4607	336-64	100-71	8-3177	1-5608	0-6293	0-9492	0-713397
July		1-3886	7-4589	336-86	101-39	8-4070	1-5505	0-6230	0-9397	0-709964
August		1-3406	7-4578	337-27	97-76	8-3917	1-5506	0-6071	0-9041	0-690973
Week ended										
June	2	1-3973	7-4624	336-96	100-54	8-3836	1-5716	0-6233	0-9322	0-706285
	9	1-4054	7-4637	336-70	101-46	8-3416	1-5695	0-6288	0-9526	0-716475
	16	1-4087	7-4622	336-51	101-74	8-2682	1-5632	0-6336	0-9567	0-717849
	23	1-3967	7-4571	336-54	99-89	8-2713	1-5538	0-6300	0-9493	0-712543
	30	1-3992	7-4587	336-67	99-45	8-3733	1-5515	0-6266	0-9441	0-709212
July	7	1-4110	7-4628	336-74	101-48	8-4102	1-5511	0-6291	0-9508	0-714506
	14	1-3984	7-4621	336-72	101-36	8-3912	1-5502	0-6260	0-9448	0-712299
	21	1-3746	7-4555	336-72	100-69	8-3883	1-5488	0-6203	0-9301	0-705468
	28	1-3742	7-4555	337-18	102-08	8-4208	1-5526	0-6178	0-9359	0-708820
August	4	1-3567	7-4572	337-18	99-65	8-4553	1-5455	0-6125	0-9142	0-697619
	11	1-3463	7-4584	337-08	98-22	8-3462	1-5467	0-6017	0-9053	0-691416
	18	1-3468	7-4590	337-13	99-07	8-3734	1-5595	0-6058	0-9094	0-694301
	25	1-3305	7-4577	337-42	96-77	8-3790	1-5535	0-6065	0-8989	0-687826

Note:

The exchange rate quoted for the SDR is calculated by the IMF. Mid-closing exchange rates in the Dublin market are used for all other currencies in the table.

Table B7

Balance of Payments

€ million	1998 ^r	1999 ^r	1999			2000
	Year	Year	Q2 ^r	Q3 ^r	Q4 ^r	Q1
Current account						
Merchandise ^a	17,771	22,732	5,465	6,240	6,125	5,671
Services	-9,002	-10,697	-2,661	-2,542	-2,898	-2,625
Income	-9,382	-12,677	-3,022	-3,769	-3,275	-3,286
Current transfers	1,319	1,208	349	172	402	338
Balance on current account	706	567	131	101	354	98
Balance on capital account	840	560	40	4	383	300
Financial account						
Direct investment:	4,422	12,707	2,529	4,332	1,167	3,027
• Equity	4,949	5,681	1,458	79	1,681	1,874
• Reinvested earnings	2,871	5,462	1,858	2,203	642	1,385
• Other capital	-3,398	1,563	-785	2,051	-1,157	-231
Portfolio investment:	-8,466	-14,042	-5,152	-4,314	155	-5,659
• Equity	14,277	15,131	3,529	1,651	9,070	8,911
• Debt instruments	-22,742	-29,174	-8,680	-5,964	-8,915	-14,573
Bonds and notes	-16,176	-22,358	-7,248	-2,971	-4,680	-10,428
Money market instruments	-6,566	-6,816	-1,432	-2,994	-4,233	-4,144
Other investment:	7,459	-258	-1,424	-28	438	3,986
• Loans, currency and deposits	5,866	1,743	-1,649	91	-449	3,847
• Other	1,594	-2,002	227	-121	888	138
Reserve Assets ^b :	-2,280	1,746	-93	13	-61	39
• Monetary gold	-27	63	-1	-	1	-1
• Special drawing rights	-17	132	-3	-3	-3	-3
• Reserve position in the IMF	-199	140	52	55	15	-
• Foreign exchange	-2,032	1,422	-143	-36	-58	42
• Other	-8	-11	3	-3	-15	-
Balance on financial account	1,135	153	-4,140	2	1,698	1,393
<i>Net errors and omissions</i>	-2,681	-1,280	3,969	-106	-2,436	-1,791

^a Adjusted for balance-of-payments purposes.

^b Computed on a transactions basis, i.e., change in total reserves less valuation changes and allocation of SDRs.

Note: A new presentation for balance-of-payments data was introduced by the CSO in May 2000. The data above correspond to the CSO presentation and are not comparable with previously published series.

Source: Central Statistics Office.

SECTION C
BANKING AND OTHER FINANCIAL INSTITUTIONS

Table C1

Irish Monetary Sector: Consolidated Balance Sheet

€ million	2000					
Return dates	31 Jan.	29 Feb.	31 Mar.	28 Apr.	31 May	30 June
Liabilities						
1. Capital and reserves	15,469	16,344	17,013	17,233	17,276	17,292
2. Government deposits at Central Bank	2,423	2,104	2,288	2,084	2,318	2,523
3. Currency	3,634	3,684	3,792	3,895	3,911	4,025
4. Non-Government deposit accounts	72,383	73,471	72,822	74,271	74,189	75,029
5. Interest payable on non-Government deposits	549	590	549	527	561	586
6. Other general government deposits	499	467	734	717	737	665
7. Interest on general government deposits	1	1	1	1	1	1
8. Net external liability of all credit institutions	10,605	11,028	13,057	13,207	11,899	9,475
9. Other liabilities	7,900	8,642	8,621	8,517	9,227	8,450
Total	113,464	116,331	118,878	120,452	120,120	118,047
Assets						
1. Non-Government credit	92,955	95,498	100,183	100,990	100,829	102,346
2. Accrued interest receivable on non-Government credit	541	635	404	575	710	436
3. Government credit	6,799	6,877	6,596	5,587	5,914	5,543
4. Official external reserves	5,372	5,324	5,538	5,468	5,499	5,532
5. Fixed assets	1,705	1,725	1,738	1,837	1,848	1,849
6. Other assets	6,092	6,271	4,420	5,995	5,320	2,341

Note: The data in the table relating to credit institutions refer only to their within-the-State offices.

Table C2 Financial Statement of the Central Bank of Ireland^a

€ millions		1. Assets							
		Gold and gold receivables	Claims on non-euro area residents in foreign currency	Claims on euro area residents in foreign currency	Claims on non-euro area residents in euro	Lending to financial sector counterparties in the euro area	<i>of which:</i>		
							Main refinancing operations	Longer-term refinancing operations	Fine-tuning reverse operations
		1	2	3	4	5	6	7	8
1999									
March	26	47	4,557	54	821	2,370	800	1,570	—
June	25	50	4,921	70	23	2,763	1,238	1,524	—
September	24	49	5,189	57	5	4,755	1,617	3,132	—
December	30	55	4,985	122	23	5,062	883	4,179	—
2000									
January	28	55	5,248	140	2,319	4,602	1,624	2,978	—
February	25	55	5,288	97	2,331	4,318	1,340	2,978	—
March	31	55	5,129	136	4	5,026	1,178	3,848	—
April	28	56	5,378	163	2,321	5,557	1,272	4,151	—
May	26	56	5,513	204	285	5,314	1,031	4,151	—
June	30	56	5,553	184	174	7,430	1,501	5,914	—
July	28	58	5,621	209	163	7,093	1,350	5,743	—
August	25	58	5,686	272	446	6,992	1,249	5,743	—
2. Liabilities									
		Banknotes in circulation	Liabilities to financial sector counterparties in the euro area in euro	<i>of which:</i>			Fine-tuning reverse operations		Debt certificates issued
				Current accounts (covering the minimum reserve system)	Deposit facility	Fixed-term deposits	Deposits related to margin calls		
		1	2	3	4	5	6	7	8
1999									
March	26	3,263	2,408	2,408	—	—	—	—	—
June	25	3,505	4,263	4,263	—	—	—	—	—
September	24	3,624	2,612	2,612	—	—	—	—	—
December	30	4,524	2,074	2,074	—	—	—	—	—
2000									
January	28	3,828	3,459	3,459	—	—	—	—	—
February	25	3,937	3,130	3,130	—	—	—	—	—
March	31	3,928	2,311	2,311	—	—	—	—	—
April	28	4,141	3,597	3,597	—	—	—	—	—
May	26	4,097	3,646	3,646	—	—	—	—	—
June	30	4,181	2,201	2,201	—	—	—	—	—
July	28	4,293	3,877	3,877	—	—	—	—	—
August	25	4,309	3,197	3,197	—	—	—	—	—

^a Data relate to the last Friday of the month, except for December when they relate to the last working day.

Note 1: An advance release calendar for the publication of the analytical accounts of the Central Bank and of the banking sector that meets the IMF's SDDS requirements is published on the IMF Bulletin Board (internet address: <http://dsbb.imf.org>).

1. Assets									
Structural reverse operations	Marginal lending facility	Credits related to margin calls	Other claims	Securities of euro area residents in euro	General government debt in euro	Other assets	Total assets		
9	10	11	12	13	14	15	16		
—	—	—	—	1,830	167	1,663	11,509		
—	—	—	1	1,888	167	3,240	13,122		
—	—	—	6	1,914	167	937	13,073		
—	—	—	—	1,933	167	2,109	14,456		
—	—	—	—	1,961	167	853	15,345		
—	—	—	—	1,984	167	850	15,090		
—	—	—	—	1,981	167	748	13,246		
—	—	—	134	1,995	167	769	16,406		
—	—	—	132	1,998	167	1,830	15,367		
—	16	—	—1	1,992	127	816	16,332		
—	—	—	—	2,008	127	2,289	17,568		
—	—	—	—	2,011	127	2,608	18,200		
2. Liabilities									
Liabilities to other euro area residents in euro	Liabilities to non-euro area residents in euro	Liabilities to euro area residents in foreign currency	Liabilities to non-euro area residents in foreign currency	Counterpart of special drawing rights allocated by the IMF	Revaluation accounts	Capital and reserves	Other liabilities	Total liabilities	
9	10	11	12	13	14	15	16	17	
2,935	398	—	35	105	575	1,191	599	11,509	
1,553	817	—	64	110	936	1,227	647	13,122	
2,347	1,345	—	138	113	1,067	1,231	596	13,073	
3,548	1,319	—	56	114	997	1,253	571	14,456	
3,655	997	—	44	119	1,222	1,254	767	15,345	
2,573	1,187	—	65	119	1,222	1,292	1,565	15,090	
2,286	1,143	—	64	105	1,177	1,297	935	13,246	
2,090	1,364	—	16	123	1,461	1,295	2,319	16,406	
2,512	1,472	—	146	123	1,461	1,296	614	15,367	
2,525	2,675	—	155	123	1,461	1,300	1,711	16,332	
3,900	1,905	—	220	122	1,404	1,298	549	17,568	
4,592	2,393	—	356	122	1,404	1,301	526	18,200	
								1999	
								March	26
								June	25
								September	24
								December	30
								2000	
								January	28
								February	25
								March	31
								April	28
								May	26
								June	30
								July	28
								August	25

Note 2: While the Financial Statement above is compiled on the same basis as the Consolidated Financial Statement of the Eurosystem, bilateral TARGET balances are reported on a gross basis in Columns 15 (Other assets) and 16 (Other liabilities) above but on a net basis in the Eurosystem Statement.

Table C3

Credit Institutions: Aggregate Balance Sheet

€ million	31 January 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	13,674	4,964	4,692	23,329
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	28,030	40,939	64,567	133,535
3. Deposits from Central Bank	4,607	—	—	4,607
3.1 Short-term	4,607	—	—	4,607
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,729	206	3,539	5,474
5. Deposits from other residents (non-MFIs, non-Government entities)	72,383	11,422	14,164	97,969
5.1 Overnight	11,747	74	798	12,619
5.2 Agreed maturity: Up to and including 1 year	25,609	9,024	6,836	41,469
1 to 2 years	1,236	120	261	1,617
Over 2 years	6,210	1,387	2,429	10,026
5.3 Notice: Up to and including 3 months	26,925	682	2,821	30,428
of which: Demand accounts	17,882	601	1,855	20,337
Special Savings Accounts	4,021	3	24	4,047
Other notice up to and including 3 months	5,022	79	943	6,043
Over 3 months	109	2	10	122
5.4 Repurchase agreements	548	132	1,009	1,689
6. Debt securities issued ^b	2,165	8,231	13,481	23,876
6.1 Up to and including 1 year	636	1,037	9,274	10,947
6.2 1 to 2 years	9	1,624	456	2,089
6.3 Over 2 years	1,520	5,569	3,751	10,841
7. Remaining liabilities	6,830	3,373	12,096	22,299
Total liabilities	129,417	69,134	112,539	311,091
Assets				
1. Holdings of notes and coin	524	—	37	561
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	28,030	24,123	29,411	81,565
3. Balances with Central Bank	3,799	154	242	4,195
3.1 Mandatory balances	3,799	—	—	3,799
3.2 Other	—	154	242	395
4. Loans to general government (central, regional and local)	188	8,988	6,386	15,562
5. Loans to other residents (non-MFI, non-Government entities)	88,920	18,043	28,187	135,151
5.1 Overdrafts	5,939	4	241	6,184
5.2 Repurchase agreements	88	4	255	346
5.3 Loans up to and including 1 year	18,498	3,721	4,982	27,201
5.4 Term/revolving loans	29,836	8,914	11,886	50,635
5.5 Instalment credit/hire-purchase/leases	2,693	39	91	2,823
5.6 Residential mortgages	24,686	9	92	24,787
5.7 Other mortgages	4,280	124	361	4,765
5.8 Other loans and securities issued to other residents	2,901	5,229	10,280	18,410
6. Holdings of securities ^b	8,145	25,114	13,730	46,989
6.1 Issued by MFIs	1,702	9,355	9,992	21,049
6.2 Issued by general government	6,443	15,759	3,737	25,940
6.2.1 Exchequer notes	469	—	559	1,029
6.2.2 Securities	5,974	15,759	3,178	24,911
7. Holdings of shares and other equity	4,423	345	2,025	6,793
7.1 Issued by MFIs	388	274	1,395	2,058
7.2 Issued by other residents (non-MFI, non-Government entities)	4,034	71	630	4,735
8. Fixed assets	1,650	—	1	1,651
9. Remaining assets	4,343	4,047	10,235	18,625
Total assets	140,023	80,816	90,253	311,091

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	29 February 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	14,561	4,997	4,729	24,286
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	30,124	38,731	67,120	135,976
3. Deposits from Central Bank	4,318	—	—	4,318
3.1 Short-term	4,318	—	—	4,318
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	2,074	445	3,139	5,658
5. Deposits from other residents (non-MFIs, non-Government entities)	73,471	11,129	14,703	99,303
5.1 Overnight	11,680	70	668	12,419
5.2 Agreed maturity: Up to and including 1 year	26,364	8,721	7,014	42,099
1 to 2 years	1,212	127	261	1,599
Over 2 years	6,626	1,396	2,421	10,443
5.3 Notice: Up to and including 3 months	26,708	752	2,661	30,121
of which: Demand accounts	17,768	567	1,753	20,088
Special Savings Accounts	3,942	2	24	3,968
Other notice up to and including 3 months	4,997	183	885	6,065
Over 3 months	109	2	10	121
5.4 Repurchase agreements	772	60	1,668	2,500
6. Debt securities issued ^b	1,564	8,530	13,462	23,556
6.1 Up to and including 1 year	708	1,308	9,326	11,342
6.2 1 to 2 years	9	1,624	543	2,176
6.3 Over 2 years	847	5,599	3,593	10,039
7. Remaining liabilities	7,250	3,419	12,444	23,113
Total liabilities	133,362	67,250	115,597	316,209
Assets				
1. Holdings of notes and coin	611	—	39	650
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	30,124	23,702	28,692	82,518
3. Balances with Central Bank	4,066	170	237	4,473
3.1 Mandatory balances	4,038	—	—	4,038
3.2 Other	28	170	237	435
4. Loans to general government (central, regional and local)	234	9,208	6,528	15,971
5. Loans to other residents (non-MFI, non-Government entities)	91,466	17,946	28,629	138,040
5.1 Overdrafts	6,277	3	246	6,526
5.2 Repurchase agreements	873	50	511	1,435
5.3 Loans up to and including 1 year	18,895	3,333	4,943	27,171
5.4 Term/revolving loans	30,247	8,816	11,935	50,998
5.5 Instalment credit/hire-purchase/leases	2,895	38	97	3,030
5.6 Residential mortgages	24,943	9	94	25,046
5.7 Other mortgages	4,392	124	361	4,877
5.8 Other loans and securities issued to other residents	2,944	5,573	10,440	18,957
6. Holdings of securities ^b	7,567	26,427	14,224	48,218
6.1 Issued by MFIs	1,091	9,888	10,434	21,414
6.2 Issued by general government	6,475	16,539	3,790	26,804
6.2.1 Exchequer notes	238	—	544	781
6.2.2 Securities	6,238	16,539	3,246	26,023
7. Holdings of shares and other equity	4,433	341	2,030	6,804
7.1 Issued by MFIs	400	276	1,403	2,079
7.2 Issued by other residents (non-MFI, non-Government entities)	4,033	66	627	4,725
8. Fixed assets	1,669	—	1	1,670
9. Remaining assets	4,220	4,384	9,262	17,866
Total assets	144,390	82,179	89,641	316,209

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C3 (cont.)

€ million	31 March 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	15,062	5,067	4,824	24,953
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	32,230	39,661	72,155	144,046
3. Deposits from Central Bank	5,026	5	—	5,031
3.1 Short-term	5,026	—	—	5,026
3.2 Other	—	5	—	5
4. Deposits from general government (central, regional and local)	2,626	415	3,949	6,991
5. Deposits from other residents (non-MFIs, non-Government entities)	72,822	11,271	16,588	100,682
5.1 Overnight	12,045	60	737	12,842
5.2 Agreed maturity: Up to and including 1 year	25,915	8,773	7,847	42,535
1 to 2 years	1,379	132	357	1,868
Over 2 years	6,227	1,339	2,961	10,527
5.3 Notice: Up to and including 3 months	26,654	853	2,627	30,134
of which: Demand accounts	17,898	655	1,982	20,534
Special Savings Accounts	3,857	2	23	3,883
Other notice up to and including 3 months	4,899	196	622	5,717
Over 3 months	105	1	10	116
5.4 Repurchase agreements	498	114	2,050	2,661
6. Debt securities issued ^b	1,511	8,120	13,484	23,115
6.1 Up to and including 1 year	620	1,172	9,647	11,440
6.2 1 to 2 years	37	1,642	678	2,356
6.3 Over 2 years	854	5,306	3,159	9,319
7. Remaining liabilities	6,880	2,816	11,993	21,689
Total liabilities	136,158	67,355	122,994	326,507
Assets				
1. Holdings of notes and coin	472	—	43	515
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	32,230	25,089	29,685	87,004
3. Balances with Central Bank	2,670	169	245	3,084
3.1 Mandatory balances	2,670	—	—	2,670
3.2 Other	—	169	245	414
4. Loans to general government (central, regional and local)	242	9,293	6,874	16,409
5. Loans to other residents (non-MFI, non-Government entities)	96,194	18,627	29,246	144,067
5.1 Overdrafts	6,786	12	438	7,236
5.2 Repurchase agreements	718	—	487	1,205
5.3 Loans up to and including 1 year	20,227	2,984	5,426	28,637
5.4 Term/revolving loans	32,759	9,337	11,343	53,440
5.5 Instalment credit/hire-purchase/leases	3,103	188	118	3,409
5.6 Residential mortgages	25,510	9	95	25,614
5.7 Other mortgages	4,107	168	363	4,637
5.8 Other loans and securities issued to other residents	2,987	5,929	10,974	19,890
6. Holdings of securities ^b	7,301	27,206	14,958	49,464
6.1 Issued by MFIs	1,114	10,617	10,905	22,636
6.2 Issued by general government	6,187	16,589	4,053	26,828
6.2.1 Exchequer notes	245	—	433	678
6.2.2 Securities	5,942	16,589	3,620	26,150
7. Holdings of shares and other equity	4,456	401	2,087	6,944
7.1 Issued by MFIs	467	335	1,432	2,234
7.2 Issued by other residents (non-MFI, non-Government entities)	3,989	67	655	4,710
8. Fixed assets	1,681	—	1	1,682
9. Remaining assets	3,968	3,945	9,425	17,338
Total assets	149,215	84,729	92,563	326,507

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 April 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	15,282	5,122	5,069	25,474
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	31,884	40,224	75,021	147,129
3. Deposits from Central Bank	5,423	—	—	5,423
3.1 Short-term	5,423	—	—	5,423
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	2,307	193	3,963	6,463
5. Deposits from other residents (non-MFIs, non-Government entities)	74,271	11,609	16,670	102,550
5.1 Overnight	11,703	57	617	12,377
5.2 Agreed maturity: Up to and including 1 year	26,610	9,108	7,760	43,479
1 to 2 years	1,390	151	368	1,908
Over 2 years	6,404	1,366	3,046	10,816
5.3 Notice: Up to and including 3 months	27,509	894	2,786	31,190
of which: Demand accounts	18,803	708	2,119	21,630
Special Savings Accounts	3,791	2	23	3,816
Other notice up to and including 3 months	4,916	184	644	5,744
Over 3 months	103	1	10	114
5.4 Repurchase agreements	552	33	2,083	2,668
6. Debt securities issued ^b	1,595	7,891	14,717	24,203
6.1 Up to and including 1 year	640	949	10,351	11,940
6.2 1 to 2 years	95	1,644	736	2,475
6.3 Over 2 years	860	5,298	3,629	9,787
7. Remaining liabilities	7,021 ^r	2,985	12,837 ^r	22,844
Total liabilities	137,784^r	68,025	128,276^r	334,086
Assets				
1. Holdings of notes and coin	583	—	51	634
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	31,884	25,330	30,386	87,600
3. Balances with Central Bank	3,952	169	262	4,383
3.1 Mandatory balances	3,952	—	—	3,952
3.2 Other	—	169	262	431
4. Loans to general government (central, regional and local)	233	9,699	7,404	17,335
5. Loans to other residents (non-MFI, non-Government entities)	96,987	18,550	30,245	145,782
5.1 Overdrafts	5,657	12	371	6,040
5.2 Repurchase agreements	537	46	424	1,007
5.3 Loans up to and including 1 year	20,763	2,838	5,800	29,401
5.4 Term/revolving loans	33,661	9,346	11,776	54,783
5.5 Instalment credit/hire-purchase/leases	2,836	148	140	3,124
5.6 Residential mortgages	26,004	11	116	26,130
5.7 Other mortgages	4,160	152	205	4,516
5.8 Other loans and securities issued to other residents	3,369	5,998	11,415	20,782
6. Holdings of securities ^b	6,340	27,323	16,096	49,759
6.1 Issued by MFIs	1,153	10,466	11,397	23,015
6.2 Issued by general government	5,187	16,858	4,699	26,744
6.2.1 Exchequer notes	255	—	694	948
6.2.2 Securities	4,932	16,858	4,005	25,795
7. Holdings of shares and other equity	4,470	458	2,166	7,094
7.1 Issued by MFIs	467	386	1,494	2,347
7.2 Issued by other residents (non-MFI, non-Government entities)	4,003	72	672	4,747
8. Fixed assets	1,781	—	1	1,782
9. Remaining assets	4,762	4,628	10,326	19,716
Total assets	150,991	86,157	96,938	334,086

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C3 (cont.)

€ million	31 May 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	15,325	4,975	5,007	25,306
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	31,782	41,478	74,303	147,563
3. Deposits from Central Bank	5,047	—	—	5,047
3.1 Short-term	5,047	—	—	5,047
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	2,652	312	3,289	6,253
5. Deposits from other residents (non-MFIs, non-Government entities)	74,189	11,906	14,864	100,958
5.1 Overnight	11,819	62	622	12,503
5.2 Agreed maturity: Up to and including 1 year	27,138	9,284	7,204	43,626
1 to 2 years	1,416	172	394	1,983
Over 2 years	6,271	1,387	2,881	10,539
5.3 Notice: Up to and including 3 months	27,235	961	2,697	30,894
of which: Demand accounts	18,641	762	2,054	21,457
Special Savings Accounts	3,726	2	23	3,751
Other notice up to and including 3 months	4,869	197	621	5,686
Over 3 months	97	1	9	107
5.4 Repurchase agreements	213	39	1,057	1,308
6. Debt securities issued ^b	1,627	7,729	14,849	24,205
6.1 Up to and including 1 year	628	811	10,412	11,850
6.2 1 to 2 years	96	1,638	1,336	3,070
6.3 Over 2 years	903	5,280	3,101	9,284
7. Remaining liabilities	7,387	3,092	12,666	23,145
Total liabilities	138,009	69,492	124,977	332,477
Assets				
1. Holdings of notes and coin	573	—	50	623
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	31,782	25,353	29,626	86,761
3. Balances with Central Bank	3,194	157	268	3,619
3.1 Mandatory balances	3,194	—	—	3,194
3.2 Other	—	157	268	425
4. Loans to general government (central, regional and local)	504	9,516	6,879	16,898
5. Loans to other residents (non-MFI, non-Government entities)	96,510	18,935	29,704	145,149
5.1 Overdrafts	5,629	6	282	5,918
5.2 Repurchase agreements	304	86	514	905
5.3 Loans up to and including 1 year	19,171	2,699	5,942	27,812
5.4 Term/revolving loans	34,506	9,588	11,561	55,654
5.5 Instalment credit/hire-purchase/leases	2,927	157	152	3,236
5.6 Residential mortgages	26,519	11	117	26,646
5.7 Other mortgages	4,253	149	197	4,599
5.8 Other loans and securities issued to other residents	3,201	6,239	10,940	20,380
6. Holdings of securities ^b	6,300	28,017	16,431	50,748
6.1 Issued by MFIs	1,058	11,291	11,214	23,562
6.2 Issued by general government	5,243	16,725	5,217	27,186
6.2.1 Exchequer notes	267	—	498	765
6.2.2 Securities	4,976	16,725	4,719	26,421
7. Holdings of shares and other equity	4,784	479	2,192	7,455
7.1 Issued by MFIs	466	399	1,452	2,317
7.2 Issued by other residents (non-MFI, non-Government entities)	4,319	80	739	5,138
8. Fixed assets	1,793	—	1	1,794
9. Remaining assets	4,467	4,109	10,854	19,430
Total assets	149,908	86,565	96,004	332,477

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 June 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	15,401	5,000	4,917	25,318
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	31,100	41,589	72,182	144,870
3. Deposits from Central Bank	7,432	—	—	7,432
3.1 Short-term	7,432	—	—	7,432
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	2,767	80	3,786	6,632
5. Deposits from other residents (non-MFIs, non-Government entities)	75,029	11,565	15,484	102,078
5.1 Overnight	12,367	39	518	12,924
5.2 Agreed maturity: Up to and including 1 year	27,226	9,047	7,514	43,788
1 to 2 years	1,350	178	388	1,915
Over 2 years	6,219	1,408	2,810	10,437
5.3 Notice: Up to and including 3 months	27,291	858	2,586	30,735
of which: Demand accounts	18,769	580	1,939	21,287
Special Savings Accounts	3,676	2	22	3,700
Other notice up to and including 3 months	4,847	276	625	5,748
Over 3 months	100	1	10	111
5.4 Repurchase agreements	477	33	1,658	2,167
6. Debt securities issued ^b	1,709	7,592	15,076	24,377
6.1 Up to and including 1 year	593	790	10,193	11,576
6.2 1 to 2 years	91	1,589	443	2,123
6.3 Over 2 years	1,025	5,213	4,439	10,677
7. Remaining liabilities	6,523	3,028	12,644	22,196
Total liabilities	139,960	68,854	124,088	332,902
Assets				
1. Holdings of notes and coin	500	—	51	551
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	31,100	27,659	30,422	89,181
3. Balances with Central Bank	2,608	165	282	3,056
3.1 Mandatory balances	2,608	—	—	2,608
3.2 Other	—	165	282	448
4. Loans to general government (central, regional and local)	277	9,441	6,848	16,565
5. Loans to other residents (non-MFI, non-Government entities)	98,358	18,745	29,302	146,405
5.1 Overdrafts	5,816	14	224	6,055
5.2 Repurchase agreements	429	—	652	1,080
5.3 Loans up to and including 1 year	19,485	2,655	5,920	28,061
5.4 Term/revolving loans	35,108	9,451	11,220	55,780
5.5 Instalment credit/hire-purchase/leases	2,923	159	161	3,243
5.6 Residential mortgages	26,686	11	117	26,815
5.7 Other mortgages	4,288	162	205	4,655
5.8 Other loans and securities issued to other residents	3,623	6,292	10,801	20,716
6. Holdings of securities ^b	6,255	27,255	16,570	50,080
6.1 Issued by MFIs	1,117	11,323	11,059	23,499
6.2 Issued by general government	5,139	15,932	5,510	26,581
6.2.1 Exchequer notes	226	—	447	673
6.2.2 Securities	4,913	15,932	5,063	25,907
7. Holdings of shares and other equity	4,454	514	2,159	7,127
7.1 Issued by MFIs	465	404	1,419	2,289
7.2 Issued by other residents (non-MFI, non-Government entities)	3,988	110	739	4,838
8. Fixed assets	1,793	—	1	1,794
9. Remaining assets	4,090	4,252	9,802	18,143
Total assets	149,435	88,031	95,436	332,902

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C4

**Credit Institutions: Retail Clearing:
Aggregate Balance Sheet**

€ million	31 January 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	5,080	32	2,066	7,178
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	5,927	2,524	14,254	22,705
3. Deposits from Central Bank	914	—	—	914
3.1 Short-term	914	—	—	914
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	985	—	1,990	2,975
5. Deposits from other residents (non-MFIs, non-Government entities)	35,379	525	3,696	39,600
5.1 Overnight	9,586	12	186	9,784
5.2 Agreed maturity: Up to and including 1 year	6,578	305	1,711	8,594
1 to 2 years	229	22	97	348
Over 2 years	1,810	11	356	2,177
5.3 Notice: Up to and including 3 months	16,723	175	1,346	18,244
of which: Demand accounts	12,175	155	1,046	13,376
Special Savings Accounts	2,169	3	23	2,195
Other notice up to and including 3 months	2,379	18	276	2,673
Over 3 months	2	—	—	2
5.4 Repurchase agreements	451	—	—	451
6. Debt securities issued ^b	241	41	643	926
6.1 Up to and including 1 year	50	—	—	50
6.2 1 to 2 years	—	—	—	—
6.3 Over 2 years	191	41	643	876
7. Remaining liabilities	3,206	431	2,919	6,557
Total liabilities	51,732	3,553	25,569	80,854
Assets				
1. Holdings of notes and coin	492	—	31	523
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	5,950	1,842	10,945	18,737
3. Balances with Central Bank	1,878	—	—	1,878
3.1 Mandatory balances	1,878	—	—	1,878
3.2 Other	—	—	—	—
4. Loans to general government (central, regional and local)	133	—	965	1,098
5. Loans to other residents (non-MFI, non-Government entities)	39,354	159	3,601	43,114
5.1 Overdrafts	4,305	3	77	4,386
5.2 Repurchase agreements	49	—	—	49
5.3 Loans up to and including 1 year	7,422	—	138	7,561
5.4 Term/revolving loans	16,650	87	2,929	19,665
5.5 Instalment credit/hire-purchase/leases	111	—	—	111
5.6 Residential mortgages	9,448	8	85	9,541
5.7 Other mortgages	657	—	1	658
5.8 Other loans and securities issued to other residents	712	61	370	1,143
6. Holdings of securities ^b	5,104	2,487	1,730	9,322
6.1 Issued by MFIs	442	625	989	2,056
6.2 Issued by general government	4,661	1,862	742	7,265
6.2.1 Exchequer notes	65	—	216	281
6.2.2 Securities	4,596	1,862	526	6,984
7. Holdings of shares and other equity	940	—	1,243	2,183
7.1 Issued by MFIs	282	—	1,158	1,440
7.2 Issued by other residents (non-MFI, non-Government entities)	659	—	85	743
8. Fixed assets	1,110	—	—	1,110
9. Remaining assets	1,392	222	1,275	2,889
Total assets	56,353	4,710	19,791	80,854

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	29 February 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	5,691	32	2,071	7,794
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	6,367	2,259	14,545	23,171
3. Deposits from Central Bank	843	—	—	843
3.1 Short-term	843	—	—	843
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,146	—	1,403	2,549
5. Deposits from other residents (non-MFIs, non-Government entities)	35,269	462	3,726	39,457
5.1 Overnight	9,585	12	171	9,768
5.2 Agreed maturity: Up to and including 1 year	6,679	295	1,792	8,766
1 to 2 years	233	19	96	349
Over 2 years	1,838	11	357	2,206
5.3 Notice: Up to and including 3 months	16,551	124	1,310	17,986
of which: Demand accounts	12,089	105	1,015	13,209
Special Savings Accounts	2,128	2	23	2,154
Other notice up to and including 3 months	2,334	17	272	2,624
Over 3 months	2	—	—	2
5.4 Repurchase agreements	381	—	—	381
6. Debt securities issued ^b	240	41	724	1,005
6.1 Up to and including 1 year	48	—	—	48
6.2 1 to 2 years	—	—	—	—
6.3 Over 2 years	191	41	724	956
7. Remaining liabilities	3,343	563	3,277	7,184
Total liabilities	52,900	3,357	25,746	82,002
Assets				
1. Holdings of notes and coin	582	—	33	615
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	6,550	1,653	11,288	19,491
3. Balances with Central Bank	1,912	15	—	1,927
3.1 Mandatory balances	1,912	—	—	1,912
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	136	—	957	1,093
5. Loans to other residents (non-MFI, non-Government entities)	39,827	400	3,706	43,932
5.1 Overdrafts	4,316	2	139	4,456
5.2 Repurchase agreements	68	—	—	68
5.3 Loans up to and including 1 year	7,381	1	69	7,451
5.4 Term/revolving loans	16,784	79	2,913	19,776
5.5 Instalment credit/hire-purchase/leases	110	—	—	110
5.6 Residential mortgages	9,651	8	86	9,746
5.7 Other mortgages	661	—	1	662
5.8 Other loans and securities issued to other residents	857	309	498	1,664
6. Holdings of securities ^b	4,952	2,539	1,640	9,131
6.1 Issued by MFIs	335	606	994	1,935
6.2 Issued by general government	4,617	1,933	646	7,197
6.2.1 Exchequer notes	—	—	216	216
6.2.2 Securities	4,617	1,933	430	6,981
7. Holdings of shares and other equity	940	—	1,252	2,191
7.1 Issued by MFIs	282	—	1,167	1,449
7.2 Issued by other residents (non-MFI, non-Government entities)	658	—	84	742
8. Fixed assets	1,128	—	—	1,128
9. Remaining assets	1,455	331	706	2,492
Total assets	57,482	4,938	19,582	82,002

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C4 (cont.)

€ million	31 March 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	5,885	32	2,084	8,001
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	6,563	1,791	13,319	21,672
3. Deposits from Central Bank	1,041	—	—	1,041
3.1 Short-term	1,041	—	—	1,041
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,441	18	1,909	3,368
5. Deposits from other residents (non-MFIs, non-Government entities)	36,248	567	4,141	40,957
5.1 Overnight	9,864	12	181	10,057
5.2 Agreed maturity: Up to and including 1 year	7,233	300	2,062	9,594
1 to 2 years	200	17	81	298
Over 2 years	1,863	11	354	2,227
5.3 Notice: Up to and including 3 months	16,643	228	1,463	18,334
of which: Demand accounts	12,289	211	1,174	13,674
Special Savings Accounts	2,089	2	23	2,114
Other notice up to and including 3 months	2,265	14	266	2,545
Over 3 months	2	—	—	2
5.4 Repurchase agreements	444	—	—	444
6. Debt securities issued ^b	245	42	743	1,030
6.1 Up to and including 1 year	52	—	—	52
6.2 1 to 2 years	—	—	—	—
6.3 Over 2 years	193	42	743	979
7. Remaining liabilities	2,710	133	3,000	5,844
Total liabilities	54,134	2,583	25,197	81,914
Assets				
1. Holdings of notes and coin	448	—	37	485
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	7,012	2,141	10,938	20,091
3. Balances with Central Bank	616	15	—	631
3.1 Mandatory balances	616	—	—	616
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	148	—	1,022	1,170
5. Loans to other residents (non-MFI, non-Government entities)	41,142	460	3,814	45,416
5.1 Overdrafts	4,552	1	192	4,745
5.2 Repurchase agreements	36	—	—	36
5.3 Loans up to and including 1 year	7,626	—	116	7,743
5.4 Term/revolving loans	17,125	77	2,917	20,119
5.5 Instalment credit/hire-purchase/leases	159	—	—	159
5.6 Residential mortgages	9,908	8	88	10,005
5.7 Other mortgages	668	—	1	669
5.8 Other loans and securities issued to other residents	1,069	374	500	1,942
6. Holdings of securities ^b	4,568	2,306	1,698	8,572
6.1 Issued by MFIs	360	597	1,013	1,969
6.2 Issued by general government	4,208	1,709	686	6,603
6.2.1 Exchequer notes	5	—	218	223
6.2.2 Securities	4,203	1,709	468	6,380
7. Holdings of shares and other equity	1,004	—	1,272	2,277
7.1 Issued by MFIs	345	—	1,187	1,532
7.2 Issued by other residents (non-MFI, non-Government entities)	659	—	85	745
8. Fixed assets	1,141	—	—	1,141
9. Remaining assets	1,318	149	664	2,131
Total assets	57,398	5,071	19,446	81,914

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 April 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,328	32	2,174	8,534
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	6,603	2,135	14,553	23,291
3. Deposits from Central Bank	1,051	—	—	1,051
3.1 Short-term	1,051	—	—	1,051
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,441	18	2,034	3,493
5. Deposits from other residents (non-MFIs, non-Government entities)	37,208	533	4,069	41,810
5.1 Overnight	10,212	13	203	10,428
5.2 Agreed maturity: Up to and including 1 year	7,450	337	1,827	9,614
1 to 2 years	199	18	81	297
Over 2 years	1,902	11	357	2,270
5.3 Notice: Up to and including 3 months	17,118	155	1,602	18,875
of which: Demand accounts	12,784	138	1,297	14,219
Special Savings Accounts	2,056	2	23	2,081
Other notice up to and including 3 months	2,279	14	282	2,575
Over 3 months	2	—	—	2
5.4 Repurchase agreements	325	—	—	325
6. Debt securities issued ^b	254	43	1,133	1,431
6.1 Up to and including 1 year	52	—	—	52
6.2 1 to 2 years	—	—	—	—
6.3 Over 2 years	202	43	1,133	1,378
7. Remaining liabilities	2,673	158	2,823	5,654
Total liabilities	55,558	2,919	26,786	85,263
Assets				
1. Holdings of notes and coin	560	—	45	605
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	7,567	1,780	11,479	20,825
3. Balances with Central Bank	1,723	15	—	1,738
3.1 Mandatory balances	1,723	—	—	1,723
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	138	—	1,126	1,264
5. Loans to other residents (non-MFI, non-Government entities)	42,200	433	4,011	46,643
5.1 Overdrafts	4,536	1	202	4,739
5.2 Repurchase agreements	39	—	—	39
5.3 Loans up to and including 1 year	8,077	—	189	8,267
5.4 Term/revolving loans	17,416	59	3,054	20,529
5.5 Instalment credit/hire-purchase/leases	162	—	—	162
5.6 Residential mortgages	10,066	8	89	10,163
5.7 Other mortgages	671	—	1	672
5.8 Other loans and securities issued to other residents	1,233	365	475	2,073
6. Holdings of securities ^b	3,875	2,423	1,851	8,149
6.1 Issued by MFIs	339	585	1,098	2,021
6.2 Issued by general government	3,536	1,838	753	6,128
6.2.1 Exchequer notes	15	—	261	276
6.2.2 Securities	3,521	1,838	493	5,852
7. Holdings of shares and other equity	1,007	—	1,335	2,342
7.1 Issued by MFIs	345	—	1,248	1,593
7.2 Issued by other residents (non-MFI, non-Government entities)	662	—	87	749
8. Fixed assets	1,250	—	—	1,250
9. Remaining assets	1,562	155	728	2,446
Total assets	59,882	4,806	20,575	85,263

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C4 (cont.)

€ million	31 May 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,195	32	2,103	8,330
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	6,883	1,661	14,588	23,133
3. Deposits from Central Bank	877	—	—	877
3.1 Short-term	877	—	—	877
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,383	18	1,495	2,896
5. Deposits from other residents (non-MFIs, non-Government entities)	37,395	494	3,765	41,654
5.1 Overnight	10,287	13	183	10,484
5.2 Agreed maturity: Up to and including 1 year	7,950	325	1,645	9,919
1 to 2 years	192	17	75	284
Over 2 years	1,897	10	347	2,254
5.3 Notice: Up to and including 3 months	16,971	128	1,516	18,615
of which: Demand accounts	12,742	112	1,215	14,068
Special Savings Accounts	2,024	2	22	2,049
Other notice up to and including 3 months	2,205	14	279	2,497
Over 3 months	2	—	—	2
5.4 Repurchase agreements	97	—	—	97
6. Debt securities issued ^b	250	40	1,216	1,506
6.1 Up to and including 1 year	51	—	—	51
6.2 1 to 2 years	—	—	21	21
6.3 Over 2 years	199	40	1,195	1,433
7. Remaining liabilities	2,891	177	2,811	5,879
Total liabilities	55,874	2,422	25,980	84,276
Assets				
1. Holdings of notes and coin	549	—	44	593
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	8,330	1,668	10,409	20,407
3. Balances with Central Bank	609	15	—	624
3.1 Mandatory balances	609	—	—	609
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	153	—	782	935
5. Loans to other residents (non-MFI, non-Government entities)	42,573	428	3,902	46,903
5.1 Overdrafts	4,630	1	188	4,819
5.2 Repurchase agreements	133	—	—	133
5.3 Loans up to and including 1 year	7,117	—	258	7,375
5.4 Term/revolving loans	18,384	58	2,936	21,378
5.5 Instalment credit/hire-purchase/leases	154	—	—	154
5.6 Residential mortgages	10,249	8	89	10,346
5.7 Other mortgages	676	—	1	677
5.8 Other loans and securities issued to other residents	1,230	360	431	2,021
6. Holdings of securities ^b	3,920	2,564	2,152	8,635
6.1 Issued by MFIs	374	654	1,013	2,041
6.2 Issued by general government	3,546	1,909	1,139	6,595
6.2.1 Exchequer notes	35	—	328	363
6.2.2 Securities	3,511	1,909	811	6,232
7. Holdings of shares and other equity	1,008	—	1,303	2,311
7.1 Issued by MFIs	344	—	1,219	1,563
7.2 Issued by other residents (non-MFI, non-Government entities)	664	—	84	748
8. Fixed assets	1,246	—	—	1,246
9. Remaining assets	1,667	179	775	2,621
Total assets	60,056	4,854	19,366	84,276

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 June 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,151	32	2,060	8,243
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	7,114	1,444	14,067	22,626
3. Deposits from Central Bank	1,377	—	—	1,377
3.1 Short-term	1,377	—	—	1,377
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,357	18	1,918	3,293
5. Deposits from other residents (non-MFIs, non-Government entities)	37,892	443	3,688	42,023
5.1 Overnight	10,490	12	194	10,696
5.2 Agreed maturity: Up to and including 1 year	7,899	304	1,650	9,853
1 to 2 years	190	17	74	281
Over 2 years	1,927	10	339	2,276
5.3 Notice: Up to and including 3 months	17,091	99	1,433	18,623
of which: Demand accounts	12,938	84	1,136	14,158
Special Savings Accounts	1,999	2	22	2,023
Other notice up to and including 3 months	2,155	13	274	2,442
Over 3 months	2	—	—	2
5.4 Repurchase agreements	292	—	—	292
6. Debt securities issued ^b	261	40	1,266	1,566
6.1 Up to and including 1 year	51	—	—	51
6.2 1 to 2 years	—	—	21	21
6.3 Over 2 years	211	40	1,245	1,495
7. Remaining liabilities	2,607	193	3,434	6,234
Total liabilities	56,758	2,169	26,434	85,361
Assets				
1. Holdings of notes and coin	475	—	45	520
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	8,411	1,434	11,469	21,314
3. Balances with Central Bank	692	15	—	708
3.1 Mandatory balances	692	—	—	692
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	160	—	822	982
5. Loans to other residents (non-MFI, non-Government entities)	43,145	460	3,683	47,289
5.1 Overdrafts	4,776	1	109	4,886
5.2 Repurchase agreements	164	—	—	164
5.3 Loans up to and including 1 year	7,174	—	157	7,331
5.4 Term/revolving loans	18,785	74	2,809	21,668
5.5 Instalment credit/hire-purchase/leases	151	—	—	151
5.6 Residential mortgages	10,049	9	89	10,147
5.7 Other mortgages	670	—	1	671
5.8 Other loans and securities issued to other residents	1,376	376	518	2,271
6. Holdings of securities ^b	3,922	2,531	2,094	8,548
6.1 Issued by MFIs	379	703	1,066	2,148
6.2 Issued by general government	3,543	1,828	1,028	6,400
6.2.1 Exchequer notes	55	—	202	258
6.2.2 Securities	3,488	1,828	826	6,142
7. Holdings of shares and other equity	1,007	—	1,270	2,276
7.1 Issued by MFIs	344	—	1,187	1,531
7.2 Issued by other residents (non-MFI, non-Government entities)	663	—	83	746
8. Fixed assets	1,247	—	—	1,247
9. Remaining assets	1,563	222	694	2,479
Total assets	60,623	4,662	20,076	85,361

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C5

**Credit Institutions: Non-Clearing with
Predominantly Domestic Business:
Aggregate Balance Sheet**

€ million	31 January 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,268	510	330	7,107
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	12,470	7,657	18,525	38,653
3. Deposits from Central Bank	523	—	—	523
3.1 Short-term	523	—	—	523
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	412	—	461	872
5. Deposits from other residents (non-MFIs, non-Government entities)	31,334	733	5,815	37,882
5.1 Overnight	1,721	61	389	2,170
5.2 Agreed maturity: Up to and including 1 year	14,765	405	3,766	18,937
1 to 2 years	1,004	56	138	1,198
Over 2 years	3,691	38	463	4,192
5.3 Notice: Up to and including 3 months	9,980	71	1,048	11,099
of which: Demand accounts	5,607	23	717	6,347
Special Savings Accounts	1,851	—	—	1,852
Other notice up to and including 3 months	2,522	48	331	2,901
Over 3 months	77	1	10	88
5.4 Repurchase agreements	96	102	—	199
6. Debt securities issued ^b	1,675	468	978	3,121
6.1 Up to and including 1 year	541	49	68	658
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	1,130	419	910	2,460
7. Remaining liabilities	2,967	128	348	3,444
Total liabilities	55,649	9,496	26,458	91,602
Assets				
1. Holdings of notes and coin	32	—	6	37
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	18,019	3,898	10,488	32,405
3. Balances with Central Bank	987	—	13	1,000
3.1 Mandatory balances	987	—	—	987
3.2 Other	—	—	13	13
4. Loans to general government (central, regional and local)	55	—	—	55
5. Loans to other residents (non-MFI, non-Government entities)	40,130	434	5,396	45,960
5.1 Overdrafts	1,576	1	88	1,665
5.2 Repurchase agreements	38	4	—	42
5.3 Loans up to and including 1 year	5,319	75	436	5,830
5.4 Term/revolving loans	9,775	268	3,312	13,355
5.5 Instalment credit/hire-purchase/leases	2,557	9	4	2,570
5.6 Residential mortgages	15,237	1	6	15,243
5.7 Other mortgages	3,623	1	169	3,793
5.8 Other loans and securities issued to other residents	2,004	76	1,382	3,462
6. Holdings of securities ^b	2,506	714	1,050	4,270
6.1 Issued by MFIs	871	265	732	1,868
6.2 Issued by general government	1,635	449	318	2,402
6.2.1 Exchequer notes	404	—	—	404
6.2.2 Securities	1,231	449	318	1,998
7. Holdings of shares and other equity	3,473	46	554	4,074
7.1 Issued by MFIs	107	—	143	250
7.2 Issued by other residents (non-MFI, non-Government entities)	3,367	46	411	3,824
8. Fixed assets	521	—	1	522
9. Remaining assets	2,389	83	807	3,279
Total assets	68,112	5,175	18,315	91,602

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	29 February 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,357	510	330	7,197
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	13,228	7,197	19,336	39,761
3. Deposits from Central Bank	468	—	—	468
3.1 Short-term	468	—	—	468
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	599	104	523	1,226
5. Deposits from other residents (non-MFIs, non-Government entities)	32,536	674	5,743	38,954
5.1 Overnight	1,747	56	325	2,129
5.2 Agreed maturity: Up to and including 1 year	15,353	424	3,834	19,611
1 to 2 years	974	56	136	1,165
Over 2 years	4,062	38	458	4,558
5.3 Notice: Up to and including 3 months	9,933	69	981	10,983
of which: Demand accounts	5,611	21	637	6,269
Special Savings Accounts	1,813	—	—	1,814
Other notice up to and including 3 months	2,509	48	343	2,901
Over 3 months	76	1	10	87
5.4 Repurchase agreements	391	30	—	421
6. Debt securities issued ^b	982	417	944	2,343
6.1 Up to and including 1 year	520	—	110	630
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	458	416	834	1,708
7. Remaining liabilities	3,151	105	408	3,664
Total liabilities	57,321	9,007	27,284	93,613
Assets				
1. Holdings of notes and coin	29	—	5	35
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	19,447	4,401	9,084	32,932
3. Balances with Central Bank	1,082	—	7	1,089
3.1 Mandatory balances	1,082	—	—	1,082
3.2 Other	—	—	7	7
4. Loans to general government (central, regional and local)	85	—	—	85
5. Loans to other residents (non-MFI, non-Government entities)	42,130	486	5,582	48,198
5.1 Overdrafts	1,905	1	81	1,987
5.2 Repurchase agreements	805	50	—	855
5.3 Loans up to and including 1 year	5,835	75	435	6,344
5.4 Term/revolving loans	9,919	266	3,454	13,639
5.5 Instalment credit/hire-purchase/leases	2,760	9	4	2,773
5.6 Residential mortgages	15,290	1	6	15,297
5.7 Other mortgages	3,731	1	170	3,902
5.8 Other loans and securities issued to other residents	1,885	82	1,433	3,400
6. Holdings of securities ^b	2,027	722	928	3,677
6.1 Issued by MFIs	366	87	653	1,106
6.2 Issued by general government	1,661	635	275	2,571
6.2.1 Exchequer notes	238	—	—	238
6.2.2 Securities	1,423	635	275	2,334
7. Holdings of shares and other equity	3,484	41	550	4,075
7.1 Issued by MFIs	118	—	142	260
7.2 Issued by other residents (non-MFI, non-Government entities)	3,365	41	408	3,814
8. Fixed assets	522	—	1	523
9. Remaining assets	2,132	81	786	2,999
Total assets	70,938	5,732	16,943	93,613

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C5 (cont.)

€ million	31 March 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,591	537	337	7,465
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	14,194	8,654	20,982	43,831
3. Deposits from Central Bank	447	5	—	452
3.1 Short-term	447	—	—	447
3.2 Other	—	5	—	5
4. Deposits from general government (central, regional and local)	874	—	591	1,465
5. Deposits from other residents (non-MFIs, non-Government entities)	31,185	671	6,529	38,385
5.1 Overnight	1,801	46	320	2,167
5.2 Agreed maturity: Up to and including 1 year	14,494	377	4,061	18,931
1 to 2 years	1,174	56	190	1,420
Over 2 years	3,784	37	858	4,679
5.3 Notice: Up to and including 3 months	9,806	69	1,092	10,967
of which: Demand accounts	5,532	25	736	6,293
Special Savings Accounts	1,768	—	—	1,768
Other notice up to and including 3 months	2,507	45	355	2,906
Over 3 months	72	1	10	82
5.4 Repurchase agreements	54	84	—	138
6. Debt securities issued ^b	941	421	1,330	2,693
6.1 Up to and including 1 year	470	—	446	916
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	467	421	884	1,773
7. Remaining liabilities	3,218	107	348	3,673
Total liabilities	57,451	10,395	30,117	97,964
Assets				
1. Holdings of notes and coin	24	—	5	30
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	20,346	4,856	9,648	34,850
3. Balances with Central Bank	958	—	8	965
3.1 Mandatory balances	958	—	—	958
3.2 Other	—	—	8	8
4. Loans to general government (central, regional and local)	94	—	—	94
5. Loans to other residents (non-MFI, non-Government entities)	45,090	508	5,161	50,760
5.1 Overdrafts	2,188	11	210	2,409
5.2 Repurchase agreements	682	—	—	682
5.3 Loans up to and including 1 year	6,689	86	546	7,321
5.4 Term/revolving loans	11,844	264	2,647	14,754
5.5 Instalment credit/hire-purchase/leases	2,918	57	3	2,978
5.6 Residential mortgages	15,600	1	7	15,608
5.7 Other mortgages	3,439	1	178	3,618
5.8 Other loans and securities issued to other residents	1,731	89	1,570	3,390
6. Holdings of securities ^b	2,140	533	957	3,631
6.1 Issued by MFIs	360	88	733	1,181
6.2 Issued by general government	1,780	445	225	2,450
6.2.1 Exchequer notes	240	—	—	240
6.2.2 Securities	1,541	445	225	2,210
7. Holdings of shares and other equity	3,442	41	563	4,047
7.1 Issued by MFIs	122	—	150	272
7.2 Issued by other residents (non-MFI, non-Government entities)	3,320	41	413	3,775
8. Fixed assets	522	—	1	523
9. Remaining assets	2,183	80	802	3,065
Total assets	74,800	6,018	17,146	97,964

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 April 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,182	546	353	7,081
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	13,731	6,939	21,440	42,110
3. Deposits from Central Bank	401	—	—	401
3.1 Short-term	401	—	—	401
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	555	—	537	1,091
5. Deposits from other residents (non-MFIs, non-Government entities)	31,473	566	6,529	38,568
5.1 Overnight	934	42	122	1,098
5.2 Agreed maturity: Up to and including 1 year	14,940	354	4,114	19,408
1 to 2 years	1,187	56	222	1,464
Over 2 years	3,918	36	834	4,788
5.3 Notice: Up to and including 3 months	10,200	74	1,094	11,369
of which: Demand accounts	5,943	31	732	6,706
Special Savings Accounts	1,734	—	—	1,734
Other notice up to and including 3 months	2,523	43	362	2,928
Over 3 months	68	1	10	79
5.4 Repurchase agreements	227	3	132	362
6. Debt securities issued ^b	941	427	1,852	3,220
6.1 Up to and including 1 year	474	—	861	1,335
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	463	427	991	1,881
7. Remaining liabilities	3,342 ^r	143	413 ^r	3,899
Total liabilities	56,626^r	8,621	31,123^r	96,370
Assets				
1. Holdings of notes and coin	23	—	6	29
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	19,734	5,289	8,622	33,645
3. Balances with Central Bank	1,092	—	5	1,096
3.1 Mandatory balances	1,092	—	—	1,092
3.2 Other	—	—	5	5
4. Loans to general government (central, regional and local)	95	—	—	95
5. Loans to other residents (non-MFI, non-Government entities)	44,090	505	5,242	49,837
5.1 Overdrafts	1,037	11	141	1,188
5.2 Repurchase agreements	498	46	73	617
5.3 Loans up to and including 1 year	6,393	87	501	6,981
5.4 Term/revolving loans	12,143	264	2,711	15,119
5.5 Instalment credit/hire-purchase/leases	2,648	9	3	2,660
5.6 Residential mortgages	15,937	2	27	15,966
5.7 Other mortgages	3,489	1	191	3,681
5.8 Other loans and securities issued to other residents	1,945	85	1,595	3,625
6. Holdings of securities ^b	1,927	526	980	3,433
6.1 Issued by MFIs	430	89	745	1,264
6.2 Issued by general government	1,497	436	236	2,169
6.2.1 Exchequer notes	225	—	—	225
6.2.2 Securities	1,272	436	236	1,944
7. Holdings of shares and other equity	3,453	41	578	4,072
7.1 Issued by MFIs	122	—	155	276
7.2 Issued by other residents (non-MFI, non-Government entities)	3,332	41	424	3,796
8. Fixed assets	513	—	1	513
9. Remaining assets	2,428	95	1,127	3,650
Total assets	73,354	6,455	16,561	96,370

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C5 (cont.)

€ million	31 May 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,177	539	340	7,057
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	13,895	6,674	21,236	41,804
3. Deposits from Central Bank	370	—	—	370
3.1 Short-term	370	—	—	370
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	970	—	584	1,553
5. Deposits from other residents (non-MFIs, non-Government entities)	31,163	660	6,323	38,146
5.1 Overnight	957	47	103	1,107
5.2 Agreed maturity: Up to and including 1 year	14,970	380	3,869	19,220
1 to 2 years	1,220	56	248	1,524
Over 2 years	3,793	75	875	4,743
5.3 Notice: Up to and including 3 months	10,043	93	1,046	11,182
of which: Demand accounts	5,818	49	704	6,571
Special Savings Accounts	1,701	—	—	1,701
Other notice up to and including 3 months	2,525	44	342	2,911
Over 3 months	63	1	9	73
5.4 Repurchase agreements	116	9	172	297
6. Debt securities issued ^b	979	415	1,719	3,113
6.1 Up to and including 1 year	463	—	732	1,195
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	512	415	987	1,914
7. Remaining liabilities	3,569	176	463	4,208
Total liabilities	57,123	8,464	30,665	96,252
Assets				
1. Holdings of notes and coin	24	—	5	30
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	19,093	4,881	9,726	33,701
3. Balances with Central Bank	1,388	—	5	1,393
3.1 Mandatory balances	1,388	—	—	1,388
3.2 Other	—	—	5	5
4. Loans to general government (central, regional and local)	351	—	—	351
5. Loans to other residents (non-MFI, non-Government entities)	43,344	527	5,058	48,929
5.1 Overdrafts	912	5	68	984
5.2 Repurchase agreements	171	86	36	293
5.3 Loans up to and including 1 year	6,107	77	487	6,672
5.4 Term/revolving loans	11,777	268	2,694	14,739
5.5 Instalment credit/hire-purchase/leases	2,748	10	3	2,760
5.6 Residential mortgages	16,268	2	28	16,299
5.7 Other mortgages	3,577	1	184	3,762
5.8 Other loans and securities issued to other residents	1,784	78	1,559	3,420
6. Holdings of securities ^b	1,842	794	968	3,604
6.1 Issued by MFIs	300	88	718	1,106
6.2 Issued by general government	1,542	706	250	2,498
6.2.1 Exchequer notes	217	—	—	217
6.2.2 Securities	1,326	706	250	2,281
7. Holdings of shares and other equity	3,496	41	553	4,090
7.1 Issued by MFIs	121	—	145	266
7.2 Issued by other residents (non-MFI, non-Government entities)	3,375	41	408	3,824
8. Fixed assets	528	—	1	529
9. Remaining assets	2,305	128	1,192	3,625
Total assets	72,372	6,371	17,508	96,252

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 June 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,209	539	341	7,089
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	14,957	6,344	20,216	41,517
3. Deposits from Central Bank	552	—	—	552
3.1 Short-term	552	—	—	552
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,110	—	583	1,692
5. Deposits from other residents (non-MFIs, non-Government entities)	30,923	608	6,414	37,945
5.1 Overnight	1,386	25	71	1,482
5.2 Agreed maturity: Up to and including 1 year	14,471	391	3,957	18,819
1 to 2 years	1,155	56	244	1,455
Over 2 years	3,690	65	876	4,630
5.3 Notice: Up to and including 3 months	9,969	67	1,029	11,066
of which: Demand accounts	5,741	28	678	6,447
Special Savings Accounts	1,676	—	—	1,676
Other notice up to and including 3 months	2,553	39	350	2,942
Over 3 months	67	1	10	78
5.4 Repurchase agreements	185	3	228	416
6. Debt securities issued ^b	951	381	1,850	3,182
6.1 Up to and including 1 year	428	—	851	1,279
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	519	380	999	1,898
7. Remaining liabilities	3,246	176	445	3,867
Total liabilities	57,947	8,048	29,849	95,844
Assets				
1. Holdings of notes and coin	25	—	6	31
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	18,029	6,796	9,442	34,267
3. Balances with Central Bank	703	—	4	707
3.1 Mandatory balances	703	—	—	703
3.2 Other	—	—	4	4
4. Loans to general government (central, regional and local)	117	—	—	117
5. Loans to other residents (non-MFI, non-Government entities)	44,445	416	5,002	49,863
5.1 Overdrafts	1,002	14	69	1,085
5.2 Repurchase agreements	265	—	96	361
5.3 Loans up to and including 1 year	6,598	45	536	7,179
5.4 Term/revolving loans	11,857	268	2,724	14,849
5.5 Instalment credit/hire-purchase/leases	2,746	10	3	2,759
5.6 Residential mortgages	16,635	3	29	16,667
5.7 Other mortgages	3,618	1	192	3,811
5.8 Other loans and securities issued to other residents	1,724	75	1,352	3,152
6. Holdings of securities ^b	1,742	337	885	2,964
6.1 Issued by MFIs	301	87	632	1,020
6.2 Issued by general government	1,441	250	253	1,945
6.2.1 Exchequer notes	155	—	—	155
6.2.2 Securities	1,286	250	253	1,789
7. Holdings of shares and other equity	3,419	41	550	4,010
7.1 Issued by MFIs	121	—	146	267
7.2 Issued by other residents (non-MFI, non-Government entities)	3,298	41	404	3,744
8. Fixed assets	527	—	1	528
9. Remaining assets	2,058	145	1,152	3,355
Total assets	71,066	7,736	17,042	95,844

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C6

**Credit Institutions: Non-Clearing with
Predominantly Foreign Business:
Aggregate Balance Sheet**

€ million	31 January 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	2,326	4,422	2,296	9,044
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	9,633	30,758	31,787	72,178
3. Deposits from Central Bank	3,171	—	—	3,171
3.1 Short-term	3,171	—	—	3,171
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	332	206	1,089	1,627
5. Deposits from other residents (non-MFIs, non-Government entities)	5,670	10,164	4,653	20,487
5.1 Overnight	440	2	222	665
5.2 Agreed maturity: Up to and including 1 year	4,266	8,314	1,359	13,939
1 to 2 years	3	42	26	71
Over 2 years	709	1,338	1,609	3,656
5.3 Notice: Up to and including 3 months	221	436	427	1,084
of which: Demand accounts	99	423	91	614
Special Savings Accounts	1	—	—	1
Other notice up to and including 3 months	121	13	336	470
Over 3 months	31	2	—	32
5.4 Repurchase agreements	—	30	1,009	1,039
6. Debt securities issued ^b	249	7,722	11,859	19,829
6.1 Up to and including 1 year	45	989	9,205	10,239
6.2 1 to 2 years	5	1,624	456	2,085
6.3 Over 2 years	198	5,109	2,198	7,505
7. Remaining liabilities	657	2,813	8,829	12,299
Total liabilities	22,036	56,085	60,513	138,634
Assets				
1. Holdings of notes and coin	—	—	—	—
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	4,061	18,384	7,978	30,423
3. Balances with Central Bank	934	154	229	1,317
3.1 Mandatory balances	934	—	—	934
3.2 Other	—	154	229	383
4. Loans to general government (central, regional and local)	—	8,988	5,420	14,409
5. Loans to other residents (non-MFI, non-Government entities)	9,437	17,450	19,190	46,076
5.1 Overdrafts	58	—	76	134
5.2 Repurchase agreements	—	—	255	255
5.3 Loans up to and including 1 year	5,757	3,646	4,408	13,810
5.4 Term/revolving loans	3,411	8,560	5,644	17,615
5.5 Instalment credit/hire-purchase/leases	26	29	87	142
5.6 Residential mortgages	2	—	1	3
5.7 Other mortgages	—	123	191	314
5.8 Other loans and securities issued to other residents	184	5,093	8,528	13,804
6. Holdings of securities ^b	536	21,913	10,949	33,397
6.1 Issued by MFIs	388	8,465	8,272	17,125
6.2 Issued by general government	148	13,448	2,677	16,273
6.2.1 Exchequer notes	—	—	343	343
6.2.2 Securities	148	13,448	2,334	15,929
7. Holdings of shares and other equity	9	299	227	536
7.1 Issued by MFIs	—	274	93	368
7.2 Issued by other residents (non-MFI, non-Government entities)	9	25	134	168
8. Fixed assets	19	—	—	19
9. Remaining assets	563	3,742	8,153	12,457
Total assets	15,558	70,931	52,146	138,634

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	29 February 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	2,512	4,455	2,328	9,294
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	10,529	29,275	33,239	73,043
3. Deposits from Central Bank	3,007	—	—	3,007
3.1 Short-term	3,007	—	—	3,007
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	330	340	1,213	1,883
5. Deposits from other residents (non-MFIs, non-Government entities)	5,665	9,992	5,234	20,892
5.1 Overnight	348	2	172	522
5.2 Agreed maturity: Up to and including 1 year	4,333	8,002	1,388	13,722
1 to 2 years	5	52	29	85
Over 2 years	726	1,347	1,606	3,679
5.3 Notice: Up to and including 3 months	223	559	370	1,152
of which: Demand accounts	69	441	101	611
Special Savings Accounts	1	—	—	1
Other notice up to and including 3 months	153	118	270	541
Over 3 months	31	2	—	33
5.4 Repurchase agreements	—	30	1,668	1,698
6. Debt securities issued ^b	342	8,073	11,794	20,209
6.1 Up to and including 1 year	140	1,307	9,216	10,663
6.2 1 to 2 years	5	1,624	543	2,172
6.3 Over 2 years	198	5,141	2,035	7,374
7. Remaining liabilities	756	2,751	8,759	12,266
Total liabilities	23,141	54,886	62,567	140,594
Assets				
1. Holdings of notes and coin	—	—	—	—
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	4,127	17,647	8,321	30,094
3. Balances with Central Bank	1,072	155	230	1,457
3.1 Mandatory balances	1,044	—	—	1,044
3.2 Other	28	155	230	413
4. Loans to general government (central, regional and local)	13	9,208	5,571	14,793
5. Loans to other residents (non-MFI, non-Government entities)	9,510	17,060	19,340	45,910
5.1 Overdrafts	57	—	26	83
5.2 Repurchase agreements	—	—	511	511
5.3 Loans up to and including 1 year	5,679	3,257	4,440	13,376
5.4 Term/revolving loans	3,544	8,470	5,568	17,582
5.5 Instalment credit/hire-purchase/leases	26	28	93	148
5.6 Residential mortgages	2	—	1	3
5.7 Other mortgages	—	123	190	313
5.8 Other loans and securities issued to other residents	202	5,182	8,510	13,893
6. Holdings of securities ^b	587	23,166	11,656	35,409
6.1 Issued by MFIs	390	9,195	8,787	18,373
6.2 Issued by general government	197	13,971	2,868	17,036
6.2.1 Exchequer notes	—	—	328	328
6.2.2 Securities	197	13,971	2,541	16,709
7. Holdings of shares and other equity	9	301	228	538
7.1 Issued by MFIs	—	276	94	370
7.2 Issued by other residents (non-MFI, non-Government entities)	9	25	135	168
8. Fixed assets	18	—	—	19
9. Remaining assets	633	3,972	7,770	12,375
Total assets	15,969	71,509	53,116	140,594

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C6 (cont.)

€ million	31 March 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	2,585	4,498	2,404	9,487
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	11,473	29,216	37,854	78,543
3. Deposits from Central Bank	3,538	—	—	3,538
3.1 Short-term	3,538	—	—	3,538
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	311	397	1,449	2,157
5. Deposits from other residents (non-MFIs, non-Government entities)	5,389	10,033	5,918	21,340
5.1 Overnight	380	2	236	617
5.2 Agreed maturity: Up to and including 1 year	4,189	8,097	1,725	14,010
1 to 2 years	5	59	86	149
Over 2 years	580	1,291	1,750	3,620
5.3 Notice: Up to and including 3 months	205	556	72	833
of which: Demand accounts	77	419	72	568
Special Savings Accounts	1	—	—	1
Other notice up to and including 3 months	127	138	—	265
Over 3 months	31	—	—	31
5.4 Repurchase agreements	—	30	2,050	2,079
6. Debt securities issued ^b	325	7,657	11,410	19,392
6.1 Up to and including 1 year	99	1,172	9,201	10,472
6.2 1 to 2 years	33	1,642	678	2,353
6.3 Over 2 years	193	4,843	1,531	6,568
7. Remaining liabilities	951	2,575	8,645	12,171
Total liabilities	24,572	54,377	67,680	146,629
Assets				
1. Holdings of notes and coin	—	—	—	—
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	4,873	18,092	9,099	32,063
3. Balances with Central Bank	1,096	154	238	1,488
3.1 Mandatory balances	1,096	—	—	1,096
3.2 Other	—	154	238	391
4. Loans to general government (central, regional and local)	—	9,293	5,852	15,145
5. Loans to other residents (non-MFI, non-Government entities)	9,962	17,658	20,270	47,890
5.1 Overdrafts	46	—	36	82
5.2 Repurchase agreements	—	—	487	487
5.3 Loans up to and including 1 year	5,912	2,898	4,763	13,573
5.4 Term/revolving loans	3,790	8,997	5,780	18,566
5.5 Instalment credit/hire-purchase/leases	26	131	115	271
5.6 Residential mortgages	2	—	—	2
5.7 Other mortgages	—	167	184	350
5.8 Other loans and securities issued to other residents	187	5,467	8,904	14,558
6. Holdings of securities ^b	592	24,367	12,302	37,262
6.1 Issued by MFIs	394	9,932	9,160	19,486
6.2 Issued by general government	198	14,435	3,142	17,776
6.2.1 Exchequer notes	—	—	215	215
6.2.2 Securities	198	14,435	2,927	17,560
7. Holdings of shares and other equity	9	360	251	621
7.1 Issued by MFIs	—	335	95	430
7.2 Issued by other residents (non-MFI, non-Government entities)	9	26	156	191
8. Fixed assets	18	—	—	18
9. Remaining assets	466	3,716	7,959	12,141
Total assets	17,017	73,641	55,971	146,629

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 April 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	2,773	4,545	2,542	9,859
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	11,550	31,150	39,028	81,728
3. Deposits from Central Bank	3,971	—	—	3,971
3.1 Short-term	3,971	—	—	3,971
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	311	175	1,393	1,879
5. Deposits from other residents (non-MFIs, non-Government entities)	5,590	10,510	6,072	22,172
5.1 Overnight	557	2	292	851
5.2 Agreed maturity: Up to and including 1 year	4,221	8,416	1,819	14,457
1 to 2 years	5	77	65	147
Over 2 years	583	1,320	1,855	3,759
5.3 Notice: Up to and including 3 months	191	665	90	946
of which: Demand accounts	76	538	90	704
Special Savings Accounts	1	—	—	1
Other notice up to and including 3 months	114	127	—	241
Over 3 months	33	—	—	33
5.4 Repurchase agreements	—	30	1,951	1,980
6. Debt securities issued ^b	400	7,421	11,731	19,552
6.1 Up to and including 1 year	114	949	9,490	10,553
6.2 1 to 2 years	91	1,644	736	2,472
6.3 Over 2 years	195	4,828	1,505	6,527
7. Remaining liabilities	1,006	2,684	9,601	13,291
Total liabilities	25,601	56,485	70,367	152,453
Assets				
1. Holdings of notes and coin	—	—	—	—
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	4,583	18,261	10,285	33,130
3. Balances with Central Bank	1,137	154	258	1,549
3.1 Mandatory balances	1,137	—	—	1,137
3.2 Other	—	154	258	411
4. Loans to general government (central, regional and local)	—	9,699	6,277	15,977
5. Loans to other residents (non-MFI, non-Government entities)	10,698	17,613	20,992	49,303
5.1 Overdrafts	85	—	28	113
5.2 Repurchase agreements	—	—	351	351
5.3 Loans up to and including 1 year	6,293	2,751	5,109	14,153
5.4 Term/revolving loans	4,102	9,023	6,010	19,135
5.5 Instalment credit/hire-purchase/leases	26	139	137	302
5.6 Residential mortgages	2	—	—	2
5.7 Other mortgages	—	151	12	163
5.8 Other loans and securities issued to other residents	191	5,548	9,344	15,083
6. Holdings of securities ^b	538	24,374	13,264	38,177
6.1 Issued by MFIs	384	9,792	9,554	19,730
6.2 Issued by general government	154	14,583	3,710	18,447
6.2.1 Exchequer notes	15	—	433	448
6.2.2 Securities	139	14,583	3,277	17,999
7. Holdings of shares and other equity	9	417	253	679
7.1 Issued by MFIs	—	386	91	477
7.2 Issued by other residents (non-MFI, non-Government entities)	9	31	162	202
8. Fixed assets	19	—	—	19
9. Remaining assets	772	4,377	8,472	13,621
Total assets	17,756	74,896	59,801	152,453

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C6 (cont.)

€ million	31 May 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	2,952	4,404	2,563	9,920
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	11,004	33,143	38,479	82,626
3. Deposits from Central Bank	3,799	—	—	3,799
3.1 Short-term	3,799	—	—	3,799
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	300	294	1,210	1,804
5. Deposits from other residents (non-MFIs, non-Government entities)	5,630	10,752	4,775	21,158
5.1 Overnight	575	2	335	912
5.2 Agreed maturity: Up to and including 1 year	4,217	8,580	1,690	14,487
1 to 2 years	4	99	71	175
Over 2 years	581	1,302	1,659	3,542
5.3 Notice: Up to and including 3 months	221	740	136	1,097
of which: Demand accounts	81	601	135	818
Special Savings Accounts	1	—	—	1
Other notice up to and including 3 months	139	139	—	278
Over 3 months	32	—	—	32
5.4 Repurchase agreements	—	30	884	914
6. Debt securities issued ^b	399	7,274	11,913	19,586
6.1 Up to and including 1 year	114	811	9,680	10,604
6.2 1 to 2 years	92	1,638	1,315	3,045
6.3 Over 2 years	193	4,825	919	5,937
7. Remaining liabilities	927	2,739	9,391	13,057
Total liabilities	25,012	58,606	68,332	151,950
Assets				
1. Holdings of notes and coin	—	—	—	—
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	4,359	18,804	9,490	32,653
3. Balances with Central Bank	1,197	142	264	1,602
3.1 Mandatory balances	1,197	—	—	1,197
3.2 Other	—	142	264	405
4. Loans to general government (central, regional and local)	—	9,516	6,097	15,613
5. Loans to other residents (non-MFI, non-Government entities)	10,593	17,979	20,745	49,317
5.1 Overdrafts	88	—	27	115
5.2 Repurchase agreements	—	—	479	479
5.3 Loans up to and including 1 year	5,947	2,621	5,197	13,766
5.4 Term/revolving loans	4,344	9,262	5,931	19,536
5.5 Instalment credit/hire-purchase/leases	26	147	149	322
5.6 Residential mortgages	2	—	—	2
5.7 Other mortgages	—	148	12	160
5.8 Other loans and securities issued to other residents	187	5,801	8,951	14,939
6. Holdings of securities ^b	538	24,659	13,311	38,508
6.1 Issued by MFIs	384	10,549	9,483	20,415
6.2 Issued by general government	154	14,110	3,828	18,093
6.2.1 Exchequer notes	15	—	170	185
6.2.2 Securities	139	14,110	3,658	17,908
7. Holdings of shares and other equity	279	438	336	1,054
7.1 Issued by MFIs	—	399	89	488
7.2 Issued by other residents (non-MFI, non-Government entities)	279	39	248	566
8. Fixed assets	18	—	—	18
9. Remaining assets	495	3,801	8,887	13,183
Total assets	17,480	75,339	59,130	151,950

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 June 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	3,041	4,429	2,516	9,986
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	9,029	33,801	37,898	80,728
3. Deposits from Central Bank	5,503	—	—	5,503
3.1 Short-term	5,503	—	—	5,503
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	300	62	1,285	1,647
5. Deposits from other residents (non-MFIs, non-Government entities)	6,214	10,514	5,381	22,110
5.1 Overnight	491	2	254	747
5.2 Agreed maturity: Up to and including 1 year	4,856	8,352	1,907	15,115
1 to 2 years	4	105	70	179
Over 2 years	602	1,333	1,596	3,531
5.3 Notice: Up to and including 3 months	231	692	124	1,047
of which: Demand accounts	90	468	124	682
Special Savings Accounts	1	—	—	1
Other notice up to and including 3 months	140	224	—	364
Over 3 months	31	—	—	31
5.4 Repurchase agreements	—	30	1,430	1,459
6. Debt securities issued ^b	496	7,172	11,960	19,629
6.1 Up to and including 1 year	114	790	9,343	10,246
6.2 1 to 2 years	87	1,589	422	2,098
6.3 Over 2 years	295	4,793	2,195	7,284
7. Remaining liabilities	671	2,659	8,764	12,094
Total liabilities	25,255	58,637	67,805	151,697
Assets				
1. Holdings of notes and coin	—	—	—	—
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	4,659	19,429	9,512	33,600
3. Balances with Central Bank	1,213	150	278	1,641
3.1 Mandatory balances	1,213	—	—	1,213
3.2 Other	—	150	278	428
4. Loans to general government (central, regional and local)	—	9,441	6,026	15,466
5. Loans to other residents (non-MFI, non-Government entities)	10,768	17,869	20,616	49,253
5.1 Overdrafts	39	—	46	84
5.2 Repurchase agreements	—	—	555	555
5.3 Loans up to and including 1 year	5,714	2,610	5,227	13,551
5.4 Term/revolving loans	4,466	9,109	5,687	19,263
5.5 Instalment credit/hire-purchase/leases	26	149	158	333
5.6 Residential mortgages	2	—	—	2
5.7 Other mortgages	—	161	12	173
5.8 Other loans and securities issued to other residents	522	5,840	8,931	15,293
6. Holdings of securities ^b	591	24,386	13,591	38,568
6.1 Issued by MFIs	437	10,533	9,362	20,331
6.2 Issued by general government	154	13,853	4,229	18,236
6.2.1 Exchequer notes	15	—	245	260
6.2.2 Securities	139	13,853	3,984	17,976
7. Holdings of shares and other equity	27	473	339	840
7.1 Issued by MFIs	—	404	87	491
7.2 Issued by other residents (non-MFI, non-Government entities)	27	69	252	349
8. Fixed assets	19	—	—	19
9. Remaining assets	469	3,885	7,956	12,310
Total assets	17,747	75,633	58,317	151,697

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C7

**Credit Institutions: Mortgage Lenders:
Aggregate Balance Sheet**

€ million	31 January 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	9,587	405	2,178	12,170
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	9,790	3,744	18,703	32,237
3. Deposits from Central Bank	1,296	—	—	1,296
3.1 Short-term	1,296	—	—	1,296
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,039	—	2,247	3,286
5. Deposits from other residents (non-MFIs, non-Government entities)	53,671	793	6,829	61,293
5.1 Overnight	9,802	12	186	10,000
5.2 Agreed maturity: Up to and including 1 year	13,583	490	3,949	18,022
1 to 2 years	790	75	160	1,025
Over 2 years	5,001	20	591	5,612
5.3 Notice: Up to and including 3 months	23,966	195	1,934	26,096
of which: Demand accounts	15,792	161	1,356	17,309
Special Savings Accounts	3,799	3	24	3,825
Other notice up to and including 3 months	4,375	31	555	4,961
Over 3 months	77	1	9	87
5.4 Repurchase agreements	451	—	—	451
6. Debt securities issued ^b	1,841	461	1,282	3,584
6.1 Up to and including 1 year	522	—	—	522
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	1,315	461	1,282	3,057
7. Remaining liabilities	4,049	496	3,052	7,598
Total liabilities	81,272	5,899	34,293	121,464
Assets				
1. Holdings of notes and coin	523	—	36	560
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	12,222	2,430	12,625	27,276
3. Balances with Central Bank	2,229	—	—	2,229
3.1 Mandatory balances	2,229	—	—	2,229
3.2 Other	—	—	—	—
4. Loans to general government (central, regional and local)	149	—	965	1,114
5. Loans to other residents (non-MFI, non-Government entities)	61,585	179	5,669	67,434
5.1 Overdrafts	4,395	3	77	4,475
5.2 Repurchase agreements	49	—	—	49
5.3 Loans up to and including 1 year	9,713	—	431	10,144
5.4 Term/revolving loans	17,221	97	4,042	21,361
5.5 Instalment credit/hire-purchase/leases	677	8	—	685
5.6 Residential mortgages	24,149	9	89	24,247
5.7 Other mortgages	3,380	—	3	3,383
5.8 Other loans and securities issued to other residents	2,000	61	1,027	3,088
6. Holdings of securities ^b	6,825	2,920	2,020	11,765
6.1 Issued by MFIs	1,163	730	1,162	3,055
6.2 Issued by general government	5,662	2,190	858	8,710
6.2.1 Exchequer notes	439	—	216	655
6.2.2 Securities	5,223	2,190	642	8,054
7. Holdings of shares and other equity	4,005	—	1,313	5,318
7.1 Issued by MFIs	307	—	1,180	1,487
7.2 Issued by other residents (non-MFI, non-Government entities)	3,698	—	133	3,831
8. Fixed assets	1,457	—	—	1,457
9. Remaining assets	2,187	273	1,852	4,312
Total assets	91,183	5,801	24,480	121,464

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	29 February 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	10,204	404	2,184	12,792
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	11,434	4,095	18,436	33,964
3. Deposits from Central Bank	1,152	—	—	1,152
3.1 Short-term	1,152	—	—	1,152
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,200	—	1,720	2,920
5. Deposits from other residents (non-MFIs, non-Government entities)	53,914	729	6,900	61,543
5.1 Overnight	9,796	12	172	9,980
5.2 Agreed maturity: Up to and including 1 year	13,863	479	4,091	18,433
1 to 2 years	758	72	159	989
Over 2 years	5,394	20	588	6,002
5.3 Notice: Up to and including 3 months	23,644	144	1,882	25,670
of which: Demand accounts	15,611	112	1,310	17,032
Special Savings Accounts	3,727	2	23	3,753
Other notice up to and including 3 months	4,307	30	548	4,885
Over 3 months	77	1	9	87
5.4 Repurchase agreements	381	—	—	381
6. Debt securities issued ^b	1,160	457	1,280	2,898
6.1 Up to and including 1 year	504	—	—	504
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	652	457	1,280	2,390
7. Remaining liabilities	3,958	615	3,427	8,000
Total liabilities	83,021	6,300	33,947	123,269
Assets				
1. Holdings of notes and coin	611	—	39	649
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	13,504	2,028	12,733	28,265
3. Balances with Central Bank	2,527	15	—	2,542
3.1 Mandatory balances	2,527	—	—	2,527
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	176	—	957	1,133
5. Loans to other residents (non-MFI, non-Government entities)	63,002	420	5,916	69,337
5.1 Overdrafts	4,404	2	139	4,544
5.2 Repurchase agreements	751	—	—	751
5.3 Loans up to and including 1 year	9,882	1	377	10,261
5.4 Term/revolving loans	17,349	89	4,127	21,565
5.5 Instalment credit/hire-purchase/leases	704	8	—	712
5.6 Residential mortgages	24,396	9	90	24,495
5.7 Other mortgages	3,459	—	3	3,463
5.8 Other loans and securities issued to other residents	2,057	309	1,180	3,546
6. Holdings of securities ^b	6,043	2,940	1,825	10,809
6.1 Issued by MFIs	505	611	1,105	2,221
6.2 Issued by general government	5,538	2,329	720	8,587
6.2.1 Exchequer notes	208	—	216	424
6.2.2 Securities	5,330	2,329	504	8,164
7. Holdings of shares and other equity	4,007	—	1,321	5,327
7.1 Issued by MFIs	310	—	1,188	1,498
7.2 Issued by other residents (non-MFI, non-Government entities)	3,697	—	132	3,829
8. Fixed assets	1,474	—	—	1,474
9. Remaining assets	2,112	374	1,245	3,731
Total assets	93,457	5,776	24,035	123,269

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C7 (cont.)

€ million	31 March 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	10,484	410	2,199	13,094
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	11,922	3,928	17,185	33,035
3. Deposits from Central Bank	1,271	—	—	1,271
3.1 Short-term	1,271	—	—	1,271
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,517	18	2,200	3,735
5. Deposits from other residents (non-MFIs, non-Government entities)	54,236	752	7,876	62,865
5.1 Overnight	10,086	12	182	10,280
5.2 Agreed maturity: Up to and including 1 year	13,871	402	4,440	18,714
1 to 2 years	961	70	197	1,228
Over 2 years	5,126	20	999	6,146
5.3 Notice: Up to and including 3 months	23,676	247	2,050	25,973
of which: Demand accounts	15,826	218	1,484	17,528
Special Savings Accounts	3,647	2	23	3,672
Other notice up to and including 3 months	4,203	27	542	4,772
Over 3 months	73	1	8	82
5.4 Repurchase agreements	444	—	—	444
6. Debt securities issued ^b	1,106	463	1,365	2,933
6.1 Up to and including 1 year	449	—	—	449
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	652	463	1,365	2,480
7. Remaining liabilities	3,604	184	3,121	6,910
Total liabilities	84,140	5,756	33,946	123,843
Assets				
1. Holdings of notes and coin	472	—	42	514
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	14,234	2,434	12,051	28,719
3. Balances with Central Bank	1,010	15	—	1,025
3.1 Mandatory balances	1,010	—	—	1,010
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	189	—	1,022	1,211
5. Loans to other residents (non-MFI, non-Government entities)	65,872	528	5,228	71,629
5.1 Overdrafts	4,645	1	192	4,838
5.2 Repurchase agreements	536	—	—	536
5.3 Loans up to and including 1 year	10,390	11	519	10,920
5.4 Term/revolving loans	19,246	77	3,191	22,515
5.5 Instalment credit/hire-purchase/leases	854	56	—	910
5.6 Residential mortgages	24,952	9	91	25,053
5.7 Other mortgages	3,059	—	3	3,063
5.8 Other loans and securities issued to other residents	2,190	374	1,232	3,795
6. Holdings of securities ^b	5,794	2,652	1,904	10,350
6.1 Issued by MFIs	519	602	1,170	2,292
6.2 Issued by general government	5,274	2,050	735	8,059
6.2.1 Exchequer notes	215	—	218	433
6.2.2 Securities	5,059	2,050	517	7,626
7. Holdings of shares and other equity	4,031	—	1,348	5,379
7.1 Issued by MFIs	376	—	1,214	1,590
7.2 Issued by other residents (non-MFI, non-Government entities)	3,655	—	134	3,789
8. Fixed assets	1,490	—	—	1,490
9. Remaining assets	2,129	189	1,208	3,526
Total assets	95,220	5,819	22,804	123,843

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 April 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	10,950	419	2,295	13,664
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	12,068	3,360	19,261	34,689
3. Deposits from Central Bank	1,284	—	—	1,284
3.1 Short-term	1,284	—	—	1,284
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,527	18	2,382	3,927
5. Deposits from other residents (non-MFIs, non-Government entities)	55,388	741	7,944	64,072
5.1 Overnight	10,440	13	203	10,656
5.2 Agreed maturity: Up to and including 1 year	14,158	465	4,352	18,975
1 to 2 years	980	71	227	1,278
Over 2 years	5,281	18	975	6,274
5.3 Notice: Up to and including 3 months	24,136	174	2,177	26,486
of which: Demand accounts	16,369	145	1,600	18,114
Special Savings Accounts	3,583	2	23	3,609
Other notice up to and including 3 months	4,183	26	554	4,764
Over 3 months	69	1	9	79
5.4 Repurchase agreements	325	—	—	325
6. Debt securities issued ^b	1,131	470	1,798	3,399
6.1 Up to and including 1 year	469	—	—	469
6.2 1 to 2 years	4	—	—	4
6.3 Over 2 years	658	470	1,798	2,926
7. Remaining liabilities	3,458	215	2,965	6,639
Total liabilities	85,806	5,222	36,645	127,673
Assets				
1. Holdings of notes and coin	582	—	51	633
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	14,714	2,259	12,193	29,167
3. Balances with Central Bank	2,251	15	—	2,266
3.1 Mandatory balances	2,251	—	—	2,251
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	179	—	1,126	1,305
5. Loans to other residents (non-MFI, non-Government entities)	67,361	455	5,490	73,306
5.1 Overdrafts	4,627	1	202	4,829
5.2 Repurchase agreements	455	—	—	455
5.3 Loans up to and including 1 year	10,938	11	560	11,509
5.4 Term/revolving loans	19,617	59	3,344	23,020
5.5 Instalment credit/hire-purchase/leases	693	8	—	701
5.6 Residential mortgages	25,360	11	112	25,482
5.7 Other mortgages	3,124	—	3	3,127
5.8 Other loans and securities issued to other residents	2,548	365	1,269	4,182
6. Holdings of securities ^b	4,981	2,761	2,041	9,783
6.1 Issued by MFIs	524	590	1,242	2,357
6.2 Issued by general government	4,456	2,171	799	7,426
6.2.1 Exchequer notes	210	—	261	471
6.2.2 Securities	4,247	2,171	538	6,955
7. Holdings of shares and other equity	4,028	—	1,413	5,441
7.1 Issued by MFIs	376	—	1,276	1,652
7.2 Issued by other residents (non-MFI, non-Government entities)	3,651	—	137	3,789
8. Fixed assets	1,569	—	—	1,569
9. Remaining assets	2,677	205	1,321	4,204
Total assets	98,342	5,695	23,637	127,673

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C7 (cont.)

€ million	31 May 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	10,821	410	2,222	13,452
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	12,354	3,364	18,907	34,625
3. Deposits from Central Bank	1,080	—	—	1,080
3.1 Short-term	1,080	—	—	1,080
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,444	18	1,853	3,316
5. Deposits from other residents (non-MFIs, non-Government entities)	55,267	724	7,432	63,423
5.1 Overnight	10,507	13	184	10,704
5.2 Agreed maturity: Up to and including 1 year	14,533	468	3,899	18,900
1 to 2 years	1,004	71	251	1,325
Over 2 years	5,152	19	1,003	6,174
5.3 Notice: Up to and including 3 months	23,911	153	2,087	26,151
of which: Demand accounts	16,294	124	1,518	17,936
Special Savings Accounts	3,521	2	22	3,546
Other notice up to and including 3 months	4,097	26	547	4,670
Over 3 months	64	1	8	72
5.4 Repurchase agreements	97	—	—	97
6. Debt securities issued ^b	1,170	455	1,886	3,511
6.1 Up to and including 1 year	459	—	—	459
6.2 1 to 2 years	4	—	21	25
6.3 Over 2 years	707	455	1,865	3,027
7. Remaining liabilities	3,746	235	2,970	6,951
Total liabilities	85,883	5,206	35,269	126,359
Assets				
1. Holdings of notes and coin	573	—	50	623
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	15,106	2,229	11,393	28,728
3. Balances with Central Bank	1,255	15	—	1,270
3.1 Mandatory balances	1,255	—	—	1,255
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	214	—	782	996
5. Loans to other residents (non-MFI, non-Government entities)	67,113	441	5,342	72,896
5.1 Overdrafts	4,724	1	188	4,913
5.2 Repurchase agreements	220	—	—	220
5.3 Loans up to and including 1 year	9,951	2	627	10,580
5.4 Term/revolving loans	20,085	59	3,213	23,357
5.5 Instalment credit/hire-purchase/leases	682	8	—	690
5.6 Residential mortgages	25,869	11	113	25,993
5.7 Other mortgages	3,174	—	3	3,177
5.8 Other loans and securities issued to other residents	2,408	360	1,199	3,967
6. Holdings of securities ^b	4,955	3,194	2,325	10,474
6.1 Issued by MFIs	463	660	1,127	2,251
6.2 Issued by general government	4,492	2,534	1,197	8,223
6.2.1 Exchequer notes	222	—	328	550
6.2.2 Securities	4,270	2,534	869	7,673
7. Holdings of shares and other equity	4,087	—	1,376	5,462
7.1 Issued by MFIs	376	—	1,245	1,620
7.2 Issued by other residents (non-MFI, non-Government entities)	3,711	—	131	3,842
8. Fixed assets	1,568	—	—	1,568
9. Remaining assets	2,759	239	1,345	4,343
Total assets	97,629	6,118	22,612	126,359

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 June 2000			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	10,788	410	2,171	13,369
2. Deposits from credit institutions and other MFIs ^a (excluding Central Bank)	13,289	3,024	18,139	34,453
3. Deposits from Central Bank	1,748	—	—	1,748
3.1 Short-term	1,748	—	—	1,748
3.2 Other	—	—	—	—
4. Deposits from general government (central, regional and local)	1,417	18	2,256	3,691
5. Deposits from other residents (non-MFIs, non-Government entities)	55,355	615	7,642	63,612
5.1 Overnight	10,727	12	194	10,933
5.2 Agreed maturity: Up to and including 1 year	14,139	392	4,198	18,729
1 to 2 years	938	70	247	1,255
Over 2 years	5,195	19	1,014	6,229
5.3 Notice: Up to and including 3 months	23,996	121	1,980	26,096
of which: Demand accounts	16,471	93	1,421	17,985
Special Savings Accounts	3,473	2	22	3,497
Other notice up to and including 3 months	4,052	25	537	4,614
Over 3 months	68	1	8	78
5.4 Repurchase agreements	292	—	—	292
6. Debt securities issued ^b	1,150	420	1,932	3,502
6.1 Up to and including 1 year	427	—	—	427
6.2 1 to 2 years	4	—	21	25
6.3 Over 2 years	719	420	1,911	3,050
7. Remaining liabilities	3,635	251	3,588	7,474
Total liabilities	87,382	4,738	35,728	127,848
Assets				
1. Holdings of notes and coin	499	—	51	550
2. Loans to credit institutions and other MFIs ^a (excluding Central Bank)	15,746	2,326	12,509	30,581
3. Balances with Central Bank	887	15	—	902
3.1 Mandatory balances	887	—	—	887
3.2 Other	—	15	—	15
4. Loans to general government (central, regional and local)	225	—	822	1,047
5. Loans to other residents (non-MFI, non-Government entities)	68,269	508	5,124	73,901
5.1 Overdrafts	4,867	1	109	4,977
5.2 Repurchase agreements	341	—	—	341
5.3 Loans up to and including 1 year	10,045	36	503	10,584
5.4 Term/revolving loans	20,587	75	3,084	23,746
5.5 Instalment credit/hire-purchase/leases	676	8	—	685
5.6 Residential mortgages	26,021	11	114	26,146
5.7 Other mortgages	3,211	—	3	3,214
5.8 Other loans and securities issued to other residents	2,522	376	1,311	4,210
6. Holdings of securities ^b	4,863	2,711	2,281	9,855
6.1 Issued by MFIs	467	708	1,179	2,355
6.2 Issued by general government	4,396	2,003	1,101	7,500
6.2.1 Exchequer notes	181	—	202	383
6.2.2 Securities	4,215	2,003	899	7,117
7. Holdings of shares and other equity	4,040	—	1,345	5,385
7.1 Issued by MFIs	376	—	1,215	1,591
7.2 Issued by other residents (non-MFI, non-Government entities)	3,665	—	129	3,794
8. Fixed assets	1,564	—	—	1,564
9. Remaining assets	2,523	268	1,272	4,063
Total assets	98,616	5,828	23,403	127,848

^a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.

^b Money-market paper is included in the category 'Up to 1 year'.

Table C8

**All Credit Institutions:
Sectoral Distribution of Advances**

€ million	Resident Non-Government Credit	
	31 March 2000	30 June 2000
1. Agriculture and forestry	3,126	3,171
1.1 Farming of cattle and other animals	802	825
1.2 Dairy farming	845	847
1.3 Other agricultural activities	1,352	1,374
1.4 Forestry and logging	127	125
2. Fishing	170	186
3. Mining and quarrying	287	271
4. Manufacturing	4,705	5,002
4.1 Food products derived from agricultural activities	1,364	1,398
4.1.1 Processing of meat	263	277
4.1.2 Processing of dairy products and other food products	1,101	1,121
4.2 Food (non-agricultural activities), beverages/tobacco	580	551
4.3 Textiles, textile products, leather and leather products	82	92
4.4 Wood, pulp, paper products, publishing/printing	784	929
4.5 Chemicals, man-made fibres, rubber/plastic products	587	597
4.6 Machinery/equipment	425	408
4.7 Computers and office machinery	101	125
4.8 Other manufacturing	781	902
5. Electricity, gas and water supply	334	398
6. Construction	2,780	3,200
7. Wholesale/retail trade and repairs	3,965	3,930
7.1 Sale/maintenance/repair of vehicles, retail sale of fuel	799	756
7.2 Wholesale/commission trade (except vehicles)	902	949
7.3 Retail trade, repair of personal/household goods	1,744	1,778
7.4 Other wholesale/retail, not included elsewhere	519	447
8. Hotels and restaurants	3,849	4,042
8.1 Hotels	1,743	1,796
8.2 Restaurants	411	445
8.3 Public houses	1,354	1,454
8.4 Other accommodation and catering	341	347
9. Transport, storage and communications	1,717	1,667

€ million	Resident Non-Government Credit	
	31 March 2000	30 June 2000
10. Financial intermediation	34,916	34,334
10.1 Financial leasing	11,252	10,930
10.2 Non-bank credit grantors, including credit unions	775	1,005
10.3 Investment and unit trusts	533	383
10.4 Holding companies	923	900
10.5 Hire-purchase finance companies	29	28
10.6 Life insurance companies	3,234	3,317
10.7 Pension funds	16	7
10.8 Non-life insurance companies	54	76
10.9 Security broker/fund management	1,605	961
10.10 Other financial intermediation	16,494	16,727
11. Real estate and business activities	8,376	9,064
11.1 Real estate activities	6,193	6,753
11.2 Computer and related services	106	110
11.3 Research and development	7	11
11.4 Legal, accounting and consulting	636	620
11.5 Advertising	19	21
11.6 Other business activities	1,415	1,549
12. Education (schools and colleges)	145	175
13. Health and social work	290	341
14. Other community, social and personal services	1,038	1,105
14.1 Recreational, cultural, sporting and other service activities	967	969
14.2 Churches/religious organisations and charities	71	136
15. Personal (private households)	34,486	35,462
15.1 House mortgage finance	25,452	26,557
15.2 Other housing finance	555	558
15.3 Finance for investment	1,273	1,462
15.4 Other personal	7,207	6,885
Total	100,183	102,346

Table C9

**All Credit Institutions:
Sectoral Distribution of Advances and Deposits**

€ million	Non-resident non-Government credit	Non-resident non-Government deposits	Resident non-Government deposits
	31 March 2000		
1. Agriculture and forestry	119	75	1,669
2. Fishing	—	6	60
3. Mining and quarrying	455	85	86
4. Manufacturing	7,284	1,343	3,790
5. Electricity, gas and water supply	2,826	155	289
6. Construction	610	206	1,048
7. Wholesale/retail trade and repairs	1,263	264	2,441
8. Hotels and restaurants	507	28	296
9. Transport, storage and communications	5,630	714	1,569
10. Financial intermediation	23,649	16,126	25,642
11. Real estate and business activities	3,807	1,729	5,219
12. Education (schools and colleges)	29	94	497
13. Health and social work	140	97	248
14. Other community, social and personal services	796	535	2,292
15. Personal (private households)	1,479	6,402	27,675
Total	48,593	27,860	72,822

€ million	Non-resident non-Government credit	Non-resident non-Government deposits	Resident non-Government deposits
	30 June 2000		
1. Agriculture and forestry	96	105	1,704
2. Fishing	—	9	52
3. Mining and quarrying	326	137	90
4. Manufacturing	6,463	1,043	3,392
5. Electricity, gas and water supply	2,746	85	336
6. Construction	627	210	1,099
7. Wholesale/retail trade and repairs	1,486	265	2,385
8. Hotels and restaurants	431	51	349
9. Transport, storage and communications	5,561	858	2,072
10. Financial intermediation	24,634	15,485	25,841
11. Real estate and business activities	3,751	1,497	5,833
12. Education (schools and colleges)	67	87	489
13. Health and social work	335	87	300
14. Other community, social and personal services	718	585	2,391
15. Personal (private households)	1,656	6,544	28,696
Total	48,896	27,049	75,029

Table C10

**All Credit Institutions: International Business:
Analysis by Currency, Sector and Maturity**

€ million	2000	
Return dates	31 March	30 June
Liabilities		
1. Analysis by currency		
<i>Irish residents in non-euro</i>	27,087	24,977
US dollar	16,630	15,135
Sterling	7,838	7,684
Other	2,619	2,159
<i>Non-residents in non-euro</i>	88,159	91,026
US dollar	54,750	57,870
Sterling	26,484	25,109
Other	6,926	8,047
<i>Non-residents in euro</i>	62,380	61,766
2. Analysis by sector		
<i>Irish residents in non-euro</i>		
Monetary financial institutions	11,940	9,692
Non-monetary financial institutions	15,147	15,286
<i>Non-residents in non-euro</i>		
Monetary financial institutions	75,744	78,515
Non-monetary financial institutions	12,416	12,511
<i>Non-residents in euro</i>		
Monetary financial institutions	42,572	43,363
Non-monetary financial institutions	19,809	18,403
3. Analysis by maturity		
Up to 8 days	48,732	53,451
Over 8 days and up to 3 months	87,557	81,724
Over 3 months and up to 1 year	27,413	27,802
Over 1 year	13,925	14,793
4. Total international business	177,627	177,770

€ million	2000	
Return dates	31 March	30 June
Assets		
1. Analysis by currency		
<i>Irish residents in non-euro</i>	33,527	32,096
US dollar	18,517	17,620
Sterling	13,097	12,736
Other	1,913	1,740
<i>Non-residents in non-euro</i>	90,198	94,227
US dollar	49,217	53,071
Sterling	23,528	22,911
Other	17,453	18,244
<i>Non-residents in euro</i>	71,913	73,311
2. Analysis by sector		
<i>Irish residents in non-euro</i>		
Monetary financial institutions	11,839	9,745
Non-monetary financial institutions	21,688	22,351
<i>Non-residents in non-euro</i>		
Monetary financial institutions	45,980	48,827
Non-monetary financial institutions	44,219	45,400
<i>Non-residents in euro</i>		
Monetary financial institutions	30,730	32,084
Non-monetary financial institutions	41,183	41,227
3. Analysis by maturity		
Up to 8 days	26,432	28,872
Over 8 days and up to 3 months	48,241	46,666
Over 3 months and up to 1 year	25,699	26,288
Over 1 year	95,268	97,808
4. Total international business	195,639	199,634

Table C11

**All Credit Institutions: International Business:
Analysis by Geographic Area**

€ million	Liabilities					
	Denominated in:					
	Euro		Non-euro		Total	
	2000		2000		2000	
Return dates	March	June	March	June	March	June
1. MU Countries	34,902	36,373	44,980	43,354	79,883	79,726
Austria	606	526	252	234	857	760
Belgium/Luxembourg	6,636	8,245	5,888	6,752	12,525	14,998
Finland	17	15	75	—	92	15
France	2,931	1,924	1,528	1,189	4,459	3,113
Germany	9,024	9,668	3,118	3,285	12,142	12,953
Ireland	27,087	24,977	27,087	24,977
Italy	2,055	2,663	414	627	2,469	3,291
Netherlands	5,345	5,486	6,074	5,764	11,419	11,250
Portugal	193	71	84	59	277	130
Spain	8,094	7,775	461	465	8,555	8,240
2. Other EU	19,118	19,567	38,600	40,487	57,718	60,054
Denmark	31	113	171	23	202	136
Greece	4	3	337	270	341	273
Sweden	86	30	319	296	405	326
United Kingdom	18,996	19,420	37,774	39,899	56,770	59,319
3. Other Europe	3,418	2,634	6,467	6,195	9,885	8,829
Switzerland	2,957	2,181	5,975	5,531	8,932	7,712
Other Western Europe	292	345	299	335	591	680
Eastern Europe	169	108	193	329	362	437
4. Other industrial countries	2,376	1,778	12,854	14,774	15,230	16,553
Australia, New Zealand, South Africa	100	99	44	85	145	184
Canada	54	117	258	295	311	412
Japan	205	66	3,525	2,074	3,730	2,140
United States	2,017	1,495	9,027	12,321	11,044	13,816
5. Offshore Centres	1,407	988	10,963	9,450	12,370	10,438
6. Other	1,159	426	1,383	1,744	2,542	2,170
7. Total international business	62,380	61,766	115,247	116,004	177,627	177,770
of which:						
Oil producing and exporting countries (OPEC)	37	39	20	69	57	107

Assets						Net external liabilities ^a	
Denominated in:							
Euro		Non-euro		Total			
2000		2000		2000		2000	
March	June	March	June	March	June	March	June
60,434	60,955	54,082	55,102	114,516	116,057	-67,522	-69,082
937	1,211	1,449	1,664	2,385	2,875	-1,528	-2,115
1,960	1,732	1,228	1,342	3,188	3,075	9,336	11,923
926	1,046	905	976	1,831	2,022	-1,739	-2,007
6,423	6,747	3,995	4,874	10,418	11,621	-5,958	-8,508
19,070	18,590	3,955	3,875	23,025	22,465	-10,883	-9,513
..	..	33,527	32,096	33,527	32,096
12,053	12,970	4,009	4,170	16,062	17,139	-13,593	-13,848
4,909	3,951	2,764	3,770	7,673	7,722	3,746	3,528
823	843	293	400	1,116	1,243	-840	-1,113
13,332	13,863	1,958	1,935	15,291	15,798	-6,735	-7,558
6,398	7,157	31,050	31,024	37,447	38,181	20,270	21,873
224	264	1,002	1,229	1,227	1,493	-1,025	-1,357
539	570	920	944	1,459	1,514	-1,118	-1,241
707	800	2,665	2,632	3,373	3,432	-2,967	-3,106
4,927	5,523	26,462	26,219	31,389	31,742	25,380	27,577
1,842	1,853	6,938	7,279	8,780	9,132	1,105	-303
347	270	3,497	3,323	3,845	3,593	5,088	4,119
624	740	2,206	2,187	2,829	2,927	-2,239	-2,247
872	843	1,235	1,768	2,106	2,612	-1,745	-2,175
2,173	2,202	24,421	26,017	26,594	28,219	-11,364	-11,666
310	263	1,595	1,582	1,905	1,845	-1,760	-1,661
302	353	2,906	3,255	3,208	3,608	-2,897	-3,196
212	241	1,332	1,820	1,544	2,061	2,186	79
1,349	1,345	18,588	19,360	19,937	20,705	-8,893	-6,888
729	852	5,307	5,035	6,037	5,887	6,333	4,551
338	293	1,927	1,867	2,265	2,159	277	10
71,913	73,311	123,726	126,323	195,639	199,634	-18,012	-21,865
6	7	289	272	295	279	-238	-172

^a Net external liabilities are based on the selected assets and liabilities which are included in this table. A plus sign denotes net external liabilities; a minus sign net external assets.

Table C12

**Credit Institutions:
Selected Off-Balance-Sheet Business**

€ million	March 2000				June 2000			
	Irish residents	Other Monetary Union residents	Rest of World residents	Total nominal value	Irish residents	Other Monetary Union residents	Rest of World residents	Total nominal value
<i>Derivative Contracts</i>								
Single-currency interest-rate related	112,020	179,106	818,212	1,109,337	121,438	210,784	859,408	1,191,630
Forward rate agreements	9,626	12,936	61,557	84,120	14,815	12,334	61,967	89,116
Swaps								
– Fixed/floating	21,424	73,175	273,069	367,668	22,826	83,826	275,911	382,562
– Floating/fixed	19,463	60,876	281,576	361,915	21,333	82,775	297,045	401,152
– Floating/floating	2,838	13,126	25,715	41,679	4,450	12,740	28,109	45,299
Options								
– Bought	337	5,060	48,994	54,391	131	5,733	66,145	72,009
– Sold	550	11,085	74,377	86,011	199	9,855	73,506	83,560
Futures								
– Bought	28,139	419	14,330	42,887	28,326	222	17,144	45,692
– Sold	29,362	284	18,145	47,792	29,131	507	21,388	51,025
Other	279	2,146	20,448	22,874	228	2,792	18,194	21,215
Cross-currency interest-rate related	6,687	16,370	43,012	66,070	4,866	18,175	48,010	71,051
Swaps								
– Fixed/floating	3,617	4,768	10,986	19,371	3,137	5,367	13,103	21,608
– Floating/fixed	1,162	4,166	10,417	15,745	712	4,667	11,123	16,502
– Floating/floating	1,297	5,980	15,606	22,883	768	6,907	18,519	26,194
Other	612	1,457	6,002	8,071	249	1,235	5,264	6,749
Other FX-related	65,551	31,524	79,258	176,332	74,778	30,949	91,829	197,556
Forward foreign-exchange purchased								
– Outright forwards	9,175	2,414	13,843	25,432	10,653	1,971	13,124	25,748
– FX swaps	32,989	9,431	19,148	61,567	35,520	10,421	25,173	71,113
Forward foreign-exchange sold								
– Outright forwards	8,881	2,432	13,596	24,909	10,573	1,732	10,779	23,084
– FX swaps	11,115	9,209	19,031	39,355	13,660	10,207	24,838	48,706
Currency swaps	1,078	4,142	1,462	6,682	1,008	645	1,667	3,320
Currency options								
– Purchased	164	498	1,994	2,655	241	661	3,688	4,590
– Sold	105	648	2,014	2,766	169	1,032	3,899	5,100
Other	2,044	2,751	8,170	12,965	2,955	4,280	8,660	15,895
<i>Other</i>								
Guarantees	2,319	1,627	3,280	7,225	2,495	2,396	3,489	8,381
Performance bonds	1,381	55	251	1,686	1,427	35	388	1,850
Stand-by letters of credit serving as financial guarantees	233	3	202	438	198	19	223	440
Intervention guarantees	324	–	21	346	316	–	20	336
Documentary credits	295	1	161	457	279	–	152	432
Asset sales with recourse/endorsements	10	–	2	11	9	–	1	9
Note issuance facilities	247	–	51	298	272	–	52	323
Revolving underwriting facilities	486	–	–	486	455	–	–	455
Other irrevocable facilities	4,092	10,140	9,995	24,227	4,626	8,454	10,823	23,903
Other revocable facilities	13,924	833	10,989	25,747	14,928	631	10,768	26,327

Table C14

Credit Card Statistics^a

Vis-à-vis Irish residents	No. of credit cards outstanding ^b	Outstanding indebtedness arising from use of credit cards	Typical APR charged on credit cards ^c
End-month	(000)	€ million	%
1999			
January	1,573	637	21.5
February	1,591	622	20.8
March	1,626	630	20.2
April	1,405	655	20.1
May	1,420	649	19.9
June	1,454	661	19.9
July	1,482	673	19.9
August	1,506	694	19.9
September	1,525	719	19.9
October	1,534	731	19.9
November	1,557	760	19.8
December	1,576	829	19.5
2000			
January	1,593	784	18.5
February	1,626	786	18.5
March	1,645	774	18.5
April	1,672	806	18.5
May	1,705	827	18.5
June	1,733	831	18.5

^a Provisional data.

^b Data include credit cards (i.e., Visa, Mastercard) issued by credit institutions resident in Ireland. Debit cards or store cards are excluded.

^c 'Typical APR charged on credit cards' is calculated as a simple non-weighted average of the standard APR charged by credit institutions which issue credit cards.

Table C15 **Irish Stock Exchange**

	Turnover		Number of Bargains		Amount raised	Capitalised value at end period	Number of issues
	Under 5 years to maturity	5 years and more to maturity	Under 5 years to maturity	5 years and more to maturity			
	€ million						
Government Securities Market							
1999							
Q1	3,952	11,475	n.a.	n.a.	283	22,506	21
Q2	19,960	57,008	n.a.	n.a.	−1,279	22,536	25
Q3	2,139	6,496	n.a.	n.a.	243	21,963	24
Q4	2,652	9,184	n.a.	n.a.	331	16,797	24
2000							
Q1	1,882	7,720	n.a.	n.a.	209	22,682	24
Q2	2,267	12,044	n.a.	n.a.	−823	21,526	20
Irish Equity Market							
Official List							
1999							
Q1	22,054		147,865		n.a.	130,304	82
Q2	19,918		140,370		n.a.	126,708	81
Q3	30,606		219,229		n.a.	131,839	84
Q4	25,758		218,450		4,957	137,286	82
2000							
Q1	8,200 ^r		16,501 ^r		n.a.	143,418	97
Q2	6,747		52,135		n.a.	123,910	92
Developing Companies Market/ Explorations Securities Market							
1999							
Q1	402		7,442		n.a.	288	15
Q2	1,075		9,392		n.a.	378	17
Q3	179		17,913		n.a.	489	17
Q4	670		40,730		69	611	16
2000							
Q1	31 ^r		789 ^r		n.a.	816	15
Q2	20		3,585		n.a.	653	15

Note: As from 1 June 2000, the basis of calculating turnover has changed from a settlement based to a trading based methodology. Comparative figures since 1 January 2000 have been restated for consistency of presentation.

Source: The Irish Stock Exchange.

Table C17

**Collective Investment Schemes Authorised by
The Central Bank of Ireland – Total Net Asset Values^r**

€ million						
		UCITS	Unit Trusts	Designated Investment Companies	Other ^a	Total
1999	January	46,556.9	12,004.1	18,203.6	190.6	76,955.1
	February	48,553.2	12,368.6	18,495.9	189.4	79,607.1
	March	53,224.5	13,363.2	20,201.3	192.6	86,981.6
	April	58,375.7	14,226.3	21,882.4	200.7	94,685.1
	May	61,627.9	14,287.6	22,661.8	201.5	98,778.8
	June	65,510.8	15,474.8	24,150.6	204.3	105,340.6
	July	66,338.4	16,501.7	27,599.2	211.4	110,650.8
	August	70,964.5	17,485.2	29,146.8	215.2	117,811.7
	September	72,300.5	17,658.6	28,545.3	209.7	118,714.2
	October	77,108.1	18,648.8	29,914.6	210.5	125,881.9
	November	86,762.1	19,792.5	33,238.0	224.1	140,016.8
	December	94,501.6	20,454.1	34,770.2	132.0	149,857.9
2000	January	97,684.9	20,912.9	35,090.1	132.0	153,819.9
	February	105,748.6	21,685.6	36,636.9	120.7	164,191.8
	March	117,831.5	22,811.2	36,474.2	88.9	177,205.8
	April	119,767.2	22,662.9	37,446.1	88.8	179,965.0

^r 1999 data have been revised. 2000 data may be subject to revision.

^a Includes Non-Designated Investment Companies and Investment Limited Partnerships

Note: Details on the legislation under which the Bank authorises schemes are presented in the “Explanatory Notes” to this Appendix.

Table C19

Collective Investment Schemes Statistics

	Number of Schemes ¹					Total
	Unit Trusts	UCITS	Designated Companies	Non-Designated Companies	Investment Limited Partnerships	
End Dec.						
1989	26	9	—	—	—	35
1990	40	18	—	—	—	58
1991	46	37	2	13	—	98
1992	55	55	9	22	—	141
1993	56	68	22	33	—	179
1994	66	96	52	59	—	273
1995	78	120	90	65	—	353
1996	89	143	146	58	2	438
1997	101	176	234	56	2	569
1998	134	228	293	57	2	714
1999	150	259	324	50	2	785

	Number of Schemes (including sub-funds)					Total
	Unit Trusts	UCITS	Designated Companies	Non-Designated Companies	Investment Limited Partnerships	
End Dec.						
1989	N/A	N/A	N/A	—	—	N/A
1990	N/A	N/A	N/A	—	—	N/A
1991	N/A	N/A	N/A	13	—	N/A
1992	113	151	13	22	—	299
1993	136	206	34	33	—	409
1994	164	286	88	59	—	597
1995	206	344	144	65	—	759
1996	237	459	229	58	2	985
1997	269	542	352	56	2	1,221
1998	342	851	441	57	2	1,693
1999	340	1,060	515	50	2	1,967

	No. of Management Companies (including administration companies)	No. of Trustees
End Dec.		
1989	9	5
1990	18	10
1991	31	11
1992	40	13
1993	44	13
1994	60	16
1995	75	17
1996	103	25
1997	137	26
1998	151	26
1999	186	26

1. A collective investment scheme can consist of an umbrella fund with a number of constituent sub-funds.

SECTION D
PUBLIC FINANCES

Table D1

Government Debt and Government-Guaranteed Debt ^a

€ million	1999		2000	
End-quarter	Sept.	Dec.	Mar.	June
Government Debt				
<u>Amount Outstanding (gross)</u>				
Euro-denominated debt				
1. Government stock	23,239	23,630	23,879	23,107
2. Exchequer Bills/Notes	1,144	1,252	1,036	1,264
3. Savings Certificates	2,901	2,878	2,833	2,789
4. Prize Bonds	262	270	277	284
5. Savings Bonds	1,316	1,287	1,247	1,219
6. National instalment savings	461	462	457	453
7. Other	8,658	9,726	9,726	11,250
Euro-denominated debt (total)	37,982	39,505	39,456	40,366
Non-euro-denominated debt	2,421	2,518	2,608	2,116
Total	40,403	42,023	42,063	42,482
Residual Maturity Profile				
<i>Amounts due to mature in:</i>				
– ≤ 1 year	4,976	10,354	10,463	10,648
– Over 1 year but ≤ 5 years	16,803	13,405	13,295	13,076
– Over 5 years but ≤ 10 years	9,062	8,425	8,182	8,350
– Over 10 years	9,562	9,839	10,122	10,408
Total	40,403	42,023	42,063	42,482
Government-guaranteed debt	3,616	3,582	3,715	3,611^e

^a The term Government debt refers to central Government debt. The data provided on Government-guaranteed debt refers mainly to State-sponsored bodies. An advance release calendar for central government debt is shown on the IMF Special Data Dissemination Standards (SDDS) Bulletin Board.

Sources: NTMA and Department of Finance.

Table D2

Government Stock – Nominal Holdings

€ million	1999				2000	
End-quarter	Mar.	June	Sept.	Dec.	Mar.	June
1. Amounts held by Irish residents						
– Government departments	161.1	109.4	128.8	129.2	107.6	98.9
– Central Bank	–	31.0	117.0	117.0	142.0	142.0
– Credit institutions	4,680.6	4,939.7	4,793.9	5,296.1	5,215.2	4,829.5
– Insurance companies	5,377.8	6,574.8	6,872.6	6,224.3	5,761.7	5,106.8
– Pension funds	3,402.9	3,975.1	3,050.7	2,646.8	1,710.4	1,422.3
– Unit and investment trusts	269.0	274.3	314.4	297.6	216.7	206.3
– Commercial companies	536.8	446.1	600.5	616.0	600.4	522.7
– Personal sector	501.3	739.6	721.1	507.8	488.8	388.2
– Other ^a	708.3	574.5	584.5	835.0	843.5	671.2
2. Amounts held by non-residents	5,018.6	5,250.1	6,056.3	6,959.3	8,792.8	9,719.9
Total	20,656.4	22,914.6	23,239.8	23,629.1	23,879.1	23,107.8
of which:						
– Fixed rate stock	19,662.1	21,920.3	22,245.7	22,634.9	22,884.9	23,107.8
– Floating rate stock	994.3	994.3	994.1	994.2	994.2	–
3. Amounts due to mature in:						
– Less than 3 years	7,651.3	5,065.7	4,971.8	7,968.0	8,142.3	6,890.5
– 3 or more years but less than 5 years	1,671.4	3,220.2	3,284.4	598.5	579.8	557.9
– 5 or more years but less than 10 years	7,624.3	5,440.4	5,558.6	5,323.5	5,139.6	11,937.9
– 10 or more years but less than 15 years	1,313.1	5,640.0	5,977.0	6,241.9	6,389.4	61.9
– 15 or more years	2,396.3	3,548.3	3,448.0	3,497.2	3,628.0	3,659.6
Total	20,656.4	22,914.6	23,239.8	23,629.1	23,879.1	23,107.8

^a Includes holdings by State-sponsored bodies and local authorities, stockbrokers, churches and schools, courts of justice and other small domestic holdings.

Note: For the purpose of this table, Government stock refers to securities which are traded on the Irish Stock Exchange. Exchequer Bills, certificates of indebtedness and foreign issues of Irish Government securities are not included.

Table D3

Servicing and Currency Composition of Government Non-Euro Debt

€ million	Principal Repayments	Interest Payments	Total Servicing
1. Servicing			
2000 ^a	56	56	112
2001	895	107	1,002
2002	323	104	427
2003	223	50	273
2004	99	33	132
2005	116	20	136
2006	—	14	14
2007	—	14	14
2008	98	14	112
2009	44	3	47
2010	—	—	—

Note: The above figures exclude principal and interest on debt with an original maturity of less than one year.
The interest forecast figures are based on ESA 95 standards.

€ million				
2. Currency Composition		Currencies and amounts in which loans are repayable as at:		
	1999	2000		
	30 Sept.	31 Dec.	31 Mar.	30 June
Sterling	2,421	2,518	2,604	2,116
Other	—	—	4	—
Total	2,421	2,518	2,608	2,116

^a The 2000 figures for principal and interest payments include amounts paid up to and including 30 June 2000 and projected payments for the remainder of the year.

Notes:

1. The schedule of payments shown in this table relates to the amount of Government non-euro debt outstanding at 30 June 2000 and is calculated by reference to the exchange rates and interest rates prevailing at that date. Actual debt servicing in the years in question may differ from that indicated in the table because of net new debt contracted or because of restructuring of existing debt.
2. Data are not comparable to those published up to December 1998. Prior to the introduction of the euro this table referred to external debt. It now only refers to non-euro denominated debt.

Source: NTMA.

Table D4**Government Revenue, Expenditure and Borrowing**

€ million	1999 – Outturn	2000 – Budget	Six months ended 30 June 2000
1. Current Government Revenue			
Customs and Excise	4,232	4,449	2,049
Value-added tax	6,194	7,132	3,656
Income tax	8,028	8,252	4,370
Corporation tax	3,441	3,970	2,617
Stamp duties	913	1,084	535
Other tax revenue	757	697	396
Total tax revenue	23,565	25,585	13,623
Non-tax revenue	550	545	383
Total	24,115	26,130	14,006
2. Current Government Expenditure			
Central Fund Services	4,378	3,940	1,955
Non-capital supply services	15,371	16,402	7,743
Total	19,749	20,342	9,698
3. Current Budget Surplus (1–2)	4,366	5,787	4,308
4. Exchequer Borrowing for Capital Purposes	(2,853)	(3,746)	(583)
5. Total Exchequer Surplus (3+4)	1,513	2,042	3,725

Sources: Iris Oifigiúil and Budget Statements.

Table D5

Source and Application of Exchequer Funds

€ million	1999 1 January to:		2000 1 January to:	
	30 Sept.	31 Dec.	31 Mar.	30 June
1. Borrowing (-)/repayments (+):	2,893	1,686	-2	-359
Irish Government bonds listed on the Irish Stock Exchange	752	421	-209	614
Other Irish Government public bond issues	954	967	92	716
EIB loans	108	129	76	95
Medium-term notes	91	112	26	26
Private placements	453	506	128	230
National saving schemes	78	117	69	129
Commercial paper	266	-178	-352	-1,881
Miscellaneous debt	-13	33	-	-32
Borrowing from ministerial funds	202	-421	168	-256
2. Increase (+)/decrease (-) in Exchequer deposits and other balances	4,955	-173	1,282	4,084
Increase (+)/decrease (-) in Exchequer balance	328	-78	167	346
Increase (+)/decrease (-) in other bank deposits	4,666	-	1,035	3,821
Increase (+)/decrease (-) in other balances	-39	-96	81	-83
Exchequer surplus (1+2)	7,848	1,513	1,281	3,725

Source: Department of Finance.

Table D6

Government Savings Schemes
Amounts Outstanding

€ million	National instalment- saving	Index-linked savings bonds	Savings certificates ^a	Prize bonds	Total outstanding
1999					
March	447 ^r	1,406 ^r	4,530	243	6,626
June	446	1,362 ^r	4,565	251	6,625
September	451 ^r	1,318 ^r	4,598	262	6,629
December	457 ^r	1,289 ^r	4,595	270	6,611
2000					
March	449 ^r	1,244 ^r	4,561 ^e	277	6,532^e
June	444	1,225	4,510 ^e	284	6,463^e

^a Includes interest.

Source: An Post, NTMA. Figures may differ from amounts shown in Table D1 which are taken from Finance Accounts.

Table D7 **Exchequer Bills and Exchequer Notes**

€ million	Holdings of Exchequer Bills and Exchequer Notes			
	Irish resident		Non-Irish resident	Total outstanding
	Credit institutions	Other ^a		
Return Dates				
1999				
29 January	681	1,372	—	2,053
26 February	754	1,080	—	1,834
31 March	994	1,028	—	2,022
30 April	952	799	—	1,751
31 May	714	841	—	1,555
30 June	664	1,119	—	1,783
30 July	316	685	—	1,001
31 August	187	910	—	1,097
30 September	333	818	—	1,151
29 October	474	834	—	1,308
30 November	677	797	—	1,474
30 December	555	709	—	1,264
2000				
31 January	469	708	—	1,177
29 February	238	840	—	1,078
31 March	245	809	—	1,054
28 April	255	958	—	1,213
31 May	267	1,057	—	1,324
30 June	226	1,057	—	1,283

^a Includes a residual reflecting the difference between nominal and book value of Exchequer Bills and Exchequer Notes held by Irish resident and non-Irish resident entities.

Note: Exchequer Notes are short-term negotiable promissory notes. They are issued at a discount and have a maturity of not less than 7 days and not more than 360 days.

Source: NTMA.

Table D8

**State-Sponsored Bodies:
External Liabilities, Assets and Net Interest Flows**

€ million					
End-quarter	1999			2000	
1. Amount Outstanding	30 June ^r	30 Sept. ^r	31 Dec.	31 Mar. ^r	30 June
External Liabilities					
1. Direct Borrowing ^a	1,451	1,626	1,663	1,603	1,409
of which due to:					
i) United Kingdom	156	160	297	168	98
ii) Other European countries	969	1,052	984	1,105	1,011
iii) Other countries	325	414	382	330	300
2. Other Liabilities ^b	1,239	1,391	1,521	1,577	1,538
of which due to:					
i) United Kingdom	896	995	995	1,163	1,027
ii) Other European countries	219	277	329	292	381
iii) Other countries	125	119	197	122	131
Total External Liabilities	2,690	3,017	3,184	3,180	2,947
Total External Assets	783	861	800	903	838
of which due from:					
i) United Kingdom	571	660	607	672	622
ii) Other European countries	150	136	133	174	160
iii) Other countries	62	65	59	57	57
Net External Liability (+), Asset (-)	+1,907	+2,156	+2,384	+2,276	+2,109
of which due to/from:					
i) United Kingdom	+481	+495	+686	+659	+503
ii) Other European countries	+1,038	+1,193	+1,179	+1,223	+1,233
iii) Other countries	+388	+468	+519	+395	+373
2. Net External Interest Flows	1999			2000	
	Q2	Q3	Q4	Q1	Q2
Interest payments due to non-Irish residents	44	40	32	33	43

^a Excludes borrowings denominated in foreign currencies from Irish resident offices of credit institutions.

^b Includes deposit liabilities to non-Irish residents in euro and non-euro by State-sponsored financial institutions.

Note: Data in this table are derived from a quarterly survey of the external positions of State-sponsored bodies and refer to the euro equivalent of the stock of assets and liabilities at end-quarter dates. Accordingly, the data reflect, *inter alia*, valuation changes due to exchange-rate movements. For balance-of-payments purposes data on the relevant flows, on a transactions basis, are used.

Table D9 Sources of Funds for Servicing Government Debt

£ million ^a	Debt service ^b				Sources of funds			
	Interest payments		Sinking funds, etc.	Total	Revenue from State assets ^c	Amount charged to taxation		
	Domestic	External				£ million	as % of total tax revenue	as % of GNP
Year ended								
31 Mar.								
1964	24	1	13	38	11	27	17.5	3.2
1965	28	1	14	43	12	31	16.8	3.3
1966	32	1	16	49	13	36	17.6	3.6
1967	36	2	19	57	15	42	18.2	4.0
1968	41	2	21	64	16	48	18.6	4.2
1969	47	2	27	76	18	58	19.8	4.5
1970	56	3	30	89	21	68	19.3	4.6
1971	63	5	33	101	25	76	18.4	4.6
1972	69	7	39	115	30	85	17.5	4.5
1973	78	9	40	127	34	93	16.8	4.1
1974	100	11	41	152	38	114	16.4	4.2
1974^d	101	10	35	146	47	99	18.3	..
31 Dec.								
1975	163	33	45	241	64	177	19.1	4.7
1976	215	53	69	337	79	258	20.4	5.6
1977	261	78	64	403	98	305	20.6	5.5
1978	346	96	68	510	114	396	22.9	6.1
1979	442	103	77	622	126	496	24.7	6.5
1980	535	164	93	792	159	633	24.2	7.0
1981	687	250	116	1,053	185	868	26.2	8.0
1982	807	516	137	1,460	253	1,207	29.8	9.7
1983	985	579	149	1,713	296	1,417	30.3	10.4
1984	1,042	702	156	1,900	390	1,510	28.5	10.2
1985	1,261	783	159	2,203	443	1,760	31.5	11.1
1986	1,309	716	195	2,220	416	1,804	29.6	10.2
1987	1,437	722	202	2,361	451	1,910	29.4	10.1
1988	1,266	703	183	2,152	112	2,040	27.9	10.2
1989	1,227	736	187	2,150	99	2,051	27.6	9.3
1990	1,378	730	194	2,302	119	2,183	27.6	9.1
1991	1,395	736	205	2,336	123	2,213	26.5	8.7
1992	1,370	736	213	2,319	139	2,180	24.5	8.2
1993	1,301	776	231	2,308	94	2,214	22.8	7.8
1994	1,294	796	223	2,313	96	2,217	20.5	7.2
1995	1,315	777	249	2,341	68	2,273	20.1	6.7
1996	1,557	657	261	2,475	52	2,423	19.4	6.6
1997	1,933	537	285	2,755	77	2,678	18.8	6.3
1998	1,566	530	314	2,410	75	2,335	14.5	5.1

^a This table continues to be published in Irish pounds.

^b Including subsidy on loan charges for housing and for sanitary services.

^c Including recoupment from American Loan Counterpart Fund.

^d As and from January 1975, the Exchequer financial year coincides with the calendar year. The period from 1 April 1974 to 31 December 1974 was a transitional financial period.

SECTION E
ECONOMIC INDICATORS

Table E1 Price Indices

	Consumer Prices	General Wholesale Prices	Manufacturing Output Prices ^a	Agricultural Output Prices	Export Unit Values*	Import Unit Values*	Terms of Trade*
	1990 = 100	1990 = 100	1990 = 100	1990 = 100	1990 = 100	1990 = 100	1990 = 100
Year							
1990	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1991	103.2	101.2	100.9	96.4	99.3	102.3	97.0
1992	106.4	102.1	102.5	97.8	96.6	100.2	96.4
1993	107.9	107.0	107.2	104.2	103.9	105.4	98.6
1994	110.4	108.0	108.4	105.8	103.8	108.1	96.0
1995	113.2	110.2	111.2	108.2	105.7	112.7	93.7
1996	115.1	110.7	111.9	102.9	105.1	111.4	94.3
1997	116.8	110.3	111.3	96.2	106.3	112.0	94.9
1998	119.6	111.9	112.2	95.4	109.1	114.6	95.2
1999	121.5	112.5	113.3	91.1	109.5	118.0	92.8
1999							
January	119.2	110.4	110.8	90.7	109.1	116.6	93.6
February	119.9	110.7	111.5	92.0	111.9	115.8	96.6
March	120.3	111.7	111.9	93.3	106.6	117.0	91.2
April	120.9	112.0	112.6	93.2	105.9	118.6	89.3
May	121.4	111.8	112.8	92.9	109.5	117.3	93.4
June	121.8	112.6	113.3	91.3	111.7	118.7	94.2
July	121.3	112.6	113.7	91.4	108.1	117.8	91.7
August	122.0	112.6	113.5	90.3	111.9	121.1	92.4
September	122.5	112.7	114.1	91.6 ^r	111.2	116.7	95.3
October	122.6	112.7	113.9	90.6	111.0	117.1	94.7
November	122.9	113.9	114.8	91.4 ^r	108.0	118.8	90.9
December	124.3	115.9	116.6	91.2	109.2	120.9	90.3
2000							
January	124.0	n.a.	116.7	90.5	109.7	122.3	89.7
February	125.0	n.a.	117.0	92.1 ^r	109.3	123.1	88.8
March	125.8	n.a.	117.8	93.5 ^r	114.3	127.5	89.6
April	126.8	n.a.	118.6	95.2	114.9	125.8	91.4
May	127.7	n.a.	119.4	97.4	116.0	130.0	89.2
June	128.5	n.a.	119.5	98.6	n.a.	n.a.	n.a.
July	128.9	n.a.	120.1	n.a.	n.a.	n.a.	n.a.

* Annual data not an average.

^a Wholesale Price Index for the output of manufacturing industry.**Source:** Central Statistics Office.

Table E2

Indices of Relative Wage Costs in Manufacturing Industry^r

	Average Hourly Earnings ^a		Unit Wage Costs ^a	
	Ireland	Major Trading Partners	Ireland	Major Trading Partners
1985 = 100				
Year				
1985	100	100	100	100
1986	107	105	103	103
1987	112	110	97	105
1988	117	116	91	105
1989	122	123	86	109
1990	127	131	88	112
1991	134	140	90	117
1992	141	147	87	119
1993	149	153	87	121
1994	151	159	82	118
1995	155	164	74	119
1996	159	170	72	120
1997	164	175	67	120
1998	173	181	62	122
1999 ^e	182 ^r	186	60 ^r	122
2000 ^f	192 ^r	194	57 ^r	123
	Relative Hourly Earnings ^b		Relative Unit Wage Costs ^b	
	National Currencies	Common Currency (IR£)	National Currencies	Common Currency (IR£)
1985 = 100				
Year				
1985	100	100	100	100
1986	102	111	100	109
1987	102	111	92	101
1988	101	108	86	92
1989	99	105	79	84
1990	97	110	79	89
1991	96	108	77	86
1992	96	111	73	84
1993	97	106	72	79
1994	96	105	69	75
1995	95	105	62	69
1996	94	107	60	68
1997	94	105	56	62
1998	96	101	50	53
1999 ^e	98	100	49	50 ^r
2000 ^f	99 ^r	95 ^r	47 ^r	45 ^r

^a In national currencies.

^b A rise in the index implies a disimprovement in competitiveness while a fall in the index implies an improvement.

Sources: Ireland - Central Statistics Office and Central Bank estimates.

Major trading partners comprise the United Kingdom, the United States, Germany, France, Italy, Belgium, the Netherlands and Japan. Data on these were derived from the OECD.

^r Revised for amendments to historical data.

Part 1: Explanatory Notes

Section A: Main Monetary Indicators

Official External Reserves

Official external reserves data include a quarterly valuation adjustment.

Selected Monetary Aggregates

1. Selected Measures of Credit

Total euro credit comprises all forms of euro lending, excluding accrued interest thereon, by within-the-State offices of all credit institutions to Irish resident entities, including the General Government but excluding credit institutions and the Central Bank. The series is measured net of provisions for bad and doubtful debts and of unearned interest and charges on instalment-credit and hire-purchase agreements.

Private-sector credit of all credit institutions comprises all forms of lending, excluding accrued interest thereon, by within-the-State offices of all credit institutions to Irish resident entities other than credit institutions, the Central Bank and the General Government.

2. Monetary Aggregates

The Irish contribution to the *narrow money supply M1*, is the sum of currency in the hands of the public and current (overnight) accounts denominated in both euro and foreign currency held at within-the-State offices of all credit institutions by Irish and other monetary union resident private sector entities, i.e., by Irish and other monetary union resident entities other than credit institutions, the Central Bank and the General Government.

The Irish contribution to the *intermediate money supply M2*, comprises M1 plus deposits with an agreed maturity of up to 2 years, deposits with a period of notice of up to 3 months denominated in both euro and foreign currency held at within-the-State offices of all credit institutions and the Post Office Savings Bank, by Irish and other monetary union resident private sector entities, i.e., by Irish and other monetary union resident entities other than credit institutions, the Central Bank and the General Government.

The Irish contribution to the *broad money supply M3*, comprises M2 plus debt securities with a maturity of up to 2 years, denominated in both euro and foreign currency and issued by within-the-State offices of all credit institutions to Irish and other monetary union resident private sector entities, i.e., to Irish and other monetary union resident entities other than credit institutions, the Central Bank and the General Government.

Section C: Banking and Other Financial Institutions

Credit Institutions: Monthly Balance-Sheet Statistics

1. Coverage

The monthly balance-sheet statistics relate to liabilities and assets, classified on a residency basis in respect of within-the-State offices.

2. Residency

The residency classification is based on the residency of a customer and not on the location of the particular branch in which the account is maintained. Irish residents comprise the General Government, individuals living in the State for at least one year, private non-profit-making bodies, and enterprises, both public and private, that operate within the State. The definition of residency conforms to international balance-of-payments convention.

3. Valuation

Unless otherwise specified, all liabilities and assets are recorded at the value standing in reporting institutions' books ("book value") on return dates. In some cases, book value will reflect not only the cash value but also revaluations and internal transfers.

All non-euro liabilities and assets, regardless of residency classification, are valued at mid-spot rates on return dates and recorded in the tables as euro equivalents of the amounts outstanding on those days.

The valuation of liabilities and assets would not normally include accrued interest payable or receivable on relevant accounts, nor would it include unearned interest or charges. However, where a liability or asset is valued at market price which indistinguishably includes interest, such accrued interest may form part of the valuation; where interest is paid by means of discount (for example, Exchequer Notes), such interest may also be included in book value, if it is the accounting practice of institutions to do so.

Other aspects which impinge on the method of measuring various liabilities and assets are the treatment accorded to provisions for bad and doubtful debts, offsets and items in transit.

Provision for bad and doubtful debts comprise specific and general provisions and interest suspense accounts. These are defined in accordance with a provision in the Companies Act, 1963, and have been deducted from the loans to which they refer.

Offsets: Certain credit and debit balances, which satisfy precise conditions specified by the Central Bank have been offset.

Items in transit: Credit institutions' current accounts and overdrafts have been adjusted for net debit items in transit by deducting 60 per cent. of the figure from current accounts and adding 40 per cent. to overdrafts.

4. Monetary Financial Institutions

Credit institutions, as defined in Community Law, and all other resident financial institutions whose business is to receive deposits and/or close substitutes for deposits from entities other than monetary financial institutions (MFIs), and, for their own account (at least in economic terms), to grant credits and/or make investments in securities.

5. Credit Institutions

The definition of credit institutions corresponds with that of the EEC First Banking Directive. In the Irish case, resident credit institutions comprise licensed banks, building societies, ACC Bank, ICC Bank, ICC Investment Bank and TSB Bank.

6. Government entities

6.1 General Government comprises all institutional units under public control that are principally engaged in: i) the production of goods and services not usually sold on a market; and/or ii) the redistribution of national income and wealth. They are mainly financed by compulsory payments by the population. General Government is sub-divided as follows:

- (i) central government: all administrative departments, agencies, foundations, institutes and similar state bodies, whose competence extends over the whole economic territory.
- (ii) other general government comprises state/regional government (institutional units exercising some of the functions of government at a level below central government but above local government); local government (administrative department, agencies etc. whose competence covers only a restricted part of the economic territory; and social security funds (schemes whose principle objective is to provide social benefits to the population).

The Irish Central Government includes all government departments, the National Treasury Management Agency (NTMA) and the Post Office Savings Bank (POSB).

7. Other resident (non-Government) entities

Other resident (non-Government) entities are personal and corporate clients, credit unions, commercial State-sponsored bodies, hire-purchase and other finance companies. They do not include the Central Bank, the General Government or credit institutions.

8. All Credit Institutions: Aggregate Balance Sheet – Liabilities

8.1 *Capital and reserves* comprise all capital (including capital contributions, i.e., payments into the reserves of a reporting institution by its parent for no consideration, which are not repayable except at the option of the reporting institution), reserves (except taxation reserve), accumulated retained profits, preference shares and subordinated loan capital, including floating rate notes.

8.2 *Deposits from credit institutions and other MFIs (excluding Central Bank)* comprise all funds placed with reporting institutions by monetary financial institutions. It includes: current accounts, money market deposits and other term deposits of MFIs with the reporting institution.

8.3 *Deposits from Central Bank* comprises drawings on the European System of Central Banks' Marginal Lending Facility, sale and repurchase agreements and other advances extended by the European System of Central Banks or other central banks.

8.4 *Deposits from General Government* comprise overnight (current) and deposit account balances held by the General Government (including Government departments and the National Treasury Management Agency) with credit institutions.

8.5 *Deposits from other residents* comprise overnight (current) accounts and deposit accounts held with credit institutions by resident entities, as defined in item 7.

- (i) *Overnight accounts* comprise demand deposits, including those bearing interest, which are transferable by cheque or electronic equivalent and suspense accounts. This item is reported net of the adjustment for items in transit, as defined in item 3.
- (ii) *Agreed maturity* comprise non-transferable deposits which cannot be converted into currency before that agreed fixed term or which can only be converted into currency before that agreed term provided that the account holder is charged some kind of penalty.
- (iii) *Notice* comprise deposits which are without any agreed maturity and cannot be converted into currency without a period of prior notice, before which the conversion into cash is not possible or possible only with a penalty.

Demand deposits placed with the reporting institution, whether interest-bearing or not, which are not transferable by cheque but are withdrawable on demand without interest penalty (or interest indemnity) and Special Savings Accounts (SSAs) which attract a lower rate of Irish withholding tax (Deposit Income Retention Tax (DIRT)) under the conditions set out in the Finance Act 1992 are included here.

- (iv) *Repurchase agreements* comprise funds received as part of 'repo-like' agreements. These agreements involve the receipt of cash by the reporting institution in exchange for securities with a simultaneous commitment to reverse the transaction at a future date. 'Repo-like' agreements include genuine repos, sale and buy-backs, and securities lending agreements with cash collateral.

8.6 *Debt securities issued* comprise funds received in exchange for non-equity debt securities issued by the reporting institution. Such instruments are usually negotiable and traded on secondary markets, and do not grant the holder any ownership rights over the issuing institution. All non-equity bearer securities which have been issued by the reporting institution are reported here, e.g., all commercial paper, certificates of deposit, notes and bonds which have been issued by the reporting institution to non-Government entities or in bearer form.

8.7 *Remaining liabilities* are the sum of all other liabilities of credit institutions. These include accrued interest payable, taxation provisions and reserves, sundry credit items such as: accrued expenses or net credit balances on accounts relating to the operating costs of the reporting institution such as salaries, wages, rent, rates, stationery, heating and lighting, insurance, stamp duty, PAYE, VAT, etc.; any gross credit balances on impersonal accounts not relating to customers' funds; any leasing rentals paid in advance by customers; any commissions and any net liability to non-resident offices.

9. All Credit Institutions: Aggregate Balance Sheet – Assets

9.1 *Holdings of notes and coin* comprise holdings of cash at branches and at the head office of the reporting institution. Cash in transit between branches and head office and cash held in ATMs are included.

9.2 *Loans to credit institutions and other MFLs (excluding Central Bank)* comprise all funds placed by reporting institutions with monetary financial institutions. It includes: current accounts, money market deposits and other term deposits of the reporting institution with MFLs.

9.3 *Balances with Central Bank* comprise any deposit which the reporting institution must maintain with the Central Bank of Ireland pursuant to the European Communities (Deposit Guarantee Schemes) Regulations, 1995 and funds placed by reporting institutions in their reserve requirement deposit accounts. It also includes discretionary term deposits, overnight and current/settlement account balances and any special supplementary deposits which reporting institutions have been requested to place with the European Systems of Central Banks or other central banks.

9.4 *Loans to General Government* comprise credit extended by credit institutions to General Government including advances under revolving credit facilities.

9.5 *Loans to other residents* comprise all forms of lending, i.e., funds lent by the reporting institution which are not evidenced by negotiable documents, to resident entities, as defined in item 7. Lending to credit institutions, the Central Bank and Central Government is excluded. All loans are reported net of any provisions for bad and doubtful debts and net of any unearned interest and charges.

- (i) *Overdrafts* comprise utilised facilities granted by way of accommodation to clients on accounts which show frequent fluctuations between debit and credit balances. Such facilities are usually negotiated for a period of one year and are repayable on demand. Only debit balances are reported here. This item is reported net of the adjustment for items in transit, as defined in item 3.
- (ii) *Repurchase agreements* comprise funds advanced under 'reverse repo-like' agreements. These agreements involve the lending of cash by the reporting institution in exchange for securities with a simultaneous commitment to reverse the transaction at a future date. 'Reverse repo-like' agreements include genuine reverse repos, buy and sell-backs, and securities borrowing agreements with cash collateral.
- (iii) *Loans up to and including one year* comprises loans, other than overdraft facilities, with an original maturity of up to and including one year. Any loans to resident entities, as defined in item 7, at a money-market rate and with an original maturity of up to and including one year are reported here.
- (iv) *Term/revolving loans* comprise loans which are repayable by negotiated amounts and which at the time when they were originally contracted (or renegotiated if applicable) had a maturity in excess of one year; loans to resident entities, as defined in item 7, at a money-market rate and with an original maturity of more than one year; loans which are rolled over after specified periods under loan agreements which at the time of original contraction (or renegotiation if applicable) are for periods in excess of one year; instalment-credit type financing with fixed monthly repayments whereby, as the monthly payment reduces the amount outstanding on the loan, the borrower may obtain further advances by topping up

to his credit limit without increasing the amount of his monthly payment; and aggregate amount of net indebtedness of credit-card holders arising from the usage of credit cards.

- (v) *Instalment-credit/Hire-purchase/Leases* comprise agreements where the amount borrowed is repayable with interest by equal instalments over an agreed period. In the case of hire-purchase agreements ownership remains with the reporting institution until the customer has paid the required number of instalments and exercised his right to purchase the goods. In the case of instalment-credit agreements ownership of the goods passes to the customer from the supplier, with the reporting institution making its advance on the completion of the documentation. Unearned interest and charges are not included. In the case of leases, the lease transfers substantially all the risks and rewards of ownership of the asset to the lessee. It is presumed that such a transfer of risks and rewards occurs if at the inception of the lease the present value of minimum lease payments, including any initial payment, amounts to substantially all (90 per cent. or more) of the fair value of the leased asset. Unearned interest and charges are not included.
- (vi) *Residential mortgages* comprise lending to private individuals for house purchase, repair, development or improvement, secured by a mortgage on the property which is or will be occupied by the borrower or which the borrower will rent out for residential purposes. This includes mortgages, for example, for holiday or second homes. 'Top up' mortgages or 'equity release' mortgages, whereby a mortgage is increased to allow funds to be used for purposes other than purchase of residential property are not included. Such mortgages are reported under Other Mortgages.
- (vii) *Other mortgages* comprise commercial mortgages and all other loans secured by mortgage on property, other than those mentioned above.
- (viii) *Other loans and securities issued* comprises all other forms of lending by credit institutions to non-Government entities.

9.6 *Holdings of securities* comprise funds lent in exchange for non-equity debt securities. Such instruments are usually negotiable and traded on secondary markets, and do not grant the holder any ownership rights over the issuing institution.

The category *Issued by general government* includes *Exchequer Notes* and other government *Securities* (stock) held by credit institutions, including any government securities lent by reporting institutions as part of sale and repurchase agreements or securities lending agreements.

9.7 *Shares and other equity* comprise holdings of securities which represent property rights in corporations. These securities generally entitle the holders to a share in profits of the corporation or share in their own funds in the event of liquidation.

9.8 *Fixed assets* comprise premises, equipment, furniture, fixtures and fittings, company cars, etc., owned by reporting institutions for their own use. These assets are reported net of accumulated depreciation.

9.9 *Remaining assets* are the sum of all other assets of credit institutions. These include accrued interest receivable, sundry debit items such as: prepayments or debit balances on operating accounts of the reporting institution such as salaries, wages, rent, rates, stationery, heating and lighting, insurance, stamp duty, PAYE, VAT, etc.; any net claim on non-resident offices.

10. Retail Clearing Institutions: Aggregate Balance Sheet

The items reported in this balance sheet consist of the items defined for all credit institutions, reported for retail clearing institutions only.

11. Non-Retail Clearing Institutions with Predominantly Domestic Business: Aggregate Balance Sheet

The items reported in this balance sheet consist of the items defined for all credit institutions, reported for non-clearing institutions with predominantly domestic business only.

12. Non-Retail Clearing Institutions with Predominantly Foreign Business: Aggregate Balance Sheet

The items reported in this balance sheet consist of the items defined for all credit institutions, reported for non-retail clearing institutions with predominantly foreign business only.

13. Mortgage Lenders: Aggregate Balance Sheet

The items reported in this balance sheet consist of the items defined for all credit institutions, reported for mortgage lenders only.

14. All Credit Institutions: Selected Off-Balance-Sheet Business

Derivative Contracts

Single-Currency Interest-Rate-Related Derivative Contracts

All derivative contracts recorded here are based on interest rates which are denominated in a single currency. All such contracts are recorded here even if they are hedged or matched by other transactions.

Forward-Rate Agreements

A Forward Rate Agreement (FRA) is an interest-rate agreement based on a notional principal amount under which a buyer and seller agree to exchange the difference between the current interest rate and a pre-agreed fixed rate, struck on the transaction date of the FRA, for a specified future period (e.g., 3 months), starting at the settlement date (e.g., 6 months from the transaction date). No principal changes hands – only the difference between the rate prevailing on the settlement date and the agreed rate is paid/received at the settlement date. If rates have risen, then at settlement the purchaser of the FRA receives the difference in rates from the seller. If they have fallen, the seller receives the difference from the buyer.

Swaps – The amount recorded here is the notional principal (or 'nominal value') of the swap. If a swap involves exchanging interest on a notional principal of Euro equivalent 1 million, the swap is reported as having a nominal value of Euro equivalent 1 million.

Swaps – Fixed/Floating

A contract where the reporting institution has agreed to pay to its counterparty a fixed-rate interest stream based on a notional principal over a specified period of time in exchange for a floating-rate interest stream on that same notional principal. Only contracts where both interest streams are denominated in the same currency are recorded here. The principal is not exchanged either at the beginning or end of the transaction and the contract is settled by the periodic exchange of the net interest flow between the counterparties.

Swaps – Floating/Fixed

A contract where the reporting institution has agreed to pay to its counterparty a floating-rate interest stream based on a notional principal over a specified period of time in exchange for a fixed-rate interest stream on that same notional principal. Only contracts where both interest streams are denominated in the same currency are recorded here. The principal is not exchanged either at the beginning or end of the transaction and the contract is settled by the periodic exchange of the net interest flow between the counterparties.

Swaps – Floating/Floating

A contract where the reporting institution has agreed to pay to its counterparty a floating-rate interest stream based on a notional principal over a specified period of time in exchange for a floating-rate interest stream (based on a different reference rate) on that same notional principal. This is sometimes called a basis swap. Only contracts where both interest streams are denominated in the same currency are recorded here. The principal is not exchanged either at the beginning or end of the transaction and the contract is settled by the periodic exchange of the net interest flow between the counterparties.

Options – The amount recorded here is the notional principal underlying the option. For example, if the option allows the reporting institution to lock into an interest rate of 7 per cent. calculated on a notional principal of Euro 1 million, the option is recorded here as Euro 1 million.

Options – Bought (Purchased)

An interest-rate option contract purchased by the reporting institution which gives it the right (but not the obligation) to lock into a predetermined interest rate either at a fixed point in the future (European-style) or at a time chosen by the reporting institution up to the maturity of the option (American-style).

If the reporting institution has bought a swaption which gives it an option on a single-currency interest-rate swap, it is recorded here until the swaption has been exercised.

Options – Sold (Written)

An interest-rate option contract in which the reporting institution is required to carry out the terms of the contract if called upon by the option holder, thus enabling the option holder to lock into a predetermined interest rate either at a fixed point in the future (European-style) or at a time chosen by the option holder up to the maturity of the option (American-style).

Futures – An interest-rate futures contract is an exchange-traded contract in which the parties agree to pay/receive a specified rate of interest on a specified amount for a specified period, starting at some future date. The reference rate may be short-term, typically based on a 3-month Treasury Bill or interbank rate, or longer-term, based on five-year, ten-year or twenty-year bonds.

The total nominal amount of all contracts sold is reported.

Futures – Bought (Purchased)

A purchaser of a contract agrees to receive an interest rate (which is equivalent to placing a deposit or purchasing a bond). Therefore, interest-rate futures contracts are recorded here if the reporting institution has agreed to receive an interest rate.

Futures – Sold

A seller of a contract agrees to pay an interest rate (receive a deposit or sell a bond). Therefore, interest-rate futures contracts are recorded here if the reporting institution has agreed to pay an interest rate.

Cross-Currency Interest-Rate-Related Derivative Contracts

All derivative contracts recorded here are based on interest rates but should also have exposure to more than one currency (for example, an interest-rate swap where the pay-leg is denominated in a different currency to the receive-leg). All such contracts are recorded here even if they are hedged or matched by other transactions.

Note that currency swaps whereby fixed interest-rate payments in one currency are exchanged for fixed interest-rate payments in another currency are not recorded here. These are recorded under 'Other FX-Related: Currency Swaps'.

Swaps – The amount recorded here is the 'nominal value' of the swap. If the swap involves exchanging interest payments based on a principal of Euro equivalent 1 million, the swap is reported as having a nominal value of Euro equivalent 1 million.

Swaps – Fixed/Floating

Cross-currency interest-rate swaps are reported here. These are contracts where the reporting institution has agreed to pay to its counterparty a stream of fixed-rate interest payments denominated in one currency over a specified period of time in exchange for a stream of floating-rate interest payments denominated in another currency.

Swaps – Floating/Fixed

Cross-currency interest-rate swaps are reported here. These are contracts where the reporting institution has agreed to pay to its counterparty a stream of floating-rate interest payments denominated in one currency over a specified period of time in exchange for a stream of fixed-rate interest payments denominated in another currency.

Swaps – Floating/Floating

This is a pay floating/receive floating interest-rate swap with payments denominated in different currencies. It is sometimes referred to as a cross-currency basis swap.

This category also includes interest-rate basis swaps in which the buyer pays an interest rate in one currency (e.g., EURIBOR) and receives a second currency's interest rate (e.g., LIBOR) plus or minus a spread with all payment streams denominated in the same currency. Although these swaps are sometimes referred to as Currency-Protected Swaps, the swap participant is still exposed to the correlation between interest rates and exchange rates.

Other

Any other derivative contracts based on interest-rates but which also have exposure to more than one currency and which have not been included above are recorded here.

Other FX-Related

Contracts are recorded here if they represent derivative contracts based on foreign-exchange (FX) rates. All such contracts are recorded here even if they are hedged or matched by other transactions.

Forward Foreign Exchange Purchased

This category concerns all contracts whereby the reporting institution agrees to purchase a specified amount of one currency against another at a fixed future date at an agreed exchange rate. It is recorded here according to the euro equivalent value of the specified amount of the currency that the reporting institution has agreed to purchase.

– Outright Forwards

Some forward foreign-exchange (FX) purchases may be carried out with a corresponding simultaneous spot sale of that currency. Such transactions are called FX Swaps. Only those forward FX purchases that are not FX Swaps are recorded here. These are referred to as 'Outright' Forwards. They are recorded here according to the euro equivalent value of the specified amount of the currency that the reporting institution has agreed to purchase.

– FX Swaps

Some forward foreign-exchange (FX) purchases may be carried out with a corresponding simultaneous spot sale of that currency. Such transactions are called FX Swaps. They are recorded according to the Euro equivalent value of the specified amount of the currency that the reporting institution has agreed to purchase.

Forward Foreign Exchange Sold

This category concerns all contracts whereby the reporting institution agrees to sell a specified amount of one currency against another at a fixed future date at an agreed exchange rate. It is recorded here according to the Euro equivalent value of the specified amount of the currency that the reporting institution has agreed to sell.

– Outright Forwards

Some forward foreign-exchange (FX) sales may be carried out with a corresponding simultaneous spot purchase of that currency. Such transactions are called FX Swaps. Only those forward FX sales that are not FX Swaps are recorded here. These are referred to as 'Outright' Forwards. They

are recorded here according to the Euro equivalent value of the specified amount of the currency that the reporting institution has agreed to sell.

– FX Swaps

Some forward foreign-exchange (FX) sales may be carried out with a corresponding simultaneous spot purchase of that currency. Such transactions are called FX Swaps. They are recorded according to the Euro equivalent value of the specified amount of the currency that the reporting institution has agreed to sell.

Currency Swaps

A contract whereby fixed interest payments in one currency are exchanged for fixed interest payments in another currency. This is equivalent to a 'pay fixed/receive fixed' cross-currency interest-rate swap. There is normally a final exchange of principal and often an initial exchange of principal.

A currency swap is recorded here according to its 'nominal value'. If the swap involves exchanging interest payments based on a principal of Euro equivalent 1 million, the swap should be reported as having a nominal value of Euro equivalent 1 million.

Currency Options – The amount recorded here is the notional principal underlying the option. For example, if the option allows the reporting institution to buy a certain amount of foreign currency in exchange for Euro 1 million, the option should be recorded here as Euro 1 million.

Currency Options – Purchased

An option contract purchased by the reporting institution which gives it the right (but not the obligation) to buy a predetermined amount of a set currency at a set exchange rate either at a fixed point in the future (European-style) or at a time chosen by the reporting institution up to the maturity of the option (American-style).

Currency Options – Written

A currency option contract in which the writer is required to carry out the terms of the contract if called upon by the option holder, thus enabling the option holder to buy a predetermined amount of a set currency at a set exchange rate either at a fixed point in the future (European-style) or at a time chosen by the reporting institution up to the maturity of the option (American-style).

Other

All other derivative contracts based on foreign-exchange (FX) rates and which have not been included above are recorded here.

Equity-Related Derivative Contracts

All derivative contracts based on equities are recorded here. All such contracts are shown even if they are hedged or matched by other transactions.

Equity Index Contracts

All derivative contracts based on an equity index, sub-index or customised basket of equities are recorded here.

Equity Contracts

All derivative contracts based on an equity holding are recorded here.

Commodity-Related Derivative Contracts

Commodity contracts

All derivative contracts based on commodities are recorded here. All such contracts are shown even if they are hedged or matched by other transactions.

Other

Guarantee – A written undertaking, guarantee or bond issued by a reporting institution, which guarantees a beneficiary against specified losses thereby creating a contingent liability.

Performance Bond – A bond issued by the reporting institution on behalf of a company undertaking a contract, which can be called upon by the other party to the contract in the event of specified degrees of non-performance by the company.

Standby Letter of Credit serving as Financial Guarantees – A written undertaking or instrument issued by the reporting institution, to a designated beneficiary, guaranteeing, and giving the backing of the reporting institution to, financial obligations undertaken by its customers (such as the redemption of commercial paper).

Intervention Guarantee – A guarantee provided by the reporting institution to the EU Intervention Agency, which in Ireland is the Department of Agriculture, on behalf of a customer, in respect of commodities placed into intervention.

Documentary Credit – A letter of credit guaranteeing payment by the reporting institution in favour of a beneficiary against presentation of shipping and other documents in which the underlying shipment acts as collateral. This is facilitated by means of making payment to or accepting drafts drawn by the beneficiary, or by arranging this with another bank.

Asset Sales with Recourse – Outstanding contingent liabilities, where the reporting institution has sold assets to a holder who is in a position to force the reporting institution to repurchase, or make good payment on or for the asset.

Note Issuance Facility (NIF) – A guarantee by the reporting institution to purchase unsold short-term commercial paper issued by a client at each rollover date, thereby guaranteeing funds to the client.

Revolving Underwriting Facility (RUF) – A form of Note Issuance Facility where, instead of purchasing unsold paper, the reporting institution agrees to provide standby credit.

15. Stock Exchange

15.1 *Turnover* comprises the sum of both purchases and sales by stockbrokers' personal and corporate clients.

15.2 *Amount raised* comprises the cash value of funds raised.

15.3 *Capitalised value* comprises the market value for all issues on the last trading day of each period. The price for valuation is the last trading price at close of business in the last trading day.

15.4 *Number of bargains* comprise the transfer of a security from one investor to another and is counted as two bargains.

15.5 *Other securities* comprise all Irish local authority, Irish corporate, fixed interest and preference stock listed on the exchange, traded through Irish stockbrokers. Also included are all trading in British government, British local authority and British government guaranteed stock, overseas government stock, UK and overseas registered companies and fixed-interest stock.

16. Collective Investment Schemes

Collective Investment Schemes are authorised by the Central Bank of Ireland under the following legislation:

Undertakings for Collective Investment in Transferable Securities (UCITS) under the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations, 1989.

Unit Trusts under the Unit Trusts Act, 1990. (The data for unit trusts do not include unit trusts marketing solely to tax-exempt investors, i.e., Irish charities and pension funds.)

Investment Companies under the Companies Act, 1990 Part XIII, (and which the Bank has designated as companies which may raise capital by promoting their shares to the public).

Investment Limited Partnerships under the Investment Limited Partnerships Act, 1994.

Part 2

Part 2 contains selected data which have been published by the European Central Bank (ECB) in their Monthly Bulletin.

Conventions used in the ECB tables

— Data do not exist.

. Data are not yet available.

... nil or negligible

p provisional

s.a. seasonally adjusted

Table 1.1 Consolidated Financial Statement of the Eurosystem

€ millions		1. Assets							
		Gold and gold receivables	Claims on non-euro area residents in foreign currency	Claims on euro-area residents in foreign currency	Claims on non-euro area residents in euro	Lending to financial sector counterparties in the euro area in euro	<i>of which:</i>		
							Main refinancing operations	Longer-term refinancing operations	Fine-tuning reverse operations
		1	2	3	4	5	6	7	8
2000									
March	3	115,945	254,584	16,076	4,658	218,321	152,003	64,998	0
	10	115,945	254,985	15,547	4,466	201,929	136,101	64,998	0
	17	115,945	256,714	15,276	4,632	197,820	132,022	64,996	0
	24	115,945	255,508	15,455	4,149	202,874	137,008	64,996	0
	31	115,676	267,136	16,938	4,131	201,733	140,871	60,000	0
April	7	115,677	267,192	16,746	4,616	197,546	136,770	60,000	0
	14	115,677	267,972	16,706	4,564	190,999	129,864	60,000	0
	21	115,677	267,366	17,335	4,829	201,782	140,115	60,000	0
	28	115,677	267,406	17,349	4,833	209,911	147,156	59,999	0
May	5	115,677	266,475	17,500	4,834	214,169	152,812	59,999	0
	12	115,677	264,161	18,202	4,680	196,865	135,608	59,999	0
	19	115,677	270,555	17,825	4,988	198,601	137,533	59,999	0
	26	115,677	267,485	17,556	4,988	205,413	144,080	59,995	0
June	2	115,677	265,353	19,344	4,850	201,957	140,340	59,905	0
	9	115,677	264,791	18,333	4,722	198,214	136,728	59,905	0
	16	115,677	264,177	18,138	4,717	204,375	142,783	59,905	0
	23	115,677	263,531	18,262	4,529	206,453	142,020	59,905	0
	30	121,188	263,926	18,325	4,130	234,528	172,961	59,907	0
July	7	120,911	262,183	18,311	4,299	218,320	157,001	59,907	0
	14	120,911	261,515	18,115	4,425	217,434	157,002	59,907	0
	21	120,911	262,887	17,539	4,020	212,425	152,004	59,907	0
	28	120,911	264,105	16,676	3,776	226,277	170,999	54,911	0
		2. Liabilities							
		Banknotes in circulation	Liabilities to financial sector counterparties in the euro area in euro	<i>of which:</i>				Debt certificates issued	
				Current accounts (covering the minimum reserve system)	Deposit facility	Fixed-term deposits	Fine-tuning reverse operations	Deposits related to margin calls	
		1	2	3	4	5	6	7	8
2000									
March	3	349,733	122,882	122,828	39	0	0	15	7,876
	10	349,984	105,429	105,367	46	0	0	16	7,876
	17	347,725	106,159	105,799	343	0	0	17	7,876
	24	345,861	103,195	102,997	182	0	0	16	7,876
	31	347,917	111,151	110,076	1,075	0	0	0	6,265
April	7	351,026	112,258	112,229	29	0	0	0	6,265
	14	351,012	101,179	101,157	22	0	0	0	6,265
	21	355,714	113,857	109,440	4,416	0	0	1	6,265
	28	354,266	111,871	101,478	10,371	0	0	22	6,265
May	5	355,893	122,195	122,129	41	0	0	25	6,265
	12	354,655	104,640	104,335	291	0	0	14	6,265
	19	352,117	118,570	118,401	150	0	0	19	6,265
	26	350,858	115,949	115,908	26	0	0	15	6,265
June	2	355,498	114,669	114,637	25	0	0	7	6,265
	9	357,130	109,696	109,665	25	0	0	6	6,265
	16	354,702	116,117	116,072	33	0	0	12	6,265
	23	353,587	109,841	108,429	1,400	0	0	12	6,265
	30	355,726	120,417	120,316	91	0	0	10	6,265
July	7	359,442	112,936	112,782	151	0	0	3	6,265
	14	359,514	109,930	109,883	45	0	0	2	6,265
	21	357,627	114,910	111,113	3,794	0	0	3	6,265
	28	358,533	113,458	113,406	49	0	0	3	6,265

1. Assets									
Structural reverse operations	Marginal lending facility	Credits related to margin calls	Other claims	Securities of euro-area residents in euro	General government debt in euro	Other assets	Total assets		
9	10	11	12	13	14	15	16		
0	402	96	822	24,850	59,021	84,194	777,649	2000 March	3
0	67	97	666	24,916	59,021	83,180	759,989		10
0	30	92	680	24,695	59,021	83,085	757,188		17
0	24	114	732	25,208	59,021	83,018	761,178		24
0	62	69	731	25,309	59,021	84,477	774,421		31
0	132	67	577	24,954	59,021	84,676	770,428	April	7
0	289	76	770	25,034	59,021	85,629	765,602		14
0	430	60	1,177	24,944	59,021	86,251	777,205		21
0	1,573	29	1,154	24,937	59,021	83,828	782,962		28
0	144	32	1,182	25,347	59,032	83,446	786,480	May	5
0	92	35	1,131	25,225	59,032	84,232	768,074		12
0	135	30	904	25,103	59,026	84,128	775,903		19
0	193	41	1,104	25,191	59,026	83,886	779,222		26
0	330	81	1,301	25,030	59,026	83,657	774,894	June	2
0	163	56	1,362	25,163	59,026	84,056	769,982		9
0	80	49	1,558	24,852	58,986	83,897	774,819		16
0	3,050	53	1,425	25,171	58,986	84,159	776,768		23
0	145	89	1,426	25,086	58,986	86,299	812,468	July	30
0	362	86	964	25,149	58,986	85,321	793,480		7
0	61	15	449	25,083	58,986	84,710	791,179		14
0	156	9	349	25,310	58,986	84,613	786,691		21
0	1	25	341	25,435	58,986	84,559	800,725		28

2. Liabilities									
Liabilities to other euro-area residents in euro	Liabilities to non-euro area residents in euro	Liabilities to euro-area residents in foreign currency	Liabilities to non-euro area residents in foreign currency	Counterpart of special drawing rights allocated by the IMF	Capital and reserves	Other liabilities	Total liabilities		
9	10	11	12	13	14	15	16		
55,238	6,998	807	10,082	6,531	161,623	55,879	777,649	2000 March	3
54,599	7,076	805	9,877	6,531	161,653	56,159	759,989		10
51,599	6,899	882	11,340	6,531	161,623	56,554	757,188		17
61,001	7,135	884	9,624	6,532	161,594	57,476	761,178		24
52,334	7,001	933	9,924	6,762	172,270	59,864	774,421		31
46,811	7,545	900	11,285	6,762	172,611	54,965	770,428	April	7
51,133	7,086	884	13,039	6,763	172,611	55,630	765,602		14
45,684	7,323	958	13,035	6,763	172,611	54,995	777,205		21
53,831	7,694	816	13,523	6,763	172,612	55,321	782,962		28
45,523	7,357	805	13,271	6,763	172,669	55,739	786,480	May	5
46,144	7,120	915	12,361	6,763	172,670	56,541	768,074		12
37,673	7,158	921	17,910	6,763	172,986	55,540	775,903		19
47,699	7,269	840	14,723	6,763	172,987	55,869	779,222		26
40,153	7,242	842	14,362	6,763	172,988	56,112	774,894	June	2
39,480	7,842	817	13,204	6,763	173,121	55,664	769,982		9
41,339	7,081	815	12,578	6,763	173,122	56,037	774,819		16
50,836	7,131	819	12,281	6,763	173,122	56,123	776,768		23
65,224	7,305	814	13,272	6,691	176,005	60,749	812,468		30
53,038	7,353	821	11,701	6,691	176,025	59,208	793,480	July	7
54,117	7,206	812	11,300	6,691	176,025	59,319	791,179		14
45,923	7,364	812	11,181	6,691	176,026	59,892	786,691		21
60,120	7,296	814	11,784	6,691	176,026	59,738	800,725		28

Source: European Central Bank Monthly Bulletin.

Table 1.2 **ECB Interest Rates**

With effect from ^a		Deposit facility		Main refinancing operations			Marginal lending facility	
				Fixed rate tenders	Variable rate tenders			
				Fixed rate	Minimum bid rate			
		Level 1	Change 2	Level 3	Level 4	Change 5	Level 6	Change 7
Levels in percentages per annum; changes in percentage points								
1999								
January	1	2.00	–	3.00	–	–	4.50	–
	4 ^b	2.75	0.75	3.00	–	...	3.25	–1.25
	22	2.00	–0.75	3.00	–	...	4.50	1.25
April	9	1.50	–0.50	2.50	–	–0.50	3.50	–1.00
November	5	2.00	0.50	3.00	–	0.50	4.00	0.50
2000								
February	4	2.25	0.25	3.25	–	0.25	4.25	0.25
March	17	2.50	0.25	3.50	–	0.25	4.50	0.25
April	28	2.75	0.25	3.75	–	0.25	4.75	0.25
June	9	3.25	0.50	4.25	–	0.50	5.25	0.50
	28 ^c	3.25	...	–	4.25	...	5.25	...

^a The date refers to the deposit and marginal lending facilities. For main refinancing operations, unless otherwise indicated, changes in the rate are effective from the first operation following the date indicated.

^b On 22 December 1998 the ECB announced that, as an exceptional measure between 4 and 21 January 1999, a narrow corridor of 50 basis points would be applied between the interest rates for the marginal lending facility and the deposit facility, aimed at facilitating the transition to the new regime by market participants.

^c On 8 June 2000 the ECB announced that, starting from the operation to be settled on 28 June 2000, the main refinancing operations of the Eurosystem would be conducted as variable rate tenders. The minimum bid rate refers to the minimum interest rate at which counterparties may place their bids.

Source: European Central Bank Monthly Bulletin.

Table 1.3 Eurosystem Monetary Policy Operations Allotted through Tenders^a

Amounts in € millions, interest rates in percentages per annum								
Date of settlement	Type of operation	Bids (amount)	Allotment (amount)	Fixed rate tenders	Variable rate tenders			Running for (.....) days
				Fixed rate	Minimum bid rate	Marginal rate ^b	Weighted average rate	
1		2	3	4	5	6	7	8
Main Refinancing Operations								
2000								
March	1	2,901,133	89,000	3.25	—	—	—	14
	8	1,627,522	47,000	3.25	—	—	—	14
	15	4,165,993	85,000	3.25	—	—	—	14
	22	1,661,995	52,000	3.50	—	—	—	14
	29	3,022,435	89,000	3.50	—	—	—	14
April	5	2,869,408	48,000	3.50	—	—	—	14
	12	4,290,278	82,000	3.50	—	—	—	15
	19	4,277,306	58,000	3.50	—	—	—	15
	27	5,492,939	89,000	3.50	—	—	—	13
May	4	4,624,944	64,000	3.75	—	—	—	13
	10	6,352,776	72,000	3.75	—	—	—	14
	17	6,574,441	66,000	3.75	—	—	—	14
	24	7,057,234	78,000	3.75	—	—	—	14
	31	7,127,001	62,000	3.75	—	—	—	15
June	7	8,491,195	75,000	3.75	—	—	—	14
	15	3,544,808	68,000	4.25	—	—	—	13
	21	1,867,673	74,000	4.25	—	—	—	14
	28 ^b	201,612	99,000	—	4.25	4.29	4.32	14
July	5	171,848	58,000	—	4.25	4.29	4.30	14
	12	192,977	99,000	—	4.25	4.29	4.30	14
	19	160,519	53,000	—	4.25	4.29	4.30	14
	26	211,485	118,000	—	4.25	4.30	4.31	14
August	2	172,252	45,000	—	4.25	4.31	4.31	14
Longer-Term Refinancing Operations								
1999								
December	23	91,088	25,000	—		3.26	3.29	98
2000								
January	27	87,052	20,000	—		3.28	3.30	91
March	2	72,960	20,000	—		3.60	3.61	91
	30	74,929	20,000	—		3.78	3.80	91
April	27	64,094	20,000	—		4.00	4.01	91
June	1	64,317	20,000	—		4.40	4.42	91
	29	41,833	20,000	—		4.49	4.52	91
July	27	40,799	15,000	—		4.59	4.60	91
Other Tender Operations								
2000								
January	5	Collection of fixed-term deposits	14,420	14,420	—	3.00	3.00	7
June	21	Reverse transaction	18,845	7,000	—	4.26	4.28	1

^a The amounts shown may differ slightly from those in Table 1.1, columns 6 to 8, due to operations allotted but not settled.

^b See footnote ^c to Table 1.2. The marginal rate refers to the lowest rate at which funds were allotted.

Source: European Central Bank Monthly Bulletin.

Table 1.4 Minimum Reserve Statistics

1. Reserve Base of Credit Institutions subject to Reserve Requirements^{a b}							
€ billions	Total	Liabilities to which a 2% reserve coefficient is applied			Liabilities to which a 0% reserve coefficient is applied		
(End of period) Reserve base as at:		Deposits (overnight, up to 2 years agreed maturity and notice period)	Debt securities up to 2 years agreed maturity	Money market paper	Deposits (over 2 years agreed maturity and notice period)	Repos	Debt securities over 2 years agreed maturity
	1	2	3	4	5	6	7
1999							
December	9,187-4	5,123-4	113-5	169-3	1,204-9	503-5	2,072-8
2000							
January	9,265-7	5,164-6	108-0	156-8	1,210-3	547-9	2,078-2
February	9,338-9	5,189-6	114-5	164-5	1,220-7	553-1	2,096-4
March	9,490-8	5,306-7	117-1	174-9	1,231-3	543-8	2,116-9
April	9,629-4	5,411-5	116-7	174-7	1,243-2	537-5	2,145-9
May	9,641-5	5,390-3	118-4	188-4	1,241-3	541-4	2,161-7
June ^P	9,525-8	5,302-9	120-3	184-7	1,252-4	506-4	2,159-1

2. Reserve Maintenance^c					
€ billions	Required reserves ^d	Actual reserves ^g	Excess reserves ^h	Deficiencies ⁱ	Interest rate on minimum reserves ^j
	1	2	3	4	5
Maintenance period ending in:	Interest rates as annual percentages				
1999					
December	104-9	105-4	0-5	0-0	3-00
2000					
January	107-7	108-5	0-8	0-0	3-00
February	107-5	107-9	0-4	0-0	3-12
March	108-0	108-4	0-5	0-0	3-27
April	108-7	109-5	0-8	0-0	3-50
May	111-3	111-8	0-5	0-0	3-67
June	113-4	113-9	0-5	0-0	3-90
July	113-3	114-0	0-7	0-0	4-28
August ^P	111-5	—	—	—	—

^a Liabilities vis-à-vis other credit institutions subject to the ESCB's minimum reserve system, the ECB and participating national central banks, are excluded from the reserve base. If a credit institution cannot provide evidence of the amount of its issues of debt securities with a maturity of up to 2 years and of money market paper held by the institutions mentioned above, it may deduct 30 per cent. of these liabilities from its reserve base.

^b Maintenance periods start on the 24th of the month and run to the 23rd of the following month; the required reserve is calculated from the reserve base as at the end of the preceding month.

^c This table contains full data for completed maintenance periods and required reserves for the current maintenance period.

^d The amount of reserve requirement of each individual credit institution is first calculated by applying the reserve ratio for the corresponding categories of liabilities to the eligible liabilities, using the balance sheet data as at the end of each calendar month; subsequently, each credit institution deducts from this figure a lump-sum allowance of €100,000. The resulting reserve requirements are then aggregated at the euro area level.

^g Aggregate average daily holdings of credit institutions required to hold a positive amount of reserves on their reserve accounts over the maintenance period.

^h Average actual reserve holdings over the maintenance period in excess of the required reserves, computed on the basis of those credit institutions that have fulfilled the reserve requirement.

ⁱ Average shortfalls of actual reserve holdings from required reserves over the maintenance period, computed on the basis of those credit institutions that have not fulfilled the reserve requirement.

^j This rate equals the average, over the maintenance period, of the ECB's rate (weighted according to the number of calendar days) on the Eurosystem's main refinancing operations (see Table 1.3).

Source: European Central Bank Monthly Bulletin.

Table 2.2 Aggregated Balance Sheet of the Euro Area MFLs, excluding the Eurosystem^a

€ billions (not seasonally adjusted: end of period)

	Loans to euro- area residents	<i>of which:</i>			Holdings of securities other than shares issued by euro-area residents	<i>of which:</i>			
		MFLs	General government	Other euro-area residents		MFLs	General government	Other euro-area residents	
	1	2	3	4	5	6	7	8	
1. Assets									
1999									
November	9,859.3	3,541.9	831.7	5,485.8	2,217.8	849.7	1,145.0	223.1	
December	9,764.2	3,420.2	827.5	5,516.6	2,175.4	827.2	1,121.6	226.6	
2000									
January	9,832.8	3,450.8	819.5	5,562.5	2,193.2	834.5	1,131.1	227.6	
February	9,836.7	3,425.3	814.9	5,596.5	2,215.9	845.1	1,137.2	233.7	
March	10,002.6	3,515.3	820.3	5,667.0	2,221.0	868.5	1,124.8	227.7	
April	10,048.7	3,499.8	822.4	5,726.5	2,215.8	877.5	1,102.5	235.8	
May	10,125.7	3,554.7	816.0	5,755.0	2,228.2	894.2	1,091.2	242.8	
June ^P	10,107.1	3,477.8	812.5	5,816.9	2,205.6	894.5	1,070.0	241.1	
	Currency in circulation	Deposits of euro-area residents	<i>of which:</i>			<i>of which:</i>			
			MFLs	Central government	Other general government/ other euro- area residents	Overnight	With agreed maturity	Redeemable at notice	Repurchase agreements
	1	2	3	4	5	6	7	8	9
2. Liabilities									
1999									
November	0.7	8,735.1	3,679.7	81.9	4,973.5	1,501.1	2,005.0	1,308.7	158.6
December	0.7	8,709.4	3,579.8	88.6	5,041.0	1,532.3	2,037.4	1,327.1	144.2
2000									
January	0.7	8,709.1	3,555.9	86.5	5,066.7	1,561.7	2,023.0	1,327.1	154.9
February	0.7	8,707.2	3,548.3	87.7	5,071.2	1,554.6	2,040.3	1,316.9	159.4
March	0.7	8,785.3	3,604.6	86.9	5,093.8	1,562.7	2,047.0	1,307.0	177.1
April	0.7	8,797.9	3,578.5	88.2	5,131.2	1,597.1	2,055.3	1,299.4	179.5
May	0.6	8,847.7	3,640.7	79.8	5,127.2	1,580.6	2,074.6	1,291.3	180.8
June ^P	0.6	8,818.1	3,611.9	91.4	5,114.8	1,587.7	2,072.1	1,285.8	169.2

^a Data have been revised in the light of new information.**Note:** The Eurosystem refers to the ECB and the national central banks of the Member States of the euro area.**Source:** European Central Bank Monthly Bulletin.

Money market paper	Holdings of shares/other equity issued by euro-area residents	<i>of which:</i>		External assets	Fixed assets	Remaining assets	Total assets	
		MFIs	Other euro-area residents					
9	10	11	12	13	14	15	16	
128.1	497.6	129.9	367.7	1,764.7	265.3	898.9	15,631.6	1999
129.9	521.4	138.0	383.4	1,702.4	281.2	917.7	15,492.3	November
121.1	528.7	141.5	387.1	1,723.9	282.5	935.9	15,618.1	2000
130.8	546.2	144.7	401.5	1,768.5	282.1	952.1	15,732.4	January
131.9	594.3	155.1	439.1	1,804.5	287.5	976.0	16,017.6	February
149.1	609.7	157.1	452.5	1,905.2	288.9	1,017.1	16,234.4	March
157.4	628.8	162.1	466.7	1,889.6	288.8	1,016.5	16,334.9	April
153.4	590.1	157.3	432.7	1,875.1	271.8	1,028.3	16,231.5	May
								June ^P
Money market fund shares/units	Debt securities issued	Money market paper	Capital and reserves	External liabilities	Remaining liabilities	Total liabilities		
10	11	12	13	14	15	16		
310.2	2,376.8	243.5	805.2	1,839.5	1,320.7	15,631.6		1999
309.8	2,364.3	242.1	836.3	1,774.7	1,255.0	15,492.3		November
326.3	2,370.3	221.6	856.6	1,837.0	1,296.5	15,618.1		2000
343.6	2,396.1	233.0	864.1	1,874.7	1,313.0	15,732.4		January
343.1	2,423.1	248.8	878.9	1,991.2	1,346.6	16,017.6		February
409.7	2,452.0	248.1	887.9	2,068.3	1,369.8	16,234.4		March
412.7	2,470.7	260.0	895.0	2,066.4	1,381.7	16,334.9		April
412.1	2,475.7	262.0	896.5	1,955.5	1,411.0	16,231.5		May
								June ^P

Table 2.3 Consolidated Balance Sheet of the Euro Area MFIs, including the Eurosystem^{a b}

€ billions (not seasonally adjusted: end of period)

	Loans to euro- area residents	<i>of which:</i>		Holdings of securities other than shares issued by euro-area residents	<i>of which:</i>		Holdings of shares/ other equity issued by other euro- area residents	External assets ^c	Fixed assets	Remaining assets	Total assets
		General govern- ment	Other euro-area residents		General govern- ment	Other euro-area residents					
	1	2	3	4	5	6	7	8	9	10	11
1. Assets: levels outstanding											
1999											
November	6,338-0	852-1	5,486-0	1,458-6	1,234-4	224-2	372-2	2,175-0	275-3	921-2	11,540-3
December	6,364-3	847-2	5,517-1	1,435-4	1,207-7	227-7	393-3	2,103-0	291-1	929-5	11,516-6
2000											
January	6,402-4	839-3	5,563-1	1,447-3	1,218-7	228-6	396-9	2,148-2	292-4	954-0	11,641-3
February	6,431-8	834-7	5,597-1	1,462-2	1,227-5	234-7	411-4	2,186-1	291-9	971-0	11,754-3
March	6,506-2	838-7	5,667-5	1,446-3	1,217-5	228-8	449-3	2,243-6	297-3	992-4	11,935-1
April	6,567-8	840-8	5,727-0	1,432-3	1,195-4	236-9	462-6	2,343-1	298-8	1,032-7	12,137-3
May	6,589-9	834-4	5,755-5	1,428-3	1,184-3	244-0	476-7	2,331-4	298-7	1,033-2	12,158-3
June ^P	6,648-2	830-8	5,817-3	1,405-9	1,163-6	242-3	443-1	2,328-5	281-8	1,046-5	12,154-0

	Currency in circula- tion	Deposits of central govern- ment	Deposits of other general govern- ment/ other euro-area residents	<i>of which:</i>			Money market fund shares/ units and money market paper	Debt securities issued	Capital and reserves	External liabilities ^c	Remain- ing liabilities	Excess of inter- MFI liabilities	Total liabilities	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2. Liabilities: levels outstanding														
1999														
Nov.	329-9	146-0	4,984-1	1,511-7	2,005-0	1,308-7	158-6	428-9	1,529-6	821-4	1,909-0	1,373-1	18-3	11,540-3
Dec.	349-6	142-0	5,049-8	1,541-1	2,037-4	1,327-1	144-2	425-2	1,539-8	869-2	1,824-5	1,301-9	14-6	11,516-6
2000														
Jan.	332-7	133-6	5,075-1	1,570-1	2,023-0	1,327-1	154-9	430-1	1,538-6	885-2	1,909-6	1,342-4	-6-1	11,641-3
Feb.	330-9	144-4	5,079-6	1,563-0	2,040-3	1,316-9	159-4	449-1	1,553-8	889-1	1,939-1	1,360-5	7-8	11,754-3
Mar.	334-3	130-2	5,102-9	1,571-8	2,047-0	1,307-0	177-1	461-7	1,556-8	905-1	2,066-3	1,393-1	-15-4	11,935-1
Apr.	337-4	131-6	5,141-6	1,607-4	2,055-3	1,299-4	179-5	510-4	1,576-5	914-9	2,143-6	1,414-8	-33-4	12,137-3
May	337-2	113-9	5,138-8	1,592-1	2,074-6	1,291-3	180-8	517-1	1,578-3	916-1	2,148-8	1,427-5	-19-3	12,158-3
June ^P	340-9	144-5	5,127-3	1,600-2	2,072-1	1,285-8	169-2	522-3	1,583-0	927-3	2,047-5	1,456-0	5-1	12,154-0

^a The ECB was established on 1 June 1998. The data shown for the Eurosystem relate to the ECB (as from June 1998) and the national central banks of Member States in the euro area.

^b Data have been revised in the light of new information.

^c From January 1999 including temporary gross positions of the Eurosystem with the national central banks of Member States not participating in the euro area related to the operation of the TARGET system. These positions amounted to approximately €47 billion at end-November, €24 billion at end-December, €46 billion at end-January 2000, €40 billion at end-February, €51 billion at end-March, €47 billion at end-April, €53 billion at end-May, €65 billion at end-June and €59 billion at end-July.

Source: European Central Bank Monthly Bulletin.

Table 2.4 Monetary Aggregates^{a b}

€ billions (not seasonally adjusted) and annual percentage changes, unless otherwise indicated

	M1						M2				
	Currency in circulation	Overnight deposits	Total	Index Dec. 98 = 100 ^c	Deposits with agreed maturity up to 2 years	Deposits redeemable at notice up to 3 months	Total	Index Dec. 98 = 100 ^c	Repurchase agreements	Money market fund shares/units and money market paper	Debt securities up to 2 years
	1	2	3	4	5	6	7	8	9	10	11
1. Levels outstanding at the end of the period											
1999											
November	329.9	1,575.9	1,905.8	107.02	856.8	1,260.4	4,023.0	102.75	158.6	428.9	75.6
December	349.6	1,609.4	1,959.0	109.99	877.5	1,282.9	4,119.5	105.21	144.2	425.2	88.0
2000											
January	332.7	1,637.7	1,970.4	110.58	860.7	1,283.8	4,114.9	105.04	154.9	430.1	86.2
February	330.9	1,629.2	1,960.0	109.99	875.6	1,272.5	4,108.2	104.91	159.4	449.1	89.9
March	334.3	1,637.5	1,971.8	110.58	883.9	1,262.1	4,117.8	105.09	177.1	461.7	89.8
April	337.4	1,673.4	2,010.8	112.65	891.9	1,254.6	4,157.3	105.98	179.5	510.4	88.9
May	337.2	1,655.2	1,992.4	111.80	909.6	1,246.1	4,148.1	105.83	180.8	517.1	86.7
June ^d	340.9	1,663.4	2,004.3	112.54	907.2	1,239.0	4,150.6	105.97	169.2	522.3	87.1
	M1						M2				
	Currency in circulation	Overnight deposits	Total	Annual % change ^g	Deposits with agreed maturity up to 2 years	Deposits redeemable at notice up to 3 months	Total	Annual % change ^g	Repurchase agreements	Money market fund shares/units and money market paper	Debt securities up to 2 years
	1	2	3	4	5	6	7	8	9	10	11
2. Flows^g											
1999											
November	0.5	32.2	32.7	11.8	-2.5	-5.2	25.1	6.3	1.1	17.8	0.7
December	19.5	33.4	52.9	10.0	20.8	22.6	96.3	5.2	-14.4	-14.7	12.8
2000											
January	-16.9	27.4	10.4	9.3	-17.7	0.8	-6.5	4.1	10.7	0.8	-2.1
February	-1.8	-8.7	-10.5	10.7	16.4	-11.3	-5.4	5.2	4.5	19.0	3.7
March	3.4	7.0	10.5	10.0	7.0	-10.5	7.0	5.0	17.6	12.1	-0.9
April	3.3	33.7	36.9	11.2	5.6	-7.6	35.0	5.4	2.3	2.2	-0.1
May	-0.2	-14.8	-15.0	8.6	18.9	-9.6	-5.7	4.6	1.4	9.8	-1.6
June ^d	3.7	9.4	13.1	6.8	-0.8	-7.0	5.2	4.1	-11.6	0.9	2.8

a Monetary aggregates comprise monetary liabilities of MFIs and central government (Post Office, Treasury) vis-à-vis non-MFI euro-area residents excluding central government.

b Data have been revised in the light of new information.

c Taking the December 1998 outstanding level (not seasonally adjusted) as 100, the index shows the cumulative product of changes from that date calculated from flows as described in footnote **g**. The percentage change in the index between any two dates corresponds to the change in the aggregate excluding such reclassifications, etc.

d Credit comprises loans and holdings of securities other than shares issued by euro-area residents.

g Calculated from monthly differences in levels adjusted for reclassifications, other revaluations, exchange rate variations and any other changes which do not arise from transactions.

Source: European Central Bank Monthly Bulletin.

Table 2.4 (cont.)

€ billions (not seasonally adjusted) and annual percentage changes, unless otherwise indicated

	M3			Main counterparts of M3				
				Longer-term MFI liabilities				
	Total	Index Dec. 98 = 100 ^c		Deposits	<i>of which:</i>		Debt securities over 2 years	Capital and Reserves
					With agreed maturity over 2 years	Redeemable at notice over 3 months		
	12	13	14	15	16	17	18	19
1. Levels outstanding at the end of the period								
1999								
November	4,686.1	104.34		1,259.3	1,148.7	110.6	1,454.0	821.4
December	4,776.9	106.12		1,273.1	1,160.3	112.8	1,451.8	869.2
2000								
January	4,786.1	106.18		1,274.4	1,162.6	111.8	1,452.5	885.2
February	4,806.7	106.66		1,277.9	1,165.1	112.8	1,463.9	889.1
March	4,846.4	107.46		1,277.2	1,163.6	113.6	1,467.1	905.1
April	4,936.0	108.33		1,277.0	1,163.8	113.2	1,487.6	914.9
May	4,932.6	108.42		1,279.8	1,165.4	114.4	1,491.6	916.1
June ^P	4,929.2	108.36		1,281.2	1,165.3	115.9	1,495.9	927.3
	M3			Main counterparts of M3				
				Longer-term MFI liabilities				
	Total	Annual % change ^g	3-month moving average (centred)	Deposits	<i>of which:</i>		Debt securities over 2 years	Capital and Reserves
					With agreed maturity over 2 years	Redeemable at notice over 3 months		
	12	13	14	15	16	17	18	19
2. Flows^g								
1999								
November	44.7	6.1	5.9	8.2	8.1	0.1	5.6	4.1
December	79.9	6.1	5.8	13.6	11.5	2.1	-2.4	31.5
2000								
January	2.9	5.2	5.8	1.0	1.9	-0.9	-0.9	18.6
February	21.8	6.1	6.0	1.7	0.7	1.0	11.2	5.3
March	35.8	6.5	6.4	-1.3	-2.1	0.8	2.5	17.1
April	39.4	6.6	6.4	-1.2	-0.8	-0.4	14.6	9.5
May	3.8	5.9	6.0	2.2	1.0	1.2	7.3	3.3
June ^P	-2.6	5.4	-	1.5	0.0	1.5	7.4	7.6

Credit ^d				Net external assets	
Credit to government	Credit to other euro-area residents	of which: loans	Index Dec. 98 = 100 ^c		
20	21	22	23	24	
2,086.4	6,082.4	5,486.0	108.77	266.0	1999
2,054.9	6,138.1	5,517.1	109.46	278.5	November
					December
2,058.0	6,188.5	5,563.1	110.29	238.6	2000
2,062.2	6,243.2	5,597.1	110.98	247.0	January
2,056.3	6,345.5	5,667.5	112.30	177.3	February
2,036.2	6,426.5	5,727.0	113.34	199.6	March
2,018.7	6,476.2	5,755.5	113.88	182.6	April
1,994.4	6,502.7	5,817.3	114.94	280.9	May
					June ^p
Credit ^d				Net external assets	
Credit to government	Credit to other euro-area residents	of which: loans	Annual % change ^g		
20	21	22	23	24	
16.8	77.8	61.2	10.2	-11.5	1999
-37.0	54.2	35.1	9.5	10.5	November
					December
5.9	46.2	41.6	8.7	-44.8	2000
4.4	53.8	34.7	9.4	7.7	January
-2.3	96.4	66.6	9.8	-73.1	February
-19.7	70.1	52.5	10.3	-21.6	March
-14.1	47.7	27.2	10.2	-14.9	April
-23.2	21.3	53.6	9.2	94.0	May
					June ^p

Table 3.3 **Stock Market Indices**

Index levels in points	2000				
	March	April	May	June	July
Dow Jones EURO STOXX Indices					
Benchmark					
• Broad	452.1	428.6	429.4	434.7	433.8
• 50	5,317.1	5,149.1	5,174.7	5,274.2	5,227.8
Main economic sector indices					
• Basic materials	302.5	306.8	304.2	274.6	283.1
• Consumer cyclical	316.1	293.7	294.5	294.8	297.8
• Consumer non-cyclical	305.4	313.3	322.3	326.1	328.2
• Energy	310.5	329.1	353.1	349.8	345.7
• Financial	325.4	339.0	340.0	350.0	360.4
• Conglomerates ^a	—	—	—	—	—
• Industrial	402.7	382.2	388.0	385.4	384.3
• Technology	1,070.1	957.4	1,004.4	1,052.1	1,044.6
• Utilities	374.6	353.9	356.4	349.7	333.9
• Telecommunications	1,496.0	1,236.7	1,135.1	1,149.7	1,083.0
• Healthcare	377.8	411.1	435.5	456.4	502.2
United States					
• Standard & Poor's 500	1,442.2	1,459.7	1,416.7	1,462.0	1,472.1
Japan					
• Nikkei 225	19,823.0	19,517.7	17,222.5	16,969.3	16,961.1

^a Dow Jones STOXX has discontinued this index with effect from 20 March 2000.

Note: Period averages used.

Source: European Central Bank Monthly Bulletin.

Table 3.4 Retail Bank Interest Rates

Percentages per annum; period averages

	Deposit interest rates						Lending interest rates			
	Overnight		With agreed maturity		Redeemable at notice		To enterprises		To households	
		Up to 1 year	Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	Up to 1 year	Over 1 year	Consumer lending	For house purchase
	1	2	3	4	5	6	7	8	9	10
1999										
July	0.60	2.24	2.24	3.45	2.14	2.63	5.40	4.96	9.21	5.18
August	0.60	2.25	2.26	3.67	2.00	2.73	5.42	5.16	9.31	5.47
September	0.60	2.32	2.32	3.79	1.99	2.80	5.38	5.19	9.29	5.53
October	0.61	2.52	2.52	4.03	2.00	2.93	5.58	5.55	9.36	5.79
November	0.63	2.62	2.62	3.96	2.02	3.01	5.74	5.54	9.36	5.77
December	0.67	2.70	2.71	4.02	2.04	3.05	5.82	5.51	9.37	5.80
2000										
January	0.69	2.74	2.74	4.19	2.05	3.18	5.92	5.74	9.51	6.03
February	0.70	2.80	2.81	4.25	2.06	3.18	6.01	5.85	9.52	6.13
March	0.72	2.96	2.96	4.28	2.07	3.33	6.09	5.84	9.54	6.10
April	0.76	3.04	3.05	4.27	2.09	3.44	6.26	5.99	9.62	6.12
May	0.77	3.24	3.24	4.44	2.11	3.65	6.42	6.16	9.70	6.30
June	0.82	3.47	3.47	4.63	2.14	3.87	6.58	6.24	9.81	6.35

Note: These euro-area retail bank interest rates should be used with caution and for statistical purposes only, primarily to analyse their development over time rather than their level. They are calculated as the weighted average of national interest rates provided by the national central banks. The national rates represent those rates that are currently available from national sources and which are judged to fit the standard categories. These national rates have been aggregated to derive information for the euro area, in some cases relying on proxies and working assumptions due to the heterogeneity observed in the national financial instruments across MU Member States. Furthermore, the national interest rates are not harmonised in terms of their coverage (new business and/or outstanding amounts), the nature of the data (nominal or effective) or the compilation method. The country weights for the euro-area retail bank interest rates are derived from MFI balance sheet statistics or close proxies. The weights reflect the country-specific proportions of the relevant instruments within the euro area, measured as outstanding amounts. The weights are adjusted monthly, so that interest rates and weights always refer to the same month.

Source: European Central Bank Monthly Bulletin.

Part 3

Part 3 which contained data up to and including December 1998 has been discontinued. Please refer to previous Quarterly Bulletins for these data.