

# Banking Watch

## Mexico

July 7, 2011  
Economic Analysis

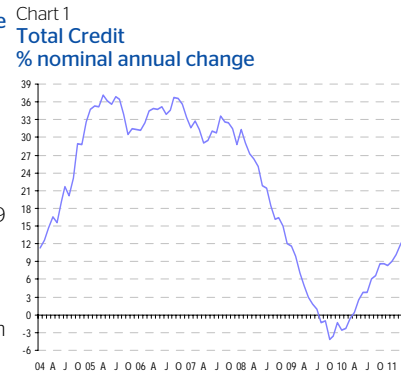
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## Bank Credit: Monthly Situation Report

- In May 2011, the nominal annual growth rate in commercial bank lending to the private sector was 12.9%.
- Consumer credit and corporate lending continued to post two-digit growth rates.
- In addition, consumer lending has grown dynamically, particularly in the months observed in 2011.

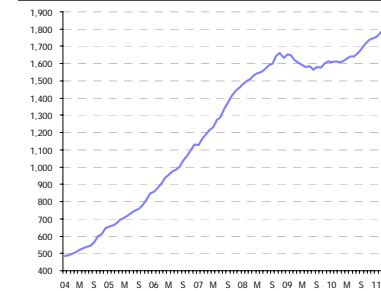
### Total outstanding credit to the private sector

In May 11, nominal annual growth in lending by commercial banks to the private sector was 12.9%. This rate was lower than in the preceding month (13.4%) but higher than in the same month in 2010 (2.5%). Chart 1 shows that once the adverse macroeconomic climate caused by the 2009 recession was over, bank lending to the private sector once again recorded positive growth rates from the second quarter of 2010 onwards. Moreover, the strength of economic activity and employment has been reflected in a two-digit nominal growth rate of credit to the banking sector since February 2011.



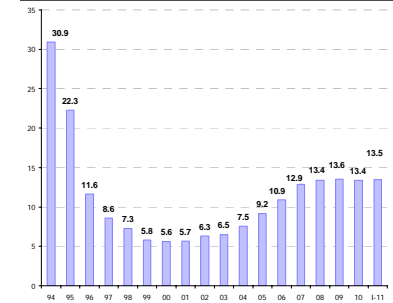
Source: BBVA Research with Bank of Mexico data

### Total Credit Balance in billions of current pesos



Source: BBVA Research with Bank of Mexico data

### Total Credit % of GDP



Source: BBVA Research with Bank of Mexico and INEGI data

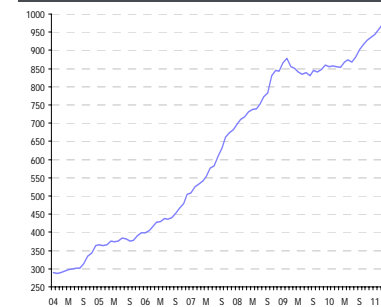
### Corporate Lending

In May 11, the nominal annual growth in bank lending to the corporate sector was 12.4%. This increase was lower than the preceding month (13.4%) but higher than the same month of 2010 (3.2%). The annual corporate lending growth rate is expected to remain high and slow down somewhat in September or October 2011; it was precisely in these months of 2010 when its rate of growth began to pick up. Also, insofar as economic growth continues to consolidate with greater demand for goods and services and companies perceive a favorable climate, demand for credit could increase.



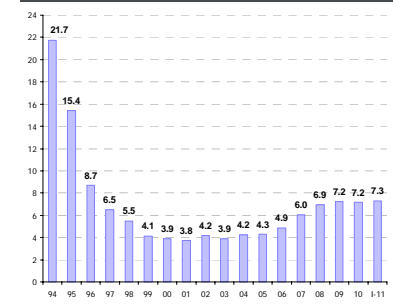
Source: BBVA Research with Bank of Mexico data

### Corporate Lending Balance in billions of current pesos



Source: BBVA Research with Bank of Mexico data

### Corporate Lending % of GDP



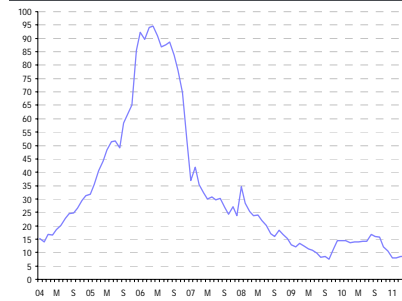
Source: BBVA Research with Bank of Mexico and INEGI data

BBVA Economic Research  
Department

### Residential mortgage lending

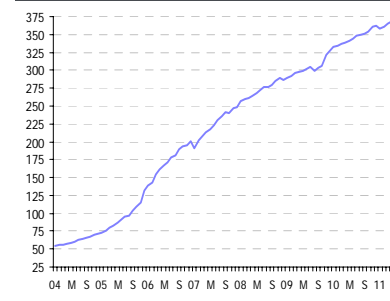
In May 2010, nominal annual mortgage lending growth was 8.2%. This rate was slightly lower than in the preceding month (8.5%) and also lower than in the same month in 2010 (13.9%). It is worth pointing out that during the 2009 recession this credit category continued to grow. Perhaps because of the recession that year, which temporarily reduced formal employment, potential customers of this type of credit became more cautious. Once the perception that no risks exist in the labor market becomes more widespread and employment continues to rise, mortgage lending may grow at a faster rate.

Chart 7  
Residential mortgage lending  
% nominal annual change



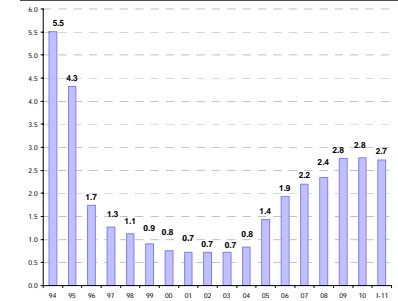
Source: BBVA Research with Bank of Mexico data

Chart 8  
Residential mortgage lending  
Balance in billions of current pesos



Source: BBVA Research with Bank of Mexico data

Chart 9  
Residential mortgage lending  
% of GDP

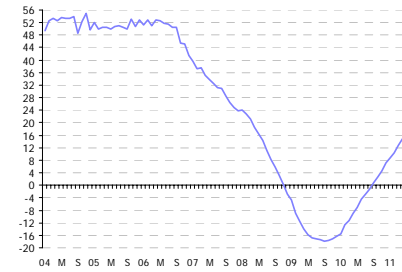


Source: BBVA Research with Bank of Mexico and INEGI data

### Consumer Finance

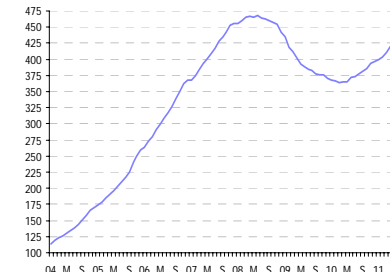
In May 2011, the rate of nominal annual consumer finance growth was 16.3%. This rate was higher than for the preceding month (14.8%) and for the same month in 2010 (-7%). As shown in Chart 1, since this form of credit returned to growth between September 2010 and May 2011, its expansion rate has accelerated. In the first month its nominal annual growth rate was 0.9% and, as mentioned earlier, eight months later it increased to 16.3%. In addition, this positive performance was due to the fact that all consumer lending categories (cards, durable consumer goods and other) already report positive growth rates.

Chart 10  
Consumer Finance  
% nominal annual change



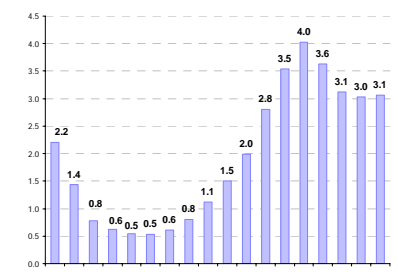
Source: BBVA Research with Bank of Mexico data

Chart 11  
Consumer Finance  
Balance in billions of current pesos



Source: BBVA Research with Bank of Mexico data

Chart 12  
Consumer Finance  
% of GDP

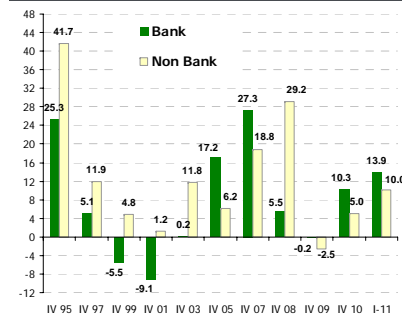


Source: BBVA Research with Bank of Mexico and INEGI data

### Bank Lending: Contribution to growth by components

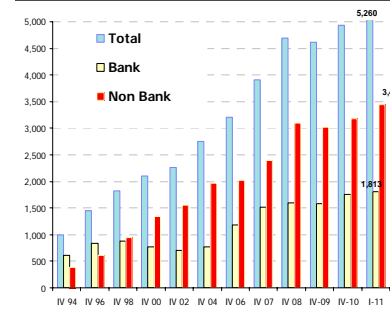
The breakdown by components of total lending to the private sector was as follows: corporate lending accounted for 6.6 percentage points (pp) of the 12.9 pp growth; consumer finance, 3.6 pp; residential mortgage lending, 1.7 pp; and finally, lending by banks to non-bank financial intermediaries (NBFIs), whose share of total lending is 4%, only contributed 0.9 pp. As in the past month, the rate of growth in consumer finance was the highest of the four categories making up total bank credit.

Chart 13  
Total finance (banking + non-banking)  
% nominal annual change



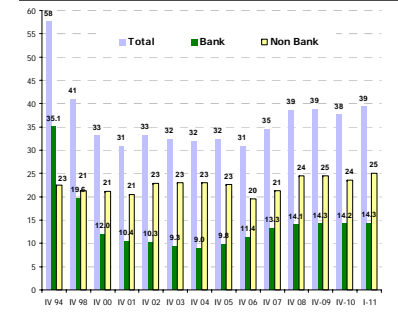
Source: BBVA Research with Banxico data

Chart 14  
Total Finance  
Balance in billions of current pesos



Source: BBVA Research with Banxico data

Chart 15  
Total Finance  
% of GDP



Source: BBVA Research with Banxico data

Commercial Banks: Performing Loans to the Mexican Private Non Banking Sector

Balance in billions of April 2011 pesos						Real annual % change						Balance in billions of current pesos						Nominal annual % change					
Total	Consumption	Housing	Firms	IFNB *		Total	Consumption	Housing	Firms	IFNB *		Total	Consumption	Housing	Firms	IFNB *	Total	Consumption	Housing	Firms	IFNB *		
IV 94	2,717	194	484	1,911	128	Na	Na	Na	Na	Na	Na	IV 94	535.7	38.2	95.4	376.9	25.2	Na	Na	Na	Na	Na	Na
IV 95	1,599	103	310	1,106	80	-41.1	-46.8	-36.0	-42.2	-37.2		IV 95	479.0	30.9	92.8	331.3	24.0	-10.6	-19.1	-2.7	-12.1	-4.5	
IV 96	895	60	134	669	32	-44.0	-42.0	-56.7	-39.5	-60.0		IV 96	342.6	22.9	51.3	256.1	12.3	-28.5	-25.9	-44.7	-22.7	-48.9	
IV 97	716	52	107	544	13	-20.0	-12.4	-20.6	-18.7	-59.5		IV 97	317.1	23.2	47.2	241.0	5.8	-7.4	1.3	-8.1	-5.9	-53.1	
IV 98	617	46	95	465	11	-13.9	-12.0	-11.1	-14.6	-14.5		IV 98	324.0	24.2	49.8	244.1	5.8	2.2	4.4	5.5	1.3	1.4	
IV 99	536	49	83	377	28	-13.1	5.7	-12.9	-18.9	151.5		IV 99	316.4	28.8	48.7	222.4	16.5	-2.4	18.7	-2.1	-8.9	182.5	
IV 00	555	60	75	388	32	3.4	23.3	-9.2	2.9	14.0		IV 00	356.6	38.7	48.2	249.3	20.5	12.7	34.4	-1.1	12.1	24.2	
IV 01	562	80	71	371	41	1.3	32.5	-5.5	-4.4	28.2		IV 01	377.2	53.5	47.5	248.8	27.4	5.8	38.3	-1.4	-0.2	33.9	
IV 02	610	107	69	400	33	8.5	34.8	-2.8	7.9	-18.9		IV 02	432.4	76.2	48.9	283.9	23.5	14.6	42.5	2.8	14.1	-14.3	
IV 03	662	154	74	398	36	8.6	43.6	7.1	-0.6	8.8		IV 03	488.0	113.8	54.4	293.3	26.5	12.9	49.3	11.3	3.3	13.1	
IV 04	834	219	92	469	53	26.1	42.2	24.8	18.0	48.4		IV 04	647.2	170.2	71.4	364.2	41.4	32.6	49.6	31.3	24.1	56.1	
IV 05	1,060	324	165	498	73	27.1	47.8	79.6	6.1	35.8		IV 05	849.9	259.9	132.5	399.4	58.2	31.3	52.7	85.6	9.7	40.3	
IV 06	1,359	441	241	605	72	28.1	36.0	45.7	21.3	-0.2		IV 06	1133.3	367.8	200.8	504.3	60.4	33.3	41.5	51.6	26.3	3.8	
IV 07	1,686	527	287	788	84	24.1	19.4	19.3	30.4	15.7		IV 07	1459.2	455.8	248.5	682.4	72.5	28.8	23.9	23.7	35.3	20.1	
IV 08	1,773	480	311	914	68	5.2	-8.9	8.2	15.9	-18.4		IV 08	1634.6	442.4	286.3	842.8	63.0	12.0	-2.9	15.2	23.5	-13.1	
IV 09	1,689	388	343	900	57	-4.8	-19.1	10.6	-1.5	-16.8		IV 09	1612.5	370.5	327.9	859.8	54.3	-1.4	-16.3	14.5	2.0	-13.9	
IV 10	1,752	398	364	939	52	3.8	2.6	5.9	4.3	-8.9		IV 10	1747.1	396.8	362.5	936.1	51.7	8.3	7.1	10.6	8.9	-4.9	
I-11	1,788	407	362	967	51	8.5	9.3	5.3	10.5	-8.2		I-11	1801.1	410.3	365.0	974.0	51.8	11.8	12.6	8.5	13.9	-5.4	
Monthly balance in billions of constant pesos						Real annual % change						Monthly balance in billions of current pesos						Nominal annual % change					
2009	1,787	470	314	937	66	4.9	-10.4	6.3	16.7	-17.1		2009	1,651	435	290	866	61	11.5	-4.8	13.0	24.0	-11.9	
F	1,780	452	315	948	65	3.5	-14.2	5.6	16.3	-18.0		F	1,649	419	292	878	61	9.9	-8.9	12.1	23.5	-12.9	
M	1,740	441	318	919	62	1.0	-16.7	7.0	12.6	-22.2		M	1,621	411	296	856	58	7.1	-11.6	13.5	19.4	-17.5	
A	1,719	430	318	911	61	-1.2	-18.9	5.8	9.7	-23.6		A	1,607	402	297	851	57	4.9	-13.9	12.3	16.4	-18.9	
M	1,707	422	321	903	61	-2.8	-20.4	5.1	7.8	-26.8		M	1,591	393	299	842	57	3.0	-15.7	11.4	14.2	-22.4	
J	1,694	416	323	894	60	-3.7	-21.3	4.7	6.6	-26.5		J	1,582	389	301	835	56	1.8	-16.8	10.7	12.7	-22.3	
J	1,690	411	325	896	59	-4.2	-21.3	4.2	5.8	-29.8		J	1,583	385	304	839	55	1.0	-17.1	9.8	11.6	-26.0	
A	1,669	408	319	884	58	-6.1	-21.3	3.0	2.2	-31.6		A	1,566	383	299	830	55	-1.4	-17.3	8.2	7.4	-28.1	
S	1,677	401	322	897	58	-5.7	-21.8	3.5	3.1	-31.9		S	1,582	378	303	846	55	-1.1	-17.9	8.5	8.1	-28.5	
O	1,667	397	324	889	57	-8.3	-21.2	2.9	-3.0	-30.5		O	1,577	376	306	841	54	-4.2	-17.7	7.5	1.4	-27.4	
N	1,682	396	339	891	57	-7.2	-20.2	7.3	-3.5	-27.2		N	1,600	377	322	847	54	-3.6	-17.1	11.4	0.2	-24.4	
D	1,689	388	343	900	57	-4.8	-19.1	10.6	-1.5	-16.8		D	1,612	371	328	860	54	-1.4	-16.3	14.5	2.0	-13.9	
2010	1,666	381	344	885	57	-6.8	-19.1	9.7	-5.5	-14.5		2010	1,608	367	332	854	55	-2.6	-15.5	14.6	-1.3	-10.6	
F	1,659	377	344	882	56	-6.8	-16.6	9.2	-6.9	-14.0		F	1,611	366	334	856	55	-2.3	-12.6	14.4	-2.4	-9.9	
M	1,647	373	344	875	56	-5.3	-15.6	8.3	-4.8	-10.1		M	1,611	364	336	855	55	-0.6	-11.4	13.7	-0.1	-5.6	
A	1,654	375	348	875	57	-3.8	-12.7	9.4	-3.9	-7.1		A	1,612	365	339	853	55	0.3	-9.0	14.0	0.2	-3.1	
M	1,683	377	352	896	57	-1.4	-10.5	9.6	-0.7	-6.7		M	1,630	365	341	868	55	2.5	-7.0	13.9	3.2	-3.1	
J	1,696	384	355	902	55	0.1	-7.9	10.0	1.0	-9.5		J	1,642	371	344	874	53	3.8	-4.5	14.1	4.7	-6.1	
J	1,692	385	358	894	55	0.1	-6.3	10.3	-0.2	-6.5		J	1,642	373	348	867	54	3.7	-2.9	14.3	3.4	-3.1	
A	1,708	389	359	907	54	2.4	-4.7	12.6	2.5	-7.0		A	1,662	378	349	882	53	6.1	-1.2	16.7	6.3	-3.6	
S	1,725	390	369	922	54	2.9	-2.7	11.8	2.8	-6.9		S	1,688	381	352	902	53	6.7	0.9	15.9	6.6	-3.4	
O	1,740	392	360	933	54	4.4	-1.2	11.3	5.0	-5.1		O	1,712	386	354	918	53	8.6	2.7	15.8	9.2	-1.3	
N	1,751	397	364	935	55	4.1	0.3	7.4	5.0	-3.3		N	1,737	394	361	928	54	8.6	4.6	12.0	9.5	0.9	
D	1,752	398	364	939	52	3.8	2.6	5.9	4.3	-8.9		D	1,747	397	362	936	52	8.3	7.1	10.6	8.9	-4.9	
2011	1,752	399	358	942	53	5.1	4.8	4.1	6.4	-6.7		2011	1,755	400	359	944	53	9.1	8.8	8.0	10.4	-3.2	
F	1,765	402	359	953	51	6.3	6.6	4.3	8.1	-8.9		F	1,775	404	361	958	51	10.1	10.4	8.0	11.9	-5.7	
M	1,788	407	362	967	51	8.5	9.3	5.3	10.5	-8.2		M	1,801	410	365	974	52	11.8	12.6	8.5	13.9	-5.4	
A	1,814	416	365	960	72	9.7	11.1	5.0	9.8	27.9		A	1,827	420	368	967	73	13.4	14.8	8.5	13.4	32.1	
Credit to the Private Sector						Credit to the Private Sector						% of GDP						% breakdown					
Contribution to growth by component						Average annual balance in billions of constant pesos																	
IV 95	-41.1	-3.3	-6.4	-29.7	-1.7	IV 04	721	184	82	409	46	IV 94	30.9	2.2	5.5	21.7	1.5	100.0	7.1	17.8	70.4	4.7	
IV 96	-44.0	-2.7	-11.0	-27.3	-3.0	IV 05	932	268	121	480	63	IV 95	22.3	1.4	4.3	15.4	1.1	100.0	6.5	19.4	69.2	5.0	
IV 97	-20.0	-0.8	-3.1	-14.0	-2.1	IV 06	1209	386	212	542	70	IV 96	11.6	0.8	1.7	8.7	0.4	100.0	6.7	15.0	74.7	3.6	
IV 98	-13.9	-0.9	-1.6	-11.1	-0.3	IV 07	1526	488	265	696	77	IV 97	8.6	0.6	1.3	6.5	0.2	100.0	7.3	14.9	76.0	1.8	
IV 99	-13.1	0.4	-2.0	-14.2	2.7	IV 08	1760	517	307	856	81	IV 98	7.3	0.5	1.1	5.5	0.1	100.0	7.5	15.4	75.4	1.8	
IV 00	3.4	2.1	-1.4	2.0	0.7	IV 09	1708	419	323	906	60	IV 99	5.8	0.5	0.9	4.1	0.3	100.0	9.1	15.4	70.3	5.2	
IV 01	1.3	3.5	-0.7	-3.1	1.6	IV 10	1698	385	354	904	55	IV 00	5.6	0.6	0.8	3.9	0.3	100.0	10.8	13.5			

**Bank and Non Bank Loans to the Private Sector**  
**Broad version of non bank financing (loans to consumers and firms)**

	Balance in billions of April 2011 pesos												Balance in billions of current pesos												
	All Categories			Consumption			Housing			Firms			Todas las Categorías			Consumption			Housing			Firms			
	Total	Banking	Non Banking	Total	Banking	Non Banking	Total	Banking	Non Banking	Total	Banking	Non Banking	Total	Banking	Non Banking	Total	Banking	Non Banking	Total	Banking	Non Banking	Total	Banking	Non Banking	
IV 94	5,062	3,082	1,979	259	237	23	718	523	195	4,085	2,323	1,762	998	608	390	51	47	4	141	103	38	805	458	347	
IV 95	4,385	2,541	1,844	157	137	20	759	560	199	3,469	1,844	1,625	1,314	761	553	47	41	6	228	168	60	1,039	553	487	
IV 96	3,789	2,194	1,595	109	89	20	796	564	233	2,883	1,541	1,342	1,450	840	610	42	34	8	305	216	89	1,103	590	513	
IV 97	3,535	1,991	1,543	105	73	31	776	544	232	2,654	1,375	1,280	1,565	882	683	46	32	14	344	241	103	1,175	609	567	
IV 98	3,473	1,667	1,805	99	59	40	771	487	284	2,602	1,121	1,481	1,824	876	948	52	31	21	405	256	149	1,367	589	778	
IV 99	3,086	1,402	1,684	106	59	46	741	417	324	2,239	925	1,314	1,820	827	994	62	35	27	437	246	191	1,321	546	775	
IV 00	3,275	1,183	2,092	122	69	54	705	314	390	2,448	800	1,648	2,105	760	1,345	79	44	35	453	202	251	1,573	514	1,059	
IV 01	3,057	1,027	2,031	154	88	67	718	256	462	2,185	683	1,502	2,052	689	1,363	104	59	45	482	172	310	1,466	459	1,008	
IV 02	3,187	991	2,195	206	114	91	760	225	534	2,221	652	1,570	2,260	703	1,557	146	81	65	539	160	379	1,576	462	1,113	
IV 03	3,315	957	2,358	242	159	83	799	189	610	2,273	609	1,664	2,445	189	1,739	179	118	61	590	139	450	1,677	449	1,227	
IV 04	3,541	990	2,551	333	225	107	859	181	678	2,350	584	1,766	2,747	768	1,979	258	175	83	666	141	526	1,823	453	1,370	
IV 05	3,745	1,125	2,620	461	334	127	908	227	682	2,376	564	1,811	3,002	902	2,100	370	268	102	728	182	546	1,904	452	1,452	
IV 06	3,844	1,414	2,431	584	461	123	998	292	706	2,262	660	1,602	3,207	1,179	2,027	487	384	103	833	244	589	1,887	551	1,336	
IV 07	4,517	1,734	2,783	666	558	108	1,191	335	856	2,659	841	1,818	3,909	1,501	2,408	576	483	93	1,031	290	741	2,302	728	1,574	
IV 08	5,090	1,858	3,232	630	521	109	1,205	354	851	3,255	984	2,271	4,693	1,713	2,980	581	480	101	1,111	326	785	3,001	907	2,094	
IV-09	4,830	1,776	3,055	552	417	135	1,225	372	852	3,053	986	2,067	4,612	1,696	2,917	527	398	129	1,170	356	814	2,916	942	1,974	
IV-10	4,943	1,857	3,086	554	416	139	1,277	397	880	3,112	1,045	2,067	4,928	1,851	3,077	553	414	138	1,273	395	877	3,102	1,041	2,061	
I-11	5,221	1,895	3,326	558	423	135	1,322	398	924	3,341	1,075	2,267	5,260	1,909	3,351	562	426	136	1,332	401	931	3,366	1,083	2,284	
	<b>Real annual % change</b>												<b>Nominal annual % change</b>												
IV 95	-13.4	-17.6	-6.8	-39.5	-42.3	-10.0	5.8	7.1	2.3	-15.1	-20.6	-7.8	31.7	25.3	41.6	-8.1	-12.4	36.7	60.8	62.8	55.5	29.1	20.7	40.1	
IV 96	-13.6	-13.6	-13.5	-30.3	-34.8	0.3	4.9	0.6	16.8	-16.9	-16.4	-17.4	10.3	10.3	10.4	-11.0	-16.8	28.1	33.9	28.5	49.1	6.1	6.7	5.4	
IV 97	-6.7	-9.2	-3.2	-4.3	-17.7	54.4	-2.5	-3.5	-0.1	-7.9	-10.8	-4.6	8.0	5.0	12.0	10.8	-4.7	78.7	12.8	11.6	15.6	6.5	3.2	10.4	
IV 98	-1.8	-16.3	17.0	-5.3	-19.3	27.3	-0.6	-10.4	22.3	-2.0	-18.4	15.7	16.5	-0.7	38.7	12.3	-4.3	51.0	17.9	6.3	45.1	16.3	-3.2	37.3	
IV 99	-11.1	-15.9	-6.7	6.7	0.6	15.9	-3.9	-14.4	14.1	-14.0	-17.5	-11.3	-0.2	-5.6	4.8	19.9	12.9	30.1	7.9	-3.9	28.1	-3.4	-7.3	-0.4	
IV 00	6.1	-15.6	24.2	15.8	15.3	16.4	-4.9	-24.6	20.4	9.3	-13.5	25.4	15.6	-8.0	35.3	26.1	25.6	26.8	3.6	-17.8	31.2	19.1	-5.8	36.7	
IV 01	-6.6	-13.2	-2.9	26.2	27.7	24.1	1.9	-18.7	18.4	-10.7	-14.6	-8.9	-2.5	-9.4	1.3	31.7	33.4	29.6	6.3	-15.1	23.6	-6.8	-10.8	-4.9	
IV 02	4.2	-3.4	8.1	33.1	30.4	36.8	5.8	5.8	15.6	1.7	-4.6	4.5	10.2	-11.9	2.1	14.3	40.7	37.8	44.6	11.9	-6.9	22.2	7.5	0.8	10.5
IV 03	4.0	-3.4	7.4	17.9	39.7	-9.3	5.2	-16.2	14.2	2.3	-6.6	6.0	8.2	0.4	11.7	22.6	45.2	-5.7	9.4	-12.9	18.8	6.4	-2.9	10.3	
IV 04	6.8	3.4	8.2	37.2	41.4	29.2	7.4	-4.0	11.0	3.4	-4.2	6.1	12.4	8.8	13.8	44.3	48.7	35.9	13.0	1.0	16.7	8.7	0.8	11.6	
IV 05	5.8	13.6	2.7	38.7	48.3	18.4	5.8	25.1	0.6	1.1	-3.3	2.5	9.3	17.4	6.1	43.3	53.3	22.4	9.3	29.3	3.9	4.5	-0.1	6.0	
IV 06	2.6	25.6	-7.2	26.6	37.9	-3.1	9.9	28.9	3.6	-4.8	17.0	-11.6	6.8	30.7	-3.5	31.7	43.5	0.9	14.4	34.1	7.8	-0.9	21.8	-8.0	
IV 07	17.5	22.7	14.5	14.1	21.2	-12.5	19.3	14.6	21.3	17.6	27.3	13.5	21.9	27.3	18.8	18.4	25.7	-9.2	23.8	18.9	25.9	22.0	32.1	17.8	
IV 08	12.7	7.2	16.2	-5.4	-6.8	1.6	1.2	5.7	-0.6	22.4	17.0	24.9	20.1	14.2	23.7	0.8	-0.7	8.3	7.8	12.6	5.9	30.4	24.6	33.0	
IV-09	-5.1	-4.5	-5.5	-12.4	-19.9	23.5	1.6	5.2	0.1	-6.2	0.2	-9.0	-1.7	-1.0	-2.1	-9.3	-17.1	27.9	5.3	9.0	3.7	-2.8	3.8	-5.7	
IV-10	2.3	4.6	1.0	0.4	-0.3	2.7	4.2	6.5	3.2	1.9	5.9	0.0	6.8	9.2	5.5	4.8	4.1	7.2	8.8	11.2	7.8	6.4	10.6	4.4	
I-11	8.1	9.5	7.2	5.6	7.0	1.6	5.5	6.5	5.1	9.5	11.7	8.5	11.3	12.8	10.5	8.8	10.2	4.7	8.7	9.8	8.3	12.8	15.1	11.8	
	<b>% breakdown</b>												<b>% of GDP</b>												
IV 94	100.0	60.9	39.1	100.0	91.3	8.7	100.0	72.9	27.1	100.0	56.9	43.1	57.6	35.1	22.5	3.0	2.7	0.3	8.2	5.9	2.2	46.5	26.4	20.0	
IV 95	100.0	57.9	42.1	100.0	87.1	12.9	100.0	73.8	26.2	100.0	53.2	46.8	61.1	35.4	25.7	2.2	1.9	0.3	10.6	7.8	2.8	48.3	25.7	22.6	
IV 96	100.0	57.9	42.1	100.0	81.4	18.6	100.0	70.8	29.2	100.0	53.5	46.5	49.2	28.5	20.7	1.4	1.2	0.3	10.4	7.3	3.0	37.5	20.0	17.4	
IV 97	100.0	56.3	43.7	100.0	70.0	30.0	100.0	70.1	29.9	100.0	51.8	48.2	42.2	23.8	18.4	1.2	0.9	0.4	9.3	6.5	2.8	31.7	16.4	15.3	
IV 98	100.0	48.0	52.0	100.0	59.7	40.3	100.0	63.1	36.9	100.0	43.1	56.9	40.9	19.6	21.3	1.2	0.7	0.5	9.1	5.7	3.3	30.7	13.2	17.5	
IV 99	100.0	45.4	54.6	100.0	56.2	43.8	100.0	56.3	43.7	100.0	41.3	58.7	33.6	15.3	18.3	1.2	0.6	0.5	8.1	4.5	3.5	24.4	10.1	14.3	
IV 00	100.0	36.1	63.9	100.0	56.0	44.0	100.0	44.6	55.4	100.0	32.7	67.3	33.1	12.0	21.2	1.2	0.7	0.5	7.1	3.2	3.9	24.8	8.1	16.7	
IV 01	100.0	33.6	66.4	100.0	56.7	43.3	100.0	35.6	64.4	100.0	31.3	68.7	30.9	10.4	20.5	1.6	0.9	0.7	7.3	2.6	4.7	22.1	6.9	15.2	
IV 02	100.0	31.1	68.9	100.0	55.5	44.5	100.0	29.7	70.3	100.0	29.3	70.7	33.2	10.3	22.8	2.1	1.2	1.0	7.9	2.3	5.6	23.1	6.8	16.3	
IV 03	100.0	28.9	71.1	100.0	65.8	34.2	100.0	23.6	76.4	100.0	26.8	73.2	32.4	9.3	23.0	2.4	1.6	0.8	7.8	1.8	6.0	22.2	5.9	16.2	
IV 04	100.0	28.0	72.0	100.0	67.8	32.2	100.0	21.1	78.9	100.0	24.8	75.2	32.0	9.0	23.1	3.0	2.0	1.0	7.8	1.6	6.1	21.3	5.3	16.0	
IV 05	100.0	30.0	70.0	100.0	62.5	37.5	100.0	25.0	75.0	100.0	23.8	76.2	32.4	9.8	22.7	4.0	2.9	1.1	7.9	2.0	5.9	20.6	4.9	15.7	
IV 06	100.0	36.8	63.2	100.0	78.9	21.1	100.0	29.3	70.7	100.0	29.2	70.8	30.9	11.4	19.5	4.7	3.7	1.0	8.0	2.3	5.7	18.2	5.3	12.9	
IV 07	100.0	38.4	61.6	100.0	83.8	16.2	100.0	28.1	71.9	100.0	31.6	68.4	34.5	13.3	21.3	5.1	4.3	0.8	9.1	2.6	6.5	20.3	6.4	13.9	
IV 08	100.0	36.5	63.5	100.0	82.6	17.4	100.0	29.4	70.6	100.0	30.2	69.8	38.5	14.1	24.5	4.8	3.9	0.8	9.1	2.7	6.4	24.6	7.4	17.2	
IV-9	100.0	36.8	63.2	100.0	75.5	24.5	100.0	30.4	69.6	100.0	32.3	67.7	38.8	14.3	24.5	4.4	3.3	1.1	9.8	3.0	6.8	24.5	7.9	16.6	
IV-10	100.0	37.6	62.4	100.0	75.0	25.0	100.0	31.1	68.9	100.0	33.6	66.4	37.7	14.2	23.5	4.2	3.2	1.1	9.7	3.0	6.7	23.7	8.0	15.8	
I-1																									